

HEALTH NET

# STANDARD RATES

## SMALL BUSINESS GROUP (2-50 EMPLOYEES)

Standard Plan Rates Effective August 1, 2004

California Choice & Pacific Advantage Rates Effective July 1, 2004



**Health Net**<sup>®</sup>  
A Better Decision

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## How to receive a quote

If you would like to receive a formal quote from Health Net Small Business Plans, including *Salud con Health Net*, please contact Health Net at **1-800-447-8812**.

If you would like to receive a formal quote from California Choice or Pacific Advantage, please contact these departments directly:

California Choice: **1-800-542-4218**

Pacific Advantage: **1-877-472-2238**

# Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

Region 1		El Dorado (excludes ZIP codes 95667, 95672, 95682 and 95762), Napa, Tulare, (PPO only: Amador, Butte, Calaveras, Colusa, Glenn, Humboldt, Imperial, Lake, Mendocino, Monterey, Plumas, Shasta, Sierra, Sutter, Tehama, Tuolumne and Yuba).																			
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20	POS 10
Employee	Under 30	127.08	186.34	212.24	273.70	300.26	363.52	265.84	274.58	305.75	344.83	230.03	236.17	240.16	249.70	260.53	289.29	332.09	376.32	419.84	
	30-39	156.94	230.10	262.06	337.98	370.73	448.85	283.63	292.94	326.21	367.91	245.43	251.98	256.23	266.41	277.94	308.63	358.01	405.67	452.56	
	40-49	200.69	294.23	335.12	432.19	474.07	573.99	341.51	352.73	392.78	443.01	295.53	303.42	308.50	320.76	334.66	371.66	435.44	493.47	550.56	
	50-54	272.93	400.13	455.72	587.78	644.75	780.62	474.76	490.34	546.03	615.86	410.86	421.83	428.95	446.00	465.31	516.69	611.54	692.98	773.14	
	55-59	335.40	491.76	560.09	722.34	792.35	959.34	598.92	618.59	688.84	776.92	518.31	532.15	541.14	562.65	587.02	651.85	779.18	882.97	985.08	
	60-64	441.66	647.56	737.54	951.24	1,043.42	1,263.32	751.52	776.19	864.35	974.85	650.37	667.73	678.99	705.97	736.54	817.92	987.39	1,118.87	1,248.27	
	65+	513.18	752.39	856.95	1,105.25	1,212.36	1,467.87	917.74	947.87	1,055.52	1,190.44	794.19	815.39	829.18	862.13	899.46	998.77	1,217.53	1,379.70	1,539.24	
Employee and spouse	Under 30	370.14	542.69	618.11	797.15	874.43	1,058.71	587.31	606.57	675.48	761.82	508.25	521.82	530.63	551.72	575.61	639.16	740.81	839.50	936.56	
	30-39	429.16	629.23	716.66	924.30	1,013.87	1,227.55	643.60	664.71	740.22	834.82	556.90	571.77	581.46	604.57	630.74	700.36	836.90	948.31	1,057.98	
	40-49	407.63	597.64	680.68	877.88	962.95	1,165.89	758.21	783.10	872.04	983.51	656.14	673.65	685.03	712.25	743.10	825.16	976.14	1,106.10	1,234.01	
	50-54	561.11	822.64	936.97	1,208.44	1,325.52	1,604.88	968.78	1,000.58	1,114.22	1,256.63	838.35	860.73	875.28	910.07	949.46	1,054.31	1,259.78	1,427.55	1,592.68	
	55-59	691.66	1,014.08	1,155.00	1,489.61	1,634.01	1,978.37	1,185.83	1,224.74	1,363.86	1,538.20	1,026.20	1,053.59	1,071.39	1,113.97	1,162.20	1,290.53	1,557.51	1,764.89	1,969.00	
	60-64	865.25	1,268.62	1,444.89	1,863.49	2,044.08	2,474.88	1,427.47	1,474.32	1,641.78	1,851.64	1,235.34	1,268.32	1,289.69	1,340.94	1,399.00	1,553.56	1,893.46	2,145.64	2,393.80	
	65+	1,202.07	1,762.41	2,007.30	2,588.86	2,839.72	3,438.23	1,704.06	1,759.98	1,959.89	2,210.43	1,474.66	1,514.02	1,539.60	1,600.79	1,670.09	1,854.53	2,282.42	2,586.38	2,885.54	
Employee and one or more children	Under 30	286.82	420.49	478.91	617.69	677.53	820.33	664.31	686.11	764.04	861.71	574.89	590.24	600.21	624.06	651.08	722.98	758.20	859.13	958.50	
	30-39	311.12	456.13	519.51	670.03	734.97	889.88	648.52	669.77	745.88	841.21	561.22	576.20	585.94	609.23	635.60	705.79	747.75	847.34	945.35	
	40-49	302.79	443.92	505.60	652.11	715.27	866.03	645.51	666.70	742.42	837.34	558.59	573.50	583.20	606.38	632.64	702.51	751.89	852.02	950.59	
	50-54	362.50	531.48	605.33	780.70	856.33	1,036.82	741.38	765.71	852.68	961.66	641.57	658.70	669.81	696.43	726.58	806.84	872.23	988.39	1,102.71	
	55-59	428.46	628.19	715.48	922.77	1,012.21	1,225.54	890.62	919.85	1,024.33	1,155.25	770.68	791.25	804.64	836.62	872.82	969.20	1,058.34	1,199.28	1,337.94	
	60-64	543.77	797.25	908.02	1,171.09	1,284.57	1,555.30	1,036.39	1,070.41	1,191.98	1,344.37	896.88	920.82	936.36	973.57	1,015.73	1,127.93	1,243.80	1,409.41	1,572.47	
	65+	606.24	888.85	1,012.36	1,305.65	1,432.20	1,734.03	1,246.11	1,286.97	1,433.19	1,616.37	1,078.34	1,107.13	1,125.83	1,170.57	1,221.22	1,356.12	1,510.10	1,711.22	1,909.12	
Family	Under 30	426.37	625.15	712.01	918.29	1,007.25	1,219.53	1,079.43	1,114.84	1,241.48	1,400.15	934.09	959.02	975.23	1,013.99	1,057.89	1,174.70	1,270.80	1,440.04	1,606.53	
	30-39	485.39	711.69	810.59	1,045.41	1,146.73	1,388.42	1,041.41	1,075.58	1,197.76	1,350.87	901.22	925.28	940.94	978.33	1,020.68	1,133.37	1,238.71	1,403.65	1,565.99	
	40-49	513.18	752.39	856.95	1,105.22	1,212.32	1,467.82	1,082.87	1,118.40	1,245.44	1,404.66	937.08	962.09	978.34	1,017.22	1,061.27	1,178.50	1,301.15	1,474.42	1,644.96	
	50-54	613.18	899.01	1,023.94	1,320.60	1,448.54	1,753.82	1,240.99	1,281.74	1,427.30	1,609.77	1,073.96	1,102.63	1,121.22	1,165.78	1,216.27	1,350.59	1,506.20	1,706.80	1,904.19	
	55-59	738.20	1,082.28	1,232.66	1,589.78	1,743.81	2,111.33	1,399.84	1,445.75	1,610.00	1,815.81	1,211.33	1,243.67	1,264.72	1,314.98	1,371.92	1,523.39	1,715.96	1,944.46	2,169.36	
	60-64	954.16	1,398.92	1,593.30	2,054.91	2,254.05	2,729.10	1,625.16	1,678.47	1,869.14	2,108.07	1,406.36	1,443.90	1,468.32	1,526.67	1,592.75	1,768.64	2,011.92	2,279.83	2,543.49	
	65+	1,211.81	1,776.67	2,023.55	2,609.85	2,862.74	3,466.12	1,907.16	1,969.75	2,193.48	2,473.88	1,650.42	1,694.48	1,723.14	1,791.62	1,869.18	2,075.60	2,384.25	2,701.73	3,014.16	

# Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

Region 2		El Dorado (includes ZIP codes 95667, 95672, 95682 and 95762), Marin, Merced, Nevada, Placer, Sacramento, San Joaquin, Santa Cruz, Solano, Sonoma, Stanislaus, Yolo. (PPO only: Mariposa, San Benito)																			
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20	POS 10
Employee	Under 30	93.59	132.52	150.94	216.16	237.45	287.97	199.70	206.25	229.68	258.69	177.60	182.34	184.06	191.38	201.57	223.47	260.20	294.93	328.98	
	30-39	115.57	163.64	186.38	266.92	293.20	355.58	213.07	220.06	245.06	276.02	189.53	194.59	196.39	204.19	215.04	238.49	280.45	317.91	354.57	
	40-49	147.81	209.28	238.36	341.38	374.94	454.71	256.56	264.98	295.08	332.35	228.18	234.27	236.48	245.88	258.94	287.12	341.17	386.75	431.37	
	50-54	201.00	284.58	324.12	464.22	509.91	618.35	356.66	368.38	410.21	462.05	317.25	325.72	328.78	341.85	360.02	399.20	479.09	543.06	605.80	
	55-59	247.01	349.72	398.31	570.51	626.65	759.96	449.98	464.76	517.54	582.90	400.19	410.87	414.76	431.24	454.17	503.54	610.40	691.90	771.84	
	60-64	325.27	460.55	524.54	751.30	825.25	1,000.81	564.61	583.14	649.37	731.39	502.17	515.57	520.43	541.11	569.88	631.84	773.55	876.84	978.06	
	65+	377.94	535.08	609.44	872.96	958.79	1,162.79	689.49	712.11	793.00	893.13	613.20	629.57	635.55	660.81	695.92	771.57	953.83	1,081.19	1,206.08	
Employee and spouse	Under 30	272.60	385.93	439.55	629.59	691.54	838.67	441.24	455.70	507.48	571.55	392.40	402.87	406.73	422.89	445.36	493.75	580.37	657.88	733.84	
	30-39	316.09	447.50	509.69	730.03	801.84	972.44	483.54	499.37	556.13	626.35	429.97	441.45	445.69	463.40	488.02	541.05	655.66	743.18	829.05	
	40-49	300.23	425.04	484.09	693.42	761.58	923.60	569.63	588.34	655.15	737.87	506.62	520.14	525.04	545.91	574.93	637.45	764.74	866.83	966.93	
	50-54	413.22	585.06	666.34	954.46	1,048.33	1,271.34	727.82	751.69	837.09	942.83	647.29	664.57	670.84	697.50	734.58	814.49	986.97	1,118.71	1,247.90	
	55-59	509.41	721.19	821.40	1,176.58	1,292.29	1,567.22	890.89	920.13	1,024.64	1,154.04	792.31	813.46	821.14	853.77	899.15	996.97	1,220.17	1,383.12	1,542.84	
	60-64	637.26	902.20	1,027.55	1,471.86	1,616.65	1,960.56	1,072.47	1,107.63	1,233.48	1,389.23	953.80	979.26	988.52	1,027.81	1,082.44	1,200.17	1,483.39	1,681.53	1,875.68	
	65+	885.31	1,253.41	1,427.57	2,044.78	2,245.88	2,723.67	1,280.24	1,322.23	1,472.44	1,658.38	1,138.58	1,168.97	1,179.98	1,226.88	1,292.09	1,432.66	1,788.12	2,026.87	2,260.92	
Employee and one or more children	Under 30	211.20	299.06	340.61	487.88	535.86	649.86	499.09	515.46	574.02	646.53	443.85	455.70	460.06	478.34	503.77	558.51	593.93	673.30	751.03	
	30-39	229.11	324.38	369.46	529.21	581.28	704.94	487.20	503.19	560.34	631.12	433.32	444.89	449.06	466.91	491.72</					

# Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

		Region 3 Fresno, Kings, Madera, San Francisco, San Mateo.																		
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20
Employee	Under 30	92.34	130.66	148.83	208.09	228.48	277.10	197.92	204.41	227.63	256.72	172.30	176.90	176.61	183.63	195.15	216.79	263.62	298.77	333.27
	30-39	114.04	161.35	183.76	256.98	282.18	342.19	211.11	218.03	242.80	273.85	183.85	188.76	188.45	195.94	208.26	231.32	284.15	322.09	359.29
	40-49	145.87	206.31	234.99	328.63	360.82	437.54	254.22	262.56	292.39	329.76	221.36	227.27	226.90	235.92	250.74	278.52	345.60	391.80	437.03
	50-54	198.36	280.56	319.54	446.90	490.68	595.08	353.46	365.07	406.53	458.49	307.75	315.96	315.48	328.02	348.61	387.25	485.42	550.18	613.73
	55-59	243.76	344.83	392.75	549.22	603.06	731.36	445.88	460.50	512.82	578.36	388.24	398.60	397.96	413.78	439.79	488.51	618.46	701.06	781.94
	60-64	320.99	454.11	517.21	723.27	794.14	963.07	559.48	577.85	643.47	725.74	487.18	500.18	499.34	519.19	551.81	613.01	783.73	888.34	990.91
	65+	372.95	527.61	600.91	840.39	922.71	1,119.02	683.19	705.62	785.76	886.22	594.90	610.78	609.78	634.01	673.84	748.55	966.38	1,095.50	1,221.96
Employee and spouse	Under 30	269.00	380.54	433.42	606.15	665.49	807.08	437.21	451.57	502.85	567.14	380.68	390.84	390.22	405.73	431.21	479.00	588.00	666.58	743.47
	30-39	311.89	441.21	502.52	702.81	771.62	935.78	479.09	494.79	551.01	621.45	417.13	428.26	427.60	444.59	472.51	524.86	664.24	752.96	839.91
	40-49	296.22	419.10	477.32	667.54	732.91	888.82	564.45	582.99	649.19	732.19	491.46	504.58	503.79	523.81	556.72	618.39	774.76	878.22	979.65
	50-54	407.77	576.89	657.04	918.84	1,008.82	1,223.46	721.19	744.85	829.46	935.49	627.97	644.73	643.65	669.23	711.28	790.14	999.94	1,133.37	1,264.28
	55-59	502.66	711.11	809.92	1,132.63	1,243.58	1,508.12	882.76	911.71	1,015.29	1,145.09	768.68	789.20	787.93	819.24	870.70	967.21	1,236.20	1,401.32	1,563.09
	60-64	628.80	889.60	1,013.20	1,416.95	1,555.71	1,886.66	1,062.71	1,097.58	1,222.26	1,378.48	925.31	950.01	948.53	986.23	1,048.16	1,164.30	1,502.88	1,703.59	1,900.30
	65+	873.60	1,235.85	1,407.58	1,968.48	2,161.27	2,621.04	1,268.57	1,310.18	1,459.02	1,645.51	1,104.55	1,134.03	1,132.23	1,177.23	1,251.18	1,389.85	1,811.57	2,053.50	2,290.60
Employee and one or more children	Under 30	208.45	294.89	335.88	469.66	515.68	625.37	494.54	510.78	568.79	641.49	430.62	442.11	441.42	458.96	487.78	541.85	601.76	682.10	760.87
	30-39	226.12	319.84	364.29	509.47	559.36	678.34	482.76	498.61	555.24	626.23	420.37	431.59	430.89	448.01	476.15	528.95	593.50	672.77	750.46
	40-49	220.02	311.29	354.54	495.82	544.43	660.25	480.55	496.33	552.69	623.37	418.44	429.61	428.90	445.95	473.95	526.49	596.80	676.48	754.59
	50-54	263.48	372.66	424.45	593.62	651.77	790.41	551.91	570.02	634.77	715.88	480.53	493.36	492.57	512.15	544.33	604.66	692.33	784.77	875.38
	55-59	311.38	440.51	501.72	701.66	770.38	934.27	663.03	684.76	762.57	860.04	577.29	592.70	591.77	615.29	653.94	726.41	840.00	952.16	1,062.10
	60-64	395.17	559.06	636.73	890.42	977.64	1,185.62	771.55	796.87	887.38	1,000.83	671.80	689.73	688.64	716.01	760.99	845.33	987.23	1,119.09	1,248.26
	65+	440.59	623.29	709.89	992.76	1,089.99	1,321.91	927.62	958.05	1,066.88	1,203.28	807.70	829.26	827.96	860.87	914.95	1,016.33	1,198.55	1,358.63	1,515.51
Family	Under 30	309.87	438.37	499.28	698.18	766.63	929.72	803.56	829.92	924.20	1,042.34	699.68	718.36	717.19	745.69	792.51	880.41	1,008.65	1,143.33	1,275.35
	30-39	352.77	499.04	568.39	794.90	872.77	1,058.44	775.28	800.72	891.67	1,005.65	675.04	693.06	692.00	719.50	764.67	849.40	983.18	1,114.44	1,243.14
	40-49	372.95	527.61	600.91	840.36	922.68	1,119.00	806.11	832.60	927.13	1,045.69	701.93	720.67	719.47	748.06	795.05	883.24	1,032.74	1,170.66	1,305.85
	50-54	445.64	630.41	717.99	1,004.11	1,102.46	1,336.99	923.85	954.17	1,062.55	1,198.37	804.41	825.88	824.58	857.35	911.21	1,012.17	1,195.50	1,355.17	1,511.61
	55-59	536.43	758.93	864.38	1,208.81	1,327.20	1,609.54	1,042.08	1,076.27	1,198.53	1,351.71	907.38	931.60	930.12	967.08	1,027.81	1,141.76	1,361.99	1,543.91	1,722.15
	60-64	693.40	980.96	1,117.27	1,562.48	1,715.52	2,080.47	1,209.82	1,249.51	1,391.45	1,569.31	1,053.40	1,081.52	1,079.83	1,122.74	1,193.27	1,325.49	1,596.90	1,810.13	2,019.11
	65+	880.66	1,245.89	1,419.01	1,984.42	2,178.76	2,642.28	1,419.78	1,466.36	1,632.93	1,841.66	1,236.28	1,269.28	1,267.22	1,317.58	1,400.34	1,555.58	1,892.41	2,145.11	2,392.78

# Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

		Region 4 Kern, Santa Barbara, Ventura.																		
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20
Employee	Under 30	89.88	121.52	138.41	193.17	212.15	257.36	170.21	175.79	195.76	220.87	148.55	152.52	152.69	158.76	168.81	186.92	227.85	258.32	288.22
	30-39	110.95	150.03	170.86	238.51	261.97	317.78	181.64	187.57	208.91	235.71	158.52	162.75	162.93	169.41	180.14	199.45	245.61	278.52	310.70
	40-49	141.88	191.88	218.53	304.99	335.00	406.41	218.70	225.87	251.53	283.80	190.86	195.95	196.17	203.97	216.87	240.17	298.73	338.77	377.97
	50-54	192.99	260.92	297.16	414.80	455.53	552.62	304.06	314.04	349.71	394.57	265.34	272.42	272.70	283.54	301.49	333.90	419.53	475.71	530.72
	55-59	237.14	320.67	365.24	509.74	559.86	679.17	383.56	396.13	441.14	497.78	334.75	343.69	344.02	357.69	380.32	421.23	534.51	606.17	676.20
	60-64	312.30	422.29	480.97	671.28	737.28	894.40	481.28	497.08	553.54	624.59	420.02	431.23	431.68	448.84	477.25	528.51	677.37	768.08	856.93
	65+	362.86	490.65	558.82	779.95	856.66	1,039.21	587.68	606.97	675.91	762.68	512.91	526.60	527.15	548.10	582.78	645.38	835.28	947.14	1,056.68
Employee and spouse	Under 30	261.71	353.89	403.06	562.52	617.85	749.53	376.10	388.44	432.56	488.08	328.23	336.99	337.34	350.75	372.95	413.01	508.24	576.32	642.96
	30-39	303.45	410.34	467.35	652.28	716.39	869.05	412.08	425.63	473.94	534.82	359.66	369.26	369.64	384.33	408.66	452.55	574.11	651.02	726.33
	40-49	288.23	389.71	443.87	619.52	680.43	825.40	485.52	501.46	558.41	630.07	423.71	435.02	435.50	452.81	481.47	533.14	669.66	759.33	847.12
	50-54	396.73	536.45	610.98	852.76	936.66	1,136.25	620.36	640.70	713.49	805.09	541.40	555.85	556.45	578.56	615.17	681.23	864.23	979.99	1,093.32
	55-59	489.05	661.30	753.20	1,051.19	1,154.57	1,400.60	759.36	784.27	873.36	985.47	662.72	680.41	681.10	708.17	752.98	833.88	1,068.45	1,211.57	1,351.73
	60-64	611.81	827.24	942.19	1,315.07	1,444.35	1,752.13	914.11	944.12	1,051.35	1,186.32	797.78	819.08	819.96	852.55	906.50	1,003.85	1,298.92	1,472.91	1,643.26
	65+	849.96	1,149.25	1,308.94	1,826.93	2,006.59	2,434.18	1,091.21	1,127.01	1,255.03	1,416.13	952.32	977.74	978.78	1,017.68	1,082.07	1,198.29	1,565.81	1,775.53	1,980.86
Employee and one or more children	Under 30	202.80	274.19	312.29	435.87	478.75	580.76	425.44	439.38	489.31	552.09	371.27	381.18	381.59	396.76	421.86	467.17	520.12	589.76	657.99
	30-39	219.99	297.46	338.80	472.84	519.33	629.99	415.29	428.92	477.64	538.95	362.43	372.10	372.48	387.28	411.80	456.05	512.96	581.67	648.97
	40-49	214.10	289.50	329.72	460.18	505.44	613.15	413.38	426.95	475.44	536.45	360.78	370.41	370.76	385.50	409.90	453.97	515.83	584.93	652.54
	50-54	256.32	346.58	394.74	550.94	605.09	734.03	474.72	490.29	545.99	616.08	414.32	425.38	425.84	442.76	470.78	521.34	598.38	678.51	757.00
	55-59	302.97	409.64	466.56	651.20	715.22	867.63	570.30	589.01	655.92	740.14	497.72	511.01	511.54	531.87	565.53	626.30	726.05	823.27	918.52
	60-64	384.46	519.87	592.11	826.40	907.66	1,101.06	663.67	685.45	763.31	861.30	579.21	594.67	595.28	618.94	658.10	728.80	853.25	967.57	1,079.46
	65+	428.67	579.63	660.16	921.40	1,011.97	1,227.64	797.98	824.16	917.78	1,035.56	696.38	714.97	715.74	744.18	791.27	876.24	1,035.96	1,174.67	1,310.53
Family	Under 3																			

## Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

		<b>Region 5</b> Los Angeles, Orange (Los Angeles region consists of those ZIP codes beginning with 906-912, 915, 917-918, 935.)																		
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20
Employee	Under 30	95.68	133.78	152.37	211.45	232.25	281.74	144.66	149.40	166.38	184.26	127.88	131.29	128.87	133.99	145.11	161.01	210.11	238.39	265.97
	30-39	118.15	165.19	188.13	261.09	286.77	347.89	154.35	159.41	177.52	196.61	136.44	140.08	137.53	143.00	154.89	171.79	226.46	256.99	286.70
	40-49	151.06	211.22	240.56	333.90	366.72	444.87	185.83	191.91	213.73	236.72	164.29	168.68	165.60	172.18	186.47	206.88	275.47	312.58	348.73
	50-54	205.46	287.23	327.15	454.09	498.71	604.98	258.36	266.84	297.15	329.11	228.40	234.50	230.24	239.39	259.27	287.59	386.88	439.00	489.77
	55-59	252.47	353.02	402.07	558.05	612.93	743.55	325.93	336.63	374.86	415.17	288.12	295.81	290.44	301.98	327.06	362.80	492.91	559.30	623.97
	60-64	332.47	464.86	529.46	734.91	807.15	979.14	408.98	422.40	470.38	520.95	361.54	371.19	364.47	378.95	410.41	455.23	624.60	708.77	790.72
	65+	386.33	540.17	615.22	853.85	937.78	1,137.63	499.41	515.79	574.39	636.16	441.48	453.27	445.03	462.72	501.16	555.91	770.21	874.01	975.07
Employee and spouse	Under 30	278.63	389.57	443.71	615.80	676.40	820.52	319.60	330.08	367.58	407.11	282.52	290.06	284.81	296.13	320.72	355.76	468.64	531.79	593.29
	30-39	323.07	451.69	514.45	714.06	784.27	951.38	350.20	361.70	402.78	446.09	309.60	317.86	312.05	324.45	351.40	389.82	529.41	600.75	670.19
	40-49	306.86	429.05	488.66	678.20	744.91	903.63	412.58	426.12	474.52	525.55	364.74	374.48	367.66	382.27	414.03	459.29	617.52	700.69	781.73
	50-54	422.38	590.56	672.61	933.56	1,025.37	1,243.87	527.16	544.45	606.30	671.49	466.02	478.46	469.78	488.45	529.01	586.80	796.88	904.29	1,008.87
	55-59	520.66	727.99	829.15	1,150.82	1,263.97	1,533.31	645.28	666.46	742.16	821.97	570.46	585.69	575.02	597.87	647.53	718.32	985.25	1,117.98	1,247.31
	60-64	651.35	910.72	1,037.25	1,439.65	1,581.24	1,918.18	776.80	802.29	893.42	989.48	686.71	705.04	692.22	719.73	779.51	864.70	1,197.78	1,359.11	1,516.33
	65+	904.87	1,265.18	1,440.98	2,000.03	2,196.71	2,664.80	927.30	957.73	1,066.51	1,181.20	819.73	841.61	826.35	859.19	930.54	1,032.18	1,443.81	1,638.34	1,827.84
Employee and one or more children	Under 30	215.91	301.88	343.84	477.21	524.14	635.81	361.52	373.37	415.79	460.51	319.58	328.11	322.13	334.93	362.75	402.41	479.60	544.21	607.13
	30-39	234.21	327.45	372.96	517.63	568.53	689.67	352.89	364.47	405.87	449.51	311.97	320.30	314.46	326.96	354.11	392.82	472.99	536.72	598.83
	40-49	227.93	318.70	362.98	503.81	553.32	671.23	351.29	362.81	404.03	447.46	310.53	318.82	313.05	325.49	352.51	391.00	475.64	539.72	602.12
	50-54	272.84	381.54	434.55	603.13	662.41	803.58	403.38	416.62	463.94	513.86	356.65	366.17	359.50	373.79	404.83	449.08	551.75	626.14	698.54
	55-59	322.52	450.95	513.61	712.91	783.00	949.84	484.63	500.52	557.39	617.31	428.41	439.85	431.87	449.03	486.33	539.46	669.48	759.72	847.58
	60-64	409.31	572.30	651.81	904.68	993.65	1,205.39	563.99	582.49	648.66	718.42	498.60	511.91	502.60	522.57	565.96	627.81	786.84	892.86	996.06
	65+	456.36	638.07	726.72	1,008.69	1,107.88	1,343.95	678.08	700.34	779.88	863.75	599.45	615.45	604.26	628.27	680.45	754.82	955.27	1,083.96	1,209.31
Family	Under 30	320.95	448.77	511.12	709.42	779.17	945.22	587.36	606.64	675.54	748.18	519.26	533.12	523.42	544.22	589.41	653.85	803.86	912.21	1,017.68
	30-39	365.42	510.91	581.89	807.65	887.07	1,076.10	566.69	585.29	651.77	721.88	500.99	514.36	505.00	525.07	568.67	630.82	783.59	889.16	992.00
	40-49	386.31	540.11	615.17	853.85	937.81	1,137.66	589.27	608.61	677.74	750.61	520.93	534.84	525.12	545.99	591.32	655.94	823.07	933.98	1,042.03
	50-54	461.57	645.38	735.05	1,020.20	1,120.54	1,359.33	675.29	697.44	776.67	860.21	596.98	612.92	601.76	625.68	677.65	751.71	952.82	1,081.20	1,206.21
	55-59	555.66	776.93	884.88	1,228.18	1,348.96	1,636.41	761.74	786.75	876.10	970.29	673.38	691.36	678.77	705.75	764.37	847.93	1,085.51	1,231.76	1,374.22
	60-64	718.23	1,004.24	1,143.78	1,587.54	1,743.62	2,115.17	884.34	913.35	1,017.10	1,126.47	781.81	802.68	788.07	819.39	887.43	984.43	1,272.72	1,444.19	1,611.20
	65+	912.20	1,275.43	1,452.66	2,016.27	2,214.52	2,686.40	1,037.83	1,071.88	1,193.64	1,321.98	917.47	941.96	924.79	961.54	1,041.40	1,155.24	1,508.21	1,711.44	1,909.36

## Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

		<b>Region 6</b> Riverside, San Bernardino (PPO only: San Luis Obispo)																		
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20
Employee	Under 30	97.28	132.77	151.21	213.08	234.04	283.66	162.88	168.24	187.33	207.30	143.42	147.25	147.05	152.89	162.63	180.62	201.65	228.62	255.17
	30-39	120.11	163.94	186.72	263.11	289.01	350.27	173.79	179.49	199.88	221.18	153.01	157.09	156.89	163.12	173.49	192.69	217.34	246.43	275.03
	40-49	153.57	209.66	238.80	336.48	369.58	447.94	209.25	216.11	240.66	266.31	184.27	189.19	188.93	196.44	208.91	232.06	264.37	299.80	334.56
	50-54	208.89	285.13	324.75	457.57	502.53	609.10	290.92	300.47	334.60	370.26	256.17	263.01	262.69	273.13	290.48	322.62	371.25	420.96	469.84
	55-59	256.68	350.41	399.10	562.37	617.64	748.59	366.99	379.04	422.09	467.08	323.19	331.82	331.40	344.57	366.46	407.04	473.01	536.38	598.64
	60-64	338.05	461.45	525.57	740.55	813.31	985.79	460.54	475.64	529.68	586.11	405.54	416.37	415.79	432.31	459.80	510.73	599.40	679.69	758.59
	65+	392.73	536.16	610.66	860.43	945.04	1,145.42	562.39	580.83	646.82	715.74	495.19	508.41	507.76	527.94	561.50	623.61	739.14	838.13	935.39
Employee and spouse	Under 30	283.28	386.70	440.45	620.58	681.57	826.11	359.88	371.69	413.91	458.03	316.91	325.37	324.94	337.85	359.34	399.08	449.73	509.98	569.14
	30-39	328.46	448.37	510.68	719.59	790.29	957.88	394.35	407.30	453.55	501.88	347.26	356.53	356.07	370.22	393.74	437.33	508.06	576.10	642.94
	40-49	311.96	425.88	485.05	683.45	750.60	909.79	464.62	479.85	534.37	591.32	409.11	420.03	419.47	436.14	463.87	515.23	592.56	671.96	749.91
	50-54	429.42	586.21	667.67	940.76	1,033.22	1,252.33	593.64	613.12	682.76	755.49	522.74	536.69	535.99	557.29	592.71	658.31	764.77	867.25	967.86
	55-59	529.35	722.66	823.07	1,159.67	1,273.65	1,543.75	726.65	750.52	835.74	924.81	639.84	656.92	656.02	682.09	725.45	805.81	945.53	1,072.13	1,196.56
	60-64	662.18	904.01	1,029.62	1,450.75	1,593.35	1,931.22	874.74	903.46	1,006.06	1,113.27	770.28	790.84	789.75	821.14	873.35	970.04	1,149.51	1,303.44	1,454.69
	65+	919.96	1,255.89	1,430.39	2,015.42	2,213.55	2,682.94	1,044.17	1,078.41	1,200.93	1,328.89	919.48	944.02	942.76	980.23	1,042.55	1,157.96	1,385.64	1,571.21	1,753.55
Employee and one or more children	Under 30	219.50	299.65	341.28	480.87	528.16	640.15	407.08	420.45	468.20	518.11	358.45	368.02	367.50	382.11	406.40	451.45	460.26	521.88	582.44
	30-39	238.09	325.04	370.20	521.64	572.90	694.37	397.38	410.41	457.04	505.75	349.92	359.26	358.80	373.06	396.77	440.69	453.93	514.75	574.48
	40-49	231.74	316.34	360.30	507.65	557.56	675.81	395.54	408.53	454.92	503.40	348.32	357.62	357.15	371.34	394.94	438.65	456.48	517.62	577.68
	50-54	277.42	378.74	431.37	607.77	667.51	809.05	454.29	469.20	522.49	578.14	400.02	410.70	410.17	426.47	453.58	503.78	529.48	600.44	670.10
	55-59	327.93	447.65	509.86	718.38	789.00	956.29	545.76	563.69	627.70	694.58	480.54	493.37	492.75	512.33	544.89	605.17	642.47	728.53	813.06
	60-64	416.14	568.08	647.02	911.71	1,001.29	1,213.64	635.11	655.95	730.46	808.27	559.24	574.17	573.39	596.18	634.10	704.30	755.07	856.22	955.56
	65+	463.95	633.36	721.38	1,016.44	1,116.36	1,353.08	763.58	788.65	878.22	971.79	672.39	690.34	689.41	716.81	762.39	846.76	916.74	1,039.52	1,160.17
Family	Under 30	326.31	445.46	507.35	714.89	785.14	951.64	661.45												

## Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

		Region 7 San Diego.																		
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20
Employee	Under 30	96.73	131.95	150.29	211.96	233.02	282.38	165.35	170.78	190.17	210.28	145.40	149.28	153.29	159.38	164.84	183.11	217.80	247.08	275.67
	30-39	119.42	162.93	185.58	261.69	287.77	348.70	176.46	182.25	202.95	224.36	155.13	159.27	163.55	170.05	175.89	195.38	234.79	266.32	297.15
	40-49	152.71	208.35	237.30	334.70	367.97	445.89	212.50	219.46	244.40	270.19	186.82	191.81	196.97	204.80	211.83	235.27	285.62	323.96	361.50
	50-54	207.67	283.34	322.71	455.18	500.44	606.39	295.39	305.08	339.74	375.62	259.70	266.63	273.84	284.72	294.48	327.07	401.04	454.96	507.66
	55-59	255.29	348.22	396.60	559.38	615.02	745.22	372.63	384.85	428.57	473.83	327.61	336.36	345.47	359.20	371.52	412.60	511.05	579.65	646.83
	60-64	336.14	458.55	522.27	736.63	809.89	981.35	467.56	482.88	537.75	594.53	411.11	422.08	433.44	450.67	466.12	517.72	647.58	734.61	819.70
	65+	390.53	532.79	606.82	855.88	941.00	1,140.22	570.95	589.69	656.67	726.06	502.01	515.41	529.26	550.29	569.19	632.21	798.53	905.80	1,010.73
Employee and spouse	Under 30	281.67	384.27	437.67	617.34	678.67	822.37	365.38	377.38	420.23	464.65	321.25	329.83	338.74	352.20	364.28	404.58	485.87	551.15	614.99
	30-39	326.63	445.57	507.48	715.77	786.95	953.56	400.38	413.52	460.49	509.13	352.03	361.43	371.15	385.90	399.14	443.32	548.87	622.60	694.75
	40-49	310.23	423.20	482.00	679.82	747.43	905.67	471.70	487.18	542.52	599.84	414.75	425.82	437.26	454.64	470.25	522.31	640.21	726.19	810.32
	50-54	427.00	582.54	663.48	935.77	1,028.86	1,246.67	602.70	622.47	693.18	766.40	529.92	544.07	558.69	580.89	600.83	667.36	826.19	937.23	1,045.77
	55-59	526.39	718.08	817.86	1,153.59	1,268.26	1,536.79	737.73	761.96	848.49	938.14	648.65	665.96	683.91	711.09	735.48	816.86	1,021.49	1,158.73	1,292.92
	60-64	658.49	898.35	1,023.18	1,443.08	1,586.57	1,922.48	888.13	917.28	1,021.47	1,129.37	780.86	801.70	823.28	856.00	885.37	983.40	1,241.81	1,408.69	1,571.82
	65+	914.80	1,248.00	1,421.41	2,004.79	2,204.16	2,670.81	1,060.16	1,094.95	1,219.32	1,348.12	932.14	957.02	982.77	1,021.83	1,056.89	1,173.89	1,496.91	1,698.01	1,894.75
Employee and one or more children	Under 30	218.25	297.78	339.15	478.36	525.90	637.22	413.30	426.86	475.35	525.56	363.37	373.07	383.14	398.37	412.04	457.63	497.24	564.04	629.33
	30-39	236.75	323.01	367.89	518.87	570.47	691.24	403.48	416.73	464.06	513.06	354.74	364.21	374.00	388.86	402.20	446.74	490.41	556.26	620.74
	40-49	230.40	314.34	358.03	504.97	555.21	672.74	401.56	414.74	461.85	510.66	353.08	362.51	372.30	387.10	400.39	444.67	493.15	559.35	624.18
	50-54	275.87	376.35	428.65	604.56	664.67	805.42	461.24	476.36	530.49	586.52	405.52	416.35	427.55	444.54	459.78	510.70	572.04	648.92	724.06
	55-59	326.06	444.85	506.67	714.58	785.63	951.97	554.09	572.27	637.28	704.59	487.14	500.14	513.62	534.03	552.37	613.50	694.11	787.36	878.57
	60-64	413.78	564.53	642.98	906.87	997.03	1,208.14	644.79	665.95	741.59	819.93	566.94	582.07	597.73	621.49	642.81	713.97	815.76	925.29	1,032.47
	65+	461.36	629.43	716.88	1,011.10	1,111.62	1,346.98	775.23	800.68	891.62	985.82	681.63	699.83	718.63	747.19	772.83	858.42	990.38	1,123.43	1,253.58
Family	Under 30	324.47	442.65	504.17	711.11	781.84	947.38	671.54	693.57	772.36	853.91	590.43	606.19	622.52	647.26	669.47	743.57	833.44	945.39	1,054.88
	30-39	369.39	503.95	573.96	809.55	890.07	1,078.51	647.88	669.14	745.15	823.89	569.67	584.88	600.59	624.46	645.88	717.41	812.39	921.54	1,028.27
	40-49	390.53	532.79	606.82	855.86	940.97	1,140.19	673.71	695.82	774.85	856.71	592.36	608.17	624.54	649.36	671.64	745.98	853.36	967.99	1,080.14
	50-54	466.61	636.60	725.05	1,022.64	1,124.30	1,362.35	772.10	797.44	888.02	981.83	678.82	696.94	715.72	744.16	769.68	854.87	987.88	1,120.55	1,250.39
	55-59	561.74	766.36	872.84	1,231.08	1,353.52	1,640.08	870.90	899.48	1,001.65	1,107.45	765.71	786.15	807.31	839.39	868.22	964.31	1,125.46	1,276.59	1,424.48
	60-64	726.13	990.59	1,128.25	1,591.33	1,749.52	2,119.94	1,011.06	1,044.26	1,162.85	1,285.74	888.98	912.71	937.29	974.54	1,007.97	1,119.54	1,319.50	1,496.78	1,670.18
	65+	922.19	1,258.10	1,432.91	2,021.03	2,222.04	2,692.48	1,186.53	1,225.47	1,364.66	1,508.83	1,043.26	1,071.11	1,099.92	1,143.63	1,182.87	1,313.84	1,563.67	1,773.72	1,979.23

## Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

		Region 8 Los Angeles (consists of ZIP codes not in Region 5.)																		
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20
Employee	Under 30	113.27	153.27	174.58	243.68	267.96	324.78	148.44	153.29	170.72	189.49	125.72	129.08	131.34	136.56	142.59	158.36	237.45	269.55	301.20
	30-39	139.87	189.30	215.61	300.86	330.89	401.07	158.36	163.57	182.14	202.18	134.15	137.73	140.12	145.69	152.11	168.96	255.96	290.54	324.63
	40-49	178.89	242.08	275.73	384.75	423.14	512.86	190.70	196.94	219.33	243.46	161.52	165.83	168.70	175.40	183.13	203.43	311.32	353.43	394.91
	50-54	243.26	329.20	374.94	523.21	575.48	697.50	265.07	273.77	304.86	338.43	224.55	230.54	234.55	243.87	254.62	282.83	437.23	496.32	554.61
	55-59	298.95	404.59	460.81	643.05	707.21	857.19	334.42	345.40	384.63	426.97	283.29	290.85	295.89	307.65	321.23	356.82	557.11	632.39	706.69
	60-64	393.69	532.79	606.83	846.84	931.30	1,128.79	419.63	433.40	482.63	535.76	355.49	364.98	371.27	386.03	403.06	447.75	705.94	801.35	895.44
	65+	457.41	619.06	705.08	983.94	1,082.09	1,311.54	512.44	529.24	589.37	654.23	434.07	445.66	453.40	471.42	492.21	546.73	870.48	988.23	1,104.21
Employee and spouse	Under 30	329.91	446.49	508.53	709.64	780.42	945.91	327.89	338.66	377.12	418.64	277.78	285.19	290.14	301.67	314.98	349.88	529.69	601.24	671.84
	30-39	382.53	517.70	589.63	822.83	904.94	1,096.82	359.31	371.11	413.25	458.75	304.38	312.51	317.92	330.55	345.13	383.39	598.35	679.25	758.98
	40-49	363.33	491.73	560.05	781.49	859.50	1,041.75	423.34	437.25	486.90	540.49	358.63	368.20	374.57	389.46	406.64	451.72	697.89	792.20	885.25
	50-54	500.10	676.86	770.90	1,075.78	1,183.11	1,433.98	540.90	558.66	622.10	690.59	458.20	470.43	478.60	497.62	519.57	577.13	900.72	1,022.45	1,142.50
	55-59	616.51	834.35	950.29	1,326.12	1,458.44	1,767.71	662.08	683.80	761.48	845.28	560.89	575.86	585.79	609.07	635.95	706.45	1,113.56	1,264.08	1,412.44
	60-64	771.25	1,043.75	1,188.78	1,658.94	1,824.47	2,211.36	797.01	823.16	916.66	1,017.56	675.20	693.22	705.21	733.24	765.59	850.44	1,353.78	1,536.78	1,717.19
	65+	1,071.41	1,450.02	1,651.51	2,304.69	2,534.63	3,072.09	951.41	982.65	1,094.25	1,214.69	805.99	827.51	841.83	875.29	913.91	1,015.17	1,631.85	1,852.43	2,069.88
Employee and one or more children	Under 30	255.64	345.96	394.03	549.87	604.74	732.99	370.91	383.08	426.59	473.55	314.21	322.60	328.21	341.25	356.30	395.75	542.07	615.32	687.53
	30-39	277.29	375.28	427.43	596.48	655.98	795.10	362.08	373.96	416.44	462.27	306.72	314.91	320.38	333.11	347.82	386.34	534.60	606.87	678.16
	40-49	269.84	365.22	415.97	580.52	638.45	773.81	360.41	372.23	414.52	460.15	305.35	313.50	318.90	331.57	346.20	384.60	537.60	610.24	681.89
	50-54	323.11	437.27	498.02	695.00	764.35	926.45	413.96	427.53	476.11	528.49	350.62	359.98	366.25	380.81	397.60	441.61	623.63	707.93	791.02
	55-59	381.89	516.85	588.67	821.47	903.45	1,095.04	497.25	513.57	571.90	634.84	421.25	432.49	439.96	457.45	477.63	530.57	756.67	858.94	959.80
	60-64	484.66	655.91	747.05	1,042.51	1,146.54	1,389.65	578.66	597.63	665.53	738.78	490.18	503.27	512.01	532.36	555.84	617.42	889.31	1,009.48	1,127.99
	65+	540.33	731.29	832.91	1,162.34	1,278.29	1,549.35	695.73	718.57	800.18	888.26	589.39	605.12	615.59	640.06	668.29	742.35	1,079.65	1,225.60	1,369.48
Family	Under 30	380.03																		

## Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

		Region 9 Alameda, Contra Costa, Santa Clara.																		
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10	Elect OA 25	Elect OA 30	Elect OA 20	Elect OA 10	HMO 40	HMO 35	HMO VCP 35	HMO VCP 25	HMO 20	HMO 15	POS 30	POS 20
Employee	Under 30	87.40	123.77	140.96	200.55	219.98	266.93	182.45	188.44	209.84	236.36	165.57	169.99	171.59	178.41	187.90	208.32	229.16	259.77	289.76
	30-39	107.94	152.81	174.04	247.67	271.65	329.62	194.67	201.05	223.90	252.18	176.65	181.37	183.07	190.35	200.47	222.27	247.05	280.01	312.31
	40-49	138.04	195.43	222.59	316.71	347.39	421.55	234.43	242.12	269.63	303.66	212.70	218.38	220.45	229.21	241.38	267.64	300.48	340.59	379.91
	50-54	187.72	265.76	302.69	430.69	472.41	573.25	325.94	336.63	374.87	422.23	295.71	303.60	306.50	318.68	335.62	372.11	421.96	478.30	533.51
	55-59	230.72	326.64	372.03	529.28	580.58	704.51	411.13	424.62	472.85	532.58	373.06	383.02	386.61	401.97	423.34	469.40	537.63	609.46	679.85
	60-64	303.81	430.13	489.89	697.00	764.52	927.71	515.89	532.81	593.34	668.27	468.10	480.60	485.18	504.46	531.27	589.01	681.32	772.29	861.47
65+	353.01	499.77	569.21	809.85	888.31	1,077.92	630.01	650.69	724.59	816.11	571.62	586.88	592.43	615.97	648.70	719.26	840.15	952.30	1,062.19	
Employee and spouse	Under 30	254.57	360.45	410.53	584.10	640.68	777.44	403.15	416.40	463.68	522.24	365.82	375.59	379.12	394.19	415.14	460.31	511.16	579.44	646.33
	30-39	295.20	417.91	475.99	677.26	742.87	901.44	441.75	456.28	508.07	572.27	400.84	411.54	415.43	431.94	454.88	504.37	577.42	654.58	730.17
	40-49	280.36	396.96	452.11	643.27	705.60	856.20	520.52	537.58	598.66	674.26	472.26	484.87	489.46	508.91	535.95	594.24	673.56	763.51	851.66
	50-54	385.95	546.41	622.33	885.46	971.22	1,178.53	664.99	686.81	764.83	861.41	603.38	619.49	625.32	650.17	684.73	759.24	869.22	985.35	1,099.15
	55-59	475.73	673.55	767.13	1,091.49	1,197.25	1,452.80	813.99	840.70	936.19	1,054.46	738.59	758.31	765.46	795.88	838.19	929.34	1,074.69	1,218.21	1,358.88
	60-64	595.16	842.58	959.66	1,365.41	1,497.76	1,817.46	979.90	1,012.06	1,127.01	1,269.35	889.10	912.83	921.44	958.06	1,009.00	1,118.73	1,306.52	1,480.97	1,651.92
65+	826.79	1,170.57	1,333.21	1,896.91	2,080.73	2,524.86	1,169.72	1,208.11	1,345.33	1,515.27	1,061.33	1,089.66	1,099.96	1,143.68	1,204.47	1,335.48	1,574.90	1,785.21	1,991.35	
Employee and one or more children	Under 30	197.25	279.31	318.13	452.60	496.44	602.41	456.03	470.99	524.49	590.72	413.76	424.80	428.85	445.89	469.58	520.63	523.12	593.00	661.50
	30-39	213.99	302.96	345.05	490.95	538.49	653.44	445.14	459.75	511.97	576.62	403.91	414.69	418.62	435.26	458.39	508.25	515.96	584.84	652.38
	40-49	208.26	294.88	335.85	477.80	524.13	635.97	443.12	457.66	509.64	574.00	402.07	412.80	416.68	433.24	456.29	505.91	518.80	588.12	656.01
	50-54	249.33	353.00	402.06	572.05	627.47	761.39	508.92	525.62	585.32	659.24	461.77	474.10	478.55	497.57	524.01	581.04	601.88	682.23	760.98
	55-59	294.70	417.25	475.22	676.13	741.64	899.93	611.35	631.43	703.13	791.95	554.72	569.53	574.90	597.75	629.50	697.98	730.26	827.82	923.42
	60-64	374.03	529.53	603.11	858.09	941.19	1,142.12	711.41	734.75	818.21	921.57	645.54	662.77	668.97	695.56	732.54	812.28	858.27	972.86	1,085.21
65+	416.99	590.37	672.41	956.66	1,049.38	1,273.37	855.42	883.48	983.84	1,108.11	776.14	796.86	804.33	836.30	880.76	976.59	1,041.99	1,181.17	1,317.55	
Family	Under 30	293.29	415.19	472.88	672.85	738.04	895.59	740.95	765.25	852.19	959.82	672.26	690.21	696.77	724.46	762.94	845.91	876.85	993.95	1,108.73
	30-39	333.89	472.72	538.40	765.99	840.24	1,019.58	714.88	738.34	822.20	926.06	648.65	665.96	672.24	698.96	736.09	816.18	854.70	968.89	1,080.75
	40-49	352.98	499.74	569.17	809.83	888.28	1,077.88	743.33	767.73	854.93	962.91	674.42	692.42	698.97	726.75	765.38	848.61	897.83	1,017.72	1,135.25
	50-54	421.75	597.11	680.07	967.60	1,061.39	1,287.91	851.88	879.83	979.77	1,103.53	772.95	793.58	801.05	832.89	877.16	972.58	1,039.33	1,178.11	1,314.20
	55-59	507.72	718.84	818.73	1,164.87	1,277.72	1,550.46	960.90	992.42	1,105.16	1,244.73	871.85	895.12	903.55	939.46	989.39	1,097.02	1,184.04	1,342.15	1,497.16
	60-64	656.29	929.14	1,058.25	1,505.67	1,651.55	2,004.09	1,115.59	1,152.21	1,283.07	1,445.14	1,012.20	1,039.22	1,049.04	1,090.73	1,148.71	1,273.63	1,388.27	1,573.65	1,755.35
65+	833.48	1,180.08	1,344.05	1,912.26	2,097.58	2,545.33	1,309.18	1,352.15	1,505.73	1,695.91	1,187.88	1,219.59	1,231.12	1,280.05	1,348.09	1,494.68	1,645.15	1,864.84	2,080.13	

## Standard rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004

	Rates for chiropractic coverage	Rates for acupuncture	Rates for both chiropractic & acupuncture coverage
Employee	\$2.10	\$2.05	\$3.60
Employee and spouse	\$4.20	\$4.10	\$7.20
Employee and one or more children	\$3.72	\$3.63	\$6.38
Family	\$6.43	\$6.27	\$11.02

		Rates for Flex Net coverage
		Adjustment Factor 1.0
	Age Ranges	
Employee	Under 30	335.99
	30-39	390.74
	40-49	508.27
	50-54	668.85
	55-59	870.43
	60-64	1,116.22
65+	1,135.37	
Employee and spouse	Under 30	725.72
	30-39	865.34
	40-49	1,109.30
	50-54	1,374.08
	55-59	1,710.43
	60-64	2,118.85
65+	2,201.18	
Employee and one or more children	Under 30	745.38
	30-39	811.47
	40-49	845.44
	50-54	946.93
	55-59	1,166.14
	60-64	1,434.63
65+	1,426.32	
Family	Under 30	1,210.15
	30-39	1,328.02
	40-49	1,451.36
	50-54	1,647.86
	55-59	1,896.37
	60-64	2,284.87
65+	2,368.41	

# Salud con Health Net rates

New and renewing business effective August 1, 2004

Regions: Los Angeles, Ventura* and Mexico					
	Age Ranges	Los Angeles Affordable HMO	Los Angeles Affordable PPO	Los Angeles Salud Primero EPO	Ventura Salud Primero EPO
<b>Employee</b>	Under 30	94.21	90.33	98.93	98.93
	30-39	109.57	105.06	115.05	115.05
	40-49	142.53	136.64	149.66	149.66
	50-54	187.56	179.82	196.93	196.93
	55-59	244.09	234.02	256.30	256.30
	60-64	313.01	300.10	328.66	328.66
	65+	318.38	305.25	334.30	334.30
<b>Employee and spouse</b>	Under 30	203.50	195.11	213.68	213.68
	30-39	242.66	232.65	254.79	254.79
	40-49	311.07	298.24	326.62	326.62
	50-54	385.31	369.43	404.58	404.58
	55-59	479.64	459.86	503.62	503.62
	60-64	594.16	569.65	623.87	623.87
	65+	617.25	591.80	648.12	648.12
<b>Employee and one or more children</b>	Under 30	209.03	200.40	219.48	219.48
	30-39	227.55	218.17	238.93	238.93
	40-49	237.08	227.30	248.94	248.94
	50-54	265.53	254.58	278.81	278.81
	55-59	327.01	313.52	343.36	343.36
	60-64	402.30	385.71	422.42	422.42
	65+	399.97	383.48	419.97	419.97
<b>Family</b>	Under 30	339.35	325.36	356.32	356.32
	30-39	372.40	357.04	391.02	391.02
	40-49	406.99	390.20	427.33	427.33
	50-54	462.09	443.04	485.19	485.19
	55-59	531.78	509.85	558.36	558.36
	60-64	640.72	614.30	672.75	672.75
	65+	664.16	636.76	697.37	697.37

\*Ventura Region only applies to Salud Primero EPO

**Please note:**  
For California Choice  
Salud con Health Net HMO  
rates refer to page 28.

# Salud México<sup>SM</sup> (35W)

Approved ZIP codes of 50-mile radius area of California border

ZIP Code	City	ZIP Code	City	ZIP Code	City	ZIP Code	City	ZIP Code	City
91901	ALPINE	91994	TECATE	92087	CARLSBAD	92136	SAN DIEGO	92176	SAN DIEGO
91902	BONITA	92005	BOULEVARD	92091	SAN DIEGO	92137	SAN DIEGO	92177	SAN DIEGO
91903	ALPINE	92007	CARDIFF BY THE SEA	92092	LA MESA	92138	SAN DIEGO	92178	SAN DIEGO
91905	BOULEVARD	92009	CARLSBAD	92093	LA JOLLA	92139	SAN DIEGO	92179	SAN DIEGO
91906	CAMPO	92013	SAN DIEGO	92100	SAN DIEGO	92140	SAN DIEGO	92180	SAN DIEGO
91908	BONITA	92014	DEL MAR	92101	SAN DIEGO	92141	SAN DIEGO	92181	SAN DIEGO
91909	CHULA VISTA	92017	DULZURA	92102	SAN DIEGO	92142	SAN DIEGO	92182	SAN DIEGO
91910	CHULA VISTA	92018	CARLSBAD	92103	SAN DIEGO	92143	SAN DIEGO	92183	SAN DIEGO
91911	CHULA VISTA	92019	EL CAJON	92104	SAN DIEGO	92144	SAN DIEGO	92184	SAN DIEGO
91912	CHULA VISTA	92020	EL CAJON	92105	SAN DIEGO	92145	SAN DIEGO	92185	SAN DIEGO
91913	CHULA VISTA	92021	EL CAJON	92106	SAN DIEGO	92146	SAN DIEGO	92186	SAN DIEGO
91914	CHULA VISTA	92022	EL CAJON	92107	SAN DIEGO	92147	SAN DIEGO	92187	SAN DIEGO
91915	CHULA VISTA	92023	SAN DIEGO	92108	SAN DIEGO	92148	SAN DIEGO	92188	SAN DIEGO
91916	DESCANSO	92024	ENCINITAS	92109	SAN DIEGO	92149	SAN DIEGO	92189	SAN DIEGO
91917	DULZURA	92025	ESCONDIDO	92110	SAN DIEGO	92150	SAN DIEGO	92190	SAN DIEGO
91921	CHULA VISTA	92026	ESCONDIDO	92111	SAN DIEGO	92151	SAN DIEGO	92191	SAN DIEGO
91931	IMPERIAL BEACH	92027	ESCONDIDO	92112	SAN DIEGO	92152	SAN DIEGO	92192	SAN DIEGO
91932	IMPERIAL BEACH	92029	ESCONDIDO	92113	SAN DIEGO	92153	SAN DIEGO	92193	SAN DIEGO
91933	IMPERIAL BEACH	92030	ESCONDIDO	92114	SAN DIEGO	92154	SAN DIEGO	92194	SAN DIEGO
91934	JACUMBA	92031	GUATAY	92115	SAN DIEGO	92155	SAN DIEGO	92195	SAN DIEGO
91935	JAMUL	92033	SAN DIEGO	92116	SAN DIEGO	92156	SAN DIEGO	92196	SAN DIEGO
91941	LA MESA	92036	JULIAN	92117	SAN DIEGO	92157	SAN DIEGO	92197	SAN DIEGO
91942	LA MESA	92037	LA JOLLA	92118	CORONADO	92158	SAN DIEGO	92198	SAN DIEGO
91943	LA MESA	92038	LA JOLLA	92119	SAN DIEGO	92159	SAN DIEGO	92199	SAN DIEGO
91944	LA MESA	92039	SAN DIEGO	92120	SAN DIEGO	92160	SAN DIEGO	92227	BRAWLEY
91945	LEMON GROVE	92040	LAKESIDE	92121	SAN DIEGO	92161	SAN DIEGO	92231	Calexico
91946	LEMON GROVE	92043	SAN DIEGO	92122	SAN DIEGO	92162	SAN DIEGO	92232	Calexico
91947	LINCOLN ACRES	92046	ESCONDIDO	92123	SAN DIEGO	92163	SAN DIEGO	92233	CALIPATRIA
91948	MT. LAGUNA	92053	NESTOR	92124	SAN DIEGO	92164	SAN DIEGO	92243	EL CENTRO
91950	NATIONAL CITY	92064	POWAY	92125	SAN DIEGO	92165	SAN DIEGO	92244	EL CENTRO
91951	NATIONAL CITY	92065	RAMONA	92126	SAN DIEGO	92166	SAN DIEGO	92249	HEBER
91962	PINE VALLEY	92067	RANCHO SANTA FE	92127	SAN DIEGO	92167	SAN DIEGO	92250	HOLTVILLE
91963	PETRERO	92069	SAN MARCOS	92128	SAN DIEGO	92168	SAN DIEGO	92251	IMPERIAL
91976	SPRING VALLEY	92070	SANTA YSABEL	92129	SAN DIEGO	92169	SAN DIEGO	92257	NILAND
91977	SPRING VALLEY	92071	SANTEE	92130	SAN DIEGO	92170	SAN DIEGO	92259	OCOTILLO
91978	SPRING VALLEY	92072	SANTEE	92131	SAN DIEGO	92171	SAN DIEGO	92273	SEELEY
91979	SPRING VALLEY	92073	SAN DIEGO	92132	SAN DIEGO	92172	SAN DIEGO	92281	WESTMORLAND
91980	TECATE	92074	SAN DIEGO	92133	SAN DIEGO	92173	SAN YSIDRO		
91990	TECATE	92075	SOLANA BEACH	92134	SAN DIEGO	92174	SAN DIEGO		
91991	TECATE	92082	VALLEY CENTER	92135	SAN DIEGO	92175	SAN DIEGO		

## Out-of-state PPO rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004 (Contact your Health Net sales representative to confirm OOS ZIP code and region match-up)

		Region 10						
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10
Employee	Under 30	114.82	160.54	182.84	253.74	278.70	338.09	
	30-39	141.78	198.23	225.76	313.31	344.12	417.47	
	40-49	181.27	253.46	288.67	400.68	440.06	533.84	
	50-54	246.55	344.68	392.58	544.91	598.45	725.98	
	55-59	302.96	423.62	482.48	669.66	735.52	892.26	
	60-64	398.96	557.83	635.35	881.89	968.58	1,174.97	
	65+	463.60	648.20	738.26	1,024.62	1,125.34	1,365.16	
Employee and spouse	Under 30	334.36	467.48	532.45	738.96	811.68	984.62	
	30-39	387.68	542.03	617.34	856.87	941.12	1,141.66	
	40-49	368.23	514.86	586.39	813.84	893.89	1,084.36	
	50-54	506.86	708.67	807.13	1,120.27	1,230.44	1,492.64	
	55-59	624.79	873.59	994.98	1,380.98	1,516.76	1,839.97	
	60-64	781.62	1,092.86	1,244.70	1,727.58	1,897.49	2,301.82	
	65+	1,085.84	1,518.22	1,729.18	2,400.04	2,636.05	3,197.76	
Employee and one or more children	Under 30	259.09	362.26	412.61	572.65	628.97	762.97	
	30-39	281.05	392.94	447.55	621.16	682.24	827.60	
	40-49	273.52	382.44	435.58	604.57	663.98	805.48	
	50-54	327.41	457.85	521.46	723.76	794.89	964.30	
	55-59	387.02	541.14	616.33	855.49	939.60	1,139.81	
	60-64	491.17	686.76	782.17	1,085.62	1,192.38	1,446.47	
	65+	547.63	765.68	872.06	1,210.43	1,329.46	1,612.74	
Family	Under 30	385.14	538.52	613.34	851.30	935.00	1,134.26	
	30-39	438.50	613.09	698.27	969.18	1,064.48	1,291.32	
	40-49	463.57	648.13	738.20	1,024.62	1,125.37	1,365.19	
	50-54	553.88	774.46	882.06	1,224.24	1,344.65	1,631.20	
	55-59	666.79	932.32	1,061.86	1,473.82	1,618.75	1,963.69	
	60-64	861.88	1,205.09	1,372.54	1,905.05	2,092.34	2,538.20	
	65+	1,094.64	1,530.52	1,743.19	2,419.52	2,657.42	3,223.68	

## Out-of-state PPO rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004 (Contact your Health Net sales representative to confirm OOS ZIP code and region match-up)

		Region 12						
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10
Employee	Under 30	143.52	200.67	228.56	317.18	348.38	422.61	
	30-39	177.23	247.79	282.20	391.64	430.16	521.84	
	40-49	226.59	316.83	360.84	500.85	550.08	667.31	
	50-54	308.19	430.85	490.73	681.14	748.07	907.47	
	55-59	378.71	529.53	603.11	837.08	919.40	1,115.33	
	60-64	498.71	697.29	794.19	1,102.37	1,210.73	1,468.71	
	65+	579.50	810.26	922.83	1,280.78	1,406.67	1,706.45	
Employee and spouse	Under 30	417.95	584.36	665.57	923.70	1,014.60	1,230.78	
	30-39	484.61	677.54	771.68	1,071.09	1,176.41	1,427.07	
	40-49	460.29	643.58	732.99	1,017.30	1,117.37	1,355.45	
	50-54	633.57	885.84	1,008.92	1,400.34	1,538.06	1,865.81	
	55-59	780.99	1,091.99	1,243.73	1,726.23	1,895.96	2,299.97	
	60-64	977.03	1,366.08	1,555.88	2,159.48	2,371.86	2,877.27	
	65+	1,357.31	1,897.77	2,161.47	3,000.05	3,295.07	3,997.20	
Employee and one or more children	Under 30	323.87	452.82	515.76	715.82	786.21	953.72	
	30-39	351.32	491.18	559.44	776.45	852.80	1,034.51	
	40-49	341.90	478.05	544.47	755.72	829.98	1,006.85	
	50-54	409.26	572.31	651.83	904.70	993.62	1,205.37	
	55-59	483.78	676.43	770.42	1,069.37	1,174.50	1,424.76	
	60-64	613.97	858.45	977.72	1,357.02	1,490.48	1,808.09	
	65+	684.54	957.11	1,090.08	1,513.04	1,661.82	2,015.93	
Family	Under 30	481.43	673.16	766.68	1,064.13	1,168.76	1,417.83	
	30-39	548.13	766.37	872.84	1,211.48	1,330.61	1,614.15	
	40-49	579.47	810.17	922.76	1,280.78	1,406.72	1,706.49	
	50-54	692.36	968.07	1,102.58	1,530.30	1,680.81	2,039.00	
	55-59	833.49	1,165.40	1,327.32	1,842.27	2,023.44	2,454.62	
	60-64	1,077.35	1,506.36	1,715.67	2,381.31	2,615.43	3,172.76	
	65+	1,368.30	1,913.15	2,178.99	3,024.41	3,321.78	4,029.60	

		Region 11						
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10
Employee	Under 30	133.95	187.29	213.32	296.03	325.15	394.44	
	30-39	165.41	231.27	263.38	365.53	401.48	487.05	
	40-49	211.48	295.71	336.78	467.46	513.41	622.82	
	50-54	287.64	402.12	458.01	635.73	698.19	846.97	
	55-59	353.46	494.23	562.90	781.27	858.10	1,040.97	
	60-64	465.46	650.80	741.24	1,028.87	1,130.01	1,370.80	
	65+	540.86	756.24	861.31	1,195.39	1,312.89	1,592.68	
Employee and spouse	Under 30	390.08	545.40	621.19	862.12	946.96	1,148.73	
	30-39	452.30	632.37	720.23	999.68	1,097.98	1,331.93	
	40-49	429.60	600.67	684.12	949.48	1,042.87	1,265.08	
	50-54	591.33	826.78	941.65	1,306.98	1,435.52	1,741.42	
	55-59	728.92	1,019.19	1,160.81	1,611.15	1,769.56	2,146.63	
	60-64	911.89	1,275.01	1,452.15	2,015.51	2,213.74	2,685.45	
	65+	1,266.82	1,771.25	2,017.37	2,800.04	3,075.39	3,730.72	
Employee and one or more children	Under 30	302.27	422.63	481.38	668.09	733.80	890.13	
	30-39	327.89	458.43	522.14	724.68	795.94	965.54	
	40-49	319.10	446.18	508.17	705.33	774.65	939.72	
	50-54	381.98	534.16	608.37	844.38	927.37	1,125.01	
	55-59	451.53	631.33	719.05	998.07	1,096.20	1,329.78	
	60-64	573.03	801.22	912.53	1,266.55	1,391.11	1,687.55	
	65+	638.90	893.30	1,017.41	1,412.17	1,551.03	1,881.53	
Family	Under 30	449.33	628.28	715.57	993.19	1,090.84	1,323.31	
	30-39	511.59	715.27	814.65	1,130.71	1,241.90	1,506.54	
	40-49	540.83	756.15	861.24	1,195.39	1,312.93	1,592.72	
	50-54	646.20	903.53	1,029.07	1,428.28	1,568.76	1,903.06	
	55-59	777.92	1,087.70	1,238.83	1,719.45	1,888.54	2,290.97	
	60-64	1,005.52	1,405.94	1,601.29	2,222.56	2,441.07	2,961.24	
	65+	1,277.08	1,785.60	2,033.72	2,822.78	3,100.33	3,760.96	

		Region 13						
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10
Employee	Under 30	153.09	214.05	243.79	338.32	371.60	450.78	
	30-39	189.04	264.30	301.01	417.74	458.83	556.62	
	40-49	241.70	337.95	384.90	534.24	586.75	711.79	
	50-54	328.74	459.57	523.44	726.54	797.94	967.97	
	55-59	403.95	564.83	643.31	892.88	980.69	1,189.68	
	60-64	531.95	743.78	847.14	1,175.86	1,291.44	1,566.62	
	65+	618.13	864.27	984.35	1,366.16	1,500.45	1,820.21	
Employee and spouse	Under 30	445.81	623.31	709.94	985.28	1,082.24	1,312.83	
	30-39	516.91	722.70	823.12	1,142.50	1,254.83	1,522.21	
	40-49	490.98	686.48	781.86	1,085.12	1,191.86	1,445.81	
	50-54	675.81	944.90	1,076.18	1,493.70	1,640.59	1,990.19	
	55-59	833.06	1,164.78	1,326.64	1,841.31	2,022.35	2,453.30	
	60-64	1,042.16	1,457.15	1,659.60	2,303.44	2,529.98	3,069.09	
	65+	1,447.79	2,024.29	2,305.57	3,200.05	3,514.74	4,263.68	
Employee and one or more children	Under 30	345.46	483.01	550.14	763.54	838.62	1,017.30	
	30-39	374.74	523.92	596.74	828.21	909.65	1,103.47	
	40-49	364.69	509.92	580.77	806.10	885.31	1,073.97	
	50-54	436.54	610.46	695.28	965.01	1,059.86	1,285.73	
	55-59	516.03	721.52	821.78	1,140.66	1,252.80	1,519.74	
	60-64	654.90	915.68	1,042.90	1,447.49	1,589.84	1,928.62	
	65+	730.18	1,020.91	1,162.75	1,613.90	1,772.61	2,150.32	
Family	Under 30	513.52	718.03	817.79	1,135.07	1,246.67	1,512.35	
	30-39	584.67	817.46	931.02	1,292.24	1,419.31	1,721.76	
	40-49	618.10	864.18	984.27	1,366.16	1,500.50	1,820.26	
	50-54	738.51	1,032.61	1,176.08	1,632.32	1,792.86	2,174.93	
	55-59	889.06	1,243.09	1,415.81	1,965.09	2,158.34	2,618.26	
	60-64	1,149.17	1,606.78	1,830.05	2,540.06	2,789.79	3,384.27	
	65+	1,459.52	2,040.69	2,324.26	3,226.03	3,543.23	4,298.24	

## Out-of-state PPO rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004 (Contact your Health Net sales representative to confirm OOS ZIP code and region match-up)

		Region 14						
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10
Employee	Under 30	162.66	227.43	259.03	359.47	394.83	478.96	
	30-39	200.86	280.82	319.82	443.85	487.51	591.41	
	40-49	256.80	359.07	408.95	567.63	623.42	756.28	
	50-54	349.28	488.29	556.16	771.95	847.81	1,028.47	
	55-59	429.20	600.13	683.52	948.69	1,041.98	1,264.04	
	60-64	565.20	790.26	900.08	1,249.35	1,372.16	1,664.54	
	65+	656.76	918.29	1,045.87	1,451.55	1,594.23	1,933.97	
Employee and spouse	Under 30	473.67	662.27	754.31	1,046.86	1,149.88	1,394.88	
	30-39	549.22	767.87	874.57	1,213.90	1,333.26	1,617.35	
	40-49	521.66	729.39	830.72	1,152.94	1,266.35	1,536.17	
	50-54	718.05	1,003.95	1,143.44	1,587.05	1,743.13	2,114.58	
	55-59	885.12	1,237.58	1,409.56	1,956.39	2,148.75	2,606.63	
	60-64	1,107.30	1,548.22	1,763.33	2,447.41	2,688.11	3,260.91	
	65+	1,538.28	2,150.81	2,449.67	3,400.05	3,734.41	4,530.16	
Employee and one or more children	Under 30	367.05	513.20	584.53	811.26	891.04	1,080.88	
	30-39	398.16	556.67	634.03	879.97	966.50	1,172.44	
	40-49	387.48	541.79	617.07	856.48	940.64	1,141.09	
	50-54	463.83	648.62	738.74	1,025.32	1,126.10	1,366.09	
	55-59	548.28	766.62	873.14	1,211.95	1,331.10	1,614.73	
	60-64	695.83	972.91	1,108.08	1,537.96	1,689.21	2,049.16	
	65+	775.81	1,084.72	1,235.42	1,714.77	1,883.40	2,284.72	
Family	Under 30	545.62	762.91	868.90	1,206.01	1,324.59	1,606.87	
	30-39	621.21	868.55	989.21	1,373.01	1,508.02	1,829.37	
	40-49	656.73	918.19	1,045.79	1,451.55	1,594.28	1,934.02	
	50-54	784.67	1,097.15	1,249.59	1,734.34	1,904.92	2,310.86	
	55-59	944.62	1,320.78	1,504.30	2,087.91	2,293.23	2,781.90	
	60-64	1,220.99	1,707.21	1,944.43	2,698.82	2,964.15	3,595.79	
	65+	1,550.74	2,168.23	2,469.52	3,427.66	3,764.68	4,566.88	

## Out-of-state PPO rates with a 1.0 adjustment factor

New and renewing business effective August 1, 2004 (Contact your Health Net sales representative to confirm OOS ZIP code and region match-up)

		Region 16						
		Age	Saver	PPO 40	PPO 30	PPO 20	PPO 15	PPO 10
Employee	Under 30	181.79	254.18	289.50	401.76	441.28	535.31	
	30-39	224.49	313.86	357.45	496.07	544.86	660.99	
	40-49	287.01	401.32	457.06	634.41	696.77	845.25	
	50-54	390.37	545.74	621.59	862.77	947.55	1,149.46	
	55-59	479.69	670.74	763.93	1,060.30	1,164.57	1,412.75	
	60-64	631.69	883.23	1,005.97	1,396.33	1,533.59	1,860.37	
	65+	734.03	1,026.32	1,168.92	1,622.32	1,781.78	2,161.50	
Employee and spouse	Under 30	529.40	740.18	843.05	1,170.02	1,285.16	1,558.99	
	30-39	613.83	858.21	977.46	1,356.71	1,490.11	1,807.62	
	40-49	583.03	815.20	928.45	1,288.58	1,415.33	1,716.90	
	50-54	802.52	1,122.06	1,277.96	1,773.76	1,948.20	2,363.35	
	55-59	989.25	1,383.18	1,575.39	2,186.56	2,401.54	2,913.29	
	60-64	1,237.57	1,730.37	1,970.78	2,735.34	3,004.36	3,644.54	
	65+	1,719.25	2,403.84	2,737.86	3,800.06	4,173.75	5,063.12	
Employee and one or more children	Under 30	410.23	573.57	653.30	906.70	995.87	1,208.04	
	30-39	445.00	622.16	708.62	983.50	1,080.21	1,310.37	
	40-49	433.07	605.53	689.66	957.24	1,051.31	1,275.34	
	50-54	518.40	724.93	825.65	1,145.95	1,258.58	1,526.80	
	55-59	612.79	856.81	975.86	1,354.53	1,487.70	1,804.70	
	60-64	777.69	1,087.37	1,238.44	1,718.89	1,887.94	2,290.24	
	65+	867.08	1,212.33	1,380.77	1,916.51	2,104.97	2,553.51	
Family	Under 30	609.81	852.66	971.13	1,347.90	1,480.42	1,795.92	
	30-39	694.30	970.73	1,105.59	1,534.54	1,685.43	2,044.59	
	40-49	733.99	1,026.21	1,168.82	1,622.32	1,781.84	2,161.55	
	50-54	876.98	1,226.22	1,396.60	1,938.38	2,129.03	2,582.73	
	55-59	1,055.75	1,476.17	1,681.27	2,333.54	2,563.02	3,109.18	
	60-64	1,364.64	1,908.06	2,173.18	3,016.33	3,312.88	4,018.82	
	65+	1,733.18	2,423.32	2,760.05	3,830.91	4,207.59	5,104.16	

## PPO out-of-state state-to-region mapping

State	Rating Region	State	Rating Region	State	Rating Region	State	Rating Region	State	Rating Region	State	Rating Region
Alabama	1	Indiana	1	Mississippi	1	Ohio	1	Vermont	8		
	8		5		10		5		11		
	10		8		11		8	Virginia	1		
	11		10	Missouri	8		10		8		
	12		11		10		11		10		
	13	Iowa	1		11	Oklahoma	1		11		
	14		10		11		8		12		
Alaska	11		11	Montana	10		11	Washington	5		
Arizona	1		12	Nebraska	8		11		8		
	10	Kansas	1		10	Oregon	4		10		
	11		8		11		5	West Virginia	1		
	13		10	Nevada	1		8		8		
	14		11		8	Pennsylvania	1		10		
Arkansas	5	Kentucky	1		10		4		11		
	10		8		10		5		11		
	11		10	New Hampshire	1		8	Wisconsin	1		
	13		11		10		10		5		
Colorado	1	Louisiana	1	New Jersey	1		11		8		
	8		8		11		11		10		
	10		10		12	Rhode Island	11		11		
	11		13		13	South Carolina	1	Wyoming	5		
Connecticut	10		14		15		10		8		
	11	Maine	1	New Mexico	5		11		10		
	13		10		8		10		11		
Delaware	12		11		10		11		12		
District of Columbia	11		11		10		12				
Florida	1	Maryland	1	New York	1		12				
	11		8		4	South Dakota	8				
	12		11		5		10				
	13	Massachusetts	1		8	Tennessee	1				
	14		11		13		10				
	16		13		14		11				
Georgia	1	Michigan	1		14		11				
	10		5	North Carolina	1	Texas	1				
	11		8		10		8				
Hawaii	16		10		10		10				
Idaho	8		12		11		11				
Illinois	8	Minnesota	1	North Dakota	1		12				
	10		10		10		13	Utah	5		
	11		11		12		8				
	13		12		13						
			13		12						

## Pacific Advantage rates

New and renewing business effective July 1, 2004

**Please note:**  
Rate adjustment factor to be determined by Health Net Underwriting.

	Region 1									Region 2								
	Age Ranges	HMO		EOA Plus	HMO Preferred	POS Plus	PPO			Age Ranges	HMO		EOA Plus	HMO Preferred	POS Plus	PPO		
		Standard	Plus				Standard	Plus	Preferred		Standard	Plus			Standard	Plus	Preferred	
Employee	Under 30	323.71	388.20	420.62	484.94	591.88	154.96	240.26	268.94	Under 30	238.62	285.56	309.41	356.02	471.71	121.66	188.61	211.12
	30-39	345.39	414.21	448.81	517.43	631.72	180.25	279.47	312.85	30-39	254.61	304.69	330.13	379.88	503.48	141.51	219.39	245.59
	40-49	415.89	498.75	540.41	623.04	761.04	234.44	363.52	406.91	40-49	306.57	366.88	397.53	457.43	606.55	184.04	285.35	319.40
	50-54	578.20	693.40	751.32	866.19	1,058.55	308.47	478.30	535.38	50-54	426.21	510.07	552.68	635.95	843.65	242.15	375.46	420.28
	55-59	729.39	874.73	947.77	1,092.70	1,335.94	401.48	622.52	696.81	55-59	537.67	643.44	697.16	802.23	1,064.71	315.16	488.66	546.97
	60-64	915.24	1,097.62	1,189.28	1,371.13	1,676.82	514.88	798.32	893.60	60-64	674.68	807.40	874.82	1,006.66	1,336.39	404.17	626.67	701.46
	65+	1,117.61	1,340.30	1,452.23	1,674.27	2,047.57	523.70	812.00	908.91	65+	823.84	985.91	1,068.24	1,229.23	1,631.89	411.09	637.40	713.49
Employee and spouse	Under 30	715.20	857.71	929.34	1,071.45	1,307.88	334.73	519.00	580.95	Under 30	527.21	630.92	683.63	786.63	1,042.37	262.76	407.40	456.03
	30-39	783.73	939.88	1,018.39	1,174.10	1,433.79	399.14	618.89	692.76	30-39	577.72	691.37	749.12	862.01	1,142.72	313.32	485.82	543.81
	40-49	923.33	1,107.31	1,199.79	1,383.24	1,689.82	511.69	793.35	888.05	40-49	680.65	814.54	882.56	1,015.56	1,346.77	401.66	622.78	697.09
	50-54	1,179.76	1,414.81	1,532.97	1,767.38	2,160.03	633.80	982.73	1,100.01	50-54	869.65	1,040.74	1,127.66	1,297.58	1,721.52	497.54	771.43	863.51
	55-59	1,444.12	1,731.86	1,876.51	2,163.43	2,644.87	788.95	1,223.29	1,369.30	55-59	1,064.53	1,273.95	1,380.34	1,588.35	2,107.93	619.33	960.26	1,074.87
	60-64	1,738.40	2,084.76	2,258.88	2,604.28	3,184.80	977.33	1,515.37	1,696.24	60-64	1,281.45	1,533.56	1,661.64	1,912.02	2,538.25	767.18	1,189.54	1,331.52
	65+	2,075.19	2,488.67	2,696.52	3,108.84	3,801.83	1,015.34	1,574.28	1,762.19	65+	1,529.73	1,830.66	1,983.55	2,282.43	3,030.01	797.01	1,235.80	1,383.30
Employee and one or more children	Under 30	808.97	970.15	1,051.16	1,211.91	1,478.65	343.83	533.10	596.74	Under 30	596.32	713.63	773.22	889.77	1,178.46	269.89	418.47	468.41
	30-39	789.76	947.10	1,026.20	1,183.13	1,443.52	374.29	580.33	649.62	30-39	582.17	696.68	754.87	868.62	1,150.47	293.81	455.56	509.93
	40-49	786.12	942.76	1,021.49	1,177.68	1,436.75	389.95	604.62	676.79	40-49	579.49	693.49	751.40	864.63	1,145.08	306.09	474.62	531.26
	50-54	902.81	1,082.70	1,173.11	1,352.51	1,650.63	436.76	677.20	758.02	50-54	665.52	796.42	862.95	992.97	1,315.53	342.86	531.60	595.03
	55-59	1,084.54	1,300.62	1,409.25	1,624.74	1,983.76	537.87	833.98	933.52	55-59	799.46	956.73	1,036.64	1,192.84	1,581.04	422.23	654.66	732.79
	60-64	1,262.13	1,513.59	1,639.99	1,890.78	2,309.62	661.72	1,026.00	1,148.47	60-64	930.36	1,113.38	1,206.38	1,388.17	1,840.76	519.42	805.38	901.51
	65+	1,517.51	1,819.86	1,971.86	2,273.36	2,777.04	657.89	1,020.06	1,141.81	65+	1,118.63	1,338.70	1,450.47	1,669.07	2,213.27	516.43	800.74	896.30
Family	Under 30	1,314.49	1,576.37	1,708.04	1,969.21	2,402.38	558.20	865.49	968.80	Under 30	968.97	1,159.59	1,256.42	1,445.77	1,914.68	438.17	679.41	760.49
	30-39	1,268.22	1,520.90	1,647.94	1,899.92	2,318.26	612.57	949.79	1,063.15	30-39	934.87	1,118.78	1,212.22	1,394.88	1,847.63	480.85	745.57	834.55
	40-49	1,318.70	1,581.42	1,713.49	1,975.51	2,410.60	669.43	1,037.96	1,161.86	40-49	972.06	1,163.29	1,260.45	1,450.39	1,921.22	525.48	814.79	912.04
	50-54	1,511.30	1,812.41	1,963.78	2,264.05	2,763.77	760.09	1,178.53	1,319.20	50-54	1,114.05	1,333.20	1,444.55	1,662.23	2,202.68	596.66	925.13	1,035.57
	55-59	1,704.71	2,044.35	2,215.09	2,553.80	3,118.40	874.73	1,356.26	1,518.15	55-59	1,256.61	1,503.83	1,629.41	1,874.94	2,485.32	686.64	1,064.66	1,191.74
	60-64	1,979.10	2,373.43	2,571.66	2,964.89	3,622.23	1,053.93	1,634.13	1,829.17	60-64	1,458.90	1,745.90	1,891.71	2,176.77	2,886.88	827.31	1,282.77	1,435.88
	65+	2,322.60	2,785.36	3,017.99	3,479.47	4,250.61	1,092.46	1,693.90	1,896.08	65+	1,712.10	2,048.92	2,220.02	2,554.57	3,387.69	857.58	1,329.69	1,488.40

### Service areas

#### Region 1

Amador,<sup>1</sup> Butte,<sup>1</sup> Calaveras,<sup>1</sup> Colusa,<sup>1</sup> El Dorado (excludes ZIP codes 95667, 95672, 95682, 95762), Glenn,<sup>1</sup> Humboldt,<sup>1</sup> Imperial,<sup>1</sup> Lake,<sup>1</sup> Mendocino,<sup>1</sup> Monterey,<sup>1</sup> Napa, Plumas,<sup>1</sup> Shasta,<sup>1</sup> Sierra,<sup>1</sup> Sutter,<sup>1</sup> Tehama,<sup>1</sup> Tulare, Tuolumne,<sup>1</sup> Yuba<sup>1</sup>

#### Region 2

El Dorado (includes ZIP codes 95667, 95672, 95682, 95762 only), Marin, Mariposa,<sup>1</sup> Merced, Nevada, Placer, Sacramento, San Benito,<sup>1</sup> San Joaquin, Santa Cruz, Solano, Sonoma, Stanislaus, Yolo

# Pacific Advantage rates

New and renewing business effective July 1, 2004

		Region 3								
		Age Ranges	HMO		EOA Plus	HMO Preferred	POS Plus	PPO		
		Standard	Plus				Standard	Plus	Preferred	
Employee	Under 30	264.96	316.84	343.30	394.75	449.68	120.94	187.52	209.90	
	30-39	282.73	338.07	366.30	421.19	479.97	140.67	218.13	244.17	
	40-49	340.44	407.07	441.08	507.16	578.22	182.98	283.71	317.59	
	50-54	473.30	565.96	613.22	705.12	804.25	240.76	373.30	417.87	
	55-59	597.06	713.94	773.57	889.48	1,015.00	313.34	485.86	543.85	
	60-64	749.18	895.86	970.67	1,116.14	1,273.99	401.85	623.07	697.44	
	65+	914.83	1,093.93	1,185.28	1,362.92	1,555.68	408.74	633.76	709.39	
Employee and spouse	Under 30	585.43	700.05	758.52	872.18	993.69	261.24	405.06	453.41	
	30-39	641.54	767.12	831.18	955.76	1,089.35	311.53	483.03	540.68	
	40-49	755.80	903.79	979.26	1,126.00	1,283.88	399.36	619.20	693.09	
	50-54	965.69	1,154.76	1,251.19	1,438.70	1,641.12	494.67	767.00	858.54	
	55-59	1,182.09	1,413.53	1,531.57	1,761.10	2,009.49	615.76	954.76	1,068.71	
	60-64	1,422.97	1,701.57	1,843.67	2,119.96	2,419.72	762.79	1,182.71	1,323.88	
	65+	1,698.66	2,031.21	2,200.86	2,530.68	2,888.52	792.44	1,228.71	1,375.35	
Employee and one or more children	Under 30	662.18	791.82	857.95	986.53	1,123.43	268.33	416.07	465.74	
	30-39	646.45	773.03	837.58	963.09	1,096.74	292.13	452.95	507.01	
	40-49	643.48	769.45	833.73	958.67	1,091.61	304.34	471.90	528.22	
	50-54	739.01	883.70	957.48	1,100.97	1,254.10	340.88	528.54	591.62	
	55-59	887.75	1,061.56	1,150.22	1,322.59	1,507.20	419.79	650.90	728.59	
	60-64	1,033.12	1,235.37	1,338.56	1,539.14	1,754.80	516.45	800.77	896.33	
	65+	1,242.16	1,485.34	1,609.39	1,850.60	2,109.92	513.45	796.13	891.16	
Family	Under 30	1,075.97	1,286.64	1,394.07	1,603.00	1,825.26	435.66	675.49	756.12	
	30-39	1,038.10	1,241.34	1,345.02	1,546.59	1,761.34	478.09	741.28	829.76	
	40-49	1,079.43	1,290.74	1,398.54	1,608.12	1,831.52	522.46	810.10	906.80	
	50-54	1,237.07	1,479.27	1,602.81	1,843.01	2,099.83	593.23	919.83	1,029.62	
	55-59	1,395.38	1,668.58	1,807.93	2,078.85	2,369.26	682.71	1,058.56	1,184.88	
	60-64	1,620.00	1,937.17	2,098.96	2,413.51	2,752.07	822.57	1,275.39	1,427.63	
	65+	1,901.17	2,273.39	2,463.26	2,832.39	3,229.48	852.66	1,322.06	1,479.84	

## Service areas

### Region 3

Fresno, Kings, Madera,  
San Francisco, San Mateo

		Region 4								
		Age Ranges	HMO		EOA Plus	HMO Preferred	POS Plus	PPO		
		Standard	Plus				Standard	Plus	Preferred	
Employee	Under 30	210.75	254.53	275.81	317.25	387.39	128.75	198.96	222.71	
	30-39	224.87	271.58	294.29	338.52	413.48	149.76	231.41	259.04	
	40-49	270.77	327.03	354.37	407.60	498.12	194.80	301.01	336.94	
	50-54	376.43	454.66	492.68	566.68	692.86	256.30	396.07	443.33	
	55-59	474.88	573.56	621.48	714.85	874.39	333.59	515.47	576.99	
	60-64	595.87	719.69	779.85	897.00	1,097.53	427.79	661.06	739.96	
	65+	727.61	878.81	952.27	1,095.31	1,340.18	435.12	672.38	752.64	
Employee and spouse	Under 30	465.64	562.38	609.41	700.96	856.05	278.12	429.76	481.06	
	30-39	510.24	616.27	667.79	768.11	938.44	331.65	512.47	573.65	
	40-49	601.13	726.04	786.75	904.94	1,106.03	425.13	656.94	735.34	
	50-54	768.08	927.68	1,005.22	1,156.24	1,413.80	526.61	813.75	910.87	
	55-59	940.19	1,135.56	1,230.47	1,415.34	1,731.13	655.53	1,012.94	1,133.84	
	60-64	1,131.77	1,366.95	1,481.23	1,703.73	2,084.55	812.03	1,254.80	1,404.58	
	65+	1,351.04	1,631.78	1,768.21	2,033.82	2,488.39	843.62	1,303.59	1,459.19	
Employee and one or more children	Under 30	526.68	636.11	689.28	792.83	967.82	285.67	441.44	494.12	
	30-39	514.15	621.00	672.92	774.01	944.82	310.99	480.56	537.90	
	40-49	511.81	618.15	669.84	770.45	940.39	324.00	500.67	560.40	
	50-54	587.78	709.92	769.26	884.81	1,080.38	362.89	560.76	627.68	
	55-59	706.08	852.80	924.10	1,062.91	1,298.41	446.91	690.57	773.00	
	60-64	821.71	992.43	1,075.41	1,236.96	1,511.72	549.81	849.59	950.98	
	65+	987.97	1,193.27	1,293.02	1,487.25	1,817.64	546.61	844.66	945.47	
Family	Under 30	855.80	1,033.62	1,120.03	1,288.27	1,572.42	463.78	716.68	802.20	
	30-39	825.68	997.22	1,080.62	1,242.93	1,517.36	508.95	786.46	880.34	
	40-49	858.54	1,036.93	1,123.61	1,292.39	1,577.80	556.22	859.49	962.07	
	50-54	983.93	1,188.37	1,287.74	1,481.15	1,808.96	631.56	975.88	1,092.36	
	55-59	1,109.84	1,340.44	1,452.53	1,670.71	2,041.06	726.78	1,123.07	1,257.10	
	60-64	1,288.48	1,556.23	1,686.33	1,939.66	2,370.85	875.68	1,353.13	1,514.65	
	65+	1,512.12	1,826.33	1,979.02	2,276.30	2,782.12	907.70	1,402.64	1,570.05	

### Region 4

Kern, Santa Barbara, Ventura

# Pacific Advantage rates

New and renewing business effective July 1, 2004

		Region 5								
		Age Ranges	HMO		EOA Plus	HMO Preferred	POS Plus	PPO		
		Standard	Plus				Standard	Plus	Preferred	
Employee	Under 30	194.77	235.63	255.31	294.11	407.51	131.08	202.55	226.73	
	30-39	207.82	251.41	272.43	313.83	434.96	152.45	235.59	263.72	
	40-49	250.24	302.73	328.03	377.88	523.99	198.30	306.42	343.00	
	50-54	347.92	420.87	456.07	525.35	728.82	260.93	403.19	451.31	
	55-59	438.89	530.95	575.31	662.72	919.81	339.60	524.76	587.38	
	60-64	550.71	666.22	721.92	831.60	1,154.52	435.51	672.96	753.28	
	65+	672.47	813.53	881.54	1,015.46	1,409.79	442.95	684.48	766.19	
Employee and spouse	Under 30	430.35	520.62	564.13	649.83	900.51	283.13	437.51	489.73	
	30-39	471.58	570.49	618.18	712.09	987.19	337.62	521.71	583.98	
	40-49	555.59	672.10	728.30	838.95	1,163.46	432.80	668.77	748.60	
	50-54	709.86	858.77	930.56	1,071.92	1,487.21	536.09	828.40	927.28	
	55-59	868.94	1,051.20	1,139.08	1,312.13	1,821.04	667.33	1,031.19	1,154.26	
	60-64	1,046.01	1,265.39	1,371.18	1,579.49	2,192.79	826.67	1,277.39	1,429.87	
	65+	1,248.68	1,510.57	1,636.86	1,885.52	2,617.62	858.81	1,327.08	1,485.47	
Employee and one or more children	Under 30	486.77	588.86	638.08	735.03	1,018.07	290.82	449.38	503.02	
	30-39	475.19	574.86	622.93	717.56	993.89	316.60	489.22	547.61	
	40-49	473.01	572.23	620.07	714.25	989.24	329.84	509.68	570.51	
	50-54	543.23	657.17	712.12	820.29	1,136.47	369.42	570.86	638.99	
	55-59	652.58	789.44	855.45	985.40	1,365.85	454.95	703.01	786.91	
	60-64	759.43	918.72	995.52	1,146.76	1,590.22	559.72	864.89	968.11	
	65+	913.11	1,104.61	1,196.97	1,378.81	1,912.05	556.45	859.87	962.51	
Family	Under 30	790.94	956.84	1,036.83	1,194.33	1,654.08	472.15	729.59	816.66	
	30-39	763.11	923.16	1,000.34	1,152.30	1,596.17	518.12	800.64	896.19	
	40-49	793.47	959.89	1,040.15	1,198.17	1,659.73	566.23	874.97	979.39	
	50-54	909.36	1,100.09	1,192.06	1,373.17	1,902.90	642.93	993.45	1,112.04	
	55-59	1,025.73	1,240.87	1,344.61	1,548.89	2,147.06	739.87	1,143.29	1,279.76	
	60-64	1,190.85	1,440.63	1,561.06	1,798.21	2,493.96	891.45	1,377.52	1,541.92	
	65+	1,397.54	1,690.66	1,832.00	2,110.29	2,926.62	924.06	1,427.90	1,598.34	

## Service areas

### Region 5

Los Angeles, Orange  
(Los Angeles region consists of those ZIP codes beginning with 906-912, 915, 917-918, 935)

		Region 6								
		Age Ranges	HMO		EOA Plus	HMO Preferred	POS Plus	PPO		
		Standard	Plus				Standard	Plus	Preferred	
Employee	Under 30	200.07	242.04	262.28	302.12	357.94	137.31	212.19	237.53	
	30-39	213.48	258.27	279.85	322.36	382.05	159.75	246.82	276.27	
	40-49	257.06	310.97	336.97	388.16	460.24	207.76	321.05	359.36	
	50-54	357.38	432.34	468.48	539.68	640.16	273.37	422.41	472.84	
	55-59	450.84	545.39	591.00	680.77	807.90	355.78	549.78	615.38	
	60-64	565.72	684.36	741.58	854.24	1,014.07	456.26	705.03	789.19	
	65+	690.79	835.70	905.55	1,043.11	1,238.27	464.08	717.11	802.71	

## Pacific Advantage rates

New and renewing business effective July 1, 2004

		<b>Region 7</b>								
		HMO			EOA Plus	HMO Preferred	POS Plus	PPO		
		Age Ranges	Standard	Plus	Plus	Preferred	Plus	Standard	Plus	Preferred
Employee	Under 30	207.05	250.07	270.97	311.70	355.22	125.87	194.90	218.15	
	30-39	220.93	266.83	289.14	332.58	379.13	146.40	226.70	253.76	
	40-49	266.02	321.31	348.16	400.46	456.75	190.41	294.88	330.06	
	50-54	369.85	446.69	484.05	556.74	635.31	250.56	387.98	434.28	
	55-59	466.57	563.51	610.61	702.32	801.79	326.11	504.96	565.22	
	60-64	585.44	707.08	766.20	881.29	1,006.36	418.20	647.57	724.86	
	65+	714.88	863.42	935.61	1,076.15	1,228.89	425.38	658.66	737.27	
Employee and spouse	Under 30	457.48	552.55	598.74	688.68	784.95	271.89	421.00	471.24	
	30-39	501.31	605.48	656.11	754.67	860.52	324.20	502.03	561.95	
	40-49	590.62	713.35	772.97	889.09	1,014.17	415.61	643.55	720.36	
	50-54	754.63	911.41	987.63	1,135.99	1,296.36	514.81	797.15	892.28	
	55-59	923.73	1,115.68	1,208.95	1,390.56	1,587.34	640.83	992.27	1,110.72	
	60-64	1,111.97	1,343.01	1,455.30	1,673.91	1,911.39	793.83	1,229.21	1,375.92	
	65+	1,327.39	1,603.21	1,737.26	1,998.21	2,281.72	824.70	1,277.01	1,429.42	
Employee and one or more children	Under 30	517.45	624.98	677.22	778.95	887.43	279.27	432.43	484.05	
	30-39	505.17	610.14	661.15	760.46	866.34	304.01	470.77	526.95	
	40-49	502.84	607.34	658.11	756.96	862.29	316.74	490.44	548.96	
	50-54	577.48	697.48	755.79	869.33	990.64	354.74	549.31	614.88	
	55-59	693.72	837.86	907.93	1,044.30	1,190.59	436.89	676.48	757.23	
	60-64	807.32	975.07	1,056.58	1,215.31	1,386.16	537.48	832.26	931.58	
	65+	970.68	1,172.35	1,270.38	1,461.21	1,666.69	534.37	827.44	926.21	
Family	Under 30	840.81	1,015.52	1,100.42	1,265.73	1,441.82	453.39	702.05	785.85	
	30-39	811.22	979.78	1,061.70	1,221.16	1,391.33	497.56	770.42	862.38	
	40-49	843.49	1,018.76	1,103.94	1,269.77	1,446.76	543.75	841.95	942.43	
	50-54	966.69	1,167.57	1,265.18	1,455.23	1,658.71	617.38	955.99	1,070.09	
	55-59	1,090.39	1,316.99	1,427.08	1,641.45	1,871.55	710.49	1,100.15	1,231.46	
	60-64	1,265.93	1,528.98	1,656.81	1,905.69	2,173.93	856.05	1,325.55	1,483.76	
	65+	1,485.64	1,794.35	1,944.36	2,236.45	2,551.07	887.35	1,374.03	1,538.03	

### Service areas

#### Region 7

San Diego

		<b>Region 8</b>								
		HMO			EOA Plus	HMO Preferred	POS Plus	PPO		
		Age Ranges	Standard	Plus	Plus	Preferred	Plus	Standard	Plus	Preferred
Employee	Under 30	191.28	231.22	250.55	288.39	423.72	139.34	215.30	240.99	
	30-39	204.10	246.71	267.34	307.72	452.25	162.08	250.44	280.34	
	40-49	245.76	297.08	321.90	370.53	544.85	210.81	325.76	364.63	
	50-54	341.68	413.02	447.53	515.14	757.83	277.37	428.62	479.77	
	55-59	431.03	521.01	564.56	649.83	956.40	361.00	557.86	624.42	
	60-64	540.86	653.77	708.43	815.43	1,200.46	462.96	715.38	800.78	
	65+	660.44	798.32	865.07	995.74	1,465.88	470.90	727.64	814.49	
Employee and spouse	Under 30	422.67	510.89	553.61	637.21	936.33	300.98	465.09	520.60	
	30-39	463.14	559.82	606.64	698.27	1,026.45	358.90	554.60	620.80	
	40-49	545.64	659.54	714.69	822.64	1,209.77	460.08	710.95	795.80	
	50-54	697.16	842.70	913.16	1,051.09	1,546.38	569.89	880.64	985.74	
	55-59	853.39	1,031.54	1,117.79	1,286.62	1,893.48	709.42	1,096.20	1,227.05	
	60-64	1,027.29	1,241.74	1,345.56	1,548.80	2,280.03	878.79	1,357.95	1,520.01	
	65+	1,226.32	1,482.32	1,606.25	1,848.87	2,721.78	912.96	1,410.76	1,579.13	
Employee and one or more children	Under 30	478.06	577.84	626.16	720.75	1,058.58	309.15	477.72	534.74	
	30-39	466.70	564.12	611.29	703.62	1,033.43	336.56	520.05	582.12	
	40-49	464.56	561.53	608.48	700.39	1,028.59	350.63	541.81	606.47	
	50-54	533.51	644.90	698.80	804.34	1,181.70	392.72	606.85	679.27	
	55-59	640.90	774.69	839.44	966.25	1,420.19	483.64	747.33	836.54	
	60-64	745.86	901.54	976.91	1,124.47	1,653.48	595.00	919.41	1,029.16	
	65+	896.76	1,083.96	1,174.58	1,352.00	1,988.12	591.55	914.10	1,023.20	
Family	Under 30	776.79	938.95	1,017.44	1,171.12	1,719.90	501.92	775.59	868.16	
	30-39	749.45	905.91	981.64	1,129.90	1,659.66	550.80	851.11	952.71	
	40-49	779.27	941.94	1,020.70	1,174.88	1,725.78	601.93	930.14	1,041.14	
	50-54	893.10	1,079.52	1,169.78	1,346.46	1,978.62	683.46	1,056.11	1,182.15	
	55-59	1,007.38	1,217.67	1,319.47	1,518.77	2,232.48	786.53	1,215.39	1,360.45	
	60-64	1,169.54	1,413.69	1,531.88	1,763.27	2,593.19	947.67	1,464.36	1,639.15	
	65+	1,372.54	1,659.04	1,797.76	2,069.28	3,043.06	982.32	1,517.93	1,699.10	

### Region 8

Los Angeles (consists of ZIP codes not in Region 5)

## Pacific Advantage rates

New and renewing business effective July 1, 2004

		<b>Region 9</b>								
		HMO			EOA Plus	HMO Preferred	POS Plus	PPO		
		Age Ranges	Standard	Plus	Plus	Preferred	Plus	Standard	Plus	Preferred
Employee	Under 30	229.32	274.67	297.61	342.72	436.96	138.21	213.84	239.37	
	30-39	244.69	293.07	317.56	365.68	466.39	160.79	248.76	278.43	
	40-49	294.64	352.89	382.36	440.30	561.86	209.12	323.54	362.15	
	50-54	409.63	490.63	531.59	612.17	781.51	275.16	425.70	476.52	
	55-59	516.75	618.90	670.60	772.23	986.28	358.11	554.05	620.17	
	60-64	648.42	776.62	841.47	968.99	1,237.96	459.25	710.53	795.33	
	65+	791.80	948.33	1,027.54	1,183.24	1,511.68	467.13	722.70	808.96	
Employee and spouse	Under 30	506.70	606.87	657.58	757.22	965.59	298.58	461.92	517.06	
	30-39	555.25	665.02	720.56	829.76	1,058.54	356.03	550.82	616.58	
	40-49	654.15	783.49	848.92	977.58	1,247.56	456.40	706.11	790.39	
	50-54	835.81	1,001.05	1,084.66	1,249.04	1,594.69	565.32	874.65	979.04	
	55-59	1,023.10	1,225.38	1,327.71	1,528.94	1,952.66	703.73	1,088.76	1,218.70	
	60-64	1,231.60	1,475.07	1,598.27	1,840.51	2,351.26	871.76	1,348.71	1,509.68	
	65+	1,470.20	1,760.86	1,907.93	2,197.07	2,806.81	905.66	1,401.15	1,568.39	
Employee and one or more children	Under 30	573.12	686.43	743.76	856.48	1,091.66	306.69	474.47	531.09	
	30-39	559.52	670.12	726.10	836.13	1,065.72	333.86	516.52	578.16	
	40-49	556.94	667.05	722.76	832.29	1,060.72	347.82	538.12	602.33	
	50-54	639.62	766.05	830.05	955.84	1,218.62	389.57	602.73	674.66	
	55-59	768.35	920.25	997.11	1,148.24	1,464.57	479.76	742.24	830.84	
	60-64	894.17	1,070.94	1,160.38	1,336.26	1,705.15	590.24	913.16	1,022.15	
	65+	1,075.09	1,287.65	1,395.18	1,606.63	2,050.24	586.81	907.88	1,016.23	
Family	Under 30	931.27	1,115.37	1,208.53	1,391.69	1,773.65	497.90	770.30	862.24	
	30-39	898.48	1,076.11	1,166.00	1,342.70	1,711.52	546.38	845.32	946.22	
	40-49	934.24	1,118.95	1,212.40	1,396.15	1,779.69	597.11	923.80	1,034.07	
	50-54	1,070.71	1,282.37	1,389.47	1,600.06	2,040.42	677.98	1,048.93	1,174.11	
	55-59	1,207.72	1,446.47	1,567.28	1,804.82	2,302.24	780.23	1,207.13	1,351.19	
	60-64	1,402.13	1,679.33	1,819.59	2,095.34	2,674.20	940.07	1,454.42	1,628.01	
	65+	1,645.47	1,970.80	2,135.39	2,459.01	3,138.13	974.45	1,507.62	1,687.55	

### Service areas

#### Region 9

Alameda, Contra Costa, Santa Clara

## Pacific Advantage PPO – Out-of-state rates

New and renewing business effective July 1, 2004

		Region 10		
	Age Ranges	PPO Standard	PPO Plus	PPO Preferred
Employee	Under 30	157.30	243.05	272.07
	30-39	182.95	282.70	316.46
	40-49	237.96	367.71	411.60
	50-54	313.12	483.83	541.58
	55-59	407.52	629.71	704.86
	60-64	522.61	807.55	903.94
	65+	531.54	821.38	919.43
Employee and spouse	Under 30	339.76	525.01	587.67
	30-39	405.14	626.05	700.78
	40-49	519.36	802.52	898.32
	50-54	643.31	994.08	1,112.74
	55-59	800.80	1,237.43	1,385.12
	60-64	992.00	1,532.87	1,715.84
	65+	1,030.57	1,592.50	1,782.57
Employee and one or more children	Under 30	348.98	539.26	603.62
	30-39	379.92	587.07	657.13
	40-49	395.81	611.61	684.61
	50-54	443.31	685.03	766.79
	55-59	545.94	843.61	944.29
	60-64	671.66	1,037.87	1,161.73
	65+	667.75	1,031.84	1,155.01
Family	Under 30	566.58	875.50	979.99
	30-39	621.75	960.76	1,075.43
	40-49	679.48	1,049.96	1,175.27
	50-54	771.52	1,192.15	1,334.45
	55-59	887.84	1,371.95	1,535.71
	60-64	1,069.75	1,653.02	1,850.30
	65+	1,108.87	1,713.48	1,918.01

		Region 11		
	Age Ranges	PPO Standard	PPO Plus	PPO Preferred
Employee	Under 30	183.51	283.56	317.42
	30-39	213.44	329.82	369.20
	40-49	277.62	428.99	480.20
	50-54	365.30	564.47	631.84
	55-59	475.43	734.66	822.34
	60-64	609.71	942.14	1,054.60
	65+	620.13	958.28	1,072.67
Employee and spouse	Under 30	396.38	612.51	685.62
	30-39	472.66	730.39	817.57
	40-49	605.92	936.27	1,048.03
	50-54	750.53	1,159.77	1,298.20
	55-59	934.27	1,443.67	1,615.97
	60-64	1,157.33	1,788.35	2,001.82
	65+	1,202.33	1,857.91	2,079.66
Employee and one or more children	Under 30	407.15	629.14	704.23
	30-39	443.23	684.91	766.65
	40-49	461.77	713.55	798.71
	50-54	517.19	799.20	894.59
	55-59	636.93	984.21	1,101.67
	60-64	783.60	1,210.84	1,355.36
	65+	779.04	1,203.82	1,347.51
Family	Under 30	661.01	1,021.42	1,143.32
	30-39	725.37	1,120.89	1,254.67
	40-49	792.73	1,224.96	1,371.15
	50-54	900.10	1,390.84	1,556.86
	55-59	1,035.82	1,600.61	1,791.66
	60-64	1,248.04	1,928.52	2,158.69
	65+	1,293.68	1,999.06	2,237.68

		Region 12		
	Age Ranges	PPO Standard	PPO Plus	PPO Preferred
Employee	Under 30	196.62	303.82	340.09
	30-39	228.68	353.38	395.58
	40-49	297.45	459.64	514.50
	50-54	391.39	604.79	676.97
	55-59	509.39	787.14	881.08
	60-64	653.26	1,009.44	1,129.92
	65+	664.42	1,026.73	1,149.29
Employee and spouse	Under 30	424.70	656.26	734.59
	30-39	506.42	782.56	875.97
	40-49	649.20	1,003.15	1,122.89
	50-54	804.14	1,242.61	1,390.92
	55-59	1,001.00	1,546.79	1,731.39
	60-64	1,240.00	1,916.09	2,144.80
	65+	1,288.21	1,990.62	2,228.21
Employee and one or more children	Under 30	436.23	674.08	754.53
	30-39	474.89	733.83	821.41
	40-49	494.76	764.52	855.76
	50-54	554.14	856.29	958.48
	55-59	682.42	1,054.52	1,180.36
	60-64	839.58	1,297.33	1,452.17
	65+	834.68	1,289.80	1,443.76
Family	Under 30	708.23	1,094.38	1,224.98
	30-39	777.18	1,200.95	1,344.29
	40-49	849.35	1,312.45	1,469.09
	50-54	964.39	1,490.18	1,668.06
	55-59	1,109.80	1,714.94	1,919.64
	60-64	1,337.18	2,066.27	2,312.88
	65+	1,386.09	2,141.85	2,397.52

## Pacific Advantage PPO – Out-of-state rates

New and renewing business effective July 1, 2004

		Region 13		
	Age Ranges	PPO Standard	PPO Plus	PPO Preferred
Employee	Under 30	209.73	324.07	362.76
	30-39	243.93	376.94	421.95
	40-49	317.28	490.28	548.80
	50-54	417.49	645.11	722.10
	55-59	543.35	839.61	939.81
	60-64	696.81	1,076.74	1,205.25
	65+	708.72	1,095.18	1,225.91
Employee and spouse	Under 30	453.01	700.01	783.56
	30-39	540.19	834.73	934.37
	40-49	692.48	1,070.03	1,197.75
	50-54	857.75	1,325.45	1,483.65
	55-59	1,067.73	1,649.91	1,846.82
	60-64	1,322.67	2,043.83	2,287.79
	65+	1,374.09	2,123.33	2,376.76
Employee and one or more children	Under 30	465.31	719.01	804.83
	30-39	506.55	782.76	876.17
	40-49	527.74	815.48	912.81
	50-54	591.08	913.37	1,022.38
	55-59	727.92	1,124.82	1,259.05
	60-64	895.55	1,383.82	1,548.98
	65+	890.33	1,375.79	1,540.01
Family	Under 30	755.44	1,167.34	1,306.65
	30-39	828.99	1,281.02	1,433.91
	40-49	905.97	1,399.95	1,567.03
	50-54	1,028.69	1,589.53	1,779.26
	55-59	1,183.79	1,829.27	2,047.61
	60-64	1,426.33	2,204.02	2,467.07
	65+	1,478.50	2,284.64	2,557.35

		Region 14		
	Age Ranges	PPO Standard	PPO Plus	PPO Preferred
Employee	Under 30	222.84	344.33	385.44
	30-39	259.17	400.50	448.32
	40-49	337.12	520.92	583.10
	50-54	443.58	685.43	767.23
	55-59	577.31	892.09	998.55
	60-64	740.36	1,144.03	1,280.58
	65+	753.01	1,163.62	1,302.53
Employee and spouse	Under 30	481.32	743.76	832.54
	30-39	573.95	886.90	992.77
	40-49	735.76	1,136.91	1,272.61
	50-54	911.35	1,408.29	1,576.38
	55-59	1,134.47	1,753.03	1,962.25
	60-64	1,405.33	2,171.57	2,430.78
	65+	1,459.97	2,256.04	2,525.31
Employee and one or more children	Under 30	494.39	763.95	855.13
	30-39	538.21	831.68	930.93
	40-49	560.73	866.45	969.86
	50-54	628.02	970.46	1,086.28
	55-59	773.41	1,195.12	1,337.75
	60-64	951.52	1,470.31	1,645.79
	65+	945.97	1,461.78	1,636.26
Family	Under 30	802.66	1,240.30	1,388.32
	30-39	880.81	1,361.08	1,523.53
	40-49	962.59	1,487.45	1,664.97
	50-54	1,092.98	1,688.87	1,890.47
	55-59	1,257.78	1,943.60	2,175.59
	60-64	1,515.47	2,341.78	2,621.26
	65+	1,570.90	2,427.43	2,717.18

		Region 15		
	Age Ranges	PPO Standard	PPO Plus	PPO Preferred
Employee	Under 30	235.95	364.58	408.11
	30-39	274.42	424.05	474.69
	40-49	356.95	551.56	617.40
	50-54	469.67	725.75	812.36
	55-59	611.27	944.56	1,057.29
	60-64	783.91	1,211.33	1,355.91
	65+	797.31	1,232.07	1,379.15
Employee and spouse	Under 30	509.64	787.51	881.51
	30-39	607.71	939.07	1,051.16
	40-49	779.04	1,203.78	1,347.47
	50-54	964.96	1,491.13	1,669.11
	55-59	1,201.20	1,856.15	2,077.67
	60-64	1,488.00	2,299.31	2,573.76
	65+	1,545.85	2,388.75	2,673.85
Employee and one or more children	Under 30	523.47	808.89	905.44
	30-39	569.87	880.60	985.69
	40-49	593.71	917.42	1,026.91
	50-54	664.96	1,027.55	1,150.18
	55-59	818.91	1,265.42	1,416.44
	60-64	1,007.49	1,556.80	1,742.60
	65+	1,001.62	1,547.76	1,732.51
Family	Under 30	849.87	1,313.25	1,469.98
	30-39	932.62	1,441.15	1,613.15
	40-49	1,019.22	1,574.95	1,762.91
	50-54	1,157.27	1,788.22	2,001.67
	55-59	1,331.76	2,057.93	2,303.56
	60-64	1,604.62	2,479.53	2,775.45
	65+	1,663.31	2,570.22	2,877.02

## Pacific Advantage PPO – Out-of-state rates

New and renewing business effective July 1, 2004

Region 16				
	Age Ranges	PPO Standard	PPO Plus	PPO Preferred
Employee	Under 30	249.05	384.84	430.78
	30-39	289.66	447.61	501.06
	40-49	376.78	582.21	651.70
	50-54	495.77	766.06	857.49
	55-59	645.23	997.04	1,116.03
	60-64	827.46	1,278.62	1,431.24
	65+	841.60	1,300.52	1,455.76
Employee and spouse	Under 30	537.95	831.26	930.48
	30-39	641.47	991.24	1,109.56
	40-49	822.32	1,270.66	1,422.33
	50-54	1,018.57	1,573.97	1,761.84
	55-59	1,267.93	1,959.26	2,193.10
	60-64	1,570.67	2,427.05	2,716.75
	65+	1,631.74	2,521.45	2,822.40
Employee and one or more children	Under 30	552.55	853.83	955.74
	30-39	601.53	929.52	1,040.45
	40-49	626.69	968.39	1,083.96
	50-54	701.91	1,084.63	1,214.08
	55-59	864.40	1,335.72	1,495.13
	60-64	1,063.46	1,643.29	1,839.41
	65+	1,057.26	1,633.75	1,828.76
Family	Under 30	897.09	1,386.21	1,551.65
	30-39	984.43	1,521.21	1,702.76
	40-49	1,075.84	1,662.44	1,860.85
	50-54	1,221.57	1,887.56	2,112.88
	55-59	1,405.75	2,172.26	2,431.54
	60-64	1,693.76	2,617.28	2,929.65
	65+	1,755.72	2,713.01	3,036.85

Region 17				
	Age Ranges	PPO Standard	PPO Plus	PPO Preferred
Employee	Under 30	262.16	405.09	453.45
	30-39	304.91	471.17	527.43
	40-49	396.61	612.85	686.00
	50-54	521.86	806.38	902.63
	55-59	679.19	1,049.52	1,174.77
	60-64	871.01	1,345.92	1,506.57
	65+	885.90	1,368.97	1,532.38
Employee and spouse	Under 30	566.26	875.01	979.45
	30-39	675.23	1,043.41	1,167.96
	40-49	865.60	1,337.54	1,497.19
	50-54	1,072.18	1,656.81	1,854.57
	55-59	1,334.67	2,062.38	2,308.53
	60-64	1,653.33	2,554.79	2,859.74
	65+	1,717.62	2,654.16	2,970.95
Employee and one or more children	Under 30	581.64	898.77	1,006.04
	30-39	633.19	978.44	1,095.21
	40-49	659.68	1,019.35	1,141.01
	50-54	738.85	1,141.72	1,277.98
	55-59	909.90	1,406.02	1,573.82
	60-64	1,119.43	1,729.78	1,936.22
	65+	1,112.91	1,719.74	1,925.01
Family	Under 30	944.30	1,459.17	1,633.31
	30-39	1,036.24	1,601.27	1,792.38
	40-49	1,132.46	1,749.94	1,958.79
	50-54	1,285.86	1,986.91	2,224.08
	55-59	1,479.74	2,286.59	2,559.52
	60-64	1,782.91	2,755.03	3,083.84
	65+	1,848.12	2,855.80	3,196.69

## Pacific Advantage – Salud con Health Net Affordable rates

New and renewing  
business effective  
July 1, 2004

### Region 5

Los Angeles, (Los Angeles region consists of those ZIP codes beginning with 906-912, 915, 917-918, 935)

### Region 8

Los Angeles (consists of ZIP codes not in Region 5)

Regions 5 & 8		
	Age Ranges	Salud HMO 20
Employee	Under 30	125.96
	30-39	134.39
	40-49	161.82
	50-54	224.98
	55-59	283.81
	60-64	356.14
	65+	434.86
Employee and spouse	Under 30	278.29
	30-39	304.94
	40-49	359.27
	50-54	459.03
	55-59	561.89
	60-64	676.40
	65+	807.45
Employee and one or more children	Under 30	314.80
	30-39	307.27
	40-49	305.89
	50-54	351.29
	55-59	422.04
	60-64	491.10
	65+	590.47
Family	Under 30	511.43
	30-39	493.43
	40-49	513.12
	50-54	588.04
	55-59	663.29
	60-64	770.06
	65+	903.70

## Pacific Advantage – Salud con Health Net SIMNSA rates

New and renewing  
business effective  
January 1, 2004

### Region 7

San Diego

**Please note:**  
For eligible San Diego Zip codes, please refer to page 8.

Region 7		
	Age Ranges	Salud HMO 20
Employee	Under 30	79.37
	30-39	93.19
	40-49	119.19
	50-54	145.37
	55-59	195.09
	60-64	243.39
	65+	298.49
Employee and spouse	Under 30	184.84
	30-39	195.36
	40-49	231.87
	50-54	284.61
	55-59	367.55
	60-64	462.22
	65+	670.04
Employee and one or more children	Under 30	194.46
	30-39	210.93
	40-49	225.20
	50-54	240.86
	55-59	290.52
	60-64	331.80
	65+	390.49
Family	Under 30	306.50
	30-39	345.34
	40-49	396.39
	50-54	454.40
	55-59	547.03
	60-64	636.38
	65+	898.05

# Pacific Advantage Paired Choice rates

New and renewing business effective July 1, 2004

	Region 1					Region 2					Region 3				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25
Employee	Under 30	136.15	203.34	219.33	280.14	Under 30	100.27	144.61	155.97	220.96	Under 30	98.93	142.58	153.80	213.92
	30-39	168.15	251.09	270.82	298.86	30-39	123.82	178.57	192.60	235.73	30-39	122.18	176.07	189.90	228.29
	40-49	215.01	321.07	346.30	359.86	40-49	158.36	228.37	246.32	283.85	40-49	156.28	225.13	242.84	274.86
	50-54	292.41	436.63	470.94	500.34	50-54	215.35	310.54	334.94	394.64	50-54	212.52	306.15	330.20	382.14
	55-59	359.35	536.62	578.78	631.23	55-59	264.65	381.62	411.62	497.85	55-59	261.16	376.28	405.87	482.09
	60-64	473.19	706.63	762.17	792.00	60-64	348.49	502.56	542.06	624.69	60-64	343.90	495.53	534.48	604.89
	65+	549.81	821.02	885.54	967.19	65+	404.92	583.89	629.78	762.85	65+	399.58	575.74	620.97	738.65
Employee and spouse	Under 30	396.56	592.19	638.74	618.95	Under 30	292.06	421.13	454.22	488.20	Under 30	288.20	415.25	447.89	472.68
	30-39	459.79	686.62	740.59	678.23	30-39	338.66	488.32	526.70	534.96	30-39	334.16	481.45	519.29	517.96
	40-49	436.73	652.15	703.40	799.05	40-49	321.66	463.81	500.26	630.22	40-49	317.36	457.33	493.26	610.26
	50-54	601.17	897.68	968.23	1,020.96	50-54	442.72	638.43	688.59	805.23	50-54	436.88	629.51	678.98	779.69
	55-59	741.04	1,106.58	1,193.55	1,249.72	55-59	545.78	786.97	848.83	985.63	55-59	538.54	775.97	836.95	954.44
	60-64	927.03	1,384.34	1,493.13	1,504.34	60-64	682.75	984.49	1,061.85	1,186.55	60-64	673.70	970.74	1,047.03	1,148.97
	65+	1,287.89	1,923.17	2,074.30	1,795.84	65+	948.51	1,367.74	1,475.21	1,416.37	65+	935.97	1,348.58	1,454.56	1,371.52
Employee and one or more children	Under 30	307.29	458.84	494.91	700.11	Under 30	226.28	326.34	351.98	552.23	Under 30	223.33	321.79	347.08	534.69
	30-39	333.33	497.74	536.84	683.46	30-39	245.47	353.97	381.78	539.02	30-39	242.26	349.01	376.45	521.94
	40-49	324.41	484.41	522.47	680.27	40-49	238.91	344.51	371.58	536.54	40-49	235.72	339.68	366.38	519.54
	50-54	388.38	579.96	625.52	781.29	50-54	286.03	412.45	444.86	616.19	50-54	282.29	406.65	438.60	596.69
	55-59	459.05	685.49	739.35	938.55	55-59	338.10	487.49	525.79	740.28	55-59	333.61	480.69	518.47	716.83
	60-64	582.60	869.97	938.34	1,092.21	60-64	429.05	618.67	667.29	861.45	60-64	423.38	610.05	657.98	834.19
	65+	649.52	969.93	1,046.15	1,313.18	65+	478.36	689.77	743.99	1,035.78	65+	472.05	680.14	733.58	1,002.95
Family	Under 30	456.81	682.17	735.77	1,137.54	Under 30	336.44	485.14	523.26	897.21	Under 30	331.99	478.36	515.95	868.74
	30-39	520.05	776.61	837.64	1,097.54	30-39	383.02	552.30	595.69	865.64	30-39	377.95	544.56	587.37	838.22
	40-49	549.81	821.02	885.54	1,141.18	40-49	404.92	583.89	629.77	900.10	40-49	399.58	575.74	620.97	871.51
	50-54	656.96	981.01	1,058.12	1,307.85	50-54	483.81	697.68	752.50	1,031.55	50-54	477.46	687.91	741.96	998.85
	55-59	790.91	1,181.00	1,273.81	1,475.22	55-59	582.44	839.89	905.88	1,163.52	55-59	574.73	828.16	893.25	1,126.66
	60-64	1,022.28	1,526.52	1,646.48	1,712.68	60-64	752.88	1,085.62	1,170.93	1,350.82	60-64	742.90	1,070.44	1,154.57	1,308.03
	65+	1,298.32	1,938.73	2,091.09	2,009.93	65+	956.17	1,378.78	1,487.14	1,585.22	65+	943.53	1,359.53	1,466.38	1,535.02

### Service areas

#### Region 1

Amador,<sup>1</sup> Butte,<sup>1</sup> Calaveras,<sup>1</sup> Colusa,<sup>1</sup> El Dorado (excludes ZIP codes 95667, 95672, 95682, 95762), Glenn,<sup>1</sup> Humboldt,<sup>1</sup> Imperial,<sup>1</sup> Lake,<sup>1</sup> Mendocino,<sup>1</sup> Monterey,<sup>1</sup> Napa, Plumas,<sup>1</sup> Shasta,<sup>1</sup> Sierra,<sup>1</sup> Sutter,<sup>1</sup> Tehama,<sup>1</sup> Tulare, Tuolumne,<sup>1</sup> Yuba<sup>1</sup>

#### Region 2

El Dorado (includes ZIP codes 95667, 95672, 95682, 95762 only), Marin, Mariposa,<sup>1</sup> Merced, Nevada, Placer, Sacramento, San Benito,<sup>1</sup> San Joaquin, Santa Cruz, Solano, Sonoma, Stanislaus, Yolo

#### Region 3

Fresno, Kings, Madera, San Francisco, San Mateo

<sup>1</sup>PPO business only

# Pacific Advantage Paired Choice rates

New and renewing business effective July 1, 2004

	Region 4					Region 5					Region 6				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25
Employee	Under 30	96.30	132.60	143.03	185.04	Under 30	102.51	145.98	157.45	163.84	Under 30	104.23	144.88	156.26	178.27
	30-39	118.87	163.71	176.58	197.46	30-39	126.58	180.26	194.41	174.88	30-39	128.68	178.89	192.95	190.18
	40-49	152.01	209.38	225.83	237.72	40-49	161.85	230.49	248.60	210.54	40-49	164.54	228.78	246.77	229.01
	50-54	206.77	284.72	307.07	330.49	50-54	220.13	313.43	338.07	292.73	50-54	223.80	311.14	335.59	318.42
	55-59	254.07	349.92	377.42	416.90	55-59	270.50	385.22	415.49	369.27	55-59	275.01	382.37	412.42	401.71
	60-64	334.60	460.81	497.03	523.15	60-64	356.21	507.26	547.13	463.38	60-64	362.18	503.54	543.11	504.03
	65+	388.76	535.40	577.48	638.84	65+	413.91	589.44	635.76	565.84	65+	420.77	585.07	631.05	615.51
Employee and spouse	Under 30	280.40	386.17	416.53	408.82	Under 30	298.52	425.10	458.51	362.11	Under 30	303.50	421.97	455.15	393.90
	30-39	325.11	447.77	482.94	447.97	30-39	346.14	492.89	531.63	396.75	30-39	351.91	489.27	527.72	431.61
	40-49	308.80	425.26	458.69	527.78	40-49	328.77	468.19	504.97	467.47	40-49	334.23	464.73	501.24	508.49
	50-54	425.06	585.38	631.38	674.33	50-54	452.54	644.43	695.07	597.29	50-54	460.08	639.68	689.95	649.72
	55-59	523.96	721.62	778.33	825.40	55-59	557.84	794.39	856.83	731.10	55-59	567.14	788.58	850.54	795.22
	60-64	655.49	902.70	973.64	993.69	60-64	697.85	993.79	1,071.88	880.12	60-64	709.46	986.47	1,063.99	957.35
	65+	910.65	1,254.08	1,352.64	1,186.14	65+	969.47	1,380.58	1,489.07	1,050.64	65+	985.64	1,370.45	1,478.14	1,142.82
Employee and one or more children	Under 30	217.28	299.20	322.72	462.43	Under 30	231.33	329.42	355.31	409.57	Under 30	235.17	326.98	352.68	445.48
	30-39	235.69	324.59	350.11	451.41	30-39	250.93	357.32	385.41	399.81	30-39	255.09	354.69	382.57	434.93
	40-49	229.38	315.91	340.72	449.32	40-49	244.21	347.77	375.09	398.01	40-49	248.28	345.19	372.33	432.93
	50-54	274.61	378.19	407.91	516.06	50-54	292.32	416.34	449.06	457.08	50-54	297.23	413.29	445.76	497.21
	55-59	324.60	447.01	482.13	619.92	55-59	345.54	492.08	530.77	549.10	55-59	351.34	488.48	526.87	597.30
	60-64	411.91	567.29	611.87	721.39	60-64	438.53	624.50	673.57	639.01	60-64	445.85	619.90	668.62	695.09
	65+	459.28	632.50	682.19	867.37	65+	488.94	696.27	751.00	768.27	65+	497.08	691.13	745.45	835.71
Family	Under 30	323.01	444.83	479.81	751.35	Under 30	343.87	489.70	528.18	665.48	Under 30	349.60	486.09	524.30	723.89
	30-39	367.75	506.42	546.21	724.89	30-39	391.51	557.51	601.31	642.07	30-39	398.02	553.42	596.92	698.43
	40-49	388.75	535.38	577.45	753.75	40-49	413.89	589.38	635.70	667.64	40-49	420.77	585.07	631.05	726.25
	50-54	464.53	639.74	690.01	863.81	50-54	494.52	704.25	759.58	765.11	50-54	502.78	699.06	754.02	832.27
	55-59	559.19	770.09	830.62	974.43	55-59	595.33	847.80	914.43	863.02	55-59	605.29	841.54	907.68	938.79
	60-64	722.81	995.43	1,073.66	1,131.20	60-64	769.51	1,095.84	1,181.96	1,001.97	60-64	782.31	1,087.77	1,173.25	1,089.92
	65+	918.00	1,264.27	1,363.62	1,327.52	65+	977.32	1,391.77	1,501.14	1,175.81	65+	993.63	1,381.54	1,490.12	1,279.07

### Service areas

#### Region 4

Kern, Santa Barbara, Ventura

#### Region 5

Los Angeles, Orange  
(Los Angeles region consists of those ZIP codes beginning with 906-912, 915, 917-918, 935)

#### Region 6

Riverside, San Bernardino, San Luis Obispo<sup>1</sup>

<sup>1</sup>PPO business only

# Pacific Advantage Paired Choice rates

New and renewing business effective July 1, 2004

	Region 7					Region 8					Region 9				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25
Employee	Under 30	103.63	143.99	155.31	186.12	Under 30	121.36	167.25	180.40	157.83	Under 30	93.64	135.06	145.68	212.15
	30-39	127.94	177.79	191.77	198.59	30-39	149.86	206.57	222.80	168.38	30-39	115.65	166.75	179.84	226.34
	40-49	163.61	227.35	245.22	239.17	40-49	191.66	264.16	284.93	202.71	40-49	147.90	213.26	230.02	272.53
	50-54	222.50	309.18	333.49	332.49	50-54	260.63	359.23	387.48	281.85	50-54	201.12	290.00	312.79	378.94
	55-59	273.51	379.98	409.85	419.47	55-59	320.29	441.49	476.17	355.58	55-59	247.19	356.43	384.45	477.98
	60-64	360.13	500.38	539.69	526.28	60-64	421.79	581.39	627.08	446.16	60-64	325.50	469.36	506.24	599.84
	65+	418.41	581.39	627.09	642.65	65+	490.07	675.53	728.60	544.84	65+	378.21	545.36	588.21	732.42
Employee and spouse	Under 30	301.78	419.32	452.28	411.30	Under 30	353.46	487.22	525.51	348.66	Under 30	272.75	393.33	424.23	468.72
	30-39	349.95	486.21	524.42	450.65	30-39	409.84	564.92	609.31	382.03	30-39	316.27	456.03	491.86	513.59
	40-49	332.38	461.80	498.08	530.94	40-49	389.27	536.58	578.74	450.12	40-49	300.38	433.17	467.20	605.12
	50-54	457.49	635.68	685.64	678.38	50-54	535.81	738.60	796.64	575.12	50-54	413.50	596.25	643.11	773.10
	55-59	563.97	783.58	845.16	830.40	55-59	660.52	910.45	981.99	703.95	55-59	509.70	734.99	792.75	946.37
	60-64	705.50	980.29	1,057.32	999.64	60-64	826.31	1,138.95	1,228.47	847.45	60-64	637.65	919.44	991.70	1,139.23
	65+	980.11	1,361.84	1,468.87	1,193.30	65+	1,147.90	1,582.28	1,706.64	1,011.63	65+	885.82	1,277.34	1,377.72	1,359.92
Employee and one or more children	Under 30	233.83	324.94	350.49	465.22	Under 30	273.89	377.52	407.19	394.39	Under 30	211.34	304.79	328.75	530.19
	30-39	253.66	352.47	380.17	454.11	30-39	297.09	409.51	441.70	385.01	30-39	229.27	330.59	356.58	517.55
	40-49	246.85	343.01	369.98	452.07	40-49	289.10	398.53	429.86	383.22	40-49	223.13	321.78	347.06	515.18
	50-54	295.56	410.68	442.97	519.12	50-54	346.17	477.16	514.64	440.11	50-54	267.13	385.20	415.47	591.64
	55-59	349.33	485.43	523.58	623.66	55-59	409.15	563.99	608.32	528.70	55-59	315.74	455.31	491.09	710.75
	60-64	443.33	616.02	664.44	725.77	60-64	519.26	715.74	771.98	615.27	60-64	400.73	577.83	623.25	827.08
	65+	494.30	686.84	740.80	872.57	65+	578.91	797.99	860.71	739.75	65+	446.76	644.22	694.85	994.43
Family	Under 30	347.64	483.03	520.99	755.87	Under 30	407.16	561.22	605.33	640.78	Under 30	314.22	453.06	488.67	861.41
	30-39	395.76	549.92	593.12	729.24	30-39	463.53	638.94	689.16	618.28	30-39	357.73	515.84	556.38	831.09
	40-49	418.41	581.39	627.09	758.32	40-49	490.06	675.49	728.57	642.86	40-49	378.18	545.32	588.16	864.16
	50-54	499.92	694.67	749.27	869.02	50-54	585.55	807.12	870.54	736.76	50-54	451.86	651.57	702.77	990.37
	55-59	601.84	836.26	901.99	980.28	55-59	704.92	971.65	1,048.01	831.00	55-59	543.96	784.41	846.06	1,117.09
	60-64	777.97	1,080.95	1,165.91	1,138.06	60-64	911.18	1,255.94	1,354.63	964.79	60-64	703.15	1,013.89	1,093.57	1,296.97
	65+	988.03	1,372.86	1,480.75	1,335.54	65+	1,157.20	1,595.07	1,720.43	1,132.24	65+	892.98	1,287.72	1,388.91	1,522.08

## Service areas

### Region 7

San Diego

### Region 8

Los Angeles (consists of ZIP codes not in Region 5)

### Region 9

Alameda, Contra Costa, Santa Clara

# Pacific Advantage Paired Choice PPO – Out-of-state rates

New and renewing business effective July 1, 2004

	Region 10				Region 11				Region 12			
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35
Employee	Under 30	123.01	175.18	188.94	Under 30	143.51	204.37	220.43	Under 30	153.77	218.97	236.18
	30-39	151.90	216.31	233.29	30-39	177.21	252.36	272.17	30-39	189.87	270.39	291.62
	40-49	194.22	276.59	298.32	40-49	226.59	322.69	348.04	40-49	242.78	345.74	372.90
	50-54	264.16	376.12	405.68	50-54	308.18	438.80	473.30	50-54	330.20	470.15	507.11
	55-59	324.60	462.26	498.59	55-59	378.70	539.31	581.69	55-59	405.75	577.83	623.24
	60-64	427.45	608.71	656.56	60-64	498.69	710.16	765.98	60-64	534.32	760.89	820.70
	65+	496.69	707.33	762.91	65+	579.47	825.22	890.06	65+	620.87	884.16	953.64
Employee and spouse	Under 30	358.22	510.12	550.21	Under 30	417.93	595.14	641.91	Under 30	447.78	637.65	687.77
	30-39	415.37	591.47	637.96	30-39	484.60	690.05	744.28	30-39	519.21	739.34	797.45
	40-49	394.52	561.83	605.96	40-49	460.28	655.47	706.96	40-49	493.16	702.29	757.46
	50-54	543.05	773.32	834.08	50-54	633.56	902.20	973.10	50-54	678.81	966.65	1,042.61
	55-59	669.41	953.27	1,028.20	55-59	780.98	1,112.15	1,199.56	55-59	836.76	1,191.59	1,285.25
	60-64	837.42	1,192.55	1,286.26	60-64	976.99	1,391.31	1,500.63	60-64	1,046.78	1,490.69	1,607.82
	65+	1,163.36	1,656.70	1,786.88	65+	1,357.26	1,932.81	2,084.70	65+	1,454.21	2,070.87	2,233.61
Employee and one or more children	Under 30	277.60	395.30	426.37	Under 30	323.86	461.19	497.43	Under 30	347.00	494.13	532.97
	30-39	301.12	428.78	462.49	30-39	351.30	500.25	539.57	30-39	376.40	535.98	578.12
	40-49	293.05	417.32	450.11	40-49	341.89	486.88	525.13	40-49	366.32	521.66	562.64
	50-54	350.78	499.61	538.87	50-54	409.25	582.88	628.68	50-54	438.48	624.51	673.59
	55-59	414.65	590.50	636.92	55-59	483.76	688.91	743.08	55-59	518.31	738.12	796.16
	60-64	526.24	749.40	808.28	60-64	613.94	874.30	943.00	60-64	657.80	936.75	1,010.36
	65+	586.73	835.52	901.20	65+	684.52	974.78	1,051.40	65+	733.41	1,044.41	1,126.50
Family	Under 30	412.64	587.64	633.82	Under 30	481.42	685.58	739.45	Under 30	515.81	734.55	792.27
	30-39	469.81	669.01	721.57	30-39	548.11	780.51	841.83	30-39	587.27	836.27	901.97
	40-49	496.67	707.26	762.84	40-49	579.45	825.13	889.98	40-49	620.84	884.07	953.55
	50-54	593.42	845.10	911.50	50-54	692.33	985.95	1,063.41	50-54	741.78	1,056.38	1,139.37
	55-59	714.40	1,017.36	1,097.32	55-59	833.46	1,186.92	1,280.20	55-59	893.00	1,271.70	1,371.65
	60-64	923.41	1,315.01	1,418.35	60-64	1,077.31	1,534.18	1,654.74	60-64	1,154.27	1,643.76	1,772.94
	65+	1,172.78	1,670.12	1,801.37	65+	1,368.25	1,948.48	2,101.60	65+	1,465.98	2,087.66	2,251.71

Pacific Advantage Paired Choice PPO – Out-of-state rates

New and renewing business effective July 1, 2004

Region 13				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35
Employee	Under 30	164.02	233.57	251.92
	30-39	202.53	288.42	311.06
	40-49	258.96	368.78	397.76
	50-54	352.21	501.49	540.91
	55-59	432.80	616.35	664.78
	60-64	569.94	811.62	875.41
	65+	662.26	943.10	1,017.22
Employee and spouse	Under 30	477.63	680.16	733.62
	30-39	553.82	788.62	850.61
	40-49	526.03	749.10	807.95
	50-54	724.06	1,031.09	1,112.11
	55-59	892.54	1,271.02	1,370.93
	60-64	1,116.56	1,590.06	1,715.01
	65+	1,551.15	2,208.93	2,382.51
Employee and one or more children	Under 30	370.13	527.07	568.50
	30-39	401.49	571.71	616.66
	40-49	390.74	556.43	600.14
	50-54	467.71	666.14	718.50
	55-59	552.86	787.33	849.23
	60-64	701.65	999.20	1,077.71
	65+	782.30	1,114.03	1,201.60
Family	Under 30	550.19	783.52	845.09
	30-39	626.42	892.02	962.10
	40-49	662.22	943.01	1,017.12
	50-54	791.23	1,126.80	1,215.33
	55-59	952.53	1,356.48	1,463.09
	60-64	1,231.22	1,753.34	1,891.14
	65+	1,563.71	2,226.83	2,401.82

Region 14				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35
Employee	Under 30	174.27	248.17	267.67
	30-39	215.19	306.44	330.50
	40-49	275.15	391.83	422.62
	50-54	374.22	532.83	574.72
	55-59	459.85	654.87	706.33
	60-64	605.56	862.34	930.12
	65+	703.65	1,002.05	1,080.79
Employee and spouse	Under 30	507.48	722.67	779.47
	30-39	588.44	837.91	903.77
	40-49	558.91	795.92	858.45
	50-54	769.32	1,095.53	1,181.62
	55-59	948.33	1,350.46	1,456.61
	60-64	1,186.35	1,689.44	1,822.20
	65+	1,648.10	2,346.99	2,531.42
Employee and one or more children	Under 30	393.26	560.01	604.03
	30-39	426.58	607.44	655.20
	40-49	415.16	591.21	637.65
	50-54	496.94	707.78	763.40
	55-59	587.42	836.54	902.31
	60-64	745.50	1,061.65	1,145.07
	65+	831.20	1,183.66	1,276.70
Family	Under 30	584.58	832.49	897.91
	30-39	665.57	947.77	1,022.23
	40-49	703.61	1,001.95	1,080.69
	50-54	840.68	1,197.23	1,291.29
	55-59	1,012.06	1,441.26	1,554.53
	60-64	1,308.17	1,862.93	2,009.33
	65+	1,661.44	2,366.01	2,551.94

Region 15				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35
Employee	Under 30	184.52	262.76	283.41
	30-39	227.84	324.47	349.94
	40-49	291.33	414.88	447.48
	50-54	396.23	564.17	608.53
	55-59	486.90	693.40	747.88
	60-64	641.18	913.07	984.83
	65+	745.04	1,060.99	1,144.37
Employee and spouse	Under 30	537.34	765.18	825.32
	30-39	623.05	887.20	956.93
	40-49	591.79	842.74	908.95
	50-54	814.57	1,159.97	1,251.13
	55-59	1,004.11	1,429.90	1,542.29
	60-64	1,256.13	1,788.82	1,929.38
	65+	1,745.05	2,485.04	2,680.33
Employee and one or more children	Under 30	416.39	592.96	639.56
	30-39	451.67	643.18	693.74
	40-49	439.58	625.99	675.16
	50-54	526.18	749.41	808.31
	55-59	621.97	885.74	955.39
	60-64	789.35	1,124.10	1,212.43
	65+	880.09	1,253.29	1,351.80
Family	Under 30	618.97	881.46	950.72
	30-39	704.72	1,003.52	1,082.36
	40-49	745.00	1,060.88	1,144.26
	50-54	890.14	1,267.65	1,367.24
	55-59	1,071.59	1,526.04	1,645.97
	60-64	1,385.12	1,972.51	2,127.53
	65+	1,759.18	2,505.19	2,702.05

Pacific Advantage Paired Choice PPO – Out-of-state rates

New and renewing business effective July 1, 2004

Region 16				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35
Employee	Under 30	194.77	277.36	299.16
	30-39	240.50	342.49	369.38
	40-49	307.52	437.93	472.34
	50-54	418.25	595.52	642.33
	55-59	513.95	731.92	789.43
	60-64	676.80	963.79	1,039.55
	65+	786.43	1,119.94	1,207.94
Employee and spouse	Under 30	567.19	807.69	871.17
	30-39	657.67	936.49	1,010.10
	40-49	624.66	889.56	959.44
	50-54	859.83	1,224.42	1,320.63
	55-59	1,059.90	1,509.34	1,627.98
	60-64	1,325.92	1,888.20	2,036.57
	65+	1,841.99	2,623.10	2,829.23
Employee and one or more children	Under 30	439.53	625.90	675.09
	30-39	476.77	678.91	732.28
	40-49	464.00	660.76	712.67
	50-54	555.41	791.05	853.21
	55-59	656.53	934.95	1,008.46
	60-64	833.21	1,186.55	1,279.78
	65+	928.99	1,322.91	1,426.90
Family	Under 30	653.35	930.43	1,003.54
	30-39	743.87	1,059.27	1,142.49
	40-49	786.39	1,119.82	1,207.83
	50-54	939.59	1,338.08	1,443.20
	55-59	1,131.13	1,610.82	1,737.42
	60-64	1,462.07	2,082.10	2,245.72
	65+	1,856.91	2,644.36	2,852.17

Region 17				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35
Employee	Under 30	205.02	291.96	314.90
	30-39	253.16	360.52	388.82
	40-49	323.70	460.98	497.20
	50-54	440.26	626.86	676.14
	55-59	541.00	770.44	830.98
	60-64	712.42	1,014.52	1,094.26
	65+	827.82	1,178.88	1,271.52
Employee and spouse	Under 30	597.04	850.20	917.02
	30-39	692.28	985.78	1,063.26
	40-49	657.54	936.38	1,009.94
	50-54	905.08	1,288.86	1,390.14
	55-59	1,115.68	1,588.78	1,713.66
	60-64	1,395.70	1,987.58	2,143.76
	65+	1,938.94	2,761.16	2,978.14
Employee and one or more children	Under 30	462.66	658.84	710.62
	30-39	501.86	714.64	770.82
	40-49	488.42	695.54	750.18
	50-54	584.64	832.68	898.12
	55-59	691.08	984.16	1,061.54
	60-64	877.06	1,249.00	1,347.14
	65+	977.88	1,392.54	1,502.00
Family	Under 30	687.74	979.40	1,056.36
	30-39	783.02	1,115.02	1,202.62
	40-49	827.78	1,178.76	1,271.40
	50-54	989.04	1,408.50	1,519.16
	55-59	1,190.66	1,695.60	1,828.86
	60-64	1,539.02	2,191.68	2,363.92
	65+	1,954.64	2,783.54	3,002.28

# California Choice rates

New and renewing business effective July 1, 2004

	Region 1					Region 2					Region 3				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25
Employee	Under 30	261.14	333.50	365.27	419.84	Under 30	198.46	253.31	277.59	318.92	Under 30	198.39	253.33	277.52	318.95
	30-39	278.60	355.85	389.72	447.99	30-39	211.73	270.29	296.17	340.16	30-39	211.69	270.27	296.09	340.27
	40-49	335.49	428.46	469.27	539.43	40-49	254.97	325.44	356.59	409.71	40-49	254.90	325.42	356.48	409.75
	50-54	466.41	595.73	652.45	749.96	50-54	354.45	452.46	495.78	569.55	50-54	354.35	452.52	495.73	569.64
	55-59	588.42	751.50	823.05	946.06	55-59	447.14	570.79	625.45	718.50	55-59	447.03	570.83	625.32	718.68
	60-64	738.33	943.01	1,032.78	1,187.11	60-64	561.07	716.22	784.81	901.60	60-64	560.92	716.24	784.66	901.75
	65+	901.58	1,151.49	1,261.12	1,449.60	65+	685.11	874.58	958.34	1,100.94	65+	684.95	874.61	958.11	1,101.17
Employee and spouse	Under 30	576.94	736.84	806.97	927.67	Under 30	438.44	559.69	613.27	704.72	Under 30	438.30	559.70	613.10	704.64
	30-39	632.24	807.45	884.33	1,016.54	30-39	480.45	613.31	672.04	772.00	30-39	480.32	613.34	671.91	772.17
	40-49	744.87	951.32	1,041.88	1,197.60	40-49	566.03	722.59	791.80	909.53	40-49	565.91	722.60	791.60	909.69
	50-54	951.69	1,215.50	1,331.21	1,530.21	50-54	723.23	923.19	1,011.63	1,162.14	50-54	723.07	923.22	1,011.38	1,162.33
	55-59	1,164.94	1,487.85	1,629.46	1,873.07	55-59	885.29	1,130.07	1,238.30	1,422.53	55-59	885.06	1,130.02	1,237.95	1,422.83
	60-64	1,402.38	1,791.09	1,961.59	2,254.78	60-64	1,065.68	1,360.40	1,490.69	1,712.47	60-64	1,065.44	1,360.41	1,490.30	1,712.78
	65+	1,674.05	2,138.04	2,341.56	2,691.62	65+	1,272.13	1,623.92	1,779.46	2,044.18	65+	1,271.83	1,623.95	1,778.99	2,044.59
Employee and one or more children	Under 30	652.65	833.54	912.88	1,049.26	Under 30	495.94	633.10	693.72	796.91	Under 30	495.83	633.09	693.52	797.04
	30-39	637.10	813.67	891.11	1,024.32	30-39	484.12	618.05	677.25	777.96	30-39	484.04	618.02	677.03	778.13
	40-49	634.16	809.93	887.04	1,019.63	40-49	481.92	615.18	674.11	774.38	40-49	481.78	615.22	673.98	774.57
	50-54	728.30	930.20	1,018.75	1,170.98	50-54	553.47	706.51	774.17	889.30	50-54	553.29	706.47	773.93	889.48
	55-59	874.94	1,117.42	1,223.77	1,406.70	55-59	664.89	848.74	930.04	1,068.36	55-59	664.71	848.74	929.79	1,068.58
	60-64	1,018.19	1,300.38	1,424.16	1,637.03	60-64	773.73	987.70	1,082.30	1,243.25	60-64	773.55	987.70	1,081.98	1,243.52
	65+	1,224.10	1,563.47	1,712.29	1,968.27	65+	930.25	1,187.52	1,301.23	1,494.75	65+	930.04	1,187.54	1,300.93	1,495.08
Family	Under 30	1,060.38	1,354.27	1,483.22	1,704.93	Under 30	805.84	1,028.63	1,127.13	1,294.83	Under 30	805.63	1,028.67	1,126.87	1,295.11
	30-39	1,023.08	1,306.66	1,431.06	1,644.95	30-39	777.47	992.49	1,087.53	1,249.29	30-39	777.26	992.48	1,087.24	1,249.51
	40-49	1,063.81	1,358.66	1,488.04	1,710.40	40-49	808.39	1,031.99	1,130.80	1,299.03	40-49	808.20	1,031.97	1,130.52	1,299.24
	50-54	1,219.13	1,557.09	1,705.34	1,960.22	50-54	926.46	1,182.66	1,295.94	1,488.75	50-54	926.26	1,182.68	1,295.61	1,488.97
	55-59	1,375.15	1,756.35	1,923.54	2,211.05	55-59	1,045.00	1,333.97	1,461.73	1,679.23	55-59	1,044.78	1,334.02	1,461.38	1,679.57
	60-64	1,596.52	2,039.09	2,233.20	2,567.01	60-64	1,213.26	1,548.74	1,697.06	1,949.54	60-64	1,212.94	1,548.80	1,696.67	1,949.94
	65+	1,873.61	2,392.93	2,620.70	3,012.51	65+	1,423.80	1,817.55	1,991.61	2,287.88	65+	1,423.44	1,817.55	1,991.08	2,288.34

### Service areas

#### Region 1

El Dorado (excludes ZIP codes 95667, 95672, 95682, 95762), Napa, Tulare

#### Region 2

El Dorado (includes ZIP codes 95667, 95672, 95682, 95762 only), Marin, Merced, Nevada, Placer, Sacramento, San Joaquin, Santa Cruz, Solano, Sonoma, Stanislaus, Yolo

#### Region 3

Fresno, Kings, Madera, San Francisco, San Mateo

# California Choice rates

New and renewing business effective July 1, 2004

	Region 4					Region 5					Region 6				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25
Employee	Under 30	163.97	211.43	225.25	264.56	Under 30	151.67	197.22	214.02	248.89	Under 30	154.29	193.45	211.98	244.30
	30-39	174.94	225.58	240.30	282.25	30-39	161.84	210.50	228.43	265.53	30-39	164.62	206.37	226.14	260.62
	40-49	210.66	271.64	289.38	339.84	40-49	194.87	253.43	275.01	319.77	40-49	198.24	248.50	272.28	313.81
	50-54	292.88	377.61	402.27	472.48	50-54	270.94	352.35	382.39	444.61	50-54	275.63	345.52	378.60	436.35
	55-59	369.43	476.37	507.50	596.05	55-59	341.78	444.48	482.37	560.85	55-59	347.68	435.90	477.64	550.44
	60-64	463.58	597.74	636.82	747.94	60-64	428.89	557.74	605.24	703.77	60-64	436.29	546.96	599.31	690.63
	65+	566.09	729.96	777.65	913.31	65+	523.68	681.07	739.12	859.30	65+	532.75	667.91	731.85	843.38
Employee and spouse	Under 30	362.25	467.15	497.65	584.46	Under 30	335.14	435.84	472.99	549.90	Under 30	340.93	427.39	468.33	539.72
	30-39	396.95	511.86	545.29	640.43	30-39	367.22	477.57	518.30	602.61	30-39	373.60	468.35	513.19	591.42
	40-49	467.69	603.05	642.45	754.57	40-49	432.64	562.64	610.59	710.00	40-49	440.16	551.79	604.63	696.77
	50-54	597.56	770.50	820.83	964.03	50-54	552.79	718.95	780.22	907.15	50-54	562.36	705.03	772.55	890.25
	55-59	731.46	943.18	1,004.77	1,180.09	55-59	676.67	879.98	955.00	1,110.39	55-59	688.39	863.00	945.64	1,089.71
	60-64	880.50	1,135.42	1,209.56	1,420.62	60-64	814.56	1,059.31	1,149.61	1,336.67	60-64	828.71	1,038.86	1,138.35	1,311.86
	65+	1,051.10	1,355.36	1,443.90	1,695.80	65+	972.40	1,264.55	1,372.34	1,595.65	65+	989.22	1,240.12	1,358.89	1,566.01
Employee and one or more children	Under 30	409.78	528.37	562.87	661.14	Under 30	379.09	493.01	535.04	622.04	Under 30	385.66	483.45	529.76	610.52
	30-39	400.02	515.79	549.49	645.37	30-39	370.04	481.23	522.27	607.23	30-39	376.46	471.93	517.13	595.96
	40-49	398.19	513.41	546.95	642.40	40-49	368.38	479.01	519.86	604.43	40-49	374.73	469.79	514.78	593.23
	50-54	457.29	589.63	628.18	737.80	50-54	423.05	550.12	597.01	694.19	50-54	430.36	539.53	591.20	681.32
	55-59	549.34	708.38	754.64	886.27	55-59	508.22	660.90	717.22	833.97	55-59	517.01	648.10	710.18	818.47
	60-64	639.30	824.34	878.21	1,031.41	60-64	591.41	769.13	834.69	970.48	60-64	601.65	754.25	826.46	952.45
	65+	768.60	991.12	1,055.87	1,240.06	65+	711.06	924.70	1,003.55	1,166.84	65+	723.35	906.84	993.68	1,145.13
Family	Under 30	665.78	858.51	914.59	1,074.20	Under 30	615.92	801.02	869.29	1,010.73	Under 30	626.64	785.52	860.78	991.98
	30-39	642.37	828.32	882.41	1,036.38	30-39	594.25	772.84	838.71	975.20	30-39	604.54	757.88	830.46	957.06
	40-49	667.95	861.28	917.53	1,077.67	40-49	617.93	803.60	872.10	1,014.01	40-49	628.62	788.08	863.54	995.15
	50-54	765.46	987.04	1,051.53	1,235.00	50-54	708.15	920.95	999.46	1,162.06	50-54	720.42	903.14	989.63	1,141.82
	55-59	863.42	1,113.38	1,186.09	1,393.01	55-59	798.78	1,038.79	1,127.34	1,310.79	55-59	812.61	1,018.70	1,116.26	1,286.41
	60-64	1,002.43	1,292.62	1,377.08	1,617.30	60-64	927.35	1,206.03	1,308.84	1,521.76	60-64	943.40	1,182.72	1,295.98	1,493.50
	65+	1,176.39	1,516.91	1,616.00	1,897.95	65+	1,088.29	1,415.29	1,535.92	1,785.89	65+	1,107.15	1,387.95	1,520.88	1,752.67

### Service areas

#### Region 4

Kern, Santa Barbara, Ventura

#### Region 5

Los Angeles, Orange (Los Angeles region consists of those ZIP codes beginning with 906-912, 915, 917-918, 935)

#### Region 6

Riverside, San Bernardino

## California Choice rates

New and renewing business effective July 1, 2004

	Region 7					Region 8					Region 9				
	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25	Age Ranges	PPO Saver	Value PPO 40	Value PPO 35	HMO 25
Employee	Under 30	162.40	207.30	227.17	261.44	Under 30	159.40	207.04	226.94	261.75	Under 30	194.57	257.28	281.93	323.38
	30-39	173.28	221.18	242.38	278.95	30-39	170.08	220.90	242.11	279.27	30-39	207.58	274.45	300.72	345.04
	40-49	208.65	266.33	291.85	335.87	40-49	204.80	265.97	291.52	336.30	40-49	249.94	330.49	362.16	415.41
	50-54	290.06	370.28	405.75	466.95	50-54	284.71	369.83	405.35	467.60	50-54	347.47	459.51	503.52	577.57
	55-59	365.94	467.11	511.83	589.10	55-59	359.16	466.60	511.41	589.85	55-59	438.38	579.69	635.21	728.62
	60-64	459.18	586.13	642.27	739.19	60-64	450.65	585.48	641.70	740.21	60-64	550.08	727.39	797.05	914.25
65+	560.71	715.76	784.30	902.60	65+	550.30	714.92	783.60	903.82	65+	671.70	888.22	973.30	1,116.38	
Employee and spouse	Under 30	358.81	458.05	501.91	577.62	Under 30	352.15	457.51	501.43	578.38	Under 30	429.85	568.41	622.80	714.43
	30-39	393.18	501.89	549.96	632.95	30-39	385.91	501.30	549.46	633.78	30-39	471.01	622.87	682.52	782.85
	40-49	463.24	591.31	647.94	745.72	40-49	454.63	590.63	647.34	746.73	40-49	554.96	733.82	804.11	922.34
	50-54	591.85	755.53	827.86	952.80	50-54	580.89	754.64	827.12	954.08	50-54	709.05	937.62	1,027.40	1,178.48
	55-59	724.51	924.82	1,013.39	1,166.25	55-59	711.05	923.72	1,012.46	1,167.85	55-59	867.92	1,147.68	1,257.61	1,442.53
	60-64	872.13	1,113.27	1,219.88	1,403.96	60-64	855.96	1,111.96	1,218.76	1,405.87	60-64	1,044.78	1,381.60	1,513.92	1,736.50
65+	1,041.12	1,328.97	1,456.24	1,676.00	65+	1,021.81	1,327.41	1,454.92	1,678.26	65+	1,247.18	1,649.20	1,807.14	2,072.89	
Employee and one or more children	Under 30	405.85	518.11	567.73	653.36	Under 30	398.34	517.48	567.20	654.28	Under 30	486.24	642.95	704.52	808.10
	30-39	396.23	505.76	554.18	637.83	30-39	388.83	505.16	553.69	638.73	30-39	474.64	627.65	687.75	788.94
	40-49	394.39	503.45	551.66	634.90	40-49	387.08	502.86	551.17	635.71	40-49	472.44	624.78	684.62	785.26
	50-54	452.93	578.17	633.55	729.14	50-54	444.53	577.47	632.95	730.13	50-54	542.61	717.47	786.21	901.85
	55-59	544.11	694.55	761.09	875.89	55-59	534.05	693.76	760.42	877.11	55-59	651.84	861.95	944.50	1,083.44
	60-64	633.19	808.27	885.70	1,019.34	60-64	621.47	807.34	884.91	1,020.72	60-64	758.56	1,003.07	1,099.09	1,260.74
65+	761.27	971.82	1,064.87	1,225.57	65+	747.20	970.69	1,063.93	1,227.16	65+	912.03	1,206.01	1,321.51	1,515.81	
Family	Under 30	659.47	841.83	922.43	1,061.57	Under 30	647.23	840.80	921.55	1,063.00	Under 30	790.04	1,044.66	1,144.69	1,313.08
	30-39	636.24	812.16	889.93	1,024.25	30-39	624.47	811.25	889.19	1,025.64	30-39	762.25	1,007.91	1,104.45	1,266.90
	40-49	661.58	844.55	925.43	1,065.00	40-49	649.33	843.53	924.57	1,066.44	40-49	792.56	1,047.99	1,148.33	1,317.32
	50-54	758.22	967.86	1,060.55	1,220.54	50-54	744.13	966.72	1,059.56	1,222.20	50-54	908.31	1,201.07	1,316.12	1,509.65
	55-59	855.23	1,091.74	1,196.28	1,376.73	55-59	839.39	1,090.42	1,195.14	1,378.62	55-59	1,024.56	1,354.76	1,484.50	1,702.88
	60-64	992.89	1,267.47	1,388.84	1,598.34	60-64	974.50	1,265.95	1,387.57	1,600.48	60-64	1,189.49	1,572.91	1,723.53	1,976.96
65+	1,165.19	1,487.40	1,629.84	1,875.70	65+	1,143.58	1,485.64	1,628.35	1,878.28	65+	1,395.88	1,845.84	2,022.61	2,320.02	

### Service areas

#### Region 7

San Diego

#### Region 8

Los Angeles (consists of ZIP codes not in Region 5)

#### Region 9

Alameda, Contra Costa, Santa Clara

## California Choice – Salud Affordable rates

New and renewing business effective July 1, 2004

### Region 5

Los Angeles, (Los Angeles region consists of those ZIP codes beginning with 906-912, 915, 917-918, 935)

### Region 8

Los Angeles (consists of ZIP codes not in Region 5)

### Regions 5 & 8

	Regions 5 & 8	
	Age Ranges	Salud HMO 20
Employee	Under 30	119.76
	30-39	127.78
	40-49	153.86
	50-54	213.93
	55-59	269.86
	60-64	338.64
65+	413.49	
Employee and spouse	Under 30	264.61
	30-39	289.95
	40-49	341.61
	50-54	436.47
	55-59	534.28
	60-64	643.15
65+	767.77	
Employee and one or more children	Under 30	299.33
	30-39	292.17
	40-49	290.86
	50-54	334.02
	55-59	401.30
	60-64	466.96
65+	561.44	
Family	Under 30	486.29
	30-39	469.18
	40-49	487.90
	50-54	559.13
	55-59	630.69
	60-64	732.22
65+	859.28	

## California Choice – Salud con Health Net HMO SIMNSA rates

New and renewing business effective July 1, 2004

### Region 7

San Diego

**Please note:**  
For eligible San Diego Zip codes, please refer to page 8.

### Region 7

	Region 7	
	Age Ranges	Salud HMO SIMNSA only
Employee	Under 30	81.96
	30-39	96.24
	40-49	123.08
	50-54	150.12
	55-59	201.46
	60-64	251.34
65+	308.24	
Employee and spouse	Under 30	190.89
	30-39	201.75
	40-49	239.44
	50-54	293.91
	55-59	379.56
	60-64	477.32
65+	691.93	
Employee and one or more children	Under 30	200.81
	30-39	217.82
	40-49	232.55
	50-54	248.73
	55-59	300.00
	60-64	342.63
65+	403.25	
Family	Under 30	316.51
	30-39	356.62
	40-49	409.34
	50-54	469.24
	55-59	564.90
	60-64	657.17
65+	927.38	





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