
Small Business rate tables

Includes rates for standard plans

Rate book 6

Rating region 13: Mono, Inyo, Imperial

Blue Shield of California county grouping for rate book 6

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

* 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 | <p>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.</p> <p>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.</p> |
| 18 | Orange County |
| 19 | <p>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.</p> |

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 | <p>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.</p> |
| 17 | <p>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.</p> <p>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.</p> |
| 18 | Orange County |
| 19 | <p>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.</p> |

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 13

| 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 | \$493.01 | \$489.24 | \$486.44 | \$467.26 | \$450.61 | \$442.94 | \$435.53 | \$394.21 | \$385.25 | \$329.54 | \$495.99 | \$466.67 | \$392.66 |
| 15 | \$536.83 | \$532.73 | \$529.68 | \$508.80 | \$490.67 | \$482.32 | \$474.25 | \$429.25 | \$419.49 | \$358.83 | \$540.08 | \$508.15 | \$427.56 |
| 16 | \$553.59 | \$549.36 | \$546.21 | \$524.68 | \$505.98 | \$497.37 | \$489.05 | \$442.65 | \$432.59 | \$370.03 | \$556.93 | \$524.01 | \$440.91 |
| 17 | \$570.35 | \$565.98 | \$562.75 | \$540.56 | \$521.30 | \$512.42 | \$503.85 | \$456.05 | \$445.68 | \$381.23 | \$573.79 | \$539.87 | \$454.25 |
| 18 | \$588.39 | \$583.89 | \$580.55 | \$557.66 | \$537.79 | \$528.64 | \$519.79 | \$470.48 | \$459.78 | \$393.30 | \$591.94 | \$556.96 | \$468.62 |
| 19 | \$606.43 | \$601.80 | \$598.35 | \$574.77 | \$554.28 | \$544.85 | \$535.73 | \$484.91 | \$473.88 | \$405.36 | \$610.10 | \$574.04 | \$483.00 |
| 20 | \$625.12 | \$620.34 | \$616.79 | \$592.48 | \$571.37 | \$561.64 | \$552.24 | \$499.85 | \$488.49 | \$417.85 | \$628.90 | \$591.73 | \$497.88 |
| 21 | \$644.46 | \$639.53 | \$635.87 | \$610.80 | \$589.04 | \$579.01 | \$569.32 | \$515.31 | \$503.59 | \$430.77 | \$648.35 | \$610.03 | \$513.28 |
| 22 | \$644.46 | \$639.53 | \$635.87 | \$610.80 | \$589.04 | \$579.01 | \$569.32 | \$515.31 | \$503.59 | \$430.77 | \$648.35 | \$610.03 | \$513.28 |
| 23 | \$644.46 | \$639.53 | \$635.87 | \$610.80 | \$589.04 | \$579.01 | \$569.32 | \$515.31 | \$503.59 | \$430.77 | \$648.35 | \$610.03 | \$513.28 |
| 24 | \$644.46 | \$639.53 | \$635.87 | \$610.80 | \$589.04 | \$579.01 | \$569.32 | \$515.31 | \$503.59 | \$430.77 | \$648.35 | \$610.03 | \$513.28 |
| 25 | \$647.04 | \$642.09 | \$638.41 | \$613.25 | \$591.39 | \$581.33 | \$571.60 | \$517.37 | \$505.61 | \$432.50 | \$650.94 | \$612.47 | \$515.33 |
| 26 | \$659.92 | \$654.88 | \$651.13 | \$625.46 | \$603.17 | \$592.91 | \$582.99 | \$527.68 | \$515.68 | \$441.11 | \$663.91 | \$624.67 | \$525.60 |
| 27 | \$675.39 | \$670.23 | \$666.39 | \$640.12 | \$617.31 | \$606.80 | \$596.65 | \$540.04 | \$527.77 | \$451.45 | \$679.47 | \$639.31 | \$537.92 |
| 28 | \$700.53 | \$695.17 | \$691.19 | \$663.94 | \$640.28 | \$629.38 | \$618.85 | \$560.14 | \$547.41 | \$468.25 | \$704.76 | \$663.10 | \$557.93 |
| 29 | \$721.15 | \$715.63 | \$711.54 | \$683.49 | \$659.13 | \$647.91 | \$637.07 | \$576.63 | \$563.52 | \$482.04 | \$725.50 | \$682.62 | \$574.36 |
| 30 | \$731.46 | \$725.87 | \$721.71 | \$693.26 | \$668.56 | \$657.18 | \$646.18 | \$584.88 | \$571.58 | \$488.93 | \$735.88 | \$692.38 | \$582.57 |
| 31 | \$746.93 | \$741.22 | \$736.97 | \$707.92 | \$682.69 | \$671.07 | \$659.84 | \$597.24 | \$583.67 | \$499.27 | \$751.44 | \$707.02 | \$594.89 |
| 32 | \$762.39 | \$756.56 | \$752.24 | \$722.58 | \$696.83 | \$684.97 | \$673.51 | \$609.61 | \$595.75 | \$509.61 | \$767.00 | \$721.66 | \$607.21 |
| 33 | \$772.06 | \$766.16 | \$761.77 | \$731.74 | \$705.67 | \$693.65 | \$682.05 | \$617.34 | \$603.31 | \$516.07 | \$776.72 | \$730.81 | \$614.91 |
| 34 | \$782.37 | \$776.39 | \$771.95 | \$741.51 | \$715.09 | \$702.92 | \$691.16 | \$625.59 | \$611.36 | \$522.96 | \$787.10 | \$740.57 | \$623.12 |
| 35 | \$787.53 | \$781.51 | \$777.03 | \$746.40 | \$719.80 | \$707.55 | \$695.71 | \$629.71 | \$615.39 | \$526.41 | \$792.29 | \$745.45 | \$627.23 |
| 36 | \$792.68 | \$786.62 | \$782.12 | \$751.29 | \$724.51 | \$712.18 | \$700.27 | \$633.83 | \$619.42 | \$529.85 | \$797.47 | \$750.33 | \$631.33 |
| 37 | \$797.84 | \$791.74 | \$787.21 | \$756.17 | \$729.23 | \$716.81 | \$704.82 | \$637.95 | \$623.45 | \$533.30 | \$802.66 | \$755.21 | \$635.44 |
| 38 | \$802.99 | \$796.85 | \$792.30 | \$761.06 | \$733.94 | \$721.45 | \$709.38 | \$642.08 | \$627.48 | \$536.74 | \$807.85 | \$760.10 | \$639.55 |
| 39 | \$813.31 | \$807.09 | \$802.47 | \$770.83 | \$743.36 | \$730.71 | \$718.48 | \$650.32 | \$635.54 | \$543.64 | \$818.22 | \$769.86 | \$647.76 |
| 40 | \$823.62 | \$817.32 | \$812.64 | \$780.61 | \$752.79 | \$739.97 | \$727.59 | \$658.57 | \$643.59 | \$550.53 | \$828.59 | \$779.62 | \$655.97 |
| 41 | \$839.08 | \$832.67 | \$827.90 | \$795.27 | \$766.93 | \$753.87 | \$741.26 | \$670.93 | \$655.68 | \$560.87 | \$844.15 | \$794.26 | \$668.29 |
| 42 | \$853.91 | \$847.38 | \$842.53 | \$809.31 | \$780.47 | \$767.19 | \$754.35 | \$682.78 | \$667.26 | \$570.78 | \$859.07 | \$808.29 | \$680.09 |
| 43 | \$874.53 | \$867.84 | \$862.88 | \$828.86 | \$799.32 | \$785.72 | \$772.57 | \$699.27 | \$683.38 | \$584.56 | \$879.81 | \$827.81 | \$696.52 |
| 44 | \$900.31 | \$893.42 | \$888.31 | \$853.29 | \$822.88 | \$808.88 | \$795.34 | \$719.89 | \$703.52 | \$601.79 | \$905.75 | \$852.21 | \$717.05 |
| 45 | \$930.60 | \$923.48 | \$918.20 | \$882.00 | \$850.57 | \$836.09 | \$822.10 | \$744.11 | \$727.19 | \$622.04 | \$936.22 | \$880.88 | \$741.18 |
| 46 | \$966.69 | \$959.30 | \$953.81 | \$916.20 | \$883.55 | \$868.51 | \$853.98 | \$772.96 | \$755.39 | \$646.16 | \$972.53 | \$915.04 | \$769.92 |
| 47 | \$1,007.29 | \$999.59 | \$993.87 | \$954.68 | \$920.66 | \$904.99 | \$889.85 | \$805.43 | \$787.12 | \$673.30 | \$1,013.37 | \$953.47 | \$802.26 |
| 48 | \$1,053.69 | \$1,045.63 | \$1,039.65 | \$998.66 | \$963.07 | \$946.68 | \$930.84 | \$842.53 | \$823.38 | \$704.31 | \$1,060.05 | \$997.40 | \$839.21 |
| 49 | \$1,099.44 | \$1,091.04 | \$1,084.80 | \$1,042.03 | \$1,004.90 | \$987.79 | \$971.26 | \$879.12 | \$859.13 | \$734.90 | \$1,106.09 | \$1,040.71 | \$875.65 |
| 50 | \$1,151.00 | \$1,142.20 | \$1,135.67 | \$1,090.89 | \$1,052.02 | \$1,034.11 | \$1,016.81 | \$920.34 | \$899.42 | \$769.36 | \$1,157.96 | \$1,089.51 | \$916.72 |
| 51 | \$1,201.91 | \$1,192.72 | \$1,185.90 | \$1,139.15 | \$1,098.55 | \$1,079.85 | \$1,061.79 | \$961.05 | \$939.20 | \$803.39 | \$1,209.17 | \$1,137.70 | \$957.27 |
| 52 | \$1,257.98 | \$1,248.36 | \$1,241.22 | \$1,192.29 | \$1,149.80 | \$1,130.23 | \$1,111.32 | \$1,005.88 | \$983.02 | \$840.87 | \$1,265.58 | \$1,190.78 | \$1,001.92 |
| 53 | \$1,314.69 | \$1,304.64 | \$1,297.18 | \$1,246.04 | \$1,201.63 | \$1,181.18 | \$1,161.42 | \$1,051.23 | \$1,027.33 | \$878.78 | \$1,322.64 | \$1,244.46 | \$1,047.09 |
| 54 | \$1,375.92 | \$1,365.40 | \$1,357.58 | \$1,304.06 | \$1,257.59 | \$1,236.19 | \$1,215.50 | \$1,100.19 | \$1,075.17 | \$919.70 | \$1,384.23 | \$1,302.41 | \$1,095.85 |
| 55 | \$1,437.14 | \$1,426.15 | \$1,417.99 | \$1,362.09 | \$1,313.55 | \$1,291.19 | \$1,269.59 | \$1,149.14 | \$1,123.01 | \$960.63 | \$1,445.82 | \$1,360.36 | \$1,144.61 |
| 56 | \$1,503.52 | \$1,492.02 | \$1,483.49 | \$1,425.00 | \$1,374.22 | \$1,350.83 | \$1,328.23 | \$1,202.22 | \$1,174.88 | \$1,004.99 | \$1,512.60 | \$1,423.20 | \$1,197.48 |
| 57 | \$1,570.54 | \$1,558.54 | \$1,549.62 | \$1,488.53 | \$1,435.48 | \$1,411.05 | \$1,387.44 | \$1,255.81 | \$1,227.26 | \$1,049.80 | \$1,580.03 | \$1,486.64 | \$1,250.86 |
| 58 | \$1,642.08 | \$1,629.52 | \$1,620.20 | \$1,556.33 | \$1,500.86 | \$1,475.32 | \$1,450.63 | \$1,313.01 | \$1,283.16 | \$1,097.61 | \$1,652.00 | \$1,554.35 | \$1,307.84 |
| 59 | \$1,677.52 | \$1,664.70 | \$1,655.17 | \$1,589.92 | \$1,533.26 | \$1,507.16 | \$1,481.95 | \$1,341.35 | \$1,310.85 | \$1,121.30 | \$1,687.66 | \$1,587.90 | \$1,336.07 |
| 60 | \$1,749.06 | \$1,735.68 | \$1,725.75 | \$1,657.72 | \$1,598.65 | \$1,571.43 | \$1,545.14 | \$1,398.55 | \$1,366.75 | \$1,169.12 | \$1,759.62 | \$1,655.62 | \$1,393.04 |
| 61 | \$1,810.93 | \$1,797.08 | \$1,786.80 | \$1,716.36 | \$1,655.19 | \$1,627.02 | \$1,599.80 | \$1,448.02 | \$1,415.10 | \$1,210.47 | \$1,821.87 | \$1,714.18 | \$1,442.31 |
| 62 | \$1,851.53 | \$1,837.37 | \$1,826.86 | \$1,754.84 | \$1,692.30 | \$1,663.50 | \$1,635.66 | \$1,480.48 | \$1,446.83 | \$1,237.61 | \$1,862.71 | \$1,752.61 | \$1,474.65 |
| 63 | \$1,902.44 | \$1,887.89 | \$1,877.09 | \$1,803.09 | \$1,738.84 | \$1,709.24 | \$1,680.64 | \$1,521.19 | \$1,486.61 | \$1,271.64 | \$1,913.93 | \$1,800.80 | \$1,515.20 |
| 64+ | \$1,933.37 | \$1,918.59 | \$1,907.61 | \$1,832.41 | \$1,767.11 | \$1,737.03 | \$1,707.97 | \$1,545.93 | \$1,510.78 | \$1,292.32 | \$1,945.05 | \$1,830.08 | \$1,539.84 |

Pending regulatory approval
Effective January 2026

Rating region 13

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 | \$487.02 | \$489.02 | \$483.91 | \$476.78 | \$481.80 | \$420.39 | \$421.12 | \$415.25 | \$412.29 | \$404.50 | \$366.15 |
| 15 | \$530.32 | \$532.49 | \$526.93 | \$519.16 | \$524.62 | \$457.76 | \$458.56 | \$452.16 | \$448.94 | \$440.46 | \$398.69 |
| 16 | \$546.87 | \$549.11 | \$543.37 | \$535.37 | \$541.00 | \$472.05 | \$472.87 | \$466.27 | \$462.95 | \$454.21 | \$411.14 |
| 17 | \$563.42 | \$565.73 | \$559.82 | \$551.57 | \$557.37 | \$486.34 | \$487.18 | \$480.38 | \$476.96 | \$467.95 | \$423.58 |
| 18 | \$581.25 | \$583.63 | \$577.53 | \$569.02 | \$575.01 | \$501.73 | \$502.59 | \$495.58 | \$492.05 | \$482.76 | \$436.98 |
| 19 | \$599.07 | \$601.52 | \$595.24 | \$586.47 | \$592.64 | \$517.11 | \$518.01 | \$510.78 | \$507.14 | \$497.56 | \$450.39 |
| 20 | \$617.53 | \$620.06 | \$613.59 | \$604.55 | \$610.91 | \$533.05 | \$533.97 | \$526.52 | \$522.77 | \$512.90 | \$464.27 |
| 21 | \$636.63 | \$639.24 | \$632.56 | \$623.24 | \$629.80 | \$549.54 | \$550.49 | \$542.81 | \$538.94 | \$528.76 | \$478.62 |
| 22 | \$636.63 | \$639.24 | \$632.56 | \$623.24 | \$629.80 | \$549.54 | \$550.49 | \$542.81 | \$538.94 | \$528.76 | \$478.62 |
| 23 | \$636.63 | \$639.24 | \$632.56 | \$623.24 | \$629.80 | \$549.54 | \$550.49 | \$542.81 | \$538.94 | \$528.76 | \$478.62 |
| 24 | \$636.63 | \$639.24 | \$632.56 | \$623.24 | \$629.80 | \$549.54 | \$550.49 | \$542.81 | \$538.94 | \$528.76 | \$478.62 |
| 25 | \$639.18 | \$641.80 | \$635.09 | \$625.74 | \$632.32 | \$551.73 | \$552.69 | \$544.98 | \$541.10 | \$530.88 | \$480.54 |
| 26 | \$651.91 | \$654.58 | \$647.75 | \$638.20 | \$644.92 | \$562.72 | \$563.70 | \$555.83 | \$551.87 | \$541.45 | \$490.11 |
| 27 | \$667.19 | \$669.92 | \$662.93 | \$653.16 | \$660.03 | \$575.91 | \$576.91 | \$568.86 | \$564.81 | \$554.14 | \$501.60 |
| 28 | \$692.02 | \$694.85 | \$687.60 | \$677.47 | \$684.59 | \$597.35 | \$598.38 | \$590.03 | \$585.83 | \$574.76 | \$520.26 |
| 29 | \$712.39 | \$715.31 | \$707.84 | \$697.41 | \$704.75 | \$614.93 | \$616.00 | \$607.40 | \$603.07 | \$591.68 | \$535.58 |
| 30 | \$722.58 | \$725.54 | \$717.96 | \$707.38 | \$714.82 | \$623.72 | \$624.80 | \$616.08 | \$611.70 | \$600.14 | \$543.24 |
| 31 | \$737.86 | \$740.88 | \$733.14 | \$722.34 | \$729.94 | \$636.91 | \$638.01 | \$629.11 | \$624.63 | \$612.83 | \$554.73 |
| 32 | \$753.14 | \$756.22 | \$748.32 | \$737.30 | \$745.05 | \$650.10 | \$651.23 | \$642.14 | \$637.57 | \$625.52 | \$566.21 |
| 33 | \$762.69 | \$765.81 | \$757.81 | \$746.65 | \$754.50 | \$658.34 | \$659.48 | \$650.28 | \$645.65 | \$633.45 | \$573.39 |
| 34 | \$772.87 | \$776.04 | \$767.93 | \$756.62 | \$764.58 | \$667.14 | \$668.29 | \$658.97 | \$654.27 | \$641.92 | \$581.05 |
| 35 | \$777.97 | \$781.15 | \$772.99 | \$761.61 | \$769.62 | \$671.53 | \$672.70 | \$663.31 | \$658.58 | \$646.15 | \$584.88 |
| 36 | \$783.06 | \$786.26 | \$778.05 | \$766.59 | \$774.66 | \$675.93 | \$677.10 | \$667.65 | \$662.90 | \$650.38 | \$588.71 |
| 37 | \$788.15 | \$791.38 | \$783.11 | \$771.58 | \$779.69 | \$680.33 | \$681.50 | \$671.99 | \$667.21 | \$654.61 | \$592.54 |
| 38 | \$793.24 | \$796.49 | \$788.18 | \$776.56 | \$784.73 | \$684.72 | \$685.91 | \$676.34 | \$671.52 | \$658.84 | \$596.37 |
| 39 | \$803.43 | \$806.72 | \$798.30 | \$786.53 | \$794.81 | \$693.51 | \$694.72 | \$685.02 | \$680.14 | \$667.30 | \$604.02 |
| 40 | \$813.62 | \$816.95 | \$808.42 | \$796.51 | \$804.89 | \$702.31 | \$703.52 | \$693.71 | \$688.76 | \$675.76 | \$611.68 |
| 41 | \$828.90 | \$832.29 | \$823.60 | \$811.46 | \$820.00 | \$715.50 | \$716.73 | \$706.73 | \$701.70 | \$688.45 | \$623.17 |
| 42 | \$843.54 | \$846.99 | \$838.15 | \$825.80 | \$834.49 | \$728.13 | \$729.40 | \$719.22 | \$714.10 | \$700.61 | \$634.18 |
| 43 | \$863.91 | \$867.45 | \$858.39 | \$845.74 | \$854.64 | \$745.72 | \$747.01 | \$736.59 | \$731.34 | \$717.53 | \$649.49 |
| 44 | \$889.38 | \$893.02 | \$883.69 | \$870.67 | \$879.83 | \$767.70 | \$769.03 | \$758.30 | \$752.90 | \$738.68 | \$668.64 |
| 45 | \$919.30 | \$923.06 | \$913.42 | \$899.97 | \$909.43 | \$793.53 | \$794.90 | \$783.81 | \$778.23 | \$763.53 | \$691.13 |
| 46 | \$954.95 | \$958.86 | \$948.85 | \$934.87 | \$944.70 | \$824.30 | \$825.73 | \$814.21 | \$808.41 | \$793.14 | \$717.94 |
| 47 | \$995.06 | \$999.13 | \$988.70 | \$974.13 | \$984.38 | \$858.92 | \$860.41 | \$848.41 | \$842.36 | \$826.45 | \$748.09 |
| 48 | \$1,040.89 | \$1,045.16 | \$1,034.24 | \$1,019.01 | \$1,029.72 | \$898.49 | \$900.05 | \$887.49 | \$881.17 | \$864.52 | \$782.55 |
| 49 | \$1,086.10 | \$1,090.54 | \$1,079.16 | \$1,063.26 | \$1,074.44 | \$937.51 | \$939.13 | \$926.03 | \$919.43 | \$902.07 | \$816.53 |
| 50 | \$1,137.03 | \$1,141.68 | \$1,129.76 | \$1,113.12 | \$1,124.82 | \$981.47 | \$983.17 | \$969.45 | \$962.55 | \$944.37 | \$854.82 |
| 51 | \$1,187.32 | \$1,192.18 | \$1,179.73 | \$1,162.35 | \$1,174.58 | \$1,024.88 | \$1,026.66 | \$1,012.33 | \$1,005.12 | \$986.14 | \$892.63 |
| 52 | \$1,242.71 | \$1,247.80 | \$1,234.77 | \$1,216.57 | \$1,229.37 | \$1,072.69 | \$1,074.55 | \$1,059.56 | \$1,052.01 | \$1,032.14 | \$934.27 |
| 53 | \$1,298.73 | \$1,304.05 | \$1,290.43 | \$1,271.42 | \$1,284.79 | \$1,121.05 | \$1,122.99 | \$1,107.32 | \$1,099.44 | \$1,078.67 | \$976.39 |
| 54 | \$1,359.21 | \$1,364.78 | \$1,350.53 | \$1,330.63 | \$1,344.63 | \$1,173.26 | \$1,175.29 | \$1,158.89 | \$1,150.64 | \$1,128.90 | \$1,021.86 |
| 55 | \$1,419.69 | \$1,425.50 | \$1,410.62 | \$1,389.84 | \$1,404.46 | \$1,225.46 | \$1,227.59 | \$1,210.46 | \$1,201.84 | \$1,179.14 | \$1,067.33 |
| 56 | \$1,485.26 | \$1,491.35 | \$1,475.77 | \$1,454.03 | \$1,469.33 | \$1,282.07 | \$1,284.29 | \$1,266.37 | \$1,257.35 | \$1,233.60 | \$1,116.63 |
| 57 | \$1,551.47 | \$1,557.83 | \$1,541.56 | \$1,518.85 | \$1,534.83 | \$1,339.22 | \$1,341.54 | \$1,322.82 | \$1,313.40 | \$1,288.59 | \$1,166.41 |
| 58 | \$1,622.14 | \$1,628.78 | \$1,611.77 | \$1,588.03 | \$1,604.73 | \$1,400.22 | \$1,402.64 | \$1,383.07 | \$1,373.22 | \$1,347.28 | \$1,219.53 |
| 59 | \$1,657.15 | \$1,663.94 | \$1,646.57 | \$1,622.31 | \$1,639.37 | \$1,430.44 | \$1,432.92 | \$1,412.92 | \$1,402.86 | \$1,376.36 | \$1,245.86 |
| 60 | \$1,727.82 | \$1,734.90 | \$1,716.78 | \$1,691.49 | \$1,709.28 | \$1,491.44 | \$1,494.02 | \$1,473.17 | \$1,462.68 | \$1,435.06 | \$1,298.99 |
| 61 | \$1,788.94 | \$1,796.26 | \$1,777.51 | \$1,751.32 | \$1,769.74 | \$1,544.20 | \$1,546.87 | \$1,525.28 | \$1,514.42 | \$1,485.82 | \$1,344.93 |
| 62 | \$1,829.05 | \$1,836.53 | \$1,817.36 | \$1,790.58 | \$1,809.42 | \$1,578.82 | \$1,581.55 | \$1,559.48 | \$1,548.37 | \$1,519.13 | \$1,375.09 |
| 63 | \$1,879.34 | \$1,887.03 | \$1,867.33 | \$1,839.82 | \$1,859.17 | \$1,622.23 | \$1,625.04 | \$1,602.36 | \$1,590.95 | \$1,560.90 | \$1,412.90 |
| 64+ | \$1,909.90 | \$1,917.72 | \$1,897.69 | \$1,869.73 | \$1,889.40 | \$1,648.61 | \$1,651.46 | \$1,628.42 | \$1,616.82 | \$1,586.28 | \$1,435.87 |

Pending regulatory approval
Effective January 2026

Rating region 13

Off-Exchange Tandem PPO (cont'd)

| Age | Silver Tandem PPO 2100/75 OffEx | Silver Tandem PPO 2550/70 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 7500/75 OffEx | Virtual Blue Bronze Tandem PPO 7500/75 OffEx |
|---------|---------------------------------------|---------------------------------------|---|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---|
| 0 to 14 | \$361.32 | \$357.71 | \$366.34 | \$327.56 | \$332.86 | \$328.60 | \$321.33 | \$314.11 | \$316.54 |
| 15 | \$393.44 | \$389.51 | \$398.90 | \$356.67 | \$362.44 | \$357.81 | \$349.89 | \$342.03 | \$344.68 |
| 16 | \$405.72 | \$401.67 | \$411.35 | \$367.81 | \$373.75 | \$368.98 | \$360.81 | \$352.71 | \$355.44 |
| 17 | \$418.00 | \$413.82 | \$423.80 | \$378.94 | \$385.07 | \$380.15 | \$371.73 | \$363.38 | \$366.20 |
| 18 | \$431.22 | \$426.92 | \$437.21 | \$390.93 | \$397.25 | \$392.18 | \$383.49 | \$374.88 | \$377.78 |
| 19 | \$444.45 | \$440.01 | \$450.62 | \$402.92 | \$409.43 | \$404.20 | \$395.26 | \$386.38 | \$389.37 |
| 20 | \$458.15 | \$453.57 | \$464.50 | \$415.33 | \$422.05 | \$416.66 | \$407.44 | \$398.28 | \$401.37 |
| 21 | \$472.31 | \$467.60 | \$478.87 | \$428.18 | \$435.10 | \$429.55 | \$420.04 | \$410.60 | \$413.78 |
| 22 | \$472.31 | \$467.60 | \$478.87 | \$428.18 | \$435.10 | \$429.55 | \$420.04 | \$410.60 | \$413.78 |
| 23 | \$472.31 | \$467.60 | \$478.87 | \$428.18 | \$435.10 | \$429.55 | \$420.04 | \$410.60 | \$413.78 |
| 24 | \$472.31 | \$467.60 | \$478.87 | \$428.18 | \$435.10 | \$429.55 | \$420.04 | \$410.60 | \$413.78 |
| 25 | \$474.20 | \$469.47 | \$480.79 | \$429.89 | \$436.84 | \$431.26 | \$421.72 | \$412.24 | \$415.44 |
| 26 | \$483.65 | \$478.82 | \$490.36 | \$438.46 | \$445.55 | \$439.86 | \$430.12 | \$420.46 | \$423.71 |
| 27 | \$494.99 | \$490.04 | \$501.86 | \$448.73 | \$455.99 | \$450.16 | \$440.20 | \$430.31 | \$433.64 |
| 28 | \$513.41 | \$508.28 | \$520.53 | \$465.43 | \$472.96 | \$466.92 | \$456.58 | \$446.32 | \$449.78 |
| 29 | \$528.52 | \$523.24 | \$535.86 | \$479.13 | \$486.88 | \$480.66 | \$470.02 | \$459.46 | \$463.02 |
| 30 | \$536.08 | \$530.72 | \$543.52 | \$485.98 | \$493.84 | \$487.54 | \$476.74 | \$466.03 | \$469.64 |
| 31 | \$547.41 | \$541.94 | \$555.01 | \$496.26 | \$504.29 | \$497.84 | \$486.82 | \$475.89 | \$479.57 |
| 32 | \$558.75 | \$553.17 | \$566.50 | \$506.54 | \$514.73 | \$508.15 | \$496.90 | \$485.74 | \$489.50 |
| 33 | \$565.83 | \$560.18 | \$573.69 | \$512.96 | \$521.26 | \$514.60 | \$503.20 | \$491.90 | \$495.71 |
| 34 | \$573.39 | \$567.66 | \$581.35 | \$519.81 | \$528.22 | \$521.47 | \$509.93 | \$498.47 | \$502.33 |
| 35 | \$577.17 | \$571.40 | \$585.18 | \$523.24 | \$531.70 | \$524.91 | \$513.29 | \$501.76 | \$505.64 |
| 36 | \$580.95 | \$575.14 | \$589.01 | \$526.66 | \$535.18 | \$528.34 | \$516.65 | \$505.04 | \$508.95 |
| 37 | \$584.73 | \$578.88 | \$592.84 | \$530.09 | \$538.66 | \$531.78 | \$520.01 | \$508.33 | \$512.26 |
| 38 | \$588.50 | \$582.63 | \$596.67 | \$533.51 | \$542.14 | \$535.21 | \$523.37 | \$511.61 | \$515.57 |
| 39 | \$596.06 | \$590.11 | \$604.33 | \$540.36 | \$549.10 | \$542.09 | \$530.09 | \$518.18 | \$522.19 |
| 40 | \$603.62 | \$597.59 | \$612.00 | \$547.21 | \$556.06 | \$548.96 | \$536.81 | \$524.75 | \$528.81 |
| 41 | \$614.95 | \$608.81 | \$623.49 | \$557.49 | \$566.51 | \$559.27 | \$546.89 | \$534.60 | \$538.74 |
| 42 | \$625.82 | \$619.57 | \$634.50 | \$567.34 | \$576.51 | \$569.15 | \$556.55 | \$544.05 | \$548.26 |
| 43 | \$640.93 | \$634.53 | \$649.83 | \$581.04 | \$590.44 | \$582.89 | \$569.99 | \$557.19 | \$561.50 |
| 44 | \$659.82 | \$653.23 | \$668.98 | \$598.17 | \$607.84 | \$600.08 | \$586.79 | \$573.61 | \$578.05 |
| 45 | \$682.02 | \$675.21 | \$691.49 | \$618.29 | \$628.29 | \$620.26 | \$606.53 | \$592.91 | \$597.50 |
| 46 | \$708.47 | \$701.39 | \$718.31 | \$642.27 | \$652.66 | \$644.32 | \$630.06 | \$615.90 | \$620.67 |
| 47 | \$738.23 | \$730.85 | \$748.47 | \$669.25 | \$680.07 | \$671.38 | \$656.52 | \$641.77 | \$646.74 |
| 48 | \$772.23 | \$764.52 | \$782.95 | \$700.07 | \$711.40 | \$702.31 | \$686.76 | \$671.33 | \$676.53 |
| 49 | \$805.77 | \$797.72 | \$816.95 | \$730.47 | \$742.29 | \$732.81 | \$716.58 | \$700.49 | \$705.91 |
| 50 | \$843.55 | \$835.13 | \$855.26 | \$764.73 | \$777.10 | \$767.17 | \$750.19 | \$733.34 | \$739.01 |
| 51 | \$880.87 | \$872.07 | \$893.09 | \$798.56 | \$811.47 | \$801.10 | \$783.37 | \$765.77 | \$771.70 |
| 52 | \$921.96 | \$912.75 | \$934.76 | \$835.81 | \$849.32 | \$838.47 | \$819.91 | \$801.49 | \$807.70 |
| 53 | \$963.52 | \$953.90 | \$976.90 | \$873.49 | \$887.61 | \$876.27 | \$856.88 | \$837.63 | \$844.12 |
| 54 | \$1,008.39 | \$998.32 | \$1,022.39 | \$914.16 | \$928.95 | \$917.08 | \$896.78 | \$876.64 | \$883.42 |
| 55 | \$1,053.26 | \$1,042.74 | \$1,067.88 | \$954.84 | \$970.28 | \$957.89 | \$936.68 | \$915.64 | \$922.73 |
| 56 | \$1,101.91 | \$1,090.90 | \$1,117.20 | \$998.94 | \$1,015.10 | \$1,002.13 | \$979.95 | \$957.93 | \$965.35 |
| 57 | \$1,151.03 | \$1,139.53 | \$1,167.01 | \$1,043.47 | \$1,060.35 | \$1,046.80 | \$1,023.63 | \$1,000.64 | \$1,008.39 |
| 58 | \$1,203.46 | \$1,191.44 | \$1,220.16 | \$1,091.00 | \$1,108.65 | \$1,094.48 | \$1,070.26 | \$1,046.21 | \$1,054.32 |
| 59 | \$1,229.44 | \$1,217.15 | \$1,246.50 | \$1,114.55 | \$1,132.58 | \$1,118.11 | \$1,093.36 | \$1,068.80 | \$1,077.07 |
| 60 | \$1,281.86 | \$1,269.06 | \$1,299.65 | \$1,162.08 | \$1,180.87 | \$1,165.79 | \$1,139.98 | \$1,114.37 | \$1,123.00 |
| 61 | \$1,327.20 | \$1,313.95 | \$1,345.63 | \$1,203.19 | \$1,222.64 | \$1,207.03 | \$1,180.31 | \$1,153.79 | \$1,162.73 |
| 62 | \$1,356.96 | \$1,343.40 | \$1,375.79 | \$1,230.16 | \$1,250.06 | \$1,234.09 | \$1,206.77 | \$1,179.66 | \$1,188.80 |
| 63 | \$1,394.27 | \$1,380.34 | \$1,413.63 | \$1,263.99 | \$1,284.43 | \$1,268.02 | \$1,239.95 | \$1,212.10 | \$1,221.48 |
| 64+ | \$1,416.94 | \$1,402.79 | \$1,436.61 | \$1,284.54 | \$1,305.31 | \$1,288.64 | \$1,260.11 | \$1,231.81 | \$1,241.35 |

Pending regulatory approval
Effective January 2026

Rating region 13

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 | \$407.86 | \$355.86 | \$342.45 | \$331.10 | \$338.77 |
| 15 | \$444.11 | \$387.49 | \$372.89 | \$360.53 | \$368.88 |
| 16 | \$457.97 | \$399.58 | \$384.53 | \$371.78 | \$380.40 |
| 17 | \$471.84 | \$411.68 | \$396.16 | \$383.04 | \$391.91 |
| 18 | \$486.76 | \$424.70 | \$408.70 | \$395.15 | \$404.31 |
| 19 | \$501.69 | \$437.73 | \$421.23 | \$407.27 | \$416.71 |
| 20 | \$517.15 | \$451.22 | \$434.21 | \$419.82 | \$429.55 |
| 21 | \$533.15 | \$465.17 | \$447.64 | \$432.81 | \$442.84 |
| 22 | \$533.15 | \$465.17 | \$447.64 | \$432.81 | \$442.84 |
| 23 | \$533.15 | \$465.17 | \$447.64 | \$432.81 | \$442.84 |
| 24 | \$533.15 | \$465.17 | \$447.64 | \$432.81 | \$442.84 |
| 25 | \$535.28 | \$467.03 | \$449.43 | \$434.54 | \$444.61 |
| 26 | \$545.94 | \$476.34 | \$458.39 | \$443.20 | \$453.46 |
| 27 | \$558.74 | \$487.50 | \$469.13 | \$453.58 | \$464.09 |
| 28 | \$579.53 | \$505.64 | \$486.59 | \$470.46 | \$481.36 |
| 29 | \$596.59 | \$520.53 | \$500.91 | \$484.31 | \$495.53 |
| 30 | \$605.12 | \$527.97 | \$508.07 | \$491.24 | \$502.62 |
| 31 | \$617.92 | \$539.14 | \$518.82 | \$501.63 | \$513.25 |
| 32 | \$630.71 | \$550.30 | \$529.56 | \$512.01 | \$523.87 |
| 33 | \$638.71 | \$557.28 | \$536.28 | \$518.50 | \$530.52 |
| 34 | \$647.24 | \$564.72 | \$543.44 | \$525.43 | \$537.60 |
| 35 | \$651.51 | \$568.44 | \$547.02 | \$528.89 | \$541.15 |
| 36 | \$655.77 | \$572.16 | \$550.60 | \$532.35 | \$544.69 |
| 37 | \$660.04 | \$575.88 | \$554.18 | \$535.82 | \$548.23 |
| 38 | \$664.30 | \$579.61 | \$557.76 | \$539.28 | \$551.77 |
| 39 | \$672.83 | \$587.05 | \$564.92 | \$546.20 | \$558.86 |
| 40 | \$681.36 | \$594.49 | \$572.09 | \$553.13 | \$565.94 |
| 41 | \$694.16 | \$605.66 | \$582.83 | \$563.52 | \$576.57 |
| 42 | \$706.42 | \$616.35 | \$593.13 | \$573.47 | \$586.76 |
| 43 | \$723.48 | \$631.24 | \$607.45 | \$587.32 | \$600.93 |
| 44 | \$744.81 | \$649.85 | \$625.36 | \$604.63 | \$618.64 |
| 45 | \$769.87 | \$671.71 | \$646.40 | \$624.98 | \$639.46 |
| 46 | \$799.72 | \$697.76 | \$671.46 | \$649.21 | \$664.25 |
| 47 | \$833.31 | \$727.07 | \$699.67 | \$676.48 | \$692.15 |
| 48 | \$871.70 | \$760.56 | \$731.90 | \$707.64 | \$724.04 |
| 49 | \$909.55 | \$793.59 | \$763.68 | \$738.37 | \$755.48 |
| 50 | \$952.20 | \$830.80 | \$799.49 | \$773.00 | \$790.90 |
| 51 | \$994.32 | \$867.55 | \$834.85 | \$807.19 | \$825.89 |
| 52 | \$1,040.70 | \$908.02 | \$873.80 | \$844.84 | \$864.42 |
| 53 | \$1,087.62 | \$948.95 | \$913.19 | \$882.93 | \$903.39 |
| 54 | \$1,138.27 | \$993.14 | \$955.72 | \$924.05 | \$945.45 |
| 55 | \$1,188.92 | \$1,037.34 | \$998.24 | \$965.16 | \$987.52 |
| 56 | \$1,243.83 | \$1,085.25 | \$1,044.35 | \$1,009.74 | \$1,033.14 |
| 57 | \$1,299.28 | \$1,133.63 | \$1,090.91 | \$1,054.75 | \$1,079.19 |
| 58 | \$1,358.46 | \$1,185.26 | \$1,140.59 | \$1,102.80 | \$1,128.35 |
| 59 | \$1,387.78 | \$1,210.85 | \$1,165.21 | \$1,126.60 | \$1,152.70 |
| 60 | \$1,446.96 | \$1,262.48 | \$1,214.90 | \$1,174.64 | \$1,201.86 |
| 61 | \$1,498.14 | \$1,307.14 | \$1,257.88 | \$1,216.19 | \$1,244.37 |
| 62 | \$1,531.73 | \$1,336.44 | \$1,286.08 | \$1,243.46 | \$1,272.27 |
| 63 | \$1,573.85 | \$1,373.19 | \$1,321.44 | \$1,277.65 | \$1,307.25 |
| 64+ | \$1,599.44 | \$1,395.52 | \$1,342.93 | \$1,298.43 | \$1,328.51 |

Rating region 13

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 | \$511.09 | \$513.20 | \$507.79 | \$500.24 | \$440.55 | \$441.32 | \$435.10 |
| 15 | \$556.52 | \$558.82 | \$552.93 | \$544.71 | \$479.71 | \$480.55 | \$473.78 |
| 16 | \$573.89 | \$576.26 | \$570.19 | \$561.71 | \$494.68 | \$495.55 | \$488.56 |
| 17 | \$591.26 | \$593.70 | \$587.45 | \$578.71 | \$509.66 | \$510.55 | \$503.35 |
| 18 | \$609.96 | \$612.48 | \$606.03 | \$597.02 | \$525.78 | \$526.70 | \$519.28 |
| 19 | \$628.67 | \$631.27 | \$624.62 | \$615.33 | \$541.91 | \$542.85 | \$535.20 |
| 20 | \$648.05 | \$650.72 | \$643.87 | \$634.30 | \$558.61 | \$559.58 | \$551.69 |
| 21 | \$668.09 | \$670.85 | \$663.78 | \$653.91 | \$575.88 | \$576.89 | \$568.76 |
| 22 | \$668.09 | \$670.85 | \$663.78 | \$653.91 | \$575.88 | \$576.89 | \$568.76 |
| 23 | \$668.09 | \$670.85 | \$663.78 | \$653.91 | \$575.88 | \$576.89 | \$568.76 |
| 24 | \$668.09 | \$670.85 | \$663.78 | \$653.91 | \$575.88 | \$576.89 | \$568.76 |
| 25 | \$670.76 | \$673.53 | \$666.44 | \$656.53 | \$578.19 | \$579.20 | \$571.03 |
| 26 | \$684.12 | \$686.95 | \$679.71 | \$669.61 | \$589.70 | \$590.74 | \$582.41 |
| 27 | \$700.16 | \$703.05 | \$695.64 | \$685.30 | \$603.52 | \$604.58 | \$596.06 |
| 28 | \$726.21 | \$729.21 | \$721.53 | \$710.81 | \$625.98 | \$627.08 | \$618.24 |
| 29 | \$747.59 | \$750.68 | \$742.77 | \$731.73 | \$644.41 | \$645.54 | \$636.44 |
| 30 | \$758.28 | \$761.41 | \$753.39 | \$742.19 | \$653.63 | \$654.77 | \$645.54 |
| 31 | \$774.31 | \$777.51 | \$769.32 | \$757.89 | \$667.45 | \$668.62 | \$659.19 |
| 32 | \$790.35 | \$793.61 | \$785.25 | \$773.58 | \$681.27 | \$682.46 | \$672.84 |
| 33 | \$800.37 | \$803.68 | \$795.21 | \$783.39 | \$689.91 | \$691.11 | \$681.37 |
| 34 | \$811.06 | \$814.41 | \$805.83 | \$793.85 | \$699.12 | \$700.34 | \$690.47 |
| 35 | \$816.40 | \$819.78 | \$811.14 | \$799.08 | \$703.73 | \$704.96 | \$695.02 |
| 36 | \$821.75 | \$825.14 | \$816.45 | \$804.32 | \$708.34 | \$709.57 | \$699.57 |
| 37 | \$827.09 | \$830.51 | \$821.76 | \$809.55 | \$712.94 | \$714.19 | \$704.12 |
| 38 | \$832.44 | \$835.88 | \$827.07 | \$814.78 | \$717.55 | \$718.80 | \$708.67 |
| 39 | \$843.13 | \$846.61 | \$837.69 | \$825.24 | \$726.76 | \$728.04 | \$717.77 |
| 40 | \$853.82 | \$857.34 | \$848.31 | \$835.70 | \$735.98 | \$737.27 | \$726.87 |
| 41 | \$869.85 | \$873.44 | \$864.24 | \$851.40 | \$749.80 | \$751.11 | \$740.52 |
| 42 | \$885.22 | \$888.87 | \$879.51 | \$866.44 | \$763.04 | \$764.38 | \$753.60 |
| 43 | \$906.60 | \$910.34 | \$900.75 | \$887.36 | \$781.47 | \$782.84 | \$771.80 |
| 44 | \$933.32 | \$937.17 | \$927.30 | \$913.52 | \$804.51 | \$805.92 | \$794.55 |
| 45 | \$964.72 | \$968.70 | \$958.50 | \$944.25 | \$831.57 | \$833.03 | \$821.29 |
| 46 | \$1,002.13 | \$1,006.27 | \$995.67 | \$980.87 | \$863.82 | \$865.33 | \$853.14 |
| 47 | \$1,044.22 | \$1,048.53 | \$1,037.49 | \$1,022.07 | \$900.10 | \$901.68 | \$888.97 |
| 48 | \$1,092.32 | \$1,096.84 | \$1,085.28 | \$1,069.15 | \$941.57 | \$943.22 | \$929.92 |
| 49 | \$1,139.76 | \$1,144.47 | \$1,132.41 | \$1,115.58 | \$982.46 | \$984.17 | \$970.30 |
| 50 | \$1,193.20 | \$1,198.13 | \$1,185.51 | \$1,167.89 | \$1,028.53 | \$1,030.33 | \$1,015.80 |
| 51 | \$1,245.98 | \$1,251.13 | \$1,237.95 | \$1,219.55 | \$1,074.02 | \$1,075.90 | \$1,060.73 |
| 52 | \$1,304.11 | \$1,309.49 | \$1,295.70 | \$1,276.44 | \$1,124.12 | \$1,126.09 | \$1,110.21 |
| 53 | \$1,362.90 | \$1,368.53 | \$1,354.11 | \$1,333.99 | \$1,174.80 | \$1,176.86 | \$1,160.27 |
| 54 | \$1,426.37 | \$1,432.26 | \$1,417.17 | \$1,396.11 | \$1,229.51 | \$1,231.66 | \$1,214.30 |
| 55 | \$1,489.84 | \$1,495.99 | \$1,480.23 | \$1,458.23 | \$1,284.22 | \$1,286.46 | \$1,268.33 |
| 56 | \$1,558.65 | \$1,565.09 | \$1,548.60 | \$1,525.58 | \$1,343.53 | \$1,345.88 | \$1,326.91 |
| 57 | \$1,628.13 | \$1,634.86 | \$1,617.63 | \$1,593.59 | \$1,403.43 | \$1,405.88 | \$1,386.06 |
| 58 | \$1,702.29 | \$1,709.32 | \$1,691.31 | \$1,666.17 | \$1,467.35 | \$1,469.92 | \$1,449.19 |
| 59 | \$1,739.03 | \$1,746.22 | \$1,727.82 | \$1,702.14 | \$1,499.02 | \$1,501.64 | \$1,480.48 |
| 60 | \$1,813.19 | \$1,820.68 | \$1,801.50 | \$1,774.72 | \$1,562.94 | \$1,565.68 | \$1,543.61 |
| 61 | \$1,877.33 | \$1,885.08 | \$1,865.23 | \$1,837.50 | \$1,618.23 | \$1,621.06 | \$1,598.21 |
| 62 | \$1,919.42 | \$1,927.34 | \$1,907.04 | \$1,878.70 | \$1,654.51 | \$1,657.40 | \$1,634.04 |
| 63 | \$1,972.20 | \$1,980.34 | \$1,959.48 | \$1,930.36 | \$1,700.00 | \$1,702.98 | \$1,678.97 |
| 64+ | \$2,004.26 | \$2,012.54 | \$1,991.34 | \$1,961.74 | \$1,727.65 | \$1,730.67 | \$1,706.27 |

Pending regulatory approval
Effective January 2026

Rating region 13

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 | \$431.97 | \$383.12 | \$378.01 | \$374.19 | \$342.27 | \$347.88 | \$343.37 | \$335.67 | \$328.03 |
| 15 | \$470.37 | \$417.18 | \$411.61 | \$407.45 | \$372.69 | \$378.80 | \$373.90 | \$365.51 | \$357.19 |
| 16 | \$485.05 | \$430.20 | \$424.46 | \$420.17 | \$384.32 | \$390.62 | \$385.57 | \$376.92 | \$368.34 |
| 17 | \$499.73 | \$443.22 | \$437.31 | \$432.89 | \$395.96 | \$402.44 | \$397.24 | \$388.33 | \$379.49 |
| 18 | \$515.54 | \$457.24 | \$451.14 | \$446.58 | \$408.48 | \$415.18 | \$409.80 | \$400.61 | \$391.49 |
| 19 | \$531.35 | \$471.26 | \$464.98 | \$460.28 | \$421.01 | \$427.91 | \$422.37 | \$412.90 | \$403.50 |
| 20 | \$547.72 | \$485.79 | \$479.31 | \$474.46 | \$433.99 | \$441.10 | \$435.39 | \$425.63 | \$415.94 |
| 21 | \$564.66 | \$500.81 | \$494.13 | \$489.14 | \$447.41 | \$454.74 | \$448.86 | \$438.79 | \$428.80 |
| 22 | \$564.66 | \$500.81 | \$494.13 | \$489.14 | \$447.41 | \$454.74 | \$448.86 | \$438.79 | \$428.80 |
| 23 | \$564.66 | \$500.81 | \$494.13 | \$489.14 | \$447.41 | \$454.74 | \$448.86 | \$438.79 | \$428.80 |
| 24 | \$564.66 | \$500.81 | \$494.13 | \$489.14 | \$447.41 | \$454.74 | \$448.86 | \$438.79 | \$428.80 |
| 25 | \$566.92 | \$502.81 | \$496.11 | \$491.09 | \$449.20 | \$456.56 | \$450.65 | \$440.54 | \$430.51 |
| 26 | \$578.22 | \$512.83 | \$505.99 | \$500.88 | \$458.15 | \$465.65 | \$459.63 | \$449.32 | \$439.09 |
| 27 | \$591.77 | \$524.85 | \$517.85 | \$512.62 | \$468.88 | \$476.57 | \$470.40 | \$459.85 | \$449.38 |
| 28 | \$613.79 | \$544.38 | \$537.12 | \$531.69 | \$486.33 | \$494.30 | \$487.91 | \$476.96 | \$466.11 |
| 29 | \$631.86 | \$560.41 | \$552.93 | \$547.34 | \$500.65 | \$508.85 | \$502.27 | \$491.00 | \$479.83 |
| 30 | \$640.89 | \$568.42 | \$560.84 | \$555.17 | \$507.81 | \$516.13 | \$509.45 | \$498.03 | \$486.69 |
| 31 | \$654.45 | \$580.44 | \$572.70 | \$566.91 | \$518.55 | \$527.04 | \$520.22 | \$508.56 | \$496.98 |
| 32 | \$668.00 | \$592.46 | \$584.56 | \$578.65 | \$529.28 | \$537.96 | \$531.00 | \$519.09 | \$507.27 |
| 33 | \$676.47 | \$599.97 | \$591.97 | \$585.99 | \$536.00 | \$544.78 | \$537.73 | \$525.67 | \$513.70 |
| 34 | \$685.50 | \$607.99 | \$599.88 | \$593.81 | \$543.15 | \$552.05 | \$544.91 | \$532.69 | \$520.56 |
| 35 | \$690.02 | \$611.99 | \$603.83 | \$597.73 | \$546.73 | \$555.69 | \$548.50 | \$536.20 | \$523.99 |
| 36 | \$694.54 | \$616.00 | \$607.78 | \$601.64 | \$550.31 | \$559.33 | \$552.09 | \$539.71 | \$527.42 |
| 37 | \$699.06 | \$620.00 | \$611.74 | \$605.55 | \$553.89 | \$562.97 | \$555.68 | \$543.22 | \$530.85 |
| 38 | \$703.57 | \$624.01 | \$615.69 | \$609.47 | \$557.47 | \$566.61 | \$559.27 | \$546.73 | \$534.28 |
| 39 | \$712.61 | \$632.02 | \$623.60 | \$617.29 | \$564.63 | \$573.88 | \$566.46 | \$553.75 | \$541.15 |
| 40 | \$721.64 | \$640.04 | \$631.50 | \$625.12 | \$571.79 | \$581.16 | \$573.64 | \$560.77 | \$548.01 |
| 41 | \$735.19 | \$652.06 | \$643.36 | \$636.86 | \$582.53 | \$592.07 | \$584.41 | \$571.30 | \$558.30 |
| 42 | \$748.18 | \$663.58 | \$654.73 | \$648.11 | \$592.82 | \$602.53 | \$594.73 | \$581.40 | \$568.16 |
| 43 | \$766.25 | \$679.60 | \$670.54 | \$663.76 | \$607.13 | \$617.08 | \$609.10 | \$595.44 | \$581.88 |
| 44 | \$788.84 | \$699.63 | \$690.30 | \$683.32 | \$625.03 | \$635.27 | \$627.05 | \$612.99 | \$599.03 |
| 45 | \$815.38 | \$723.17 | \$713.53 | \$706.31 | \$646.06 | \$656.64 | \$648.15 | \$633.61 | \$619.19 |
| 46 | \$847.00 | \$751.22 | \$741.20 | \$733.71 | \$671.11 | \$682.11 | \$673.28 | \$658.18 | \$643.20 |
| 47 | \$882.57 | \$782.77 | \$772.33 | \$764.52 | \$699.30 | \$710.76 | \$701.56 | \$685.83 | \$670.21 |
| 48 | \$923.23 | \$818.83 | \$807.91 | \$799.74 | \$731.51 | \$743.50 | \$733.88 | \$717.42 | \$701.09 |
| 49 | \$963.32 | \$854.38 | \$842.99 | \$834.47 | \$763.28 | \$775.79 | \$765.75 | \$748.57 | \$731.53 |
| 50 | \$1,008.49 | \$894.45 | \$882.52 | \$873.60 | \$799.07 | \$812.16 | \$801.66 | \$783.68 | \$765.84 |
| 51 | \$1,053.10 | \$934.01 | \$921.56 | \$912.24 | \$834.42 | \$848.09 | \$837.12 | \$818.34 | \$799.71 |
| 52 | \$1,102.23 | \$977.58 | \$964.55 | \$954.80 | \$873.34 | \$887.65 | \$876.17 | \$856.52 | \$837.02 |
| 53 | \$1,151.92 | \$1,021.66 | \$1,008.03 | \$997.84 | \$912.71 | \$927.67 | \$915.66 | \$895.13 | \$874.75 |
| 54 | \$1,205.56 | \$1,069.23 | \$1,054.97 | \$1,044.31 | \$955.22 | \$970.87 | \$958.31 | \$936.81 | \$915.49 |
| 55 | \$1,259.20 | \$1,116.81 | \$1,101.92 | \$1,090.78 | \$997.72 | \$1,014.07 | \$1,000.95 | \$978.50 | \$956.22 |
| 56 | \$1,317.36 | \$1,168.39 | \$1,152.81 | \$1,141.16 | \$1,043.80 | \$1,060.91 | \$1,047.18 | \$1,023.69 | \$1,000.39 |
| 57 | \$1,376.09 | \$1,220.48 | \$1,204.20 | \$1,192.03 | \$1,090.34 | \$1,108.20 | \$1,093.86 | \$1,069.33 | \$1,044.99 |
| 58 | \$1,438.77 | \$1,276.07 | \$1,259.05 | \$1,246.32 | \$1,140.00 | \$1,158.68 | \$1,143.68 | \$1,118.03 | \$1,092.58 |
| 59 | \$1,469.82 | \$1,303.61 | \$1,286.23 | \$1,273.22 | \$1,164.61 | \$1,183.69 | \$1,168.37 | \$1,142.17 | \$1,116.17 |
| 60 | \$1,532.50 | \$1,359.20 | \$1,341.08 | \$1,327.52 | \$1,214.27 | \$1,234.16 | \$1,218.19 | \$1,190.87 | \$1,163.76 |
| 61 | \$1,586.71 | \$1,407.28 | \$1,388.51 | \$1,374.48 | \$1,257.22 | \$1,277.82 | \$1,261.28 | \$1,233.00 | \$1,204.93 |
| 62 | \$1,622.28 | \$1,438.83 | \$1,419.64 | \$1,405.29 | \$1,285.41 | \$1,306.47 | \$1,289.56 | \$1,260.64 | \$1,231.94 |
| 63 | \$1,666.89 | \$1,478.40 | \$1,458.68 | \$1,443.93 | \$1,320.75 | \$1,342.39 | \$1,325.02 | \$1,295.30 | \$1,265.82 |
| 64+ | \$1,693.99 | \$1,502.43 | \$1,482.40 | \$1,467.41 | \$1,342.23 | \$1,364.22 | \$1,346.57 | \$1,316.37 | \$1,286.40 |

Rating region 13

| 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 | \$427.28 | \$372.23 | \$358.03 | \$346.02 | \$354.14 | \$518.24 | \$463.23 | \$406.68 | \$355.64 | \$372.78 | \$354.14 |
| 15 | \$465.26 | \$405.31 | \$389.85 | \$376.77 | \$385.62 | \$564.31 | \$504.41 | \$442.83 | \$387.25 | \$405.92 | \$385.62 |
| 16 | \$479.78 | \$417.97 | \$402.02 | \$388.53 | \$397.65 | \$581.92 | \$520.16 | \$456.65 | \$399.34 | \$418.59 | \$397.65 |
| 17 | \$494.30 | \$430.62 | \$414.19 | \$400.29 | \$409.69 | \$599.53 | \$535.90 | \$470.47 | \$411.43 | \$431.26 | \$409.69 |
| 18 | \$509.94 | \$444.24 | \$427.30 | \$412.96 | \$422.65 | \$618.50 | \$552.85 | \$485.36 | \$424.44 | \$444.90 | \$422.65 |
| 19 | \$525.58 | \$457.86 | \$440.40 | \$425.62 | \$435.61 | \$637.47 | \$569.81 | \$500.24 | \$437.46 | \$458.55 | \$435.61 |
| 20 | \$541.78 | \$471.97 | \$453.97 | \$438.74 | \$449.04 | \$657.12 | \$587.37 | \$515.66 | \$450.94 | \$472.68 | \$449.04 |
| 21 | \$558.53 | \$486.57 | \$468.01 | \$452.31 | \$462.92 | \$677.44 | \$605.54 | \$531.61 | \$464.89 | \$487.30 | \$462.92 |
| 22 | \$558.53 | \$486.57 | \$468.01 | \$452.31 | \$462.92 | \$677.44 | \$605.54 | \$531.61 | \$464.89 | \$487.30 | \$462.92 |
| 23 | \$558.53 | \$486.57 | \$468.01 | \$452.31 | \$462.92 | \$677.44 | \$605.54 | \$531.61 | \$464.89 | \$487.30 | \$462.92 |
| 24 | \$558.53 | \$486.57 | \$468.01 | \$452.31 | \$462.92 | \$677.44 | \$605.54 | \$531.61 | \$464.89 | \$487.30 | \$462.92 |
| 25 | \$560.77 | \$488.52 | \$469.89 | \$454.12 | \$464.78 | \$680.15 | \$607.96 | \$533.73 | \$466.75 | \$489.25 | \$464.78 |
| 26 | \$571.94 | \$498.25 | \$479.25 | \$463.16 | \$474.03 | \$693.70 | \$620.07 | \$544.37 | \$476.05 | \$498.99 | \$474.03 |
| 27 | \$585.34 | \$509.93 | \$490.48 | \$474.02 | \$485.14 | \$709.96 | \$634.60 | \$557.12 | \$487.20 | \$510.69 | \$485.14 |
| 28 | \$607.13 | \$528.90 | \$508.73 | \$491.66 | \$503.20 | \$736.38 | \$658.22 | \$577.86 | \$505.34 | \$529.69 | \$503.20 |
| 29 | \$625.00 | \$544.47 | \$523.71 | \$506.13 | \$518.01 | \$758.05 | \$677.59 | \$594.87 | \$520.21 | \$545.29 | \$518.01 |
| 30 | \$633.94 | \$552.26 | \$531.19 | \$513.37 | \$525.42 | \$768.89 | \$687.28 | \$603.37 | \$527.65 | \$553.09 | \$525.42 |
| 31 | \$647.34 | \$563.94 | \$542.43 | \$524.23 | \$536.53 | \$785.15 | \$701.82 | \$616.13 | \$538.81 | \$564.78 | \$536.53 |
| 32 | \$660.74 | \$575.61 | \$553.66 | \$535.08 | \$547.64 | \$801.41 | \$716.35 | \$628.89 | \$549.96 | \$576.48 | \$547.64 |
| 33 | \$669.12 | \$582.91 | \$560.68 | \$541.87 | \$554.58 | \$811.57 | \$725.43 | \$636.86 | \$556.94 | \$583.78 | \$554.58 |
| 34 | \$678.06 | \$590.70 | \$568.17 | \$549.10 | \$561.99 | \$822.41 | \$735.12 | \$645.37 | \$564.38 | \$591.58 | \$561.99 |
| 35 | \$682.53 | \$594.59 | \$571.91 | \$552.72 | \$565.69 | \$827.83 | \$739.96 | \$649.62 | \$568.10 | \$595.48 | \$565.69 |
| 36 | \$687.00 | \$598.48 | \$575.66 | \$556.34 | \$569.40 | \$833.25 | \$744.81 | \$653.88 | \$571.81 | \$599.38 | \$569.40 |
| 37 | \$691.46 | \$602.38 | \$579.40 | \$559.96 | \$573.10 | \$838.67 | \$749.65 | \$658.13 | \$575.53 | \$603.28 | \$573.10 |
| 38 | \$695.93 | \$606.27 | \$583.14 | \$563.58 | \$576.80 | \$844.09 | \$754.50 | \$662.38 | \$579.25 | \$607.18 | \$576.80 |
| 39 | \$704.87 | \$614.05 | \$590.63 | \$570.81 | \$584.21 | \$854.93 | \$764.19 | \$670.89 | \$586.69 | \$614.97 | \$584.21 |
| 40 | \$713.81 | \$621.84 | \$598.12 | \$578.05 | \$591.62 | \$865.77 | \$773.87 | \$679.39 | \$594.13 | \$622.77 | \$591.62 |
| 41 | \$727.21 | \$633.52 | \$609.35 | \$588.91 | \$602.73 | \$882.03 | \$788.41 | \$692.15 | \$605.29 | \$634.46 | \$602.73 |
| 42 | \$740.06 | \$644.71 | \$620.12 | \$599.31 | \$613.37 | \$897.61 | \$802.34 | \$704.38 | \$615.98 | \$645.67 | \$613.37 |
| 43 | \$757.93 | \$660.28 | \$635.09 | \$613.78 | \$628.19 | \$919.29 | \$821.71 | \$721.39 | \$630.86 | \$661.27 | \$628.19 |
| 44 | \$780.27 | \$679.74 | \$653.81 | \$631.88 | \$646.71 | \$946.38 | \$845.93 | \$742.65 | \$649.45 | \$680.76 | \$646.71 |
| 45 | \$806.52 | \$702.61 | \$675.81 | \$653.13 | \$668.46 | \$978.22 | \$874.39 | \$767.64 | \$671.30 | \$703.66 | \$668.46 |
| 46 | \$837.80 | \$729.86 | \$702.02 | \$678.46 | \$694.39 | \$1,016.16 | \$908.30 | \$797.41 | \$697.33 | \$730.95 | \$694.39 |
| 47 | \$872.99 | \$760.51 | \$731.50 | \$706.96 | \$723.55 | \$1,058.84 | \$946.45 | \$830.90 | \$726.62 | \$761.65 | \$723.55 |
| 48 | \$913.20 | \$795.54 | \$765.20 | \$739.53 | \$756.88 | \$1,107.61 | \$990.05 | \$869.18 | \$760.09 | \$796.73 | \$756.88 |
| 49 | \$952.86 | \$830.09 | \$798.43 | \$771.64 | \$789.75 | \$1,155.71 | \$1,033.04 | \$906.92 | \$793.10 | \$831.33 | \$789.75 |
| 50 | \$997.54 | \$869.02 | \$835.87 | \$807.82 | \$826.78 | \$1,209.91 | \$1,081.49 | \$949.45 | \$830.29 | \$870.32 | \$826.78 |
| 51 | \$1,041.66 | \$907.46 | \$872.84 | \$843.56 | \$863.35 | \$1,263.42 | \$1,129.32 | \$991.45 | \$867.02 | \$908.81 | \$863.35 |
| 52 | \$1,090.26 | \$949.79 | \$913.56 | \$882.91 | \$903.63 | \$1,322.36 | \$1,182.01 | \$1,037.70 | \$907.46 | \$951.21 | \$903.63 |
| 53 | \$1,139.41 | \$992.61 | \$954.75 | \$922.71 | \$944.37 | \$1,381.98 | \$1,235.29 | \$1,084.48 | \$948.37 | \$994.09 | \$944.37 |
| 54 | \$1,192.47 | \$1,038.83 | \$999.21 | \$965.68 | \$988.34 | \$1,446.33 | \$1,292.82 | \$1,134.98 | \$992.54 | \$1,040.38 | \$988.34 |
| 55 | \$1,245.53 | \$1,085.05 | \$1,043.67 | \$1,008.65 | \$1,032.32 | \$1,510.69 | \$1,350.35 | \$1,185.48 | \$1,036.70 | \$1,086.68 | \$1,032.32 |
| 56 | \$1,303.06 | \$1,135.17 | \$1,091.87 | \$1,055.24 | \$1,080.00 | \$1,580.47 | \$1,412.72 | \$1,240.24 | \$1,084.59 | \$1,136.87 | \$1,080.00 |
| 57 | \$1,361.15 | \$1,185.78 | \$1,140.55 | \$1,102.28 | \$1,128.15 | \$1,650.92 | \$1,475.69 | \$1,295.53 | \$1,132.94 | \$1,187.55 | \$1,128.15 |
| 58 | \$1,423.14 | \$1,239.78 | \$1,192.50 | \$1,152.48 | \$1,179.53 | \$1,726.12 | \$1,542.91 | \$1,354.53 | \$1,184.54 | \$1,241.64 | \$1,179.53 |
| 59 | \$1,453.86 | \$1,266.55 | \$1,218.24 | \$1,177.36 | \$1,204.99 | \$1,763.37 | \$1,576.21 | \$1,383.77 | \$1,210.11 | \$1,268.44 | \$1,204.99 |
| 60 | \$1,515.86 | \$1,320.56 | \$1,270.19 | \$1,227.57 | \$1,256.38 | \$1,838.57 | \$1,643.42 | \$1,442.78 | \$1,261.71 | \$1,322.53 | \$1,256.38 |
| 61 | \$1,569.48 | \$1,367.27 | \$1,315.12 | \$1,270.99 | \$1,300.82 | \$1,903.60 | \$1,701.56 | \$1,493.82 | \$1,306.34 | \$1,369.31 | \$1,300.82 |
| 62 | \$1,604.67 | \$1,397.92 | \$1,344.60 | \$1,299.48 | \$1,329.98 | \$1,946.28 | \$1,739.70 | \$1,527.31 | \$1,335.63 | \$1,400.01 | \$1,329.98 |
| 63 | \$1,648.79 | \$1,436.36 | \$1,381.57 | \$1,335.22 | \$1,366.55 | \$1,999.80 | \$1,787.54 | \$1,569.30 | \$1,372.35 | \$1,438.51 | \$1,366.55 |
| 64+ | \$1,675.60 | \$1,459.71 | \$1,404.04 | \$1,356.93 | \$1,388.77 | \$2,032.32 | \$1,816.61 | \$1,594.82 | \$1,394.67 | \$1,461.90 | \$1,388.77 |

Pending regulatory approval
Effective January 2026

Rating region 13 – 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 |
|---------|---|---|--------------------------------------|------------------------------------|
| 0 to 14 | \$5.23 | \$5.55 | \$5.55 | \$6.30 |
| 15 | \$5.69 | \$6.05 | \$6.05 | \$6.86 |
| 16 | \$5.87 | \$6.24 | \$6.23 | \$7.07 |
| 17 | \$6.05 | \$6.42 | \$6.42 | \$7.29 |
| 18 | \$6.24 | \$6.63 | \$6.63 | \$7.52 |
| 19 | \$6.43 | \$6.83 | \$6.83 | \$7.75 |
| 20 | \$6.63 | \$7.04 | \$7.04 | \$7.99 |
| 21 | \$6.83 | \$7.26 | \$7.26 | \$8.23 |
| 22 | \$6.83 | \$7.26 | \$7.26 | \$8.23 |
| 23 | \$6.83 | \$7.26 | \$7.26 | \$8.23 |
| 24 | \$6.83 | \$7.26 | \$7.26 | \$8.23 |
| 25 | \$6.86 | \$7.29 | \$7.28 | \$8.27 |
| 26 | \$7.00 | \$7.43 | \$7.43 | \$8.43 |
| 27 | \$7.16 | \$7.61 | \$7.61 | \$8.63 |
| 28 | \$7.43 | \$7.89 | \$7.89 | \$8.95 |
| 29 | \$7.64 | \$8.12 | \$8.12 | \$9.21 |
| 30 | \$7.75 | \$8.24 | \$8.24 | \$9.35 |
| 31 | \$7.92 | \$8.41 | \$8.41 | \$9.54 |
| 32 | \$8.08 | \$8.59 | \$8.59 | \$9.74 |
| 33 | \$8.18 | \$8.70 | \$8.70 | \$9.86 |
| 34 | \$8.29 | \$8.81 | \$8.81 | \$10.00 |
| 35 | \$8.35 | \$8.87 | \$8.87 | \$10.06 |
| 36 | \$8.40 | \$8.93 | \$8.92 | \$10.13 |
| 37 | \$8.46 | \$8.99 | \$8.98 | \$10.19 |
| 38 | \$8.51 | \$9.04 | \$9.04 | \$10.26 |
| 39 | \$8.62 | \$9.16 | \$9.16 | \$10.39 |
| 40 | \$8.73 | \$9.28 | \$9.27 | \$10.52 |
| 41 | \$8.89 | \$9.45 | \$9.45 | \$10.72 |
| 42 | \$9.05 | \$9.62 | \$9.61 | \$10.91 |
| 43 | \$9.27 | \$9.85 | \$9.85 | \$11.17 |
| 44 | \$9.54 | \$10.14 | \$10.14 | \$11.50 |
| 45 | \$9.86 | \$10.48 | \$10.48 | \$11.89 |
| 46 | \$10.25 | \$10.89 | \$10.88 | \$12.35 |
| 47 | \$10.68 | \$11.34 | \$11.34 | \$12.87 |
| 48 | \$11.17 | \$11.86 | \$11.86 | \$13.46 |
| 49 | \$11.65 | \$12.38 | \$12.38 | \$14.05 |
| 50 | \$12.20 | \$12.96 | \$12.96 | \$14.70 |
| 51 | \$12.74 | \$13.53 | \$13.53 | \$15.35 |
| 52 | \$13.33 | \$14.16 | \$14.16 | \$16.07 |
| 53 | \$13.93 | \$14.80 | \$14.80 | \$16.79 |
| 54 | \$14.58 | \$15.49 | \$15.49 | \$17.58 |
| 55 | \$15.23 | \$16.18 | \$16.18 | \$18.36 |
| 56 | \$15.93 | \$16.93 | \$16.93 | \$19.21 |
| 57 | \$16.64 | \$17.68 | \$17.68 | \$20.06 |
| 58 | \$17.40 | \$18.49 | \$18.49 | \$20.98 |
| 59 | \$17.78 | \$18.89 | \$18.89 | \$21.43 |
| 60 | \$18.53 | \$19.69 | \$19.69 | \$22.34 |
| 61 | \$19.19 | \$20.39 | \$20.38 | \$23.13 |
| 62 | \$19.62 | \$20.85 | \$20.85 | \$23.65 |
| 63 | \$20.16 | \$21.42 | \$21.42 | \$24.30 |
| 64+ | \$20.49 | \$21.77 | \$21.77 | \$24.70 |

* 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

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 13

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 13

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 13

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 | \$19.00 | \$40.60 | \$50.10 | \$63.40 |
| D252 | Dental HMO Plus | \$30.90 | \$61.70 | \$71.30 | \$92.60 |
| D253 | Dental HMO Deluxe | \$32.40 | \$64.80 | \$77.00 | \$97.20 |
| D254 | Dental HMO Voluntary | \$28.90 | \$57.60 | \$67.80 | \$86.60 |
| D523 | Dental HMO Standard | \$24.70 | \$52.70 | \$65.10 | \$82.50 |

Specialty benefits dental HMO

Region 13

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 | \$16.30 | \$34.70 | \$42.90 | \$54.30 |
| D378 | Dental HMO Plus | \$26.50 | \$53.00 | \$61.10 | \$79.30 |
| D379 | Dental HMO Deluxe | \$27.70 | \$55.40 | \$65.90 | \$83.30 |
| D380 | Dental HMO Voluntary | \$24.70 | \$49.30 | \$58.10 | \$74.10 |
| D524 | Dental HMO Standard | \$21.20 | \$45.30 | \$55.80 | \$70.80 |

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 |
|----------|---------------|

* 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 13)

Rates are for groups with 1-50 eligible employees

| ID | Dental PPO (Region 13) | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D272 | Smile SM Basic 75/1000/No Ortho/Mac | \$31.80 | \$64.70 | \$80.40 | \$96.20 |
| D273 | Smile SM Value 50/1500/No Ortho/MAC | \$45.50 | \$90.80 | \$115.20 | \$137.20 |
| 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 13)

Rates are for groups with 51-100 eligible employees

| ID | Dental PPO (Region 13) | Employee | Employee + spouse | Employee + child(ren) | Employee + family |
|------|---|----------|-------------------|-----------------------|-------------------|
| D364 | Smile SM Basic 75/1000/No Ortho/Mac | \$23.70 | \$48.50 | \$60.40 | \$72.30 |
| D365 | Smile SM Value 50/1500/No Ortho/MAC | \$34.20 | \$68.10 | \$86.40 | \$102.90 |
| 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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