

Rate Guide

CHOICE MADE SIMPLE

New and renewing business, effective October 1, 2025 through December 31, 2025

Rates quoted are pending completion of regulatory review

Small Business Group



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through December 31, 2025

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How to receive a quote

Rates displayed are for Affordable Care Act (ACA)-compliant plans.

If you would like to receive a formal quote from Health Net of California, Inc. (Health Net) Small Business Plans, please contact your authorized Health Net broker or Health Net account executive at 800-447-8812, option 1.

For quotes for renewing groups or groups on grandfathered plans, please contact Account Management at 800-447-8812, option 2.

Rates subject to change. Rates cannot be changed based on prior claims experience. For Grandfathered Plan Rating Regions, please see page 101.

Medical Rating Regions

New and renewing business, effective October 1, 2025 through December 31, 2025

Region	County
1	Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, and Yuba
2	Marin, Napa, Solano, and Sonoma
3	El Dorado, Placer, Sacramento, and Yolo
4	San Francisco
5	Contra Costa
6	Alameda
7	Santa Clara
8	San Mateo
9	Monterey, San Benito and Santa Cruz
10	Mariposa, Merced, San Joaquin, Stanislaus, and Tulare
11	Fresno, Kings and Madera
12	San Luis Obispo, Santa Barbara and Ventura
13	Imperial, Inyo and Mono
14	Kern
15	Los Angeles. ZIP codes starting with 906–912, 915, 917–918, and 935
16	Los Angeles. ZIP codes not included in region 15
17	Riverside and San Bernardino
18	Orange
19	San Diego

Note: Not all ZIP codes may be available within these counties. Please contact your Health Net sales associate for confirmation.

Dental Rating Regions by Area

DENTAL HMO

Health Net Dental HMO plans are not available in Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, San Benito, Sierra, Siskiyou, Tehama, Trinity, Tuolumne, and Yuba counties.

These are the rating regions by ZIP codes for the PPO plans.

PPO rating area by ZIP codes

Area 1 contains the ZIP codes starting with 900–904 and 945–948.

Area 2 contains the ZIP codes starting with 905–930.

Area 3 contains the ZIP codes starting with 931, 940–941 and 943–944.

Area 4 contains the ZIP codes starting with 932–933 and 935–938.

Area 5 contains the ZIP codes starting with 934, 939 and 954–961.

Area 6 contains the ZIP codes starting with 942.

Area 7 contains the ZIP codes starting with 949–951.

Area 8 contains the ZIP codes starting with 952–953.

Note: Area is determined by the group's home-office ZIP code.





Enhanced Choice Package

Health Net's Enhanced Choice offers small business groups a simplified package offering access to all plans.

- ✓ Full Network HMO
- ✓ WholeCare HMO
- ✓ SmartCare HMO
- ✓ Salud HMO y Más (Health and More)
- ✓ Full Network PPO



Find your rate

Finding the rate that applies to you is easy:

- 1 Find the chart for your region on the following pages;
- 2 Select your age; then
- 3 Select a plan.

Premium payment options

- Online billing
- Monthly billing



Calculate your rate

The medical premium rate for a family is calculated using the sum of premiums for each family member age 21 or older and for no more than the three oldest covered children who are under age 21.

For the purpose of rating, the member's age is determined at the time a policy is issued or renewed.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 1 Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, and Yuba counties																	
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0-14	502.67	487.13	482.44	438.73	428.08	426.69	422.98	425.24	419.74	416.34	378.97	376.65	370.39	360.90	364.76	347.93	345.15
15	547.35	530.43	525.33	477.73	466.13	464.61	460.58	463.04	457.05	453.34	412.65	410.13	403.31	392.98	397.19	378.86	375.83
16	564.43	546.99	541.72	492.64	480.68	479.12	474.95	477.50	471.31	467.49	425.53	422.93	415.90	405.25	409.58	390.68	387.56
17	581.52	563.54	558.12	507.55	495.23	493.62	489.33	491.95	485.58	481.64	438.41	435.73	428.49	417.51	421.98	402.51	399.29
18	599.91	581.37	575.78	523.61	510.89	509.24	504.81	507.51	500.94	496.88	452.29	449.52	442.05	430.72	435.33	415.24	411.92
19	618.31	599.20	593.44	539.67	526.56	524.85	520.29	523.08	516.30	512.12	466.16	463.31	455.60	443.93	448.68	427.97	424.56
20	637.37	617.67	611.72	556.30	542.79	541.03	536.33	539.20	532.22	527.90	480.52	477.59	469.64	457.61	462.51	441.16	437.64
21	657.08	636.77	630.64	573.51	559.58	557.76	552.92	555.87	548.68	544.23	495.38	492.36	484.17	471.77	476.81	454.81	451.17
22	657.08	636.77	630.64	573.51	559.58	557.76	552.92	555.87	548.68	544.23	495.38	492.36	484.17	471.77	476.81	454.81	451.17
23	657.08	636.77	630.64	573.51	559.58	557.76	552.92	555.87	548.68	544.23	495.38	492.36	484.17	471.77	476.81	454.81	451.17
24	657.08	636.77	630.64	573.51	559.58	557.76	552.92	555.87	548.68	544.23	495.38	492.36	484.17	471.77	476.81	454.81	451.17



PPO

PLAN RATES

PPO

NEW AND RENEWING BUSINESS,
EFFECTIVE OCTOBER 1, 2025 THROUGH DECEMBER 31, 2025

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region

1

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, and Yuba counties

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	502.67	487.13	482.44	438.73	428.08	426.69	422.98	425.24	419.74	416.34	378.97	376.65	370.39	360.90	364.76	347.93	345.15
15	547.35	530.43	525.33	477.73	466.13	464.61	460.58	463.04	457.05	453.34	412.65	410.13	403.31	392.98	397.19	378.86	375.83
16	564.43	546.99	541.72	492.64	480.68	479.12	474.95	477.50	471.31	467.49	425.53	422.93	415.90	405.25	409.58	390.68	387.56
17	581.52	563.54	558.12	507.55	495.23	493.62	489.33	491.95	485.58	481.64	438.41	435.73	428.49	417.51	421.98	402.51	399.29
18	599.91	581.37	575.78	523.61	510.89	509.24	504.81	507.51	500.94	496.88	452.29	449.52	442.05	430.72	435.33	415.24	411.92
19	618.31	599.20	593.44	539.67	526.56	524.85	520.29	523.08	516.30	512.12	466.16	463.31	455.60	443.93	448.68	427.97	424.56
20	637.37	617.67	611.72	556.30	542.79	541.03	536.33	539.20	532.22	527.90	480.52	477.59	469.64	457.61	462.51	441.16	437.64
21	657.08	636.77	630.64	573.51	559.58	557.76	552.92	555.87	548.68	544.23	495.38	492.36	484.17	471.77	476.81	454.81	451.17
22	657.08	636.77	630.64	573.51	559.58	557.76	552.92	555.87	548.68	544.23	495.38	492.36	484.17	471.77	476.81	454.81	451.17
23	657.08	636.77	630.64	573.51	559.58	557.76	552.92	555.87	548.68	544.23	495.38	492.36	484.17	471.77	476.81	454.81	451.17
24	657.08	636.77	630.64	573.51	559.58	557.76	552.92	555.87	548.68	544.23	495.38	492.36	484.17	471.77	476.81	454.81	451.17
25	659.71	639.32	633.17	575.80	561.82	559.99	555.13	558.10	550.87	546.41	497.37	494.33	486.10	473.65	478.72	456.63	452.98
26	672.85	652.06	645.78	587.27	573.01	571.15	566.19	569.21	561.85	557.29	507.27	504.17	495.79	483.09	488.26	465.72	462.00
27	688.62	667.34	660.92	601.03	586.44	584.53	579.46	582.56	575.01	570.35	519.16	515.99	507.41	494.41	499.70	476.64	472.83
28	714.25	692.17	685.51	623.40	608.26	606.29	601.02	604.23	596.41	591.58	538.48	535.19	526.29	512.81	518.30	494.38	490.43
29	735.27	712.55	705.69	641.75	626.17	624.13	618.71	622.02	613.97	608.99	554.33	550.95	541.78	527.91	533.55	508.93	504.86
30	745.79	722.74	715.78	650.93	635.12	633.06	627.56	630.92	622.75	617.70	562.26	558.82	549.53	535.45	541.18	516.21	512.08
31	761.56	738.02	730.92	664.69	648.55	646.44	640.83	644.26	635.92	630.76	574.15	570.64	561.15	546.78	552.63	527.12	522.91
32	777.33	753.30	746.05	678.46	661.98	659.83	654.10	657.60	649.08	643.82	586.04	582.46	572.77	558.10	564.07	538.04	533.74
33	787.18	762.85	755.51	687.06	670.37	668.20	662.39	665.94	657.31	651.99	593.47	589.84	580.03	565.17	571.22	544.86	540.51
34	797.70	773.04	765.60	696.24	679.33	677.12	671.24	674.83	666.09	660.69	601.40	597.72	587.78	572.72	578.85	552.14	547.73
35	802.95	778.14	770.65	700.83	683.80	681.58	675.66	679.28	670.48	665.05	605.36	601.66	591.65	576.50	582.67	555.78	551.34
36	808.21	783.23	775.69	705.41	688.28	686.05	680.09	683.72	674.87	669.40	609.32	605.60	595.53	580.27	586.48	559.41	554.94
37	813.46	788.32	780.74	710.00	692.76	690.51	684.51	688.17	679.26	673.76	613.29	609.54	599.40	584.05	590.30	563.05	558.55
38	818.72	793.42	785.78	714.59	697.23	694.97	688.93	692.62	683.65	678.11	617.25	613.48	603.27	587.82	594.11	566.69	562.16
39	829.23	803.61	795.87	723.77	706.19	703.89	697.78	701.51	692.43	686.82	625.17	621.35	611.02	595.37	601.74	573.97	569.38
40	839.75	813.80	805.96	732.94	715.14	712.82	706.63	710.41	701.21	695.53	633.10	629.23	618.77	602.92	609.37	581.25	576.60
41	855.52	829.08	821.10	746.71	728.57	726.20	719.90	723.75	714.38	708.59	644.99	641.05	630.39	614.24	620.81	592.16	587.43
42	870.63	843.72	835.60	759.90	741.44	739.03	732.61	736.53	727.00	721.10	656.38	652.37	641.52	625.09	631.78	602.62	597.81
43	891.66	864.10	855.78	778.25	759.35	756.88	750.31	754.32	744.55	738.52	672.24	668.13	657.02	640.19	647.04	617.17	612.24
44	917.94	889.57	881.01	801.19	781.73	779.19	772.42	776.56	766.50	760.29	692.05	687.82	676.38	659.06	666.11	635.37	630.29
45	948.82	919.50	910.65	828.14	808.03	805.41	798.41	802.68	792.29	785.87	715.33	710.96	699.14	681.23	688.52	656.74	651.50
46	985.62	955.16	945.97	860.26	839.37	836.64	829.37	833.81	823.02	816.34	743.08	738.53	726.25	707.65	715.22	682.21	676.76
47	1,027.02	995.28	985.70	896.39	874.62	871.78	864.21	868.83	857.58	850.63	774.28	769.55	756.75	737.37	745.26	710.87	705.19
48	1,074.33	1,041.12	1,031.10	937.68	914.91	911.94	904.02	908.85	897.09	889.81	809.95	805.00	791.61	771.34	779.59	743.61	737.67
49	1,120.98	1,086.33	1,075.88	978.40	954.64	951.54	943.27	948.32	936.04	928.46	845.12	839.96	825.99	804.83	813.44	775.90	769.70
50	1,173.54	1,137.28	1,126.33	1,024.28	999.41	996.16	987.51	992.79	979.94	971.99	884.76	879.35	864.72	842.57	851.59	812.29	805.80
51	1,225.45	1,187.58	1,176.15	1,069.59	1,043.61	1,040.22	1,031.19	1,036.70	1,023.28	1,014.99	923.89	918.24	902.97	879.84	889.26	848.22	841.44
52	1,282.62	1,242.98	1,231.02	1,119.48	1,092.30	1,088.75	1,079.29	1,085.07	1,071.02	1,062.34	966.99	961.08	945.10	920.89	930.74	887.79	880.69
53	1,340.44	1,299.02	1,286.51	1,169.95	1,141.54	1,137.83	1,127.95	1,133.98	1,119.30	1,110.23	1,010.58	1,004.41	987.70	962.40	972.70	927.81	920.40
54	1,402.87	1,359.51	1,346.43	1,224.44	1,194.70	1,190.82	1,180.48	1,186.79	1,171.43	1,161.93	1,057.64	1,051.18	1,033.70	1,007.22	1,018.00	971.02	963.26
55	1,465.29	1,420.00	1,406.34	1,278.92	1,247.86	1,243.81	1,233.00	1,239.60	1,223.55	1,213.63	1,104.71	1,097.95	1,079.69	1,052.04	1,063.29	1,014.22	1,006.12
56	1,532.97	1,485.59	1,471.29	1,337.99	1,305.49	1,301.26	1,289.95	1,296.85	1,280.06	1,269.69	1,155.73	1,148.67	1,129.56	1,100.63	1,112.41	1,061.07	1,052.59
57	1,601.30	1,551.82	1,536.88	1,397.64	1,363.69	1,359.26	1,347.46	1,354.66	1,337.13	1,326.29	1,207.25	1,199.87	1,179.92	1,149.69	1,161.99	1,108.37	1,099.51
58	1,674.24	1,622.50	1,606.88	1,461.29	1,425.80	1,421.17	1,408.83	1,416.37	1,398.03	1,386.70	1,262.24	1,254.52	1,233.66	1,202.06	1,214.92	1,158.85	1,149.59
59	1,710.38	1,657.52	1,641.57	1,492.84	1,456.58	1,451.85	1,439.24	1,446.94	1,428.21	1,416.63	1,289.48	1,281.60	1,260.29	1,228.00	1,241.15	1,183.87	1,174.41
60	1,783.31	1,728.20	1,711.57	1,556.50	1,518.69	1,513.76	1,500.61	1,508.64	1,489.11	1,477.04	1,344.47	1,336.25	1,314.03	1,280.37	1,294.07	1,234.35	1,224.49
61	1,846.39	1,789.33	1,772.11	1,611.55	1,572.41	1,567.31	1,553.69	1,562.01	1,541.78	1,529.28	1,392.03	1,383.52	1,360.51	1,325.66	1,339.85	1,278.01	1,267.80
62	1,887.79	1,829.45	1,811.84	1,647.68	1,607.67	1,602.45	1,588.53	1,597.03	1,576.35	1,563.57	1,423.24	1,414.54	1,391.01	1,355.38	1,369.89	1,306.66	1,296.22
63	1,939.70	1,879.75	1,861.66	1,692.99	1,651.87	1,646.51	1,632.21	1,640.94	1,619.69	1,606.56	1,462.37	1,453.43	1,429.26	1,392.65	1,407.55	1,342.59	1,331.87
64+	1,971.24	1,910.31	1,891.92	1,720.53	1,678.74	1,673.28	1,658.76	1,667.61	1,646.04	1,632.69	1,486.14	1,477.08	1,452.51	1,415.31	1,430.43	1,364.43	1,353.51

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

		Region 2 Marin, Napa, Solano, and Sonoma counties															
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	565.81	548.32	543.05	493.85	481.85	480.29	476.12	478.66	472.46	468.64	426.57	423.97	416.92	406.24	410.58	391.63	388.51
15	616.10	597.06	591.32	537.74	524.68	522.98	518.44	521.21	514.46	510.29	464.49	461.65	453.98	442.35	447.08	426.45	423.04
16	635.33	615.70	609.77	554.53	541.06	539.30	534.62	537.48	530.52	526.22	478.99	476.06	468.15	456.15	461.03	439.76	436.24
17	654.57	634.34	628.23	571.31	557.44	555.63	550.80	553.75	546.58	542.15	493.49	490.47	482.31	469.96	474.99	453.07	449.45
18	675.27	654.41	648.11	589.39	575.07	573.21	568.23	571.27	563.87	559.30	509.10	505.99	497.57	484.83	490.02	467.40	463.67
19	695.98	674.47	667.98	607.46	592.71	590.78	585.65	588.79	581.16	576.45	524.71	521.51	512.83	499.70	505.04	481.74	477.89
20	717.43	695.26	688.57	626.18	610.98	608.99	603.70	606.93	599.07	594.22	540.88	537.58	528.64	515.10	520.61	496.58	492.62
21	739.62	716.76	709.86	645.55	629.87	627.83	622.37	625.70	617.60	612.59	557.61	554.20	544.99	531.03	536.71	511.94	507.85
22	739.62	716.76	709.86	645.55	629.87	627.83	622.37	625.70	617.60	612.59	557.61	554.20	544.99	531.03	536.71	511.94	507.85
23	739.62	716.76	709.86	645.55	629.87	627.83	622.37	625.70	617.60	612.59	557.61	554.20	544.99	531.03	536.71	511.94	507.85
24	739.62	716.76	709.86	645.55	629.87	627.83	622.37	625.70	617.60	612.59	557.61	554.20	544.99	531.03	536.71	511.94	507.85
25	742.58	719.63	712.70	648.13	632.39	630.34	624.86	628.20	620.07	615.05	559.84	556.42	547.17	533.15	538.86	513.99	509.88
26	757.37	733.97	726.90	661.04	644.99	642.89	637.31	640.72	632.42	627.30	571.00	567.51	558.07	543.77	549.59	524.23	520.04
27	775.12	751.17	743.94	676.54	660.11	657.96	652.25	655.74	647.25	642.00	584.38	580.81	571.15	556.52	562.47	536.51	532.23
28	803.97	779.12	771.62	701.71	684.67	682.45	676.52	680.14	671.33	665.89	606.13	602.42	592.40	577.23	583.40	556.48	552.03
29	827.64	802.06	794.34	722.37	704.83	702.54	696.44	700.16	691.10	685.49	623.97	620.16	609.84	594.22	600.58	572.86	568.28
30	839.47	813.53	805.70	732.70	714.90	712.58	706.39	710.17	700.98	695.30	632.89	629.02	618.56	602.72	609.17	581.05	576.41
31	857.22	830.73	822.73	748.19	730.02	727.65	721.33	725.19	715.80	710.00	646.27	642.32	631.64	615.46	622.05	593.34	588.60
32	874.97	847.93	839.77	763.69	745.14	742.72	736.27	740.21	730.62	724.70	659.66	655.62	644.72	628.21	634.93	605.63	600.79
33	886.07	858.68	850.42	773.37	754.59	752.14	745.60	749.59	739.89	733.89	668.02	663.94	652.90	636.17	642.98	613.31	608.41
34	897.90	870.15	861.78	783.70	764.66	762.18	755.56	759.60	749.77	743.69	676.94	672.80	661.62	644.67	651.57	621.50	616.53
35	903.82	875.88	867.45	788.86	769.70	767.20	760.54	764.61	754.71	748.59	681.40	677.24	665.98	648.92	655.86	625.59	620.59
36	909.73	881.62	873.13	794.03	774.74	772.23	765.52	769.61	759.65	753.49	685.86	681.67	670.34	653.16	660.15	629.69	624.66
37	915.65	887.35	878.81	799.19	779.78	777.25	770.50	774.62	764.59	758.39	690.33	686.11	674.70	657.41	664.45	633.78	628.72
38	921.57	893.09	884.49	804.36	784.82	782.27	775.48	779.62	769.53	763.29	694.79	690.54	679.06	661.66	668.74	637.88	632.78
39	933.40	904.56	895.85	814.68	794.90	792.32	785.43	789.64	779.41	773.09	703.71	699.41	687.78	670.16	677.33	646.07	640.91
40	945.24	916.02	907.21	825.01	804.98	802.36	795.39	799.65	789.29	782.90	712.63	708.27	696.50	678.65	685.92	654.26	649.03
41	962.99	933.23	924.24	840.51	820.09	817.43	810.33	814.66	804.12	797.60	726.01	721.57	709.58	691.40	698.80	666.55	661.22
42	980.00	949.71	940.57	855.35	834.58	831.87	824.64	829.06	818.32	811.69	738.84	734.32	722.11	703.61	711.14	678.32	672.90
43	1,003.67	972.65	963.29	876.01	854.74	851.96	844.56	849.08	838.08	831.29	756.68	752.06	739.55	720.60	728.32	694.70	689.15
44	1,033.25	1,001.32	991.68	901.83	879.93	877.07	869.45	874.11	862.79	855.79	778.99	774.22	761.35	741.85	749.78	715.18	709.47
45	1,068.01	1,035.01	1,025.04	932.17	909.53	906.58	898.71	903.51	891.82	884.59	805.19	800.27	786.96	766.80	775.01	739.24	733.34
46	1,109.43	1,075.15	1,064.80	968.32	944.81	941.74	933.56	938.55	926.40	918.89	836.42	831.31	817.48	796.54	805.07	767.91	761.78
47	1,156.03	1,120.30	1,109.52	1,008.99	984.49	981.29	972.77	977.97	965.31	957.49	871.55	866.22	851.82	830.00	838.88	800.16	793.77
48	1,209.28	1,171.91	1,160.63	1,055.47	1,029.84	1,026.50	1,017.58	1,023.02	1,009.78	1,001.59	911.70	906.13	891.06	868.23	877.52	837.02	830.34
49	1,261.79	1,222.80	1,211.03	1,101.31	1,074.56	1,071.07	1,061.77	1,067.45	1,053.63	1,045.09	951.29	945.47	929.75	905.93	915.63	873.37	866.39
50	1,320.96	1,280.14	1,267.82	1,152.95	1,124.95	1,121.30	1,111.56	1,117.50	1,103.04	1,094.09	995.90	989.81	973.35	948.42	958.56	914.33	907.02
51	1,379.39	1,336.76	1,323.90	1,203.95	1,174.71	1,170.90	1,160.73	1,166.93	1,151.83	1,142.49	1,039.95	1,033.59	1,016.40	990.37	1,000.96	954.77	947.14
52	1,443.74	1,399.12	1,385.66	1,260.11	1,229.51	1,225.52	1,214.87	1,221.37	1,205.56	1,195.79	1,088.46	1,081.81	1,063.82	1,036.57	1,047.66	999.31	991.32
53	1,508.83	1,462.20	1,448.12	1,316.92	1,284.94	1,280.77	1,269.64	1,276.43	1,259.91	1,249.69	1,137.53	1,130.58	1,111.78	1,083.30	1,094.89	1,044.36	1,036.02
54	1,579.09	1,530.29	1,515.56	1,378.25	1,344.78	1,340.41	1,328.77	1,335.87	1,318.58	1,307.89	1,190.50	1,183.23	1,163.55	1,133.74	1,145.88	1,092.99	1,084.26
55	1,649.36	1,598.38	1,583.00	1,439.58	1,404.61	1,400.05	1,387.89	1,395.32	1,377.25	1,366.09	1,243.48	1,235.88	1,215.32	1,184.19	1,196.86	1,141.63	1,132.51
56	1,725.54	1,672.21	1,656.11	1,506.07	1,469.49	1,464.72	1,452.00	1,459.76	1,440.86	1,429.18	1,300.91	1,292.96	1,271.46	1,238.89	1,252.15	1,194.36	1,184.82
57	1,802.46	1,746.75	1,729.94	1,573.21	1,535.00	1,530.01	1,516.72	1,524.84	1,505.09	1,492.89	1,358.90	1,350.60	1,328.14	1,294.11	1,307.96	1,247.60	1,237.63
58	1,884.56	1,826.31	1,808.74	1,644.86	1,604.91	1,599.70	1,585.81	1,594.29	1,573.65	1,560.89	1,420.80	1,412.11	1,388.63	1,353.06	1,367.54	1,304.43	1,294.00
59	1,925.23	1,865.74	1,847.78	1,680.37	1,639.55	1,634.23	1,620.04	1,628.70	1,607.62	1,594.58	1,451.47	1,442.60	1,418.61	1,382.27	1,397.06	1,332.58	1,321.94
60	2,007.33	1,945.30	1,926.57	1,752.02	1,709.47	1,703.92	1,689.12	1,698.16	1,676.17	1,662.58	1,513.36	1,504.11	1,479.10	1,441.21	1,456.63	1,389.41	1,378.31
61	2,078.34	2,014.11	1,994.72	1,814.00	1,769.94	1,764.19	1,748.87	1,758.22	1,735.46	1,721.39	1,566.89	1,557.32	1,531.42	1,492.19	1,508.16	1,438.55	1,427.06
62	2,124.93	2,059.26	2,039.44	1,854.66	1,809.62	1,803.74	1,788.08	1,797.64	1,774.37	1,759.98	1,602.02	1,592.23	1,565.75	1,525.64	1,541.97	1,470.81	1,459.06
63	2,183.36	2,115.89	2,095.52	1,905.66	1,859.38	1,853.34	1,837.24	1,847.07	1,823.16	1,808.38	1,646.07	1,636.01	1,608.81	1,567.59	1,584.37	1,511.25	1,499.18
64+	2,218.86	2,150.28	2,129.58	1,936.65	1,889.61	1,883.49	1,867.11	1,877.10	1,852.80	1,837.77	1,672.83	1,662.60	1,634.97	1,593.09	1,610.13	1,535.82	1,523.55

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 3 El Dorado, Placer, Sacramento, and Yolo counties																	
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	581.52	563.55	558.13	507.56	495.23	493.63	489.34	491.96	485.59	481.65	438.42	435.74	428.50	417.52	421.99	402.51	399.30
15	633.22	613.65	607.74	552.68	539.25	537.50	532.84	535.69	528.75	524.46	477.39	474.47	466.58	454.63	459.50	438.29	434.79
16	652.98	632.80	626.71	569.93	556.09	554.28	549.47	552.41	545.25	540.83	492.29	489.28	481.15	468.82	473.84	451.97	448.36
17	672.74	651.95	645.68	587.18	572.92	571.06	566.10	569.13	561.76	557.20	507.19	504.09	495.71	483.01	488.18	465.65	461.93
18	694.03	672.58	666.11	605.76	591.04	589.12	584.01	587.13	579.53	574.83	523.24	520.04	511.39	498.29	503.63	480.38	476.55
19	715.31	693.21	686.53	624.33	609.17	607.19	601.92	605.14	597.30	592.46	539.29	535.99	527.08	513.58	519.07	495.12	491.16
20	737.36	714.57	707.69	643.57	627.94	625.90	620.47	623.79	615.71	610.72	555.91	552.51	543.32	529.40	535.07	510.37	506.30
21	760.16	736.67	729.58	663.48	647.36	645.26	639.66	643.08	634.75	629.61	573.10	569.60	560.12	545.78	551.62	526.16	521.96
22	760.16	736.67	729.58	663.48	647.36	645.26	639.66	643.08	634.75	629.61	573.10	569.60	560.12	545.78	551.62	526.16	521.96
23	760.16	736.67	729.58	663.48	647.36	645.26	639.66	643.08	634.75	629.61	573.10	569.60	560.12	545.78	551.62	526.16	521.96
24	760.16	736.67	729.58	663.48	647.36	645.26	639.66	643.08	634.75	629.61	573.10	569.60	560.12	545.78	551.62	526.16	521.96
25	763.20	739.62	732.50	666.13	649.95	647.84	642.22	645.65	637.29	632.13	575.39	571.88	562.37	547.96	553.82	528.26	524.04
26	778.41	754.35	747.09	679.40	662.90	660.75	655.01	658.51	649.99	644.72	586.85	583.27	573.57	558.87	564.86	538.79	534.48
27	796.65	772.03	764.60	695.33	678.44	676.24	670.36	673.95	665.22	659.83	600.61	596.94	587.01	571.97	578.09	551.41	547.01
28	826.30	800.76	793.05	721.20	703.69	701.40	695.31	699.03	689.98	684.38	622.96	619.15	608.86	593.26	599.61	571.93	567.37
29	850.62	824.33	816.40	742.43	724.40	722.05	715.78	719.61	710.29	704.53	641.30	637.38	626.78	610.72	617.26	588.77	584.07
30	862.79	836.12	828.07	753.05	734.76	732.37	726.01	729.90	720.45	714.61	650.47	646.49	635.74	619.46	626.08	597.19	592.42
31	881.03	853.80	845.58	768.97	750.30	747.86	741.36	745.33	735.68	729.72	664.22	660.16	649.18	632.55	639.32	609.82	604.95
32	899.27	871.48	863.09	784.90	765.83	763.35	756.72	760.76	750.91	744.83	677.98	673.83	662.63	645.65	652.56	622.45	617.47
33	910.68	882.53	874.04	794.85	775.54	773.02	766.31	770.41	760.43	754.27	686.57	682.38	671.03	653.84	660.84	630.34	625.30
34	922.84	894.32	885.71	805.46	785.90	783.35	776.54	780.70	770.59	764.34	695.74	691.49	679.99	662.57	669.66	638.76	633.65
35	928.92	900.21	891.55	810.77	791.08	788.51	781.66	785.84	775.67	769.38	700.33	696.05	684.47	666.94	674.08	642.97	637.83
36	935.00	906.10	897.38	816.08	796.26	793.67	786.78	790.99	780.75	774.42	704.91	700.60	688.95	671.30	678.49	647.18	642.00
37	941.08	912.00	903.22	821.39	801.44	798.84	791.90	796.13	785.83	779.46	709.50	705.16	693.43	675.67	682.90	651.38	646.18
38	947.16	917.89	909.06	826.69	806.62	804.00	797.01	801.28	790.90	784.49	714.08	709.72	697.92	680.04	687.31	655.59	650.36
39	959.33	929.68	920.73	837.31	816.97	814.32	807.25	811.57	801.06	794.57	723.25	718.83	706.88	688.77	696.14	664.01	658.71
40	971.49	941.46	932.40	847.93	827.33	824.65	817.48	821.86	811.22	804.64	732.42	727.94	715.84	697.50	704.97	672.43	667.06
41	989.73	959.14	949.91	863.85	842.87	840.13	832.83	837.29	826.45	819.75	746.18	741.62	729.28	710.60	718.20	685.06	679.59
42	1,007.22	976.09	966.69	879.11	857.76	854.97	847.55	852.08	841.05	834.23	759.36	754.72	742.17	723.15	730.89	697.16	691.59
43	1,031.54	999.66	990.04	900.34	878.47	875.62	868.02	872.66	861.36	854.38	777.70	772.94	760.09	740.62	748.54	714.00	708.29
44	1,061.95	1,029.13	1,019.22	926.88	904.37	901.43	893.60	898.38	886.75	879.56	800.62	795.73	782.49	762.45	770.61	735.04	729.17
45	1,097.68	1,063.75	1,053.51	958.06	934.79	931.76	923.67	928.61	916.58	909.15	827.56	822.50	808.82	788.10	796.53	759.77	753.70
46	1,140.24	1,105.01	1,094.37	995.22	971.05	967.89	959.49	964.62	952.13	944.41	859.65	854.40	840.19	818.66	827.42	789.24	782.93
47	1,188.13	1,151.42	1,140.33	1,037.02	1,011.83	1,008.55	999.79	1,005.13	992.12	984.08	895.76	890.28	875.47	853.05	862.18	822.39	815.82
48	1,242.87	1,204.46	1,192.86	1,084.79	1,058.44	1,055.00	1,045.84	1,051.44	1,037.82	1,029.41	937.02	931.29	915.80	892.34	901.89	860.27	853.40
49	1,296.84	1,256.76	1,244.66	1,131.89	1,104.40	1,100.82	1,091.26	1,097.09	1,082.89	1,074.11	977.71	971.73	955.57	931.09	941.06	897.63	890.46
50	1,357.65	1,315.69	1,303.03	1,184.97	1,156.19	1,152.44	1,142.43	1,148.54	1,133.67	1,124.48	1,023.56	1,017.30	1,000.38	974.76	985.19	939.72	932.21
51	1,417.70	1,373.89	1,360.67	1,237.39	1,207.34	1,203.42	1,192.96	1,199.34	1,183.82	1,174.22	1,068.83	1,062.30	1,044.63	1,017.87	1,028.76	981.29	973.45
52	1,483.84	1,437.98	1,424.14	1,295.11	1,263.66	1,259.55	1,248.61	1,255.29	1,239.04	1,229.00	1,118.69	1,111.85	1,093.36	1,065.35	1,076.76	1,027.06	1,018.86
53	1,550.73	1,502.81	1,488.34	1,353.50	1,320.62	1,316.34	1,304.90	1,311.88	1,294.90	1,284.40	1,169.12	1,161.98	1,142.65	1,113.38	1,125.30	1,073.36	1,064.79
54	1,622.95	1,572.79	1,557.65	1,416.53	1,382.12	1,377.64	1,365.67	1,372.98	1,355.20	1,344.21	1,223.57	1,216.09	1,195.87	1,165.23	1,177.70	1,123.35	1,114.37
55	1,695.16	1,642.77	1,626.96	1,479.56	1,443.62	1,438.94	1,426.44	1,434.07	1,415.50	1,404.03	1,278.01	1,270.20	1,249.08	1,217.08	1,230.10	1,173.33	1,163.96
56	1,773.46	1,718.65	1,702.11	1,547.90	1,510.30	1,505.40	1,492.32	1,500.30	1,480.88	1,468.88	1,337.04	1,328.87	1,306.77	1,273.30	1,286.92	1,227.53	1,217.72
57	1,852.52	1,795.27	1,777.99	1,616.90	1,577.63	1,572.51	1,558.85	1,567.19	1,546.89	1,534.36	1,396.64	1,388.11	1,365.02	1,330.06	1,344.29	1,282.25	1,272.00
58	1,936.90	1,877.04	1,858.97	1,690.54	1,649.49	1,644.13	1,629.85	1,638.57	1,617.35	1,604.24	1,460.26	1,451.33	1,427.20	1,390.64	1,405.52	1,340.65	1,329.94
59	1,978.70	1,917.55	1,899.10	1,727.04	1,685.09	1,679.62	1,665.03	1,673.94	1,652.26	1,638.87	1,491.78	1,482.66	1,458.00	1,420.66	1,435.86	1,369.59	1,358.65
60	2,063.08	1,999.32	1,980.08	1,800.68	1,756.95	1,751.24	1,736.03	1,745.32	1,722.72	1,708.76	1,555.39	1,545.89	1,520.18	1,481.24	1,497.09	1,428.00	1,416.59
61	2,136.06	2,070.04	2,050.12	1,864.38	1,819.09	1,813.19	1,797.44	1,807.05	1,783.66	1,769.20	1,610.41	1,600.57	1,573.95	1,533.63	1,550.04	1,478.51	1,466.69
62	2,183.95	2,116.45	2,096.08	1,906.17	1,859.88	1,853.84	1,837.74	1,847.57	1,823.65	1,808.86	1,646.52	1,636.45	1,609.24	1,568.01	1,584.79	1,511.65	1,499.58
63	2,244.00	2,174.65	2,153.72	1,958.59	1,911.02	1,904.82	1,888.27	1,898.37	1,873.79	1,858.60	1,691.79	1,681.45	1,653.49	1,611.13	1,628.37	1,553.22	1,540.81
64+	2,280.48	2,210.01	2,188.74	1,990.44	1,942.08	1,935.78	1,918.98	1,929.24	1,904.25	1,888.83	1,719.30	1,708.80	1,680.36	1,637.34	1,654.86	1,578.48	1,565.88

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region		San Francisco County															
4																	
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	601.41	582.83	577.22	524.92	512.17	510.51	506.07	508.78	502.19	498.12	453.42	450.64	443.15	431.80	436.42	416.28	412.95
15	654.87	634.63	628.52	571.58	557.70	555.89	551.06	554.01	546.83	542.40	493.72	490.70	482.54	470.18	475.21	453.28	449.66
16	675.31	654.44	648.14	589.42	575.10	573.24	568.26	571.30	563.90	559.33	509.13	506.02	497.60	484.86	490.04	467.43	463.69
17	695.75	674.25	667.76	607.26	592.51	590.59	585.46	588.59	580.97	576.26	524.54	521.33	512.66	499.53	504.88	481.58	477.73
18	717.76	695.58	688.89	626.47	611.26	609.27	603.98	607.21	599.35	594.49	541.13	537.83	528.88	515.34	520.85	496.81	492.84
19	739.78	716.91	710.01	645.69	630.00	627.96	622.50	625.83	617.73	612.72	557.73	554.32	545.10	531.14	536.82	512.05	507.96
20	762.58	739.01	731.90	665.58	649.42	647.31	641.69	645.12	636.77	631.61	574.92	571.40	561.90	547.51	553.37	527.83	523.61
21	786.16	761.86	754.53	686.17	669.50	667.33	661.53	665.07	656.46	651.14	592.70	589.08	579.28	564.44	570.48	544.15	539.81
22	786.16	761.86	754.53	686.17	669.50	667.33	661.53	665.07	656.46	651.14	592.70	589.08	579.28	564.44	570.48	544.15	539.81
23	786.16	761.86	754.53	686.17	669.50	667.33	661.53	665.07	656.46	651.14	592.70	589.08	579.28	564.44	570.48	544.15	539.81
24	786.16	761.86	754.53	686.17	669.50	667.33	661.53	665.07	656.46	651.14	592.70	589.08	579.28	564.44	570.48	544.15	539.81
25	789.31	764.91	757.55	688.91	672.18	670.00	664.18	667.73	659.09	653.75	595.07	591.43	581.60	566.70	572.76	546.33	541.97
26	805.03	780.15	772.64	702.64	685.57	683.35	677.41	681.03	672.22	666.77	606.92	603.21	593.18	577.99	584.17	557.21	552.76
27	823.90	798.43	790.75	719.11	701.64	699.36	693.29	697.00	687.97	682.40	621.15	617.35	607.09	591.53	597.86	570.27	565.72
28	854.56	828.15	820.18	745.87	727.75	725.39	719.09	722.93	713.57	707.79	644.26	640.33	629.68	613.55	620.11	591.49	586.77
29	879.71	852.53	844.32	767.82	749.18	746.74	740.26	744.22	734.58	728.63	663.23	659.18	648.22	631.61	638.37	608.91	604.04
30	892.29	864.72	856.39	778.80	759.89	757.42	750.84	754.86	745.08	739.04	672.71	668.60	657.48	640.64	647.50	617.61	612.68
31	911.16	883.00	874.50	795.27	775.96	773.44	766.72	770.82	760.84	754.67	686.94	682.74	671.39	654.19	661.19	630.67	625.64
32	930.03	901.29	892.61	811.74	792.02	789.45	782.59	786.78	776.59	770.30	701.16	696.88	685.29	667.73	674.88	643.73	638.59
33	941.82	912.71	903.93	822.03	802.07	799.46	792.52	796.76	786.44	780.07	710.05	705.71	693.98	676.20	683.44	651.90	646.69
34	954.40	924.90	916.00	833.01	812.78	810.14	803.10	807.40	796.94	790.48	719.54	715.14	703.25	685.23	692.56	660.60	655.32
35	960.69	931.00	922.04	838.50	818.13	815.48	808.39	812.72	802.20	795.69	724.28	719.85	707.88	689.75	697.13	664.96	659.64
36	966.98	937.09	928.07	843.99	823.49	820.82	813.69	818.04	807.45	800.90	729.02	724.56	712.52	694.26	701.69	669.31	663.96
37	973.27	943.19	934.11	849.48	828.85	826.16	818.98	823.36	812.70	806.11	733.76	729.28	717.15	698.78	706.26	673.66	668.28
38	979.56	949.28	940.15	854.97	834.20	831.49	824.27	828.68	817.95	811.32	738.50	733.99	721.78	703.29	710.82	678.02	672.60
39	992.13	961.47	952.22	865.95	844.91	842.17	834.86	839.32	828.46	821.74	747.99	743.42	731.05	712.33	719.95	686.72	681.24
40	1,004.71	973.66	964.29	876.92	855.63	852.85	845.44	849.96	838.96	832.16	757.47	752.84	740.32	721.36	729.08	695.43	689.87
41	1,023.58	991.95	982.40	893.39	871.69	868.86	861.32	865.92	854.71	847.79	771.70	766.98	754.22	734.90	742.77	708.49	702.83
42	1,041.66	1,009.47	999.75	909.17	887.09	884.21	876.53	881.22	869.81	862.76	785.33	780.53	767.55	747.88	755.89	721.00	715.24
43	1,066.82	1,033.85	1,023.90	931.13	908.52	905.57	897.70	902.50	890.82	883.60	804.29	799.38	786.08	765.95	774.14	738.42	732.52
44	1,098.27	1,064.32	1,054.08	958.58	935.30	932.26	924.16	929.11	917.08	909.64	828.00	822.94	809.26	788.52	796.96	760.18	754.11
45	1,135.22	1,100.13	1,089.54	990.83	966.76	963.63	955.26	960.37	947.93	940.25	855.86	850.63	836.48	815.05	823.78	785.76	779.48
46	1,179.24	1,142.80	1,131.80	1,029.25	1,004.26	1,001.00	992.30	997.61	984.69	976.71	889.05	883.62	868.92	846.66	855.72	816.23	809.71
47	1,228.77	1,190.79	1,179.33	1,072.48	1,046.44	1,043.04	1,033.98	1,039.51	1,026.05	1,017.73	926.39	920.73	905.42	882.22	891.66	850.51	843.72
48	1,285.37	1,245.65	1,233.66	1,121.89	1,094.64	1,091.09	1,081.61	1,087.39	1,073.32	1,064.62	969.06	963.14	947.12	922.86	932.74	889.69	882.58
49	1,341.19	1,299.74	1,287.23	1,170.61	1,142.17	1,138.47	1,128.58	1,134.61	1,119.92	1,110.85	1,011.15	1,004.97	988.25	962.94	973.24	928.33	920.91
50	1,404.08	1,360.69	1,347.59	1,225.50	1,195.73	1,191.85	1,181.50	1,187.82	1,172.44	1,162.94	1,058.56	1,052.09	1,034.60	1,008.09	1,018.88	971.86	964.09
51	1,466.19	1,420.88	1,407.20	1,279.71	1,248.63	1,244.57	1,233.76	1,240.36	1,224.30	1,214.38	1,105.39	1,098.63	1,080.36	1,052.68	1,063.95	1,014.85	1,006.74
52	1,534.59	1,487.16	1,472.85	1,339.40	1,306.87	1,302.63	1,291.31	1,298.22	1,281.41	1,271.03	1,156.95	1,149.88	1,130.76	1,101.79	1,113.58	1,062.19	1,053.70
53	1,603.77	1,554.20	1,539.24	1,399.79	1,365.79	1,361.35	1,349.53	1,356.75	1,339.18	1,328.33	1,209.11	1,201.72	1,181.73	1,151.46	1,163.78	1,110.07	1,101.20
54	1,678.45	1,626.58	1,610.92	1,464.97	1,429.39	1,424.75	1,412.38	1,419.93	1,401.55	1,390.19	1,265.41	1,257.68	1,236.76	1,205.08	1,217.98	1,161.77	1,152.49
55	1,753.14	1,698.96	1,682.61	1,530.16	1,492.99	1,488.15	1,475.22	1,483.11	1,463.91	1,452.04	1,321.72	1,313.64	1,291.80	1,258.70	1,272.17	1,213.46	1,203.77
56	1,834.11	1,777.43	1,760.32	1,600.83	1,561.95	1,556.88	1,543.36	1,551.62	1,531.53	1,519.11	1,382.77	1,374.32	1,351.46	1,316.84	1,330.93	1,269.51	1,259.37
57	1,915.87	1,856.66	1,838.79	1,672.20	1,631.58	1,626.28	1,612.16	1,620.78	1,599.80	1,586.83	1,444.41	1,435.58	1,411.71	1,375.54	1,390.26	1,326.10	1,315.51
58	2,003.14	1,941.23	1,922.55	1,748.36	1,705.90	1,700.36	1,685.59	1,694.61	1,672.67	1,659.11	1,510.20	1,500.97	1,476.01	1,438.20	1,453.59	1,386.50	1,375.43
59	2,046.38	1,983.13	1,964.05	1,786.10	1,742.72	1,737.06	1,721.97	1,731.18	1,708.77	1,694.92	1,542.80	1,533.37	1,507.87	1,469.24	1,484.96	1,416.43	1,405.12
60	2,133.64	2,067.70	2,047.80	1,862.26	1,817.03	1,811.14	1,795.40	1,805.01	1,781.64	1,767.20	1,608.59	1,598.75	1,572.17	1,531.89	1,548.29	1,476.83	1,465.03
61	2,209.11	2,140.84	2,120.23	1,928.14	1,881.31	1,875.20	1,858.91	1,868.85	1,844.66	1,829.71	1,665.49	1,655.31	1,627.78	1,586.08	1,603.05	1,529.07	1,516.85
62	2,258.64	2,188.84	2,167.77	1,971.36	1,923.49	1,917.24	1,900.59	1,910.75	1,886.02	1,870.73	1,702.83	1,692.42	1,664.27	1,621.64	1,638.99	1,563.35	1,550.86
63	2,320.75	2,249.02	2,227.38	2,025.57	1,976.38	1,969.96	1,952.85	1,963.30	1,937.88	1,922.17	1,749.65	1,738.95	1,710.04	1,666.23	1,684.06	1,606.34	1,593.51
64+	2,358.48	2,285.58	2,263.59	2,058.51	2,008.50	2,001.99	1,984.59	1,995.21	1,969.38	1,953.42	1,778.10	1,767.24	1,737.84	1,693.32	1,711.44	1,632.45	1,619.43

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region		Contra Costa County															
5																	
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	557.85	540.61	535.40	486.89	475.07	473.53	469.41	471.92	465.81	462.04	420.57	418.00	411.05	400.52	404.80	386.12	383.04
15	607.43	588.66	582.99	530.17	517.30	515.62	511.14	513.87	507.22	503.11	457.95	455.15	447.59	436.12	440.79	420.44	417.09
16	626.39	607.03	601.19	546.72	533.44	531.71	527.09	529.91	523.05	518.81	472.25	469.36	461.56	449.73	454.54	433.57	430.10
17	645.35	625.41	619.39	563.27	549.59	547.81	543.05	545.95	538.88	534.52	486.54	483.57	475.53	463.34	468.30	446.69	443.12
18	665.77	645.19	638.98	581.09	566.98	565.14	560.23	563.22	555.93	551.43	501.93	498.87	490.57	478.00	483.12	460.82	457.14
19	686.19	664.98	658.58	598.91	584.37	582.47	577.41	580.50	572.98	568.34	517.33	514.17	505.62	492.66	497.94	474.96	471.16
20	707.33	685.47	678.88	617.37	602.38	600.42	595.20	598.39	590.64	585.85	533.27	530.01	521.20	507.85	513.28	489.59	485.68
21	729.21	706.67	699.87	636.46	621.01	618.99	613.61	616.89	608.91	603.97	549.76	546.40	537.32	523.55	529.16	504.73	500.70
22	729.21	706.67	699.87	636.46	621.01	618.99	613.61	616.89	608.91	603.97	549.76	546.40	537.32	523.55	529.16	504.73	500.70
23	729.21	706.67	699.87	636.46	621.01	618.99	613.61	616.89	608.91	603.97	549.76	546.40	537.32	523.55	529.16	504.73	500.70
24	729.21	706.67	699.87	636.46	621.01	618.99	613.61	616.89	608.91	603.97	549.76	546.40	537.32	523.55	529.16	504.73	500.70
25	732.13	709.50	702.67	639.01	623.49	621.47	616.07	619.36	611.34	606.39	551.96	548.59	539.47	525.65	531.27	506.75	502.71
26	746.71	723.63	716.67	651.74	635.91	633.84	628.34	631.70	623.52	618.47	562.96	559.52	550.21	536.12	541.86	516.85	512.72
27	764.21	740.59	733.47	667.01	650.81	648.70	643.07	646.51	638.14	632.96	576.15	572.63	563.11	548.68	554.56	528.96	524.74
28	792.65	768.16	760.76	691.84	675.03	672.84	667.00	670.56	661.88	656.52	597.59	593.94	584.06	569.10	575.19	548.65	544.26
29	815.99	790.77	783.16	712.20	694.90	692.65	686.63	690.31	681.37	675.84	615.19	611.43	601.26	585.86	592.13	564.80	560.29
30	827.65	802.08	794.36	722.39	704.84	702.55	696.45	700.18	691.11	685.51	623.98	620.17	609.86	594.23	600.59	572.87	568.30
31	845.16	819.04	811.15	737.66	719.75	717.41	711.18	714.98	705.72	700.00	637.18	633.28	622.75	606.80	613.29	584.99	580.31
32	862.66	836.00	827.95	752.94	734.65	732.26	725.90	729.79	720.34	714.50	650.37	646.40	635.65	619.36	625.99	597.10	592.33
33	873.59	846.60	838.45	762.48	743.96	741.55	735.11	739.04	729.47	723.56	658.62	654.59	643.71	627.22	633.93	604.67	599.84
34	885.26	857.90	849.65	772.67	753.90	751.45	744.93	748.91	739.21	733.22	667.41	663.33	652.30	635.59	642.39	612.75	607.85
35	891.10	863.56	855.24	777.76	758.87	756.40	749.83	753.85	744.09	738.05	671.81	667.71	656.60	639.78	646.63	616.79	611.86
36	896.93	869.21	860.84	782.85	763.84	761.36	754.74	758.78	748.96	742.89	676.21	672.08	660.90	643.97	650.86	620.82	615.86
37	902.76	874.86	866.44	787.94	768.80	766.31	759.65	763.72	753.83	747.72	680.61	676.45	665.20	648.16	655.09	624.86	619.87
38	908.60	880.52	872.04	793.03	773.77	771.26	764.56	768.65	758.70	752.55	685.01	680.82	669.50	652.35	659.33	628.90	623.88
39	920.26	891.82	883.24	803.22	783.71	781.16	774.38	778.52	768.44	762.21	693.80	689.56	678.09	660.72	667.79	636.98	631.89
40	931.93	903.13	894.44	813.40	793.64	791.07	784.20	788.39	778.18	771.88	702.60	698.30	686.69	669.10	676.26	645.05	639.90
41	949.43	920.09	911.23	828.68	808.55	805.92	798.92	803.20	792.80	786.37	715.79	711.42	699.59	681.67	688.96	657.16	651.91
42	966.20	936.34	927.33	843.31	822.83	820.16	813.04	817.39	806.80	800.26	728.44	723.99	711.95	693.71	701.13	668.77	663.43
43	989.54	958.96	949.73	863.68	842.70	839.97	832.67	837.13	826.29	819.59	746.03	741.47	729.14	710.46	718.06	684.93	679.45
44	1,018.71	987.22	977.72	889.14	867.54	864.73	857.22	861.80	850.64	843.75	768.02	763.33	750.63	731.40	739.23	705.11	699.48
45	1,052.98	1,020.44	1,010.62	919.05	896.73	893.82	886.06	890.80	879.26	872.14	793.86	789.01	775.89	756.01	764.10	728.84	723.01
46	1,093.82	1,060.01	1,049.81	954.69	931.51	928.48	920.42	925.34	913.36	905.96	824.65	819.61	805.98	785.33	793.73	757.10	751.05
47	1,139.76	1,104.53	1,093.90	994.79	970.63	967.48	959.08	964.21	951.72	944.01	859.28	854.03	839.83	818.31	827.07	788.90	782.60
48	1,192.26	1,155.41	1,144.29	1,040.62	1,015.34	1,012.05	1,003.26	1,008.62	995.56	987.49	898.86	893.37	878.51	856.01	865.17	825.24	818.65
49	1,244.03	1,205.59	1,193.98	1,085.81	1,059.44	1,056.00	1,046.82	1,052.42	1,038.80	1,030.38	937.90	932.17	916.66	893.18	902.74	861.08	854.20
50	1,302.37	1,262.12	1,249.97	1,136.72	1,109.12	1,105.51	1,095.91	1,101.77	1,087.51	1,078.69	981.88	975.88	959.65	935.07	945.07	901.46	894.25
51	1,359.98	1,317.95	1,305.26	1,187.00	1,158.17	1,154.41	1,144.39	1,150.51	1,135.61	1,126.41	1,025.31	1,019.04	1,002.10	976.43	986.88	941.33	933.81
52	1,423.42	1,379.43	1,366.15	1,242.38	1,212.20	1,208.27	1,197.77	1,204.18	1,188.59	1,178.95	1,073.14	1,066.58	1,048.84	1,021.98	1,032.91	985.24	977.37
53	1,487.59	1,441.62	1,427.74	1,298.38	1,266.85	1,262.74	1,251.77	1,258.47	1,242.17	1,232.10	1,121.52	1,114.66	1,096.13	1,068.05	1,079.48	1,029.66	1,021.43
54	1,556.86	1,508.75	1,494.23	1,358.85	1,325.85	1,321.54	1,310.06	1,317.07	1,300.02	1,289.48	1,173.75	1,166.57	1,147.17	1,117.79	1,129.75	1,077.61	1,069.00
55	1,626.14	1,575.88	1,560.72	1,419.31	1,384.84	1,380.35	1,368.36	1,375.68	1,357.86	1,346.86	1,225.97	1,218.48	1,198.22	1,167.52	1,180.02	1,125.56	1,116.57
56	1,701.25	1,648.67	1,632.80	1,484.87	1,448.81	1,444.10	1,431.56	1,439.22	1,420.58	1,409.07	1,282.60	1,274.76	1,253.56	1,221.45	1,234.52	1,177.55	1,168.14
57	1,777.09	1,722.17	1,705.59	1,551.06	1,513.39	1,508.48	1,495.37	1,503.37	1,483.91	1,471.88	1,339.78	1,331.59	1,309.44	1,275.90	1,289.55	1,230.04	1,220.21
58	1,858.03	1,800.61	1,783.28	1,621.71	1,582.32	1,577.18	1,563.48	1,571.85	1,551.50	1,538.92	1,400.80	1,392.24	1,369.08	1,334.01	1,348.29	1,286.06	1,275.79
59	1,898.14	1,839.47	1,821.77	1,656.71	1,616.48	1,611.23	1,597.23	1,605.78	1,584.99	1,572.14	1,431.04	1,422.29	1,398.64	1,362.81	1,377.39	1,313.82	1,303.33
60	1,979.08	1,917.91	1,899.46	1,727.36	1,685.41	1,679.94	1,665.34	1,674.25	1,652.58	1,639.18	1,492.06	1,482.94	1,458.28	1,420.92	1,436.13	1,369.85	1,358.91
61	2,049.08	1,985.76	1,966.64	1,788.46	1,745.02	1,739.36	1,724.25	1,733.47	1,711.03	1,697.16	1,544.84	1,535.40	1,509.86	1,471.18	1,486.93	1,418.30	1,406.97
62	2,095.02	2,030.28	2,010.74	1,828.56	1,784.15	1,778.36	1,762.91	1,772.34	1,749.39	1,735.21	1,579.47	1,569.82	1,543.71	1,504.17	1,520.26	1,450.10	1,438.52
63	2,152.63	2,086.10	2,066.03	1,878.84	1,833.21	1,827.26	1,811.38	1,821.07	1,797.50	1,782.93	1,622.90	1,612.98	1,586.16	1,545.53	1,562.07	1,489.98	1,478.07
64+	2,187.63	2,120.01	2,099.61	1,909.38	1,863.03	1,856.97	1,840.83	1,850.67	1,826.73	1,811.91	1,649.28	1,639.20	1,611.96	1,570.65	1,587.48	1,514.19	1,502.10

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
6
Alameda County

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	558.61	541.35	536.14	487.56	475.72	474.18	470.06	472.57	466.45	462.67	421.15	418.57	411.61	401.07	405.36	386.65	383.56
15	608.27	589.47	583.80	530.90	518.01	516.33	511.84	514.58	507.92	503.80	458.58	455.78	448.20	436.72	441.39	421.02	417.66
16	627.25	607.87	602.02	547.47	534.18	532.44	527.82	530.64	523.77	519.52	472.90	470.01	462.19	450.35	455.17	434.16	430.69
17	646.24	626.27	620.24	564.04	550.34	548.56	543.79	546.70	539.62	535.25	487.21	484.23	476.18	463.98	468.95	447.30	443.73
18	666.68	646.08	639.86	581.89	567.76	565.91	561.00	564.00	556.70	552.18	502.62	499.55	491.24	478.66	483.78	461.46	457.77
19	687.13	665.89	659.49	599.73	585.17	583.27	578.20	581.30	573.77	569.12	518.04	514.87	506.31	493.34	498.62	475.61	471.81
20	708.31	686.42	679.81	618.22	603.20	601.24	596.02	599.21	591.45	586.66	534.00	530.74	521.91	508.54	513.99	490.27	486.35
21	730.21	707.65	700.83	637.34	621.86	619.84	614.46	617.74	609.74	604.80	550.52	547.15	538.06	524.27	529.88	505.43	501.39
22	730.21	707.65	700.83	637.34	621.86	619.84	614.46	617.74	609.74	604.80	550.52	547.15	538.06	524.27	529.88	505.43	501.39
23	730.21	707.65	700.83	637.34	621.86	619.84	614.46	617.74	609.74	604.80	550.52	547.15	538.06	524.27	529.88	505.43	501.39
24	730.21	707.65	700.83	637.34	621.86	619.84	614.46	617.74	609.74	604.80	550.52	547.15	538.06	524.27	529.88	505.43	501.39
25	733.13	710.48	703.64	639.89	624.35	622.32	616.91	620.21	612.18	607.22	552.72	549.34	540.21	526.37	532.00	507.45	503.40
26	747.74	724.63	717.65	652.63	636.78	634.72	629.20	632.57	624.38	619.32	563.73	560.29	550.97	536.86	542.60	517.56	513.42
27	765.26	741.61	734.47	667.93	651.71	649.59	643.95	647.39	639.01	633.83	576.94	573.42	563.88	549.44	555.32	529.69	525.46
28	793.74	769.21	761.81	692.79	675.96	673.77	667.91	671.49	662.79	657.42	598.42	594.76	584.87	569.88	575.98	549.40	545.01
29	817.11	791.86	784.23	713.18	695.86	693.60	687.58	691.25	682.30	676.77	616.03	612.27	602.08	586.66	592.94	565.57	561.06
30	828.79	803.18	795.45	723.38	705.81	703.52	697.41	701.14	692.06	686.45	624.84	621.02	610.69	595.05	601.42	573.66	569.08
31	846.32	820.16	812.27	738.67	720.73	718.39	712.15	715.96	706.69	700.97	638.05	634.15	623.61	607.63	614.13	585.79	581.11
32	863.84	837.14	829.09	753.97	735.66	733.27	726.90	730.79	721.33	715.48	651.27	647.28	636.52	620.21	626.85	597.92	593.14
33	874.79	847.76	839.60	763.53	744.99	742.57	736.12	740.06	730.47	724.55	659.52	655.49	644.59	628.08	634.80	605.50	600.67
34	886.48	859.08	850.81	773.73	754.94	752.49	745.95	749.94	740.23	734.23	668.33	664.25	653.20	636.47	643.28	613.59	608.69
35	892.32	864.74	856.42	778.83	759.91	757.44	750.86	754.88	745.11	739.07	672.74	668.62	657.50	640.66	647.52	617.63	612.70
36	898.16	870.40	862.03	783.93	764.89	762.40	755.78	759.82	749.99	743.91	677.14	673.00	661.81	644.86	651.76	621.68	616.71
37	904.00	876.07	867.63	789.02	769.86	767.36	760.70	764.77	754.86	748.74	681.54	677.38	666.11	649.05	655.99	625.72	620.72
38	909.85	881.73	873.24	794.12	774.84	772.32	765.61	769.71	759.74	753.58	685.95	681.75	670.42	653.24	660.23	629.76	624.73
39	921.53	893.05	884.45	804.32	784.79	782.24	775.44	779.59	769.50	763.26	694.76	690.51	679.03	661.63	668.71	637.85	632.75
40	933.21	904.37	895.67	814.52	794.74	792.16	785.27	789.47	779.25	772.94	703.56	699.26	687.64	670.02	677.19	645.94	640.78
41	950.74	921.35	912.49	829.81	809.66	807.03	800.02	804.30	793.89	787.45	716.78	712.40	700.55	682.60	689.91	658.07	652.81
42	967.53	937.63	928.61	844.47	823.96	821.29	814.15	818.51	807.91	801.36	729.44	724.98	712.92	694.66	702.09	669.69	664.34
43	990.90	960.27	951.03	864.87	843.86	841.12	833.82	838.28	827.42	820.72	747.06	742.49	730.14	711.44	719.05	685.87	680.39
44	1,020.11	988.58	979.07	890.36	868.74	865.92	858.39	862.99	851.81	844.91	769.08	764.38	751.66	732.41	740.25	706.08	700.44
45	1,054.43	1,021.84	1,012.01	920.32	897.96	895.05	887.27	892.02	880.47	873.33	794.95	790.09	776.95	757.05	765.15	729.84	724.01
46	1,095.32	1,061.47	1,051.25	956.01	932.79	929.76	921.68	926.61	914.62	907.20	825.78	820.73	807.08	786.41	794.82	758.14	752.09
47	1,141.32	1,106.05	1,095.40	996.16	971.97	968.81	960.39	965.53	953.03	945.31	860.46	855.20	840.98	819.44	828.21	789.98	783.67
48	1,193.90	1,157.00	1,145.86	1,042.05	1,016.74	1,013.44	1,004.63	1,010.01	996.93	988.85	900.10	894.60	879.72	857.19	866.36	826.38	819.77
49	1,245.74	1,207.24	1,195.62	1,087.30	1,060.89	1,057.45	1,048.26	1,053.87	1,040.22	1,031.79	939.19	933.45	917.92	894.41	903.98	862.26	855.37
50	1,304.16	1,263.85	1,251.69	1,138.29	1,110.64	1,107.03	1,097.42	1,103.29	1,089.00	1,080.18	983.23	977.22	960.97	936.35	946.37	902.70	895.48
51	1,361.85	1,319.76	1,307.06	1,188.63	1,159.77	1,156.00	1,145.96	1,152.09	1,137.17	1,127.96	1,026.72	1,020.44	1,003.47	977.77	988.23	942.62	935.09
52	1,425.38	1,381.32	1,368.03	1,244.08	1,213.87	1,209.93	1,199.42	1,205.83	1,190.22	1,180.57	1,074.61	1,068.05	1,050.28	1,023.38	1,034.33	986.60	978.71
53	1,489.63	1,443.60	1,429.70	1,300.17	1,268.59	1,264.47	1,253.49	1,260.19	1,243.88	1,233.80	1,123.06	1,116.20	1,097.63	1,069.52	1,080.96	1,031.07	1,022.84
54	1,559.00	1,510.82	1,496.28	1,360.72	1,327.67	1,323.36	1,311.86	1,318.88	1,301.80	1,291.25	1,175.36	1,168.18	1,148.75	1,119.32	1,131.30	1,079.09	1,070.47
55	1,628.37	1,578.05	1,562.86	1,421.26	1,386.74	1,382.24	1,370.24	1,377.57	1,359.73	1,348.71	1,227.66	1,220.16	1,199.86	1,169.13	1,181.64	1,127.11	1,118.10
56	1,703.59	1,650.94	1,635.05	1,486.91	1,450.80	1,446.09	1,433.52	1,441.19	1,422.53	1,411.00	1,284.36	1,276.51	1,255.28	1,223.13	1,236.22	1,179.16	1,169.74
57	1,779.53	1,724.53	1,707.93	1,553.19	1,515.47	1,510.55	1,497.43	1,505.44	1,485.95	1,473.90	1,341.62	1,333.42	1,311.24	1,277.65	1,291.32	1,231.73	1,221.89
58	1,860.58	1,803.08	1,785.73	1,623.94	1,584.50	1,579.35	1,565.63	1,574.01	1,553.63	1,541.04	1,402.72	1,394.15	1,370.97	1,335.85	1,350.14	1,287.83	1,277.54
59	1,900.74	1,842.00	1,824.27	1,658.99	1,618.70	1,613.44	1,599.43	1,607.98	1,587.16	1,574.30	1,433.00	1,424.24	1,400.56	1,364.68	1,379.28	1,315.63	1,305.12
60	1,981.80	1,920.55	1,902.07	1,729.73	1,687.72	1,682.24	1,667.63	1,676.55	1,654.85	1,641.43	1,494.11	1,484.98	1,460.28	1,422.88	1,438.10	1,371.73	1,360.77
61	2,051.90	1,988.48	1,969.35	1,790.92	1,747.42	1,741.75	1,726.62	1,735.86	1,713.38	1,699.49	1,546.96	1,537.51	1,511.94	1,473.21	1,488.97	1,420.25	1,408.91
62	2,097.90	2,033.07	2,013.50	1,831.07	1,786.60	1,780.80	1,765.33	1,774.77	1,751.80	1,737.60	1,581.64	1,571.98	1,545.83	1,506.24	1,522.35	1,452.10	1,440.49
63	2,155.59	2,088.97	2,068.86	1,881.42	1,835.73	1,829.77	1,813.87	1,823.58	1,799.97	1,785.38	1,625.13	1,615.20	1,588.34	1,547.65	1,564.21	1,492.02	1,480.10
64+	2,190.63	2,122.95	2,102.49	1,912.02	1,865.58	1,859.52	1,843.38	1,853.22	1,829.22	1,814.40	1,651.56	1,641.45	1,614.18	1,572.81	1,589.64	1,516.29	1,504.17

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PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region		Santa Clara County															
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	580.35	562.42	557.00	506.54	494.24	492.63	488.35	490.97	484.61	480.68	437.54	434.86	427.63	416.68	421.14	401.70	398.49
15	631.94	612.41	606.52	551.56	538.17	536.42	531.76	534.61	527.68	523.41	476.43	473.52	465.64	453.72	458.57	437.41	433.91
16	651.66	631.52	625.45	568.78	554.97	553.16	548.36	551.29	544.16	539.74	491.30	488.30	480.18	467.88	472.88	451.06	447.46
17	671.39	650.64	644.38	586.00	571.76	569.91	564.96	567.98	560.63	556.08	506.17	503.08	494.71	482.04	487.20	464.71	461.00
18	692.63	671.23	664.76	604.54	589.85	587.94	582.83	585.95	578.36	573.67	522.19	518.99	510.36	497.29	502.61	479.42	475.59
19	713.87	691.81	685.15	623.08	607.94	605.97	600.71	603.92	596.10	591.27	538.20	534.91	526.02	512.54	518.03	494.12	490.17
20	735.87	713.13	706.27	642.28	626.68	624.64	619.22	622.53	614.47	609.49	554.79	551.40	542.23	528.34	533.99	509.35	505.28
21	758.63	735.19	728.11	662.14	646.06	643.96	638.37	641.78	633.48	628.34	571.95	568.45	559.00	544.68	550.51	525.10	520.90
22	758.63	735.19	728.11	662.14	646.06	643.96	638.37	641.78	633.48	628.34	571.95	568.45	559.00	544.68	550.51	525.10	520.90
23	758.63	735.19	728.11	662.14	646.06	643.96	638.37	641.78	633.48	628.34	571.95	568.45	559.00	544.68	550.51	525.10	520.90
24	758.63	735.19	728.11	662.14	646.06	643.96	638.37	641.78	633.48	628.34	571.95	568.45	559.00	544.68	550.51	525.10	520.90
25	761.67	738.13	731.02	664.79	648.64	646.54	640.92	644.35	636.01	630.85	574.23	570.72	561.23	546.86	552.71	527.20	522.99
26	776.84	752.83	745.58	678.03	661.57	659.42	653.69	657.19	648.68	643.42	585.67	582.09	572.41	557.75	563.72	537.70	533.41
27	795.05	770.48	763.06	693.93	677.07	674.87	669.01	672.59	663.88	658.50	599.40	595.74	585.83	570.82	576.93	550.30	545.91
28	824.63	799.15	791.46	719.75	702.27	699.99	693.91	697.62	688.59	683.01	621.70	617.90	607.63	592.06	598.40	570.78	566.22
29	848.91	822.67	814.76	740.94	722.94	720.59	714.34	718.16	708.86	703.11	640.01	636.09	625.52	609.49	616.02	587.59	582.89
30	861.05	834.44	826.41	751.53	733.28	730.90	724.55	728.43	718.99	713.17	649.16	645.19	634.46	618.21	624.82	595.99	591.23
31	879.25	852.08	843.88	767.42	748.78	746.35	739.87	743.83	734.20	728.25	662.88	658.83	647.88	631.28	638.04	608.59	603.73
32	897.46	869.73	861.35	783.31	764.29	761.81	755.19	759.23	749.40	743.33	676.61	672.48	661.29	644.35	651.25	621.19	616.23
33	908.84	880.75	872.28	793.25	773.98	771.47	764.77	768.86	758.90	752.75	685.19	681.00	669.68	652.52	659.51	629.07	624.04
34	920.98	892.52	883.93	803.84	784.32	781.77	774.98	779.13	769.04	762.80	694.34	690.10	678.62	661.24	668.31	637.47	632.38
35	927.05	898.40	889.75	809.14	789.49	786.92	780.09	784.26	774.11	767.83	698.92	694.65	683.09	665.59	672.72	641.67	636.54
36	933.12	904.28	895.58	814.43	794.65	792.07	785.19	789.39	779.17	772.86	703.49	699.19	687.57	669.95	677.12	645.87	640.71
37	939.19	910.16	901.40	819.73	799.82	797.23	790.30	794.53	784.24	777.89	708.07	703.74	692.04	674.31	681.53	650.07	644.88
38	945.26	916.04	907.23	825.03	804.99	802.38	795.41	799.66	789.31	782.91	712.64	708.29	696.51	678.67	685.93	654.27	649.05
39	957.39	927.81	918.88	835.62	815.33	812.68	805.62	809.93	799.45	792.97	721.80	717.38	705.45	687.38	694.74	662.68	657.38
40	969.53	939.57	930.53	846.22	825.67	822.98	815.84	820.20	809.58	803.02	730.95	726.48	714.40	696.10	703.55	671.08	665.72
41	987.74	957.21	948.00	862.11	841.17	838.44	831.16	835.60	824.78	818.10	744.67	740.12	727.81	709.17	716.76	683.68	678.22
42	1,005.19	974.12	964.75	877.34	856.03	853.25	845.84	850.36	839.35	832.55	757.83	753.20	740.67	721.70	729.42	695.76	690.20
43	1,029.46	997.65	988.05	898.53	876.70	873.86	866.27	870.90	859.63	852.66	776.13	771.39	758.56	739.13	747.04	712.56	706.87
44	1,059.81	1,027.06	1,017.17	925.01	902.55	899.62	891.80	896.57	884.96	877.79	799.01	794.12	780.92	760.91	769.06	733.56	727.70
45	1,095.46	1,061.61	1,051.39	956.13	932.91	929.88	921.81	926.74	914.74	907.32	825.89	820.84	807.19	786.51	794.93	758.24	752.19
46	1,137.95	1,102.78	1,092.17	993.21	969.09	965.94	957.55	962.68	950.21	942.51	857.92	852.67	838.49	817.02	825.76	787.65	781.36
47	1,185.74	1,149.10	1,138.04	1,034.93	1,009.79	1,006.51	997.77	1,003.11	990.12	982.10	893.95	888.49	873.71	851.33	860.44	820.73	814.17
48	1,240.36	1,202.03	1,190.46	1,082.60	1,056.31	1,052.88	1,043.73	1,049.32	1,035.73	1,027.34	935.13	929.41	913.96	890.55	900.08	858.54	851.68
49	1,294.23	1,254.23	1,242.16	1,129.61	1,102.18	1,098.60	1,089.06	1,094.88	1,080.71	1,071.95	975.74	969.77	953.65	929.22	939.16	895.82	888.66
50	1,354.92	1,313.04	1,300.41	1,182.59	1,153.86	1,150.12	1,140.13	1,146.23	1,131.39	1,122.22	1,021.49	1,015.25	998.37	972.79	983.20	937.83	930.33
51	1,414.85	1,371.12	1,357.93	1,234.90	1,204.90	1,200.99	1,190.56	1,196.93	1,181.43	1,171.85	1,066.68	1,060.16	1,042.53	1,015.82	1,026.69	979.31	971.49
52	1,480.85	1,435.08	1,421.27	1,292.50	1,261.11	1,257.02	1,246.10	1,252.76	1,236.54	1,226.52	1,116.44	1,109.61	1,091.16	1,063.21	1,074.59	1,024.99	1,016.80
53	1,547.61	1,499.78	1,485.35	1,350.77	1,317.96	1,313.68	1,302.27	1,309.24	1,292.29	1,281.81	1,166.77	1,159.64	1,140.35	1,111.14	1,123.03	1,071.20	1,062.64
54	1,619.68	1,569.62	1,554.52	1,413.67	1,379.34	1,374.86	1,362.92	1,370.21	1,352.47	1,341.51	1,221.10	1,213.64	1,193.46	1,162.88	1,175.33	1,121.09	1,112.13
55	1,691.75	1,639.47	1,623.69	1,476.58	1,440.72	1,436.04	1,423.56	1,431.18	1,412.65	1,401.20	1,275.44	1,267.64	1,246.56	1,214.63	1,227.63	1,170.97	1,161.62
56	1,769.89	1,715.19	1,698.68	1,544.78	1,507.26	1,502.37	1,489.32	1,497.28	1,477.90	1,465.92	1,334.35	1,326.19	1,304.14	1,270.73	1,284.33	1,225.06	1,215.27
57	1,848.79	1,791.65	1,774.40	1,613.64	1,574.45	1,569.34	1,555.71	1,564.03	1,543.78	1,531.26	1,393.83	1,385.31	1,362.27	1,327.38	1,341.58	1,279.67	1,269.44
58	1,932.99	1,873.25	1,855.23	1,687.14	1,646.16	1,640.82	1,626.57	1,635.27	1,614.09	1,601.01	1,457.32	1,448.41	1,424.32	1,387.84	1,402.69	1,337.95	1,327.26
59	1,974.72	1,913.69	1,895.27	1,723.56	1,681.70	1,676.24	1,661.68	1,670.56	1,648.94	1,635.57	1,488.77	1,479.67	1,455.07	1,417.79	1,432.97	1,366.83	1,355.91
60	2,058.93	1,995.30	1,976.09	1,797.05	1,753.41	1,747.72	1,732.53	1,741.80	1,719.25	1,705.32	1,552.26	1,542.77	1,517.12	1,478.25	1,494.07	1,425.12	1,413.73
61	2,131.76	2,065.87	2,045.99	1,860.62	1,815.43	1,809.54	1,793.82	1,803.41	1,780.06	1,765.64	1,607.17	1,597.34	1,570.78	1,530.54	1,546.92	1,475.53	1,463.74
62	2,179.55	2,112.19	2,091.86	1,902.33	1,856.13	1,850.11	1,834.04	1,843.85	1,819.97	1,805.22	1,643.20	1,633.16	1,606.00	1,564.86	1,581.60	1,508.61	1,496.56
63	2,239.48	2,170.27	2,149.38	1,954.64	1,907.17	1,900.98	1,884.47	1,894.55	1,870.02	1,854.86	1,688.38	1,678.06	1,650.16	1,607.89	1,625.09	1,550.09	1,537.71
64+	2,275.89	2,205.57	2,184.33	1,986.42	1,938.18	1,931.88	1,915.11	1,925.34	1,900.44	1,885.02	1,715.85	1,705.35	1,677.00	1,634.04	1,651.53	1,575.30	1,562.70

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region

8

San Mateo County

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	618.67	599.55	593.78	539.98	526.87	525.16	520.60	523.38	516.60	512.42	466.43	463.58	455.87	444.19	448.94	428.22	424.80
15	673.66	652.84	646.56	587.98	573.70	571.84	566.87	569.90	562.53	557.97	507.89	504.78	496.39	483.67	488.85	466.29	462.56
16	694.69	673.22	666.74	606.33	591.61	589.69	584.57	587.69	580.08	575.38	523.74	520.54	511.88	498.77	504.11	480.84	477.00
17	715.72	693.60	686.92	624.69	609.51	607.54	602.26	605.48	597.64	592.80	539.59	536.29	527.38	513.87	519.36	495.40	491.44
18	738.36	715.54	708.66	644.45	628.80	626.76	621.31	624.64	616.55	611.55	556.66	553.26	544.06	530.12	535.80	511.07	506.99
19	761.01	737.49	730.39	664.21	648.08	645.98	640.37	643.79	635.46	630.31	573.74	570.23	560.75	546.38	552.23	526.74	522.53
20	784.46	760.22	752.90	684.68	668.06	665.89	660.10	663.63	655.04	649.73	591.42	587.80	578.03	563.22	569.25	542.98	538.64
21	808.72	783.73	776.18	705.86	688.72	686.48	680.52	684.16	675.30	669.83	609.71	605.98	595.90	580.64	586.85	559.77	555.30
22	808.72	783.73	776.18	705.86	688.72	686.48	680.52	684.16	675.30	669.83	609.71	605.98	595.90	580.64	586.85	559.77	555.30
23	808.72	783.73	776.18	705.86	688.72	686.48	680.52	684.16	675.30	669.83	609.71	605.98	595.90	580.64	586.85	559.77	555.30
24	808.72	783.73	776.18	705.86	688.72	686.48	680.52	684.16	675.30	669.83	609.71	605.98	595.90	580.64	586.85	559.77	555.30
25	811.96	786.86	779.29	708.68	691.47	689.23	683.24	686.90	678.00	672.51	612.15	608.41	598.29	582.96	589.20	562.01	557.52
26	828.13	802.54	794.81	722.80	705.25	702.96	696.85	700.58	691.51	685.90	624.34	620.53	610.21	594.57	600.94	573.20	568.62
27	847.54	821.35	813.44	739.74	721.78	719.43	713.18	717.00	707.71	701.98	638.97	635.07	624.51	608.51	615.02	586.64	581.95
28	879.08	851.91	843.71	767.27	748.64	746.20	739.72	743.68	734.05	728.10	662.75	658.70	647.75	631.15	637.91	608.47	603.61
29	904.96	876.99	868.55	789.86	770.67	768.17	761.50	765.57	755.66	749.54	682.26	678.09	666.82	649.74	656.69	626.38	621.38
30	917.90	889.53	880.97	801.15	781.69	779.16	772.39	776.52	766.47	760.25	692.02	687.79	676.35	659.03	666.08	635.34	630.26
31	937.31	908.34	899.60	818.09	798.22	795.63	788.72	792.94	782.67	776.33	706.65	702.33	690.65	672.96	680.16	648.77	643.59
32	956.72	927.15	918.23	835.03	814.75	812.11	805.05	809.36	798.88	792.40	721.29	716.88	704.95	686.90	694.25	662.21	656.92
33	968.85	938.91	929.87	845.62	825.08	822.40	815.26	819.62	809.01	802.45	730.43	725.97	713.89	695.61	703.05	670.60	665.25
34	981.79	951.44	942.29	856.91	836.10	833.39	826.15	830.57	819.81	813.17	740.19	735.66	723.43	704.90	712.44	679.56	674.13
35	988.26	957.71	948.50	862.56	841.61	838.88	831.59	836.04	825.22	818.53	745.06	740.51	728.20	709.54	717.13	684.04	678.57
36	994.73	963.98	954.71	868.21	847.12	844.37	837.04	841.51	830.62	823.89	749.94	745.36	732.96	714.19	721.83	688.52	683.02
37	1,001.20	970.25	960.92	873.86	852.63	849.86	842.48	846.99	836.02	829.25	754.82	750.21	737.73	718.83	726.52	692.99	687.46
38	1,007.67	976.52	967.13	879.50	858.14	855.36	847.93	852.46	841.42	834.60	759.70	755.05	742.50	723.48	731.22	697.47	691.90
39	1,020.61	989.06	979.54	890.80	869.16	866.34	858.81	863.41	852.23	845.32	769.45	764.75	752.03	732.77	740.61	706.43	700.78
40	1,033.55	1,001.60	991.96	902.09	880.18	877.32	869.70	874.35	863.03	856.04	779.21	774.44	761.57	742.06	750.00	715.38	709.67
41	1,052.95	1,020.41	1,010.59	919.03	896.71	893.80	886.03	890.77	879.24	872.11	793.84	788.99	775.87	755.99	764.08	728.82	723.00
42	1,071.56	1,038.44	1,028.44	935.27	912.55	909.59	901.69	906.51	894.77	887.52	807.86	802.93	789.57	769.35	777.58	741.69	735.77
43	1,097.43	1,063.52	1,053.28	957.85	934.59	931.55	923.46	928.40	916.38	908.95	827.37	822.32	808.64	787.93	796.36	759.61	753.54
44	1,129.78	1,094.87	1,084.33	986.09	962.14	959.01	950.68	955.77	943.39	935.75	851.76	846.56	832.48	811.15	819.83	782.00	775.75
45	1,167.79	1,131.70	1,120.81	1,019.26	994.51	991.28	982.67	987.92	975.13	967.23	880.42	875.04	860.49	838.44	847.42	808.31	801.85
46	1,213.08	1,175.59	1,164.28	1,058.79	1,033.08	1,029.72	1,020.78	1,026.24	1,012.95	1,004.74	914.56	908.97	893.86	870.96	880.28	839.65	832.95
47	1,264.03	1,224.97	1,213.18	1,103.26	1,076.46	1,072.97	1,063.65	1,069.34	1,055.49	1,046.94	952.97	947.15	931.40	907.54	917.25	874.92	867.93
48	1,322.26	1,281.39	1,269.06	1,154.08	1,126.05	1,122.40	1,112.65	1,118.60	1,104.12	1,095.17	996.87	990.78	974.30	949.35	959.50	915.22	907.91
49	1,379.68	1,337.04	1,324.17	1,204.20	1,174.95	1,171.14	1,160.96	1,167.17	1,152.06	1,142.72	1,040.16	1,033.80	1,016.61	990.57	1,001.17	954.97	947.34
50	1,444.38	1,399.74	1,386.26	1,260.67	1,230.05	1,226.06	1,215.41	1,221.91	1,206.09	1,196.31	1,088.94	1,082.28	1,064.29	1,037.02	1,048.12	999.75	991.76
51	1,508.26	1,461.65	1,447.58	1,316.43	1,284.46	1,280.29	1,269.17	1,275.96	1,259.44	1,249.23	1,137.11	1,130.16	1,111.36	1,082.89	1,094.48	1,043.97	1,035.63
52	1,578.62	1,529.84	1,515.11	1,377.84	1,344.38	1,340.01	1,328.37	1,335.48	1,318.19	1,307.50	1,190.15	1,182.88	1,163.21	1,133.41	1,145.54	1,092.67	1,083.94
53	1,649.79	1,598.80	1,583.42	1,439.96	1,404.98	1,400.42	1,388.26	1,395.68	1,377.61	1,366.45	1,243.81	1,236.20	1,215.64	1,184.50	1,197.18	1,141.93	1,132.81
54	1,726.62	1,673.26	1,657.15	1,507.01	1,470.41	1,465.64	1,452.91	1,460.68	1,441.77	1,430.08	1,301.73	1,293.77	1,272.26	1,239.66	1,252.93	1,195.11	1,185.56
55	1,803.45	1,747.71	1,730.89	1,574.07	1,535.84	1,530.85	1,517.56	1,525.67	1,505.92	1,493.71	1,359.65	1,351.34	1,328.87	1,294.83	1,308.68	1,248.28	1,238.31
56	1,886.75	1,828.44	1,810.84	1,646.77	1,606.78	1,601.56	1,587.65	1,596.14	1,575.48	1,562.71	1,422.45	1,413.76	1,390.24	1,354.63	1,369.13	1,305.94	1,295.51
57	1,970.85	1,909.94	1,891.56	1,720.18	1,678.40	1,672.95	1,658.42	1,667.29	1,645.71	1,632.37	1,485.86	1,476.78	1,452.22	1,415.02	1,430.16	1,364.16	1,353.26
58	2,060.62	1,996.94	1,977.72	1,798.53	1,754.85	1,749.15	1,733.96	1,743.24	1,720.67	1,706.72	1,553.54	1,544.04	1,518.36	1,479.47	1,495.30	1,426.29	1,414.90
59	2,105.10	2,040.04	2,020.41	1,837.35	1,792.73	1,786.91	1,771.39	1,780.86	1,757.81	1,743.56	1,587.07	1,577.37	1,551.14	1,511.40	1,527.58	1,457.08	1,445.44
60	2,194.87	2,127.04	2,106.56	1,915.71	1,869.18	1,863.11	1,846.93	1,856.81	1,832.77	1,817.91	1,654.75	1,644.63	1,617.28	1,575.85	1,592.72	1,519.21	1,507.08
61	2,272.51	2,202.27	2,181.08	1,983.47	1,935.30	1,929.01	1,912.26	1,922.49	1,897.59	1,882.21	1,713.28	1,702.81	1,674.49	1,631.60	1,649.06	1,572.95	1,560.38
62	2,323.46	2,251.65	2,229.98	2,027.94	1,978.68	1,972.26	1,955.13	1,965.59	1,940.14	1,924.41	1,751.69	1,740.99	1,712.03	1,668.18	1,686.03	1,608.22	1,595.37
63	2,387.34	2,313.56	2,291.30	2,083.70	2,033.09	2,026.49	2,008.89	2,019.64	1,993.49	1,977.33	1,799.86	1,788.86	1,759.11	1,714.05	1,732.39	1,652.44	1,639.24
64+	2,426.16	2,351.19	2,328.54	2,117.58	2,066.16	2,059.44	2,041.56	2,052.48	2,025.90	2,009.49	1,829.13	1,817.94	1,787.70	1,741.92	1,760.55	1,679.31	1,665.90

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PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region		Monterey, San Benito and Santa Cruz counties															
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	647.42	627.41	621.37	565.07	551.35	549.56	544.78	547.70	540.61	536.23	488.10	485.11	477.05	464.83	469.80	448.12	444.54
15	704.96	683.18	676.60	615.30	600.36	598.41	593.21	596.38	588.66	583.89	531.48	528.24	519.45	506.15	511.56	487.95	484.05
16	726.97	704.50	697.72	634.51	619.10	617.09	611.73	615.00	607.04	602.11	548.07	544.72	535.67	521.94	527.53	503.18	499.16
17	748.97	725.82	718.84	653.71	637.83	635.76	630.24	633.61	625.41	620.34	564.66	561.21	551.88	537.74	543.50	518.41	514.27
18	772.67	748.79	741.58	674.39	658.01	655.88	650.18	653.66	645.20	639.97	582.53	578.97	569.34	554.75	560.69	534.81	530.54
19	796.36	771.75	764.32	695.08	678.19	675.99	670.12	673.71	664.98	659.59	600.39	596.72	586.80	571.77	577.89	551.22	546.81
20	820.91	795.54	787.88	716.50	699.10	696.83	690.77	694.47	685.48	679.92	618.90	615.11	604.88	589.39	595.70	568.20	563.66
21	846.30	820.14	812.25	738.66	720.72	718.38	712.14	715.95	706.68	700.95	638.04	634.14	623.59	607.62	614.12	585.78	581.10
22	846.30	820.14	812.25	738.66	720.72	718.38	712.14	715.95	706.68	700.95	638.04	634.14	623.59	607.62	614.12	585.78	581.10
23	846.30	820.14	812.25	738.66	720.72	718.38	712.14	715.95	706.68	700.95	638.04	634.14	623.59	607.62	614.12	585.78	581.10
24	846.30	820.14	812.25	738.66	720.72	718.38	712.14	715.95	706.68	700.95	638.04	634.14	623.59	607.62	614.12	585.78	581.10
25	849.68	823.42	815.50	741.61	723.60	721.25	714.99	718.81	709.50	703.75	640.59	636.67	626.09	610.05	616.58	588.12	583.42
26	866.61	839.82	831.74	756.38	738.01	735.62	729.23	733.13	723.64	717.77	653.35	649.36	638.56	622.20	628.86	599.84	595.04
27	886.92	859.51	851.24	774.11	755.31	752.86	746.32	750.31	740.60	734.59	668.66	664.58	653.52	636.78	643.60	613.89	608.99
28	919.92	891.49	882.91	802.92	783.42	780.88	774.09	778.23	768.16	761.93	693.55	689.31	677.84	660.48	667.55	636.74	631.65
29	947.01	917.74	908.90	826.56	806.48	803.86	796.88	801.14	790.77	784.36	713.96	709.60	697.80	679.92	687.20	655.48	650.25
30	960.55	930.86	921.90	838.38	818.01	815.36	808.28	812.60	802.08	795.58	724.17	719.75	707.78	689.65	697.03	664.86	659.55
31	980.86	950.54	941.39	856.10	835.31	832.60	825.37	829.78	819.04	812.40	739.48	734.96	722.74	704.23	711.76	678.92	673.49
32	1,001.17	970.23	960.89	873.83	852.61	849.84	842.46	846.96	836.00	829.22	754.80	750.18	737.71	718.81	726.50	692.97	687.44
33	1,013.86	982.53	973.07	884.91	863.42	860.62	853.14	857.70	846.60	839.74	764.37	759.70	747.06	727.93	735.71	701.76	696.15
34	1,027.40	995.65	986.07	896.73	874.95	872.11	864.53	869.16	857.91	850.95	774.58	769.84	757.04	737.65	745.54	711.13	705.45
35	1,034.17	1,002.21	992.57	902.64	880.72	877.86	870.23	874.89	863.56	856.56	779.68	774.92	762.03	742.51	750.45	715.82	710.10
36	1,040.94	1,008.77	999.06	908.55	886.48	883.60	875.93	880.61	869.21	862.17	784.79	779.99	767.02	747.37	755.37	720.51	714.75
37	1,047.71	1,015.33	1,005.56	914.46	892.25	889.35	881.63	886.34	874.87	867.77	789.89	785.06	772.01	752.23	760.28	725.19	719.40
38	1,054.48	1,021.90	1,012.06	920.37	898.01	895.10	887.32	892.07	880.52	873.38	794.99	790.13	776.99	757.09	765.19	729.88	724.05
39	1,068.03	1,035.02	1,025.06	932.18	909.54	906.59	898.72	903.52	891.83	884.60	805.20	800.28	786.97	766.81	775.02	739.25	733.34
40	1,081.57	1,048.14	1,038.05	944.00	921.08	918.09	910.11	914.98	903.13	895.81	815.41	810.43	796.95	776.53	784.84	748.62	742.64
41	1,101.88	1,067.82	1,057.55	961.73	938.37	935.33	927.20	932.16	920.09	912.63	830.72	825.65	811.92	791.12	799.58	762.68	756.59
42	1,121.34	1,086.69	1,076.23	978.72	954.95	951.85	943.58	948.63	936.35	928.76	845.40	840.23	826.26	805.09	813.71	776.15	769.95
43	1,148.42	1,112.93	1,102.22	1,002.36	978.01	974.84	966.37	971.54	958.96	951.19	865.82	860.52	846.21	824.54	833.36	794.90	788.55
44	1,182.28	1,145.74	1,134.71	1,031.90	1,006.84	1,003.57	994.85	1,000.18	987.23	979.22	891.34	885.89	871.16	848.84	857.92	818.33	811.79
45	1,222.05	1,184.28	1,172.89	1,066.62	1,040.71	1,037.34	1,028.33	1,033.83	1,020.44	1,012.17	921.33	915.69	900.47	877.40	886.79	845.86	839.10
46	1,269.44	1,230.21	1,218.37	1,107.98	1,081.07	1,077.56	1,068.20	1,073.92	1,060.01	1,051.42	957.06	951.21	935.39	911.43	921.18	878.67	871.65
47	1,322.76	1,281.88	1,269.54	1,154.52	1,126.48	1,122.82	1,113.07	1,119.02	1,104.54	1,095.58	997.25	991.16	974.67	949.71	959.87	915.57	908.25
48	1,383.69	1,340.93	1,328.02	1,207.70	1,178.37	1,174.55	1,164.34	1,170.57	1,155.42	1,146.05	1,043.19	1,036.81	1,019.57	993.45	1,004.08	957.75	950.09
49	1,443.78	1,399.16	1,385.69	1,260.15	1,229.54	1,225.55	1,214.90	1,221.40	1,205.59	1,195.82	1,088.49	1,081.84	1,063.85	1,036.59	1,047.69	999.34	991.35
50	1,511.48	1,464.77	1,450.67	1,319.24	1,287.20	1,283.02	1,271.88	1,278.68	1,262.12	1,251.89	1,139.53	1,132.57	1,113.73	1,085.20	1,096.82	1,046.20	1,037.84
51	1,578.34	1,529.56	1,514.84	1,377.59	1,344.14	1,339.77	1,328.13	1,335.24	1,317.95	1,307.27	1,189.94	1,182.67	1,163.00	1,133.21	1,145.33	1,092.47	1,083.75
52	1,651.97	1,600.92	1,585.51	1,441.86	1,406.84	1,402.27	1,390.09	1,397.53	1,379.43	1,368.25	1,245.45	1,237.84	1,217.25	1,186.07	1,198.76	1,143.44	1,134.30
53	1,726.44	1,673.09	1,656.98	1,506.86	1,470.26	1,465.49	1,452.76	1,460.53	1,441.62	1,429.93	1,301.60	1,293.64	1,272.13	1,239.54	1,252.80	1,194.99	1,185.44
54	1,806.84	1,751.00	1,734.15	1,577.03	1,538.73	1,533.73	1,520.41	1,528.54	1,508.75	1,496.52	1,362.21	1,353.88	1,331.37	1,297.26	1,311.14	1,250.63	1,240.64
55	1,887.24	1,828.91	1,811.31	1,647.20	1,607.20	1,601.98	1,588.06	1,596.56	1,575.89	1,563.11	1,422.82	1,414.13	1,390.61	1,354.99	1,369.49	1,306.28	1,295.85
56	1,974.41	1,913.39	1,894.97	1,723.29	1,681.43	1,675.97	1,661.41	1,670.30	1,648.68	1,635.31	1,488.54	1,479.44	1,454.84	1,417.57	1,432.74	1,366.62	1,355.70
57	2,062.42	1,998.68	1,979.45	1,800.11	1,756.39	1,750.68	1,735.48	1,744.76	1,722.17	1,708.21	1,554.90	1,545.39	1,519.69	1,480.76	1,496.61	1,427.54	1,416.13
58	2,156.36	2,089.72	2,069.61	1,882.10	1,836.39	1,830.42	1,814.52	1,824.23	1,800.61	1,786.02	1,625.72	1,615.78	1,588.91	1,548.21	1,564.78	1,492.56	1,480.64
59	2,202.91	2,134.83	2,114.28	1,922.72	1,876.03	1,869.93	1,853.69	1,863.61	1,839.48	1,824.57	1,660.81	1,650.66	1,623.21	1,581.63	1,598.55	1,524.78	1,512.60
60	2,296.85	2,225.86	2,204.44	2,004.71	1,956.02	1,949.67	1,932.74	1,943.08	1,917.92	1,902.37	1,731.63	1,721.05	1,692.43	1,649.07	1,666.72	1,589.80	1,577.10
61	2,378.09	2,304.60	2,282.42	2,075.62	2,025.21	2,018.64	2,001.10	2,011.81	1,985.76	1,969.66	1,792.88	1,781.92	1,752.29	1,707.40	1,725.67	1,646.03	1,632.88
62	2,431.41	2,356.27	2,333.59	2,122.16	2,070.62	2,063.90	2,045.97	2,056.91	2,030.28	2,013.82	1,833.08	1,821.88	1,791.58	1,745.68	1,764.36	1,682.94	1,669.49
63	2,498.27	2,421.06	2,397.75	2,180.51	2,127.56	2,120.65	2,102.23	2,113.47	2,086.11	2,069.20	1,883.49	1,871.97	1,840.84	1,793.69	1,812.88	1,729.21	1,715.40
64+	2,538.90	2,460.42	2,436.75	2,215.98	2,162.16	2,155.14	2,136.42	2,147.85	2,120.04	2,102.85	1,914.12	1,902.42	1,870.77	1,822.86	1,842.36	1,757.34	1,743.30

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
10

Mariposa, Merced, San Joaquin, Stanislaus, and Tulare counties

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	526.79	510.51	505.60	459.79	448.62	447.17	443.28	445.65	439.88	436.32	397.16	394.73	388.17	378.22	382.27	364.63	361.71
15	573.62	555.89	550.54	500.66	488.50	486.91	482.68	485.27	478.98	475.10	432.46	429.82	422.67	411.84	416.25	397.04	393.87
16	591.52	573.24	567.72	516.29	503.75	502.11	497.75	500.41	493.93	489.93	445.96	443.23	435.86	424.70	429.24	409.43	406.16
17	609.43	590.59	584.91	531.91	518.99	517.31	512.82	515.56	508.88	504.76	459.46	456.65	449.05	437.55	442.23	421.82	418.45
18	628.71	609.28	603.41	548.74	535.41	533.68	529.04	531.87	524.98	520.73	473.99	471.10	463.26	451.39	456.22	435.17	431.69
19	647.99	627.96	621.92	565.57	551.84	550.04	545.27	548.18	541.09	536.70	488.53	485.54	477.47	465.24	470.22	448.52	444.93
20	667.96	647.31	641.08	583.00	568.84	566.99	562.07	565.08	557.76	553.24	503.58	500.51	492.18	479.58	484.71	462.34	458.64
21	688.62	667.33	660.91	601.03	586.43	584.53	579.45	582.55	575.01	570.35	519.16	515.99	507.41	494.41	499.70	476.64	472.83
22	688.62	667.33	660.91	601.03	586.43	584.53	579.45	582.55	575.01	570.35	519.16	515.99	507.41	494.41	499.70	476.64	472.83
23	688.62	667.33	660.91	601.03	586.43	584.53	579.45	582.55	575.01	570.35	519.16	515.99	507.41	494.41	499.70	476.64	472.83
24	688.62	667.33	660.91	601.03	586.43	584.53	579.45	582.55	575.01	570.35	519.16	515.99	507.41	494.41	499.70	476.64	472.83
25	691.37	670.00	663.56	603.44	588.78	586.87	581.77	584.88	577.31	572.63	521.24	518.05	509.44	496.39	501.70	478.54	474.72
26	705.14	683.35	676.77	615.46	600.51	598.56	593.36	596.53	588.81	584.04	531.62	528.37	519.58	506.27	511.69	488.08	484.18
27	721.67	699.37	692.64	629.88	614.58	612.59	607.27	610.52	602.61	597.73	544.08	540.75	531.76	518.14	523.68	499.52	495.52
28	748.53	725.39	718.41	653.32	637.45	635.38	629.87	633.24	625.04	619.97	564.33	560.88	551.55	537.42	543.17	518.10	513.97
29	770.56	746.75	739.56	672.56	656.22	654.09	648.41	651.88	643.44	638.22	580.94	577.39	567.79	553.24	559.16	533.36	529.10
30	781.58	757.43	750.14	682.17	665.60	663.44	657.68	661.20	652.64	647.35	589.25	585.64	575.91	561.15	567.16	540.98	536.66
31	798.11	773.44	766.00	696.60	679.68	677.47	671.59	675.18	666.44	661.04	601.71	598.03	588.08	573.02	579.15	552.42	548.01
32	814.63	789.46	781.86	711.02	693.75	691.50	685.49	689.16	680.24	674.72	614.17	610.41	600.26	584.88	591.14	563.86	559.36
33	824.96	799.47	791.77	720.04	702.55	700.27	694.19	697.90	688.86	683.28	621.95	618.15	607.87	592.30	598.64	571.01	566.45
34	835.98	810.14	802.35	729.65	711.93	709.62	703.46	707.22	698.06	692.40	630.26	626.41	615.99	600.21	606.63	578.64	574.01
35	841.49	815.48	807.63	734.46	716.62	714.30	708.09	711.88	702.66	696.97	634.41	630.54	620.05	604.17	610.63	582.45	577.80
36	847.00	820.82	812.92	739.27	721.31	718.97	712.73	716.54	707.26	701.53	638.57	634.66	624.11	608.12	614.63	586.26	581.58
37	852.51	826.16	818.21	744.08	726.01	723.65	717.36	721.20	711.86	706.09	642.72	638.79	628.17	612.08	618.63	590.08	585.36
38	858.02	831.50	823.50	748.89	730.70	728.33	722.00	725.86	716.46	710.66	646.87	642.92	632.23	616.03	622.62	593.89	589.14
39	869.03	842.18	834.07	758.50	740.08	737.68	731.27	735.18	725.66	719.78	655.18	651.17	640.35	623.94	630.62	601.52	596.71
40	880.05	852.85	844.65	768.12	749.46	747.03	740.54	744.50	734.86	728.91	663.49	659.43	648.46	631.85	638.61	609.14	604.28
41	896.58	868.87	860.51	782.54	763.54	761.06	754.45	758.48	748.66	742.60	675.95	671.81	660.64	643.72	650.61	620.58	615.62
42	912.42	884.22	875.71	796.37	777.03	774.50	767.78	771.88	761.89	755.71	687.89	683.68	672.31	655.09	662.10	631.54	626.50
43	934.45	905.57	896.86	815.60	795.79	793.21	786.32	790.52	780.29	773.96	704.50	700.19	688.55	670.91	678.09	646.80	641.63
44	962.00	932.27	923.29	839.64	819.25	816.59	809.50	813.83	803.29	796.78	725.27	720.83	708.85	690.69	698.08	665.86	660.54
45	994.36	963.63	954.36	867.89	846.81	844.06	836.73	841.21	830.32	823.58	749.67	745.08	732.69	713.92	721.56	688.26	682.76
46	1,032.92	1,001.00	991.37	901.55	879.65	876.80	869.18	873.83	862.52	855.52	778.74	773.98	761.11	741.61	749.55	714.96	709.24
47	1,076.31	1,043.04	1,033.01	939.41	916.60	913.62	905.69	910.53	898.74	891.46	811.45	806.49	793.08	772.76	781.03	744.98	739.03
48	1,125.89	1,091.09	1,080.59	982.69	958.82	955.71	947.41	952.47	940.14	932.52	848.83	843.64	829.61	808.36	817.01	779.30	773.08
49	1,174.78	1,138.47	1,127.52	1,025.36	1,000.46	997.21	988.55	993.84	980.97	973.02	885.69	880.27	865.63	843.46	852.49	813.14	806.65
50	1,229.87	1,191.86	1,180.39	1,073.44	1,047.37	1,043.97	1,034.90	1,040.44	1,026.97	1,018.64	927.22	921.55	906.23	883.01	892.46	851.27	844.47
51	1,284.27	1,244.58	1,232.60	1,120.93	1,093.70	1,090.15	1,080.68	1,086.46	1,072.39	1,063.70	968.23	962.31	946.31	922.07	931.94	888.93	881.83
52	1,344.18	1,302.64	1,290.10	1,173.21	1,144.72	1,141.00	1,131.09	1,137.14	1,122.42	1,113.32	1,013.40	1,007.21	990.46	965.08	975.41	930.40	922.96
53	1,404.78	1,361.36	1,348.26	1,226.11	1,196.33	1,192.44	1,182.08	1,188.41	1,173.02	1,163.51	1,059.09	1,052.61	1,035.11	1,008.59	1,019.38	972.34	964.57
54	1,470.20	1,424.76	1,411.05	1,283.20	1,252.04	1,247.97	1,237.13	1,243.75	1,227.65	1,217.70	1,108.41	1,101.63	1,083.31	1,055.56	1,066.86	1,017.62	1,009.49
55	1,535.61	1,488.16	1,473.83	1,340.30	1,307.75	1,303.50	1,292.18	1,299.09	1,282.27	1,271.88	1,157.73	1,150.65	1,131.51	1,102.53	1,114.33	1,062.90	1,054.41
56	1,606.54	1,556.89	1,541.91	1,402.21	1,368.15	1,363.71	1,351.86	1,359.10	1,341.50	1,330.63	1,211.20	1,203.80	1,183.78	1,153.45	1,165.80	1,111.99	1,103.11
57	1,678.16	1,626.30	1,610.64	1,464.72	1,429.14	1,424.50	1,412.13	1,419.68	1,401.30	1,389.94	1,265.19	1,257.46	1,236.55	1,204.87	1,217.76	1,161.56	1,152.28
58	1,754.60	1,700.37	1,684.00	1,531.43	1,494.24	1,489.38	1,476.45	1,484.35	1,465.13	1,453.25	1,322.82	1,314.73	1,292.87	1,259.75	1,273.23	1,214.47	1,204.77
59	1,792.47	1,737.07	1,720.35	1,564.49	1,526.49	1,521.53	1,508.32	1,516.39	1,496.75	1,484.62	1,351.37	1,343.11	1,320.78	1,286.94	1,300.71	1,240.69	1,230.77
60	1,868.91	1,811.15	1,793.72	1,631.20	1,591.58	1,586.42	1,572.64	1,581.05	1,560.58	1,547.93	1,409.00	1,400.39	1,377.10	1,341.82	1,356.18	1,293.59	1,283.26
61	1,935.01	1,875.21	1,857.16	1,688.90	1,647.88	1,642.53	1,628.26	1,636.97	1,615.78	1,602.68	1,458.84	1,449.92	1,425.81	1,389.29	1,404.15	1,339.35	1,328.65
62	1,978.40	1,917.25	1,898.80	1,726.77	1,684.83	1,679.36	1,664.77	1,673.68	1,652.01	1,638.61	1,491.55	1,482.43	1,457.78	1,420.43	1,435.63	1,369.38	1,358.44
63	2,032.80	1,969.97	1,951.01	1,774.25	1,731.16	1,725.53	1,710.55	1,719.70	1,697.43	1,683.67	1,532.56	1,523.19	1,497.86	1,459.49	1,475.11	1,407.03	1,395.79
64+	2,065.86	2,001.99	1,982.73	1,803.09	1,759.29	1,753.59	1,738.35	1,747.65	1,725.03	1,711.05	1,557.48	1,547.97	1,522.23	1,483.23	1,499.10	1,429.92	1,418.49

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
11

Fresno, Kings and Madera counties

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	429.41	416.14	412.14	374.80	365.69	364.51	361.34	363.27	358.57	355.66	323.74	321.76	316.41	308.31	311.61	297.23	294.85
15	467.58	453.13	448.77	408.11	398.20	396.91	393.46	395.57	390.44	387.28	352.52	350.37	344.54	335.71	339.31	323.65	321.06
16	482.18	467.28	462.78	420.85	410.63	409.30	405.74	407.91	402.63	399.37	363.52	361.30	355.29	346.19	349.90	333.75	331.08
17	496.77	481.42	476.79	433.59	423.06	421.69	418.02	420.26	414.82	411.45	374.53	372.24	366.05	356.67	360.49	343.85	341.10
18	512.49	496.65	491.87	447.31	436.44	435.03	431.25	433.55	427.94	424.47	386.38	384.01	377.63	367.95	371.89	354.73	351.89
19	528.21	511.88	506.96	461.03	449.83	448.37	444.47	446.85	441.07	437.49	398.22	395.79	389.21	379.24	383.30	365.61	362.69
20	544.49	527.66	522.58	475.23	463.69	462.19	458.17	460.62	454.66	450.97	410.50	407.99	401.20	390.93	395.11	376.87	373.86
21	561.33	543.98	538.74	489.93	478.03	476.48	472.34	474.87	468.72	464.92	423.19	420.61	413.61	403.02	407.33	388.53	385.43
22	561.33	543.98	538.74	489.93	478.03	476.48	472.34	474.87	468.72	464.92	423.19	420.61	413.61	403.02	407.33	388.53	385.43
23	561.33	543.98	538.74	489.93	478.03	476.48	472.34	474.87	468.72	464.92	423.19	420.61	413.61	403.02	407.33	388.53	385.43
24	561.33	543.98	538.74	489.93	478.03	476.48	472.34	474.87	468.72	464.92	423.19	420.61	413.61	403.02	407.33	388.53	385.43
25	563.57	546.15	540.90	491.89	479.94	478.39	474.23	476.77	470.60	466.78	424.89	422.29	415.27	404.63	408.96	390.08	386.97
26	574.80	557.03	551.67	501.69	489.51	487.92	483.68	486.27	479.97	476.08	433.35	430.70	423.54	412.69	417.11	397.86	394.68
27	588.27	570.09	564.60	513.45	500.98	499.35	495.01	497.66	491.22	487.24	443.51	440.80	433.47	422.36	426.88	407.18	403.93
28	610.16	591.30	585.61	532.56	519.62	517.93	513.44	516.18	509.50	505.37	460.01	457.20	449.60	438.08	442.77	422.33	418.96
29	628.12	608.71	602.85	548.23	534.92	533.18	528.55	531.38	524.50	520.25	473.55	470.66	462.83	450.98	455.80	434.77	431.29
30	637.11	617.42	611.47	556.07	542.57	540.81	536.11	538.98	532.00	527.69	480.32	477.39	469.45	457.42	462.32	440.98	437.46
31	650.58	630.47	624.40	567.83	554.04	552.24	547.44	550.37	543.25	538.84	490.48	487.48	479.38	467.10	472.09	450.31	446.71
32	664.05	643.53	637.33	579.59	565.51	563.68	558.78	561.77	554.50	550.00	500.64	497.58	489.30	476.77	481.87	459.63	455.96
33	672.47	651.69	645.41	586.94	572.68	570.82	565.87	568.89	561.53	556.98	506.99	503.89	495.51	482.81	487.98	465.46	461.74
34	681.45	660.39	654.03	594.78	580.33	578.45	573.42	576.49	569.03	564.41	513.76	510.62	502.12	489.26	494.50	471.68	467.91
35	685.94	664.74	658.34	598.70	584.16	582.26	577.20	580.29	572.78	568.13	517.14	513.98	505.43	492.49	497.76	474.78	470.99
36	690.43	669.09	662.65	602.62	587.98	586.07	580.98	584.09	576.53	571.85	520.53	517.35	508.74	495.71	501.01	477.89	474.07
37	694.92	673.45	666.96	606.54	591.80	589.88	584.76	587.89	580.28	575.57	523.91	520.71	512.05	498.93	504.27	481.00	477.16
38	699.41	677.80	671.27	610.45	595.63	593.69	588.54	591.69	584.03	579.29	527.30	524.08	515.36	502.16	507.53	484.11	480.24
39	708.39	686.50	679.89	618.29	603.28	601.32	596.10	599.28	591.52	586.73	534.07	530.81	521.98	508.61	514.05	490.33	486.41
40	717.37	695.20	688.51	626.13	610.93	608.94	603.65	606.88	599.02	594.17	540.84	537.54	528.60	515.06	520.57	496.54	492.58
41	730.85	708.26	701.44	637.89	622.40	620.38	614.99	618.28	610.27	605.33	551.00	547.63	538.52	524.73	530.34	505.87	501.83
42	743.76	720.77	713.83	649.16	633.39	631.34	625.85	629.20	621.05	616.02	560.73	557.30	548.04	534.00	539.71	514.80	510.69
43	761.72	738.18	731.07	664.84	648.69	646.58	640.97	644.40	636.05	630.90	574.27	570.76	561.27	546.89	552.75	527.24	523.02
44	784.17	759.94	752.62	684.43	667.81	665.64	659.86	663.39	654.80	649.49	591.20	587.59	577.82	563.01	569.04	542.78	538.44
45	810.55	785.50	777.94	707.46	690.28	688.04	682.06	685.71	676.83	671.35	611.09	607.36	597.26	581.96	588.18	561.04	556.56
46	841.99	815.97	808.11	734.90	717.05	714.72	708.51	712.30	703.08	697.38	634.79	630.91	620.42	604.52	610.99	582.80	578.14
47	877.35	850.24	842.05	765.76	747.16	744.74	738.27	742.22	732.61	726.67	661.45	657.41	646.48	629.91	636.66	607.27	602.42
48	917.77	889.40	880.84	801.04	781.58	779.05	772.28	776.41	766.36	760.15	691.92	687.69	676.26	658.93	665.98	635.25	630.17
49	957.62	928.03	919.10	835.82	815.52	812.88	805.81	810.13	799.64	793.15	721.97	717.55	705.62	687.55	694.90	662.83	657.54
50	1,002.53	971.55	962.19	875.02	853.77	850.99	843.60	848.12	837.13	830.35	755.82	751.20	738.71	719.79	727.49	693.92	688.37
51	1,046.87	1,014.52	1,004.76	913.72	891.53	888.64	880.92	885.63	874.16	867.08	789.26	784.43	771.39	751.63	759.67	724.61	718.82
52	1,095.71	1,061.85	1,051.63	956.35	933.12	930.09	922.01	926.94	914.94	907.53	826.07	821.02	807.37	786.69	795.11	758.41	752.35
53	1,145.11	1,109.72	1,099.04	999.46	975.19	972.02	963.58	968.73	956.19	948.44	863.31	858.04	843.77	822.15	830.95	792.60	786.27
54	1,198.43	1,161.39	1,150.22	1,046.00	1,020.60	1,017.29	1,008.45	1,013.84	1,000.72	992.61	903.52	898.00	883.06	860.44	869.65	829.51	822.89
55	1,251.76	1,213.07	1,201.40	1,092.55	1,066.01	1,062.55	1,053.32	1,058.96	1,045.25	1,036.77	943.72	937.95	922.35	898.73	908.34	866.42	859.50
56	1,309.57	1,269.10	1,256.89	1,143.01	1,115.25	1,111.63	1,101.97	1,107.87	1,093.52	1,084.66	987.31	981.28	964.96	940.24	950.30	906.44	899.20
57	1,367.95	1,325.68	1,312.92	1,193.96	1,164.97	1,161.18	1,151.10	1,157.25	1,142.27	1,133.01	1,031.32	1,025.02	1,007.97	982.15	992.66	946.85	939.28
58	1,430.26	1,386.06	1,372.72	1,248.35	1,218.03	1,214.07	1,203.53	1,209.96	1,194.30	1,184.62	1,078.30	1,071.71	1,053.88	1,026.89	1,037.87	989.98	982.07
59	1,461.13	1,415.98	1,402.35	1,275.29	1,244.32	1,240.28	1,229.51	1,236.08	1,220.08	1,210.19	1,101.57	1,094.84	1,076.63	1,049.05	1,060.28	1,011.35	1,003.27
60	1,523.44	1,476.36	1,462.15	1,329.67	1,297.38	1,293.17	1,281.94	1,288.79	1,272.11	1,261.80	1,148.55	1,141.53	1,122.54	1,093.79	1,105.49	1,054.47	1,046.05
61	1,577.33	1,528.58	1,513.87	1,376.71	1,343.27	1,338.91	1,327.28	1,334.38	1,317.10	1,306.43	1,189.17	1,181.90	1,162.25	1,132.48	1,144.60	1,091.77	1,083.05
62	1,612.69	1,562.85	1,547.81	1,407.57	1,373.39	1,368.93	1,357.04	1,364.30	1,346.63	1,335.72	1,215.83	1,208.40	1,188.31	1,157.87	1,170.26	1,116.25	1,107.33
63	1,657.03	1,605.82	1,590.37	1,446.28	1,411.15	1,406.57	1,394.35	1,401.81	1,383.66	1,372.45	1,249.27	1,241.63	1,220.98	1,189.71	1,202.44	1,146.94	1,137.78
64+	1,683.99	1,631.94	1,616.22	1,469.79	1,434.09	1,429.44	1,417.02	1,424.61	1,406.16	1,394.76	1,269.57	1,261.83	1,240.83	1,209.06	1,221.99	1,165.59	1,156.29

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
12

San Luis Obispo, Santa Barbara and Ventura counties

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	478.24	463.46	459.00	417.42	407.28	405.96	402.43	404.58	399.35	396.11	360.56	358.35	352.39	343.37	347.04	331.02	328.38
15	520.76	504.66	499.80	454.52	443.48	442.04	438.20	440.55	434.84	431.32	392.61	390.21	383.72	373.89	377.89	360.45	357.57
16	537.01	520.41	515.40	468.71	457.32	455.84	451.88	454.30	448.42	444.78	404.86	402.39	395.69	385.56	389.68	371.70	368.73
17	553.26	536.16	531.00	482.89	471.17	469.64	465.56	468.05	461.99	458.24	417.11	414.57	407.67	397.23	401.48	382.95	379.89
18	570.77	553.13	547.80	498.17	486.07	484.49	480.29	482.86	476.60	472.74	430.31	427.68	420.57	409.80	414.18	395.07	391.91
19	588.27	570.09	564.60	513.45	500.98	499.35	495.02	497.66	491.22	487.24	443.51	440.80	433.47	422.36	426.88	407.18	403.93
20	606.40	587.66	582.00	529.27	516.42	514.74	510.27	513.00	506.36	502.25	457.18	454.38	446.83	435.38	440.04	419.73	416.38
21	625.16	605.84	600.00	545.64	532.39	530.66	526.05	528.87	522.02	517.79	471.32	468.44	460.65	448.84	453.65	432.71	429.25
22	625.16	605.84	600.00	545.64	532.39	530.66	526.05	528.87	522.02	517.79	471.32	468.44	460.65	448.84	453.65	432.71	429.25
23	625.16	605.84	600.00	545.64	532.39	530.66	526.05	528.87	522.02	517.79	471.32	468.44	460.65	448.84	453.65	432.71	429.25
24	625.16	605.84	600.00	545.64	532.39	530.66	526.05	528.87	522.02	517.79	471.32	468.44	460.65	448.84	453.65	432.71	429.25
25	627.66	608.26	602.40	547.83	534.52	532.79	528.16	530.98	524.11	519.86	473.20	470.31	462.49	450.64	455.46	434.44	430.97
26	640.16	620.38	614.40	558.74	545.17	543.40	538.68	541.56	534.55	530.22	482.63	479.68	471.70	459.62	464.54	443.10	439.56
27	655.16	634.92	628.81	571.83	557.95	556.13	551.30	554.25	547.08	542.64	493.94	490.92	482.76	470.39	475.42	453.48	449.86
28	679.54	658.54	652.21	593.11	578.71	576.83	571.82	574.88	567.44	562.84	512.32	509.19	500.72	487.89	493.12	470.36	466.60
29	699.55	677.93	671.41	610.57	595.75	593.81	588.65	591.80	584.14	579.41	527.40	524.18	515.46	502.26	507.63	484.20	480.34
30	709.55	687.62	681.01	619.31	604.26	602.30	597.07	600.26	592.49	587.69	534.94	531.67	522.83	509.44	514.89	491.13	487.20
31	724.56	702.16	695.41	632.40	617.04	615.04	609.70	612.96	605.02	600.12	546.26	542.92	533.89	520.21	525.78	501.51	497.51
32	739.56	716.70	709.81	645.50	629.82	627.77	622.32	625.65	617.55	612.54	557.57	554.16	544.94	530.98	536.67	511.90	507.81
33	748.94	725.79	718.81	653.68	637.80	635.73	630.21	633.58	625.38	620.31	564.64	561.19	551.85	537.72	543.47	518.39	514.25
34	758.94	735.48	728.41	662.41	646.32	644.22	638.63	642.04	633.73	628.60	572.18	568.68	559.22	544.90	550.73	525.31	521.12
35	763.94	740.33	733.21	666.78	650.58	648.47	642.84	646.28	637.91	632.74	575.95	572.43	562.91	548.49	554.36	528.77	524.55
36	768.94	745.18	738.01	671.14	654.84	652.72	647.05	650.51	642.08	636.88	579.72	576.18	566.59	552.08	557.99	532.24	527.98
37	773.94	750.02	742.81	675.51	659.10	656.96	651.25	654.74	646.26	641.02	583.49	579.92	570.28	555.67	561.62	535.70	531.42
38	778.94	754.87	747.61	679.87	663.36	661.21	655.46	658.97	650.44	645.16	587.26	583.67	573.96	559.26	565.25	539.16	534.85
39	788.95	764.56	757.21	688.60	671.88	669.70	663.88	667.43	658.79	653.45	594.80	591.17	581.33	566.44	572.50	546.08	541.72
40	798.95	774.26	766.81	697.33	680.40	678.19	672.30	675.89	667.14	661.73	602.34	598.66	588.70	573.62	579.76	553.01	548.59
41	813.95	788.80	781.21	710.43	693.17	690.92	684.92	688.59	679.67	674.16	613.65	609.90	599.76	584.40	590.65	563.39	558.89
42	828.33	802.73	795.01	722.98	705.42	703.13	697.02	700.75	691.68	686.07	624.49	620.68	610.35	594.72	601.08	573.34	568.76
43	848.34	822.12	814.21	740.44	722.45	720.11	713.85	717.67	708.38	702.64	639.58	635.67	625.10	609.08	615.60	587.19	582.50
44	873.34	846.35	838.21	762.26	743.75	741.34	734.90	738.83	729.26	723.35	658.43	654.40	643.52	627.04	633.75	604.50	599.67
45	902.73	874.83	866.41	787.91	768.77	766.28	759.62	763.68	753.80	747.69	680.58	676.42	665.17	648.13	655.07	624.84	619.84
46	937.73	908.75	900.01	818.47	798.59	795.99	789.08	793.30	783.03	776.68	706.97	702.65	690.97	673.27	680.47	649.07	643.88
47	977.12	946.92	937.81	852.84	832.13	829.43	822.22	826.62	815.92	809.30	736.67	732.16	719.99	701.54	709.05	676.33	670.93
48	1,022.13	990.54	981.01	892.13	870.46	867.63	860.10	864.70	853.50	846.58	770.60	765.89	753.15	733.86	741.71	707.48	701.83
49	1,066.52	1,033.56	1,023.61	930.87	908.26	905.31	897.45	902.25	890.57	883.35	804.07	799.15	785.86	765.73	773.92	738.21	732.31
50	1,116.53	1,082.02	1,071.61	974.52	950.85	947.76	939.53	944.56	932.33	924.77	841.77	836.63	822.71	801.64	810.22	772.82	766.65
51	1,165.92	1,129.88	1,119.01	1,017.62	992.91	989.69	981.09	986.34	973.57	965.68	879.00	873.63	859.10	837.10	846.05	807.01	800.56
52	1,220.31	1,182.59	1,171.21	1,065.10	1,039.23	1,035.85	1,026.86	1,032.35	1,018.98	1,010.72	920.01	914.39	899.18	876.15	885.52	844.65	837.91
53	1,275.32	1,235.91	1,224.01	1,113.11	1,086.08	1,082.55	1,073.15	1,078.89	1,064.92	1,056.29	961.48	955.61	939.72	915.64	925.44	882.73	875.68
54	1,334.71	1,293.46	1,281.01	1,164.95	1,136.66	1,132.96	1,123.12	1,129.13	1,114.51	1,105.48	1,006.26	1,000.11	983.48	958.28	968.54	923.84	916.46
55	1,394.10	1,351.01	1,338.01	1,216.78	1,187.23	1,183.38	1,173.10	1,179.37	1,164.10	1,154.67	1,051.03	1,044.61	1,027.24	1,000.92	1,011.64	964.95	957.24
56	1,458.49	1,413.41	1,399.81	1,272.99	1,242.07	1,238.04	1,227.28	1,233.85	1,217.87	1,208.00	1,099.58	1,092.86	1,074.69	1,047.16	1,058.36	1,009.52	1,001.45
57	1,523.51	1,476.42	1,462.21	1,329.73	1,297.44	1,293.22	1,281.99	1,288.85	1,272.16	1,261.85	1,148.60	1,141.58	1,122.59	1,093.84	1,105.54	1,054.52	1,046.09
58	1,592.90	1,543.67	1,528.81	1,390.30	1,356.53	1,352.13	1,340.38	1,347.55	1,330.11	1,319.32	1,200.91	1,193.57	1,173.72	1,143.66	1,155.90	1,102.55	1,093.74
59	1,627.28	1,576.99	1,561.81	1,420.31	1,385.81	1,381.31	1,369.32	1,376.64	1,358.82	1,347.80	1,226.84	1,219.34	1,199.06	1,168.34	1,180.85	1,126.35	1,117.35
60	1,696.67	1,644.24	1,628.41	1,480.88	1,444.91	1,440.22	1,427.71	1,435.35	1,416.76	1,405.28	1,279.15	1,271.33	1,250.19	1,218.17	1,231.20	1,174.38	1,165.00
61	1,756.69	1,702.40	1,686.01	1,533.26	1,496.02	1,491.16	1,478.21	1,486.12	1,466.88	1,454.99	1,324.40	1,316.30	1,294.41	1,261.25	1,274.75	1,215.92	1,206.21
62	1,796.07	1,740.57	1,723.81	1,567.63	1,529.56	1,524.59	1,511.35	1,519.44	1,499.76	1,487.61	1,354.09	1,345.81	1,323.43	1,289.53	1,303.33	1,243.18	1,233.25
63	1,845.46	1,788.43	1,771.21	1,610.74	1,571.62	1,566.52	1,552.91	1,561.22	1,541.00	1,528.51	1,391.32	1,382.82	1,359.82	1,324.99	1,339.17	1,277.37	1,267.16
64+	1,875.48	1,817.52	1,800.00	1,636.92	1,597.17	1,591.98	1,578.15	1,586.61	1,566.06	1,553.37	1,413.96	1,405.32	1,381.95	1,346.52	1,360.95	1,298.13	1,287.75

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
13

Imperial, Inyo and Mono counties

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	542.23	525.48	520.42	473.27	461.77	460.27	456.28	458.72	452.78	449.11	408.80	406.30	399.54	389.31	393.47	375.32	372.32
15	590.43	572.19	566.68	515.34	502.82	501.19	496.83	499.49	493.02	489.03	445.14	442.42	435.06	423.91	428.45	408.68	405.41
16	608.86	590.04	584.37	531.42	518.51	516.83	512.34	515.08	508.41	504.29	459.03	456.23	448.64	437.15	441.82	421.43	418.07
17	627.29	607.90	602.05	547.51	534.21	532.47	527.85	530.67	523.80	519.56	472.92	470.03	462.22	450.38	455.20	434.19	430.72
18	647.14	627.14	621.10	564.83	551.11	549.32	544.55	547.46	540.37	535.99	487.89	484.91	476.84	464.63	469.60	447.93	444.35
19	666.98	646.37	640.15	582.15	568.01	566.17	561.25	564.25	556.95	552.43	502.85	499.78	491.47	478.88	484.00	461.66	457.97
20	687.54	666.29	659.88	600.09	585.52	583.62	578.55	581.64	574.11	569.46	518.35	515.18	506.61	493.63	498.92	475.89	472.09
21	708.80	686.90	680.29	618.65	603.63	601.67	596.44	599.63	591.87	587.07	534.38	531.11	522.28	508.90	514.35	490.61	486.69
22	708.80	686.90	680.29	618.65	603.63	601.67	596.44	599.63	591.87	587.07	534.38	531.11	522.28	508.90	514.35	490.61	486.69
23	708.80	686.90	680.29	618.65	603.63	601.67	596.44	599.63	591.87	587.07	534.38	531.11	522.28	508.90	514.35	490.61	486.69
24	708.80	686.90	680.29	618.65	603.63	601.67	596.44	599.63	591.87	587.07	534.38	531.11	522.28	508.90	514.35	490.61	486.69
25	711.64	689.64	683.01	621.13	606.04	604.07	598.83	602.03	594.23	589.42	536.52	533.24	524.37	510.94	516.40	492.57	488.64
26	725.81	703.38	696.61	633.50	618.11	616.11	610.75	614.02	606.07	601.16	547.20	543.86	534.81	521.11	526.69	502.38	498.37
27	742.83	719.87	712.94	648.35	632.60	630.55	625.07	628.41	620.28	615.25	560.03	556.61	547.35	533.33	539.03	514.16	510.05
28	770.47	746.66	739.47	672.47	656.14	654.01	648.33	651.80	643.36	638.14	580.87	577.32	567.72	553.17	559.09	533.29	529.03
29	793.15	768.64	761.24	692.27	675.46	673.26	667.42	670.99	662.30	656.93	597.97	594.31	584.43	569.46	575.55	548.99	544.61
30	804.49	779.63	772.12	702.17	685.11	682.89	676.96	680.58	671.77	666.32	606.52	602.81	592.79	577.60	583.78	556.84	552.39
31	821.50	796.11	788.45	717.02	699.60	697.33	691.27	694.97	685.97	680.41	619.34	615.56	605.32	589.82	596.13	568.62	564.07
32	838.51	812.60	804.78	731.86	714.09	711.77	705.59	709.36	700.18	694.50	632.17	628.31	617.86	602.03	608.47	580.39	575.75
33	849.15	822.90	814.98	741.14	723.14	720.80	714.53	718.36	709.06	703.31	640.19	636.27	625.69	609.66	616.19	587.75	583.05
34	860.49	833.89	825.87	751.04	732.80	730.42	724.08	727.95	718.53	712.70	648.74	644.77	634.05	617.81	624.42	595.60	590.84
35	866.16	839.39	831.31	755.99	737.63	735.24	728.85	732.75	723.26	717.40	653.01	649.02	638.23	621.88	628.53	599.52	594.73
36	871.83	844.88	836.75	760.94	742.46	740.05	733.62	737.54	728.00	722.09	657.29	653.27	642.40	625.95	632.65	603.45	598.63
37	877.50	850.38	842.19	765.89	747.29	744.86	738.39	742.34	732.73	726.79	661.56	657.52	646.58	630.02	636.76	607.37	602.52
38	883.17	855.87	847.64	770.84	752.12	749.68	743.16	747.14	737.47	731.49	665.84	661.77	650.76	634.09	640.88	611.30	606.41
39	894.51	866.86	858.52	780.74	761.78	759.30	752.71	756.73	746.94	740.88	674.39	670.26	659.12	642.23	649.11	619.15	614.20
40	905.85	877.85	869.41	790.64	771.43	768.93	762.25	766.33	756.41	750.27	682.94	678.76	667.47	650.37	657.33	627.00	621.99
41	922.86	894.34	885.73	805.48	785.92	783.37	776.56	780.72	770.61	764.36	695.76	691.51	680.01	662.59	669.68	638.77	633.67
42	939.16	910.14	901.38	819.71	799.80	797.21	790.28	794.51	784.22	777.87	708.05	703.72	692.02	674.29	681.51	650.06	644.86
43	961.85	932.12	923.15	839.51	819.12	816.46	809.37	813.70	803.16	796.65	725.15	720.72	708.73	690.58	697.97	665.76	660.44
44	990.20	959.60	950.36	864.25	843.26	840.53	833.23	837.68	826.84	820.14	746.53	741.96	729.62	710.93	718.54	685.38	679.90
45	1,023.51	991.88	982.33	893.33	871.64	868.81	861.26	865.87	854.66	847.73	771.64	766.93	754.17	734.85	742.72	708.44	702.78
46	1,063.20	1,030.35	1,020.43	927.98	905.44	902.50	894.66	899.44	887.80	880.60	801.57	796.67	783.42	763.35	771.52	735.91	730.03
47	1,107.86	1,073.62	1,063.29	966.95	943.47	940.40	932.23	937.22	925.09	917.59	835.23	830.13	816.32	795.41	803.92	766.82	760.70
48	1,158.89	1,123.08	1,112.27	1,011.49	986.93	983.72	975.18	980.39	967.70	959.86	873.71	868.37	853.93	832.05	840.96	802.15	795.74
49	1,209.22	1,171.85	1,160.57	1,055.42	1,029.78	1,026.44	1,017.53	1,022.97	1,009.72	1,001.54	911.65	906.08	891.01	868.18	877.47	836.98	830.29
50	1,265.92	1,226.80	1,214.99	1,104.91	1,078.07	1,074.57	1,065.24	1,070.94	1,057.07	1,048.50	954.40	948.57	932.79	908.90	918.62	876.23	869.23
51	1,321.92	1,281.06	1,268.73	1,153.78	1,125.76	1,122.11	1,112.36	1,118.31	1,103.83	1,094.88	996.62	990.52	974.05	949.10	959.26	914.99	907.68
52	1,383.58	1,340.82	1,327.92	1,207.61	1,178.28	1,174.45	1,164.25	1,170.48	1,155.32	1,145.96	1,043.11	1,036.73	1,019.49	993.37	1,004.00	957.67	950.02
53	1,445.96	1,401.27	1,387.78	1,262.05	1,231.40	1,227.40	1,216.74	1,223.25	1,207.41	1,197.62	1,090.13	1,083.47	1,065.45	1,038.16	1,049.27	1,000.84	992.85
54	1,513.29	1,466.52	1,452.41	1,320.82	1,288.74	1,284.56	1,273.40	1,280.21	1,263.63	1,253.39	1,140.90	1,133.92	1,115.07	1,086.50	1,098.13	1,047.45	1,039.08
55	1,580.63	1,531.78	1,517.04	1,379.59	1,346.08	1,341.71	1,330.06	1,337.17	1,319.86	1,309.16	1,191.66	1,184.38	1,164.68	1,134.85	1,146.99	1,094.06	1,085.32
56	1,653.64	1,602.53	1,587.11	1,443.31	1,408.26	1,403.69	1,391.49	1,398.94	1,380.82	1,369.63	1,246.70	1,239.08	1,218.48	1,187.27	1,199.97	1,144.59	1,135.45
57	1,727.35	1,673.97	1,657.86	1,507.65	1,471.04	1,466.26	1,453.52	1,461.30	1,442.38	1,430.69	1,302.28	1,294.32	1,272.80	1,240.19	1,253.46	1,195.61	1,186.06
58	1,806.03	1,750.21	1,733.37	1,576.32	1,538.04	1,533.04	1,519.73	1,527.86	1,508.08	1,495.85	1,361.60	1,353.27	1,330.77	1,296.68	1,310.55	1,250.07	1,240.08
59	1,845.01	1,787.99	1,770.78	1,610.35	1,571.24	1,566.14	1,552.53	1,560.84	1,540.63	1,528.14	1,390.99	1,382.48	1,359.49	1,324.67	1,338.84	1,277.06	1,266.85
60	1,923.69	1,864.24	1,846.30	1,679.02	1,638.24	1,632.92	1,618.74	1,627.40	1,606.33	1,593.30	1,450.30	1,441.44	1,417.47	1,381.16	1,395.94	1,331.51	1,320.87
61	1,991.74	1,930.18	1,911.60	1,738.41	1,696.19	1,690.68	1,675.99	1,684.96	1,663.14	1,649.66	1,501.60	1,492.42	1,467.61	1,430.01	1,445.31	1,378.61	1,367.60
62	2,036.39	1,973.45	1,954.46	1,777.38	1,734.22	1,728.59	1,713.57	1,722.74	1,700.43	1,686.65	1,535.27	1,525.88	1,500.51	1,462.07	1,477.72	1,409.52	1,398.26
63	2,092.39	2,027.72	2,008.20	1,826.26	1,781.90	1,776.12	1,760.69	1,770.11	1,747.19	1,733.03	1,577.48	1,567.84	1,541.77	1,502.27	1,518.35	1,448.28	1,436.71
64+	2,126.40	2,060.70	2,040.87	1,855.95	1,810.89	1,805.01	1,789.32	1,798.89	1,775.61	1,761.21	1,603.14	1,593.33	1,566.84	1,526.70	1,543.05	1,471.83	1,460.07

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
14

Kern County

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	413.18	400.41	396.55	360.63	351.87	350.73	347.68	349.54	345.01	342.22	311.50	309.60	304.45	296.65	299.82	285.99	283.70
15	449.90	436.00	431.80	392.68	383.14	381.90	378.58	380.61	375.68	372.64	339.19	337.12	331.51	323.02	326.48	311.41	308.92
16	463.95	449.61	445.28	404.94	395.10	393.82	390.40	392.49	387.41	384.27	349.78	347.64	341.86	333.10	336.67	321.13	318.56
17	477.99	463.22	458.76	417.20	407.06	405.74	402.22	404.37	399.13	395.90	360.36	358.16	352.21	343.18	346.86	330.85	328.21
18	493.11	477.87	473.27	430.39	419.94	418.58	414.94	417.16	411.76	408.42	371.77	369.49	363.35	354.04	357.83	341.32	338.59
19	508.24	492.53	487.79	443.59	432.82	431.41	427.67	429.96	424.39	420.95	383.17	380.83	374.49	364.90	368.80	351.78	348.97
20	523.90	507.71	502.82	457.26	446.16	444.71	440.85	443.21	437.47	433.92	394.98	392.56	386.03	376.14	380.17	362.62	359.73
21	540.10	523.41	518.37	471.41	459.96	458.46	454.48	456.91	451.00	447.34	407.19	404.70	397.97	387.78	391.93	373.84	370.85
22	540.10	523.41	518.37	471.41	459.96	458.46	454.48	456.91	451.00	447.34	407.19	404.70	397.97	387.78	391.93	373.84	370.85
23	540.10	523.41	518.37	471.41	459.96	458.46	454.48	456.91	451.00	447.34	407.19	404.70	397.97	387.78	391.93	373.84	370.85
24	540.10	523.41	518.37	471.41	459.96	458.46	454.48	456.91	451.00	447.34	407.19	404.70	397.97	387.78	391.93	373.84	370.85
25	542.26	525.50	520.45	473.29	461.80	460.30	456.30	458.74	452.80	449.13	408.82	406.32	399.56	389.33	393.50	375.34	372.34
26	553.06	535.97	530.81	482.72	471.00	469.47	465.39	467.88	461.82	458.08	416.96	414.42	407.52	397.08	401.33	382.81	379.75
27	566.03	548.53	543.25	494.03	482.04	480.47	476.30	478.84	472.65	468.81	426.74	424.13	417.08	406.39	410.74	391.78	388.65
28	587.09	568.95	563.47	512.42	499.97	498.35	494.02	496.66	490.23	486.26	442.62	439.91	432.60	421.51	426.03	406.36	403.12
29	604.37	585.70	580.06	527.50	514.69	513.02	508.57	511.29	504.67	500.58	455.65	452.86	445.33	433.92	438.57	418.33	414.98
30	613.02	594.07	588.35	535.05	522.05	520.36	515.84	518.60	511.88	507.73	462.16	459.34	451.70	440.13	444.84	424.31	420.92
31	625.98	606.63	600.79	546.36	533.09	531.36	526.74	529.56	522.71	518.47	471.94	469.05	461.25	449.43	454.24	433.28	429.82
32	638.94	619.19	613.23	557.67	544.13	542.36	537.65	540.53	533.53	529.21	481.71	478.76	470.80	458.74	463.65	442.25	438.72
33	647.04	627.05	621.01	564.75	551.03	549.24	544.47	547.38	540.29	535.92	487.82	484.83	476.77	464.56	469.53	447.86	444.28
34	655.68	635.42	629.30	572.29	558.39	556.58	551.74	554.69	547.51	543.07	494.33	491.31	483.14	470.76	475.80	453.84	450.22
35	660.00	639.61	633.45	576.06	562.07	560.24	555.38	558.35	551.12	546.65	497.59	494.55	486.32	473.86	478.94	456.83	453.18
36	664.33	643.79	637.60	579.83	565.75	563.91	559.01	562.00	554.73	550.23	500.85	497.78	489.51	476.97	482.07	459.82	456.15
37	668.65	647.98	641.74	583.60	569.43	567.58	562.65	565.66	558.33	553.81	504.10	501.02	492.69	480.07	485.21	462.81	459.12
38	672.97	652.17	645.89	587.37	573.11	571.25	566.28	569.31	561.94	557.39	507.36	504.26	495.87	483.17	488.34	465.80	462.08
39	681.61	660.54	654.19	594.92	580.47	578.58	573.56	576.62	569.16	564.55	513.88	510.74	502.24	489.38	494.61	471.79	468.02
40	690.25	668.92	662.48	602.46	587.83	585.92	580.83	583.94	576.37	571.70	520.39	517.21	508.61	495.58	500.88	477.77	473.95
41	703.21	681.48	674.92	613.77	598.86	596.92	591.74	594.90	587.20	582.44	530.16	526.92	518.16	504.89	510.29	486.74	482.85
42	715.63	693.52	686.84	624.61	609.44	607.47	602.19	605.41	597.57	592.73	539.53	536.23	527.31	513.81	519.30	495.34	491.38
43	732.92	710.27	703.43	639.70	624.16	622.14	616.73	620.03	612.00	607.04	552.56	549.18	540.05	526.21	531.85	507.30	503.25
44	754.52	731.20	724.17	658.56	642.56	640.47	634.91	638.31	630.04	624.94	568.85	565.37	555.97	541.73	547.52	522.25	518.08
45	779.91	755.80	748.53	680.71	664.18	662.02	656.27	659.78	651.24	645.96	587.99	584.39	574.67	559.95	565.94	539.83	535.51
46	810.15	785.11	777.56	707.11	689.94	687.70	681.72	685.37	676.50	671.01	610.79	607.05	596.96	581.67	587.89	560.76	556.28
47	844.18	818.09	810.22	736.81	718.91	716.58	710.36	714.16	704.91	699.20	636.44	632.55	622.03	606.10	612.58	584.31	579.64
48	883.07	855.78	847.54	770.75	752.03	749.59	743.08	747.05	737.38	731.40	665.76	661.69	650.69	634.02	640.80	611.23	606.35
49	921.41	892.94	884.34	804.22	784.69	782.14	775.35	779.49	769.40	763.16	694.67	690.42	678.94	661.55	668.63	637.77	632.68
50	964.62	934.81	925.81	841.93	821.48	818.82	811.70	816.05	805.48	798.95	727.24	722.80	710.78	692.57	699.98	667.68	662.34
51	1,007.29	976.16	966.76	879.17	857.82	855.04	847.61	852.14	841.11	834.29	759.41	754.77	742.22	723.21	730.95	697.21	691.64
52	1,054.28	1,021.70	1,011.86	920.19	897.84	894.92	887.15	891.89	880.35	873.21	794.84	789.98	776.84	756.94	765.04	729.74	723.91
53	1,101.81	1,067.76	1,057.48	961.67	938.31	935.27	927.14	932.10	920.03	912.58	830.67	825.59	811.86	791.07	799.53	762.63	756.54
54	1,153.12	1,117.48	1,106.72	1,006.45	982.01	978.82	970.32	975.51	962.88	955.07	869.35	864.04	849.67	827.91	836.77	798.15	791.77
55	1,204.43	1,167.20	1,155.97	1,051.24	1,025.71	1,022.38	1,013.49	1,018.92	1,005.72	997.57	908.04	902.49	887.48	864.75	874.00	833.66	827.00
56	1,260.06	1,221.12	1,209.36	1,099.79	1,073.08	1,069.60	1,060.31	1,065.98	1,052.18	1,043.65	949.98	944.17	928.47	904.69	914.37	872.17	865.20
57	1,316.23	1,275.55	1,263.27	1,148.82	1,120.92	1,117.28	1,107.57	1,113.50	1,099.08	1,090.17	992.33	986.26	969.86	945.02	955.13	911.05	903.77
58	1,376.18	1,333.65	1,320.81	1,201.14	1,171.97	1,168.17	1,158.02	1,164.21	1,149.14	1,139.83	1,037.53	1,031.18	1,014.03	988.06	998.63	952.54	944.93
59	1,405.88	1,362.44	1,349.32	1,227.07	1,197.27	1,193.38	1,183.02	1,189.34	1,173.95	1,164.43	1,059.92	1,053.44	1,035.92	1,009.39	1,020.19	973.11	965.33
60	1,465.84	1,420.53	1,406.86	1,279.40	1,248.33	1,244.27	1,233.46	1,240.06	1,224.01	1,214.09	1,105.12	1,098.36	1,080.10	1,052.43	1,063.69	1,014.60	1,006.50
61	1,517.69	1,470.78	1,456.63	1,324.65	1,292.48	1,288.28	1,277.09	1,283.93	1,267.30	1,257.03	1,144.21	1,137.22	1,118.30	1,089.66	1,101.32	1,050.49	1,042.10
62	1,551.71	1,503.76	1,489.28	1,354.35	1,321.46	1,317.17	1,305.73	1,312.71	1,295.72	1,285.21	1,169.86	1,162.71	1,143.38	1,114.09	1,126.01	1,074.04	1,065.46
63	1,594.38	1,545.11	1,530.23	1,391.59	1,357.79	1,353.39	1,341.63	1,348.81	1,331.34	1,320.55	1,202.03	1,194.68	1,174.82	1,144.72	1,156.97	1,103.58	1,094.76
64+	1,620.30	1,570.23	1,555.11	1,414.23	1,379.88	1,375.38	1,363.44	1,370.73	1,353.00	1,342.02	1,221.57	1,214.10	1,193.91	1,163.34	1,175.79	1,121.52	1,112.55

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
15

Los Angeles County. ZIP codes starting with 906–912, 915, 917–918, and 935

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	442.22	428.56	424.43	385.98	376.60	375.38	372.12	374.11	369.27	366.27	333.40	331.36	325.85	317.50	320.90	306.09	303.65
15	481.53	466.65	462.16	420.29	410.08	408.75	405.20	407.37	402.09	398.83	363.04	360.82	354.82	345.73	349.43	333.30	330.64
16	496.56	481.22	476.59	433.41	422.88	421.51	417.85	420.08	414.64	411.28	374.37	372.08	365.89	356.52	360.33	343.70	340.96
17	511.59	495.78	491.01	446.52	435.68	434.26	430.49	432.80	427.19	423.73	385.70	383.34	376.97	367.31	371.24	354.11	351.28
18	527.78	511.47	506.54	460.65	449.46	448.00	444.11	446.49	440.71	437.14	397.90	395.47	388.89	378.93	382.99	365.31	362.39
19	543.96	527.15	522.08	474.78	463.25	461.74	457.73	460.18	454.22	450.54	410.10	407.60	400.82	390.55	394.73	376.51	373.51
20	560.73	543.40	538.17	489.41	477.52	475.97	471.84	474.36	468.22	464.43	422.74	420.16	413.17	402.59	406.90	388.12	385.02
21	578.07	560.21	554.81	504.55	492.29	490.69	486.43	489.03	482.70	478.79	435.82	433.15	425.95	415.04	419.48	400.12	396.92
22	578.07	560.21	554.81	504.55	492.29	490.69	486.43	489.03	482.70	478.79	435.82	433.15	425.95	415.04	419.48	400.12	396.92
23	578.07	560.21	554.81	504.55	492.29	490.69	486.43	489.03	482.70	478.79	435.82	433.15	425.95	415.04	419.48	400.12	396.92
24	578.07	560.21	554.81	504.55	492.29	490.69	486.43	489.03	482.70	478.79	435.82	433.15	425.95	415.04	419.48	400.12	396.92
25	580.38	562.45	557.03	506.56	494.26	492.66	488.38	490.99	484.63	480.70	437.56	434.89	427.65	416.70	421.16	401.72	398.51
26	591.94	573.65	568.13	516.66	504.11	502.47	498.11	500.77	494.29	490.28	446.28	443.55	436.17	425.00	429.55	409.72	406.45
27	605.82	587.10	581.44	528.76	515.92	514.25	509.78	512.51	505.87	501.77	456.74	453.94	446.40	434.96	439.62	419.33	415.98
28	628.36	608.94	603.08	548.44	535.12	533.38	528.75	531.58	524.70	520.44	473.73	470.84	463.01	451.15	455.97	434.93	431.46
29	646.86	626.87	620.84	564.59	550.88	549.09	544.32	547.23	540.14	535.77	487.68	484.70	476.64	464.43	469.40	447.74	444.16
30	656.11	635.83	629.71	572.66	558.75	556.94	552.10	555.05	547.87	543.43	494.65	491.63	483.45	471.07	476.11	454.14	450.51
31	669.98	649.28	643.03	584.77	570.57	568.71	563.77	566.79	559.45	554.92	505.11	502.02	493.68	481.03	486.18	463.74	460.04
32	683.86	662.72	656.34	596.88	582.38	580.49	575.45	578.53	571.04	566.41	515.57	512.42	503.90	490.99	496.25	473.34	469.56
33	692.53	671.13	664.67	604.45	589.77	587.85	582.75	585.86	578.28	573.59	522.11	518.92	510.29	497.22	502.54	479.34	475.52
34	701.78	680.09	673.54	612.52	597.64	595.70	590.53	593.69	586.00	581.25	529.08	525.85	517.10	503.86	509.25	485.75	481.87
35	706.40	684.57	677.98	616.56	601.58	599.63	594.42	597.60	589.86	585.08	532.57	529.31	520.51	507.18	512.60	488.95	485.04
36	711.03	689.05	682.42	620.59	605.52	603.55	598.31	601.51	593.72	588.91	536.06	532.78	523.92	510.50	515.96	492.15	488.22
37	715.65	693.53	686.86	624.63	609.46	607.48	602.20	605.42	597.59	592.74	539.54	536.24	527.33	513.82	519.32	495.35	491.39
38	720.28	698.02	691.30	628.67	613.40	611.41	606.09	609.34	601.45	596.57	543.03	539.71	530.73	517.14	522.67	498.55	494.57
39	729.53	706.98	700.17	636.74	621.27	619.26	613.88	617.16	609.17	604.23	550.00	546.64	537.55	523.78	529.38	504.95	500.92
40	738.77	715.94	709.05	644.81	629.15	627.11	621.66	624.99	616.89	611.89	556.97	553.57	544.36	530.42	536.10	511.35	507.27
41	752.65	729.39	722.37	656.92	640.96	638.88	633.33	636.72	628.48	623.38	567.43	563.97	554.59	540.38	546.16	520.96	516.80
42	765.94	742.27	735.13	668.52	652.29	650.17	644.52	647.97	639.58	634.40	577.46	573.93	564.38	549.93	555.81	530.16	525.92
43	784.44	760.20	752.88	684.67	668.04	665.87	660.09	663.62	655.03	649.72	591.40	587.79	578.01	563.21	569.23	542.96	538.63
44	807.56	782.61	775.07	704.85	687.73	685.50	679.55	683.18	674.34	668.87	608.84	605.12	595.05	579.81	586.01	558.97	554.50
45	834.73	808.94	801.15	728.57	710.87	708.56	702.41	706.17	697.02	691.37	629.32	625.47	615.07	599.32	605.73	577.77	573.16
46	867.11	840.31	832.22	756.82	738.44	736.04	729.65	733.55	724.05	718.18	653.73	649.73	638.93	622.56	629.22	600.18	595.39
47	903.52	875.60	867.17	788.61	769.45	766.96	760.29	764.36	754.46	748.35	681.18	677.02	665.76	648.71	655.65	625.39	620.39
48	945.15	915.94	907.12	824.93	804.90	802.29	795.32	799.57	789.22	782.82	712.56	708.21	696.43	678.59	685.85	654.20	648.97
49	986.19	955.71	946.51	860.76	839.85	837.12	829.85	834.29	823.49	816.82	743.50	738.96	726.67	708.06	715.63	682.61	677.15
50	1,032.43	1,000.53	990.90	901.12	879.23	876.38	868.77	873.41	862.11	855.12	778.37	773.61	760.75	741.26	749.19	714.62	708.91
51	1,078.10	1,044.78	1,034.73	940.98	918.13	915.14	907.20	912.05	900.24	892.94	812.80	807.83	794.40	774.05	782.33	746.23	740.26
52	1,128.39	1,093.52	1,083.00	984.88	960.96	957.84	949.52	954.59	942.24	934.60	850.72	845.52	831.46	810.16	818.83	781.04	774.80
53	1,179.26	1,142.82	1,131.82	1,029.28	1,004.28	1,001.02	992.32	997.63	984.71	976.73	889.07	883.63	868.94	846.68	855.74	816.25	809.73
54	1,234.18	1,196.04	1,184.53	1,077.21	1,051.04	1,047.63	1,038.53	1,044.09	1,030.57	1,022.22	930.47	924.78	909.40	886.11	895.59	854.26	847.43
55	1,289.10	1,249.26	1,237.23	1,125.14	1,097.81	1,094.25	1,084.74	1,090.55	1,076.43	1,067.70	971.87	965.93	949.87	925.54	935.44	892.27	885.14
56	1,348.64	1,306.96	1,294.38	1,177.11	1,148.52	1,144.79	1,134.85	1,140.92	1,126.14	1,117.02	1,016.76	1,010.55	993.74	968.29	978.65	933.48	926.02
57	1,408.76	1,365.22	1,352.08	1,229.58	1,199.72	1,195.82	1,185.43	1,191.78	1,176.35	1,166.81	1,062.09	1,055.60	1,038.04	1,011.45	1,022.27	975.09	967.30
58	1,472.92	1,427.40	1,413.67	1,285.58	1,254.36	1,250.29	1,239.43	1,246.06	1,229.93	1,219.96	1,110.46	1,103.68	1,085.32	1,057.52	1,068.84	1,019.51	1,011.36
59	1,504.72	1,458.22	1,444.18	1,313.33	1,281.44	1,277.28	1,266.18	1,272.96	1,256.47	1,246.29	1,134.43	1,127.50	1,108.75	1,080.35	1,091.91	1,041.51	1,033.19
60	1,568.88	1,520.40	1,505.76	1,369.34	1,336.08	1,331.74	1,320.18	1,327.24	1,310.05	1,299.44	1,182.81	1,175.58	1,156.03	1,126.42	1,138.47	1,085.93	1,077.25
61	1,624.38	1,574.18	1,559.03	1,417.78	1,383.34	1,378.85	1,366.87	1,374.19	1,356.39	1,345.40	1,224.65	1,217.16	1,196.92	1,166.26	1,178.74	1,124.34	1,115.36
62	1,660.80	1,609.47	1,593.98	1,449.56	1,414.36	1,409.76	1,397.52	1,404.99	1,386.80	1,375.56	1,252.10	1,244.45	1,223.76	1,192.41	1,205.17	1,149.55	1,140.36
63	1,706.47	1,653.73	1,637.81	1,489.42	1,453.25	1,448.53	1,435.95	1,443.63	1,424.94	1,413.39	1,286.53	1,278.67	1,257.41	1,225.19	1,238.31	1,181.16	1,171.72
64+	1,734.21	1,680.63	1,664.43	1,513.65	1,476.87	1,472.07	1,459.29	1,467.09	1,448.10	1,436.37	1,307.46	1,299.45	1,277.85	1,245.12	1,258.44	1,200.36	1,190.76

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
16

Los Angeles County. ZIP codes not included in region 15

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	496.21	480.87	476.25	433.10	422.58	421.21	417.55	419.78	414.35	410.99	374.10	371.81	365.63	356.26	360.08	343.46	340.72
15	540.32	523.62	518.58	471.59	460.14	458.65	454.66	457.10	451.18	447.52	407.35	404.86	398.13	387.93	392.08	373.99	371.00
16	557.18	539.96	534.76	486.31	474.50	472.96	468.85	471.36	465.26	461.49	420.07	417.50	410.56	400.04	404.32	385.66	382.58
17	574.05	556.31	550.95	501.03	488.87	487.28	483.05	485.63	479.34	475.46	432.78	430.14	422.98	412.15	416.56	397.34	394.16
18	592.21	573.91	568.38	516.89	504.33	502.69	498.33	500.99	494.51	490.50	446.48	443.75	436.37	425.19	429.74	409.91	406.63
19	610.37	591.51	585.81	532.74	519.80	518.11	513.61	516.36	509.67	505.54	460.17	457.36	449.75	438.23	442.92	422.48	419.10
20	629.18	609.74	603.87	549.16	535.82	534.08	529.44	532.27	525.38	521.12	474.35	471.45	463.61	451.73	456.57	435.50	432.02
21	648.64	628.59	622.54	566.14	552.39	550.60	545.81	548.73	541.63	537.24	489.02	486.03	477.95	465.71	470.69	448.97	445.38
22	648.64	628.59	622.54	566.14	552.39	550.60	545.81	548.73	541.63	537.24	489.02	486.03	477.95	465.71	470.69	448.97	445.38
23	648.64	628.59	622.54	566.14	552.39	550.60	545.81	548.73	541.63	537.24	489.02	486.03	477.95	465.71	470.69	448.97	445.38
24	648.64	628.59	622.54	566.14	552.39	550.60	545.81	548.73	541.63	537.24	489.02	486.03	477.95	465.71	470.69	448.97	445.38
25	651.23	631.11	625.03	568.40	554.60	552.80	548.00	550.93	543.80	539.39	490.98	487.98	479.86	467.57	472.57	450.76	447.16
26	664.21	643.68	637.48	579.73	565.65	563.81	558.91	561.90	554.63	550.13	500.76	497.70	489.42	476.88	481.99	459.74	456.07
27	679.77	658.77	652.43	593.31	578.90	577.03	572.01	575.07	567.63	563.03	512.49	509.36	500.89	488.06	493.28	470.52	466.76
28	705.07	683.28	676.70	615.39	600.45	598.50	593.30	596.47	588.75	583.98	531.57	528.32	519.53	506.22	511.64	488.03	484.13
29	725.83	703.40	696.63	633.51	618.12	616.12	610.77	614.03	606.08	601.17	547.21	543.87	534.82	521.12	526.70	502.39	498.38
30	736.21	713.45	706.59	642.57	626.96	624.93	619.50	622.81	614.75	609.77	555.04	551.65	542.47	528.58	534.23	509.58	505.51
31	751.77	728.54	721.53	656.16	640.22	638.14	632.60	635.98	627.75	622.66	566.77	563.31	553.94	539.75	545.53	520.35	516.19
32	767.34	743.63	736.47	669.74	653.48	651.36	645.70	649.15	640.75	635.55	578.51	574.98	565.41	550.93	556.82	531.13	526.88
33	777.07	753.05	745.81	678.24	661.76	659.61	653.88	657.38	648.87	643.61	585.85	582.27	572.58	557.91	563.89	537.86	533.56
34	787.45	763.11	755.77	687.29	670.60	668.42	662.62	666.16	657.54	652.21	593.67	590.04	580.23	565.37	571.42	545.04	540.69
35	792.64	768.14	760.75	691.82	675.02	672.83	666.98	670.55	661.87	656.51	597.58	593.93	584.05	569.09	575.18	548.64	544.25
36	797.83	773.17	765.73	696.35	679.44	677.23	671.35	674.94	666.20	660.80	601.50	597.82	587.88	572.82	578.95	552.23	547.82
37	803.02	778.20	770.71	700.88	683.86	681.64	675.72	679.33	670.54	665.10	605.41	601.71	591.70	576.54	582.71	555.82	551.38
38	808.20	783.23	775.69	705.41	688.28	686.04	680.08	683.72	674.87	669.40	609.32	605.60	595.52	580.27	586.48	559.41	554.94
39	818.58	793.28	785.65	714.47	697.12	694.85	688.82	692.50	683.54	678.00	617.14	613.37	603.17	587.72	594.01	566.60	562.07
40	828.96	803.34	795.61	723.53	705.95	703.66	697.55	701.28	692.20	686.59	624.97	621.15	610.82	595.17	601.54	573.78	569.19
41	844.53	818.43	810.55	737.11	719.21	716.88	710.65	714.45	705.20	699.48	636.70	632.81	622.29	606.35	612.84	584.55	579.88
42	859.45	832.89	824.87	750.14	731.92	729.54	723.20	727.07	717.66	711.84	647.95	643.99	633.28	617.06	623.66	594.88	590.13
43	880.20	853.00	844.79	768.25	749.59	747.16	740.67	744.63	734.99	729.03	663.60	659.54	648.58	631.96	638.72	609.25	604.38
44	906.15	878.14	869.69	790.90	771.69	769.18	762.50	766.58	756.66	750.52	683.16	678.99	667.69	650.59	657.55	627.21	622.19
45	936.64	907.69	898.95	817.51	797.65	795.06	788.16	792.37	782.11	775.77	706.15	701.83	690.16	672.48	679.67	648.31	643.13
46	972.96	942.89	933.82	849.21	828.58	825.89	818.72	823.10	812.44	805.86	733.53	729.05	716.92	698.56	706.03	673.45	668.07
47	1,013.82	982.49	973.04	884.88	863.39	860.58	853.11	857.67	846.57	839.70	764.34	759.67	747.03	727.90	735.69	701.73	696.13
48	1,060.53	1,027.75	1,017.86	925.64	903.16	900.23	892.41	897.18	885.56	878.39	799.55	794.66	781.45	761.43	769.58	734.06	728.20
49	1,106.58	1,072.38	1,062.06	965.83	942.38	939.32	931.16	936.14	924.02	916.53	834.27	829.17	815.38	794.49	803.00	765.94	759.82
50	1,158.47	1,122.67	1,111.86	1,011.13	986.57	983.37	974.82	980.04	967.35	959.51	873.39	868.05	853.62	831.75	840.65	801.85	795.45
51	1,209.71	1,172.33	1,161.04	1,055.85	1,030.21	1,026.86	1,017.94	1,023.39	1,010.14	1,001.95	912.02	906.45	891.37	868.54	877.83	837.32	830.63
52	1,266.14	1,227.01	1,215.20	1,105.10	1,078.27	1,074.76	1,065.43	1,071.13	1,057.26	1,048.69	954.57	948.73	932.96	909.06	918.78	876.38	869.38
53	1,323.22	1,282.33	1,269.99	1,154.93	1,126.88	1,123.22	1,113.46	1,119.42	1,104.92	1,095.97	997.60	991.50	975.02	950.04	960.21	915.89	908.57
54	1,384.85	1,342.05	1,329.13	1,208.71	1,179.35	1,175.52	1,165.31	1,171.55	1,156.38	1,147.00	1,044.06	1,037.68	1,020.42	994.28	1,004.92	958.54	950.88
55	1,446.47	1,401.76	1,388.27	1,262.49	1,231.83	1,227.83	1,217.16	1,223.68	1,207.83	1,198.04	1,090.52	1,083.85	1,065.83	1,038.52	1,049.64	1,001.19	993.20
56	1,513.28	1,466.51	1,452.39	1,320.80	1,288.73	1,284.54	1,273.38	1,280.20	1,263.62	1,253.38	1,140.88	1,133.91	1,115.05	1,086.49	1,098.12	1,047.44	1,039.07
57	1,580.73	1,531.88	1,517.14	1,379.68	1,346.17	1,341.80	1,330.15	1,337.26	1,319.95	1,309.25	1,191.74	1,184.46	1,164.76	1,134.92	1,147.07	1,094.13	1,085.39
58	1,652.73	1,601.66	1,586.24	1,442.52	1,407.49	1,402.92	1,390.73	1,398.17	1,380.07	1,368.88	1,246.02	1,238.41	1,217.81	1,186.62	1,199.31	1,143.97	1,134.83
59	1,688.41	1,636.23	1,620.48	1,473.66	1,437.87	1,433.20	1,420.75	1,428.35	1,409.86	1,398.43	1,272.92	1,265.14	1,244.10	1,212.23	1,225.20	1,168.66	1,159.32
60	1,760.41	1,706.00	1,689.58	1,536.50	1,499.19	1,494.32	1,481.34	1,489.26	1,469.98	1,458.07	1,327.20	1,319.09	1,297.15	1,263.92	1,277.45	1,218.49	1,208.76
61	1,822.68	1,766.35	1,749.35	1,590.85	1,552.22	1,547.18	1,533.74	1,541.94	1,521.98	1,509.64	1,374.15	1,365.75	1,343.04	1,308.63	1,322.64	1,261.60	1,251.52
62	1,863.54	1,805.95	1,788.57	1,626.52	1,587.02	1,581.86	1,568.12	1,576.51	1,556.10	1,543.49	1,404.96	1,396.37	1,373.15	1,337.97	1,352.29	1,289.88	1,279.57
63	1,914.78	1,855.61	1,837.75	1,671.24	1,630.65	1,625.36	1,611.24	1,619.86	1,598.89	1,585.93	1,443.59	1,434.76	1,410.90	1,374.76	1,389.47	1,325.35	1,314.76
64+	1,945.92	1,885.77	1,867.62	1,698.42	1,657.17	1,651.80	1,637.43	1,646.19	1,624.89	1,611.72	1,467.06	1,458.09	1,433.85	1,397.13	1,412.07	1,346.91	1,336.14

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
17

Riverside and San Bernardino counties

Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	432.82	419.44	415.40	377.77	368.59	367.39	364.20	366.15	361.41	358.48	326.31	324.31	318.92	310.75	314.07	299.58	297.19
15	471.29	456.72	452.33	411.34	401.35	400.05	396.58	398.70	393.54	390.35	355.31	353.14	347.27	338.37	341.99	326.21	323.60
16	486.00	470.98	466.44	424.18	413.88	412.54	408.95	411.14	405.82	402.53	366.40	364.16	358.11	348.93	352.67	336.39	333.70
17	500.71	485.23	480.56	437.02	426.41	425.02	421.33	423.59	418.10	414.71	377.49	375.18	368.95	359.49	363.34	346.57	343.80
18	516.55	500.59	495.77	450.85	439.90	438.47	434.66	436.99	431.33	427.83	389.44	387.05	380.62	370.87	374.84	357.54	354.68
19	532.39	515.94	510.97	464.68	453.39	451.92	447.99	450.39	444.56	440.96	401.38	398.93	392.29	382.24	386.33	368.50	365.56
20	548.80	531.84	526.72	479.00	467.36	465.85	461.80	464.27	458.26	454.54	413.75	411.22	404.38	394.02	398.24	379.86	376.82
21	565.77	548.29	543.01	493.81	481.82	480.25	476.08	478.63	472.43	468.60	426.54	423.94	416.89	406.21	410.55	391.61	388.48
22	565.77	548.29	543.01	493.81	481.82	480.25	476.08	478.63	472.43	468.60	426.54	423.94	416.89	406.21	410.55	391.61	388.48
23	565.77	548.29	543.01	493.81	481.82	480.25	476.08	478.63	472.43	468.60	426.54	423.94	416.89	406.21	410.55	391.61	388.48
24	565.77	548.29	543.01	493.81	481.82	480.25	476.08	478.63	472.43	468.60	426.54	423.94	416.89	406.21	410.55	391.61	388.48
25	568.03	550.48	545.18	495.79	483.75	482.17	477.99	480.54	474.32	470.48	428.25	425.63	418.55	407.83	412.20	393.17	390.03
26	579.35	561.45	556.04	505.66	493.38	491.78	487.51	490.12	483.77	479.85	436.78	434.11	426.89	415.96	420.41	401.01	397.80
27	592.93	574.60	569.07	517.51	504.95	503.31	498.93	501.60	495.11	491.10	447.02	444.29	436.90	425.71	430.26	410.40	407.13
28	614.99	595.99	590.25	536.77	523.74	522.04	517.50	520.27	513.53	509.37	463.65	460.82	453.16	441.55	446.27	425.68	422.28
29	633.10	613.53	607.63	552.58	539.15	537.40	532.74	535.59	528.65	524.37	477.30	474.39	466.50	454.55	459.41	438.21	434.71
30	642.15	622.30	616.32	560.48	546.86	545.09	540.35	543.24	536.21	531.86	484.13	481.17	473.17	461.05	465.98	444.47	440.92
31	655.73	635.46	629.35	572.33	558.43	556.61	551.78	554.73	547.55	543.11	494.37	491.34	483.17	470.80	475.83	453.87	450.25
32	669.31	648.62	642.38	584.18	569.99	568.14	563.21	566.22	558.89	554.36	504.60	501.52	493.18	480.54	485.69	463.27	459.57
33	677.79	656.85	650.52	591.59	577.22	575.34	570.35	573.40	565.97	561.39	511.00	507.88	499.43	486.64	491.84	469.15	465.40
34	686.85	665.62	659.21	599.49	584.93	583.03	577.96	581.06	573.53	568.88	517.83	514.66	506.10	493.14	498.41	475.41	471.61
35	691.37	670.01	663.56	603.44	588.78	586.87	581.77	584.88	577.31	572.63	521.24	518.05	509.44	496.39	501.70	478.54	474.72
36	695.90	674.39	667.90	607.39	592.64	590.71	585.58	588.71	581.09	576.38	524.65	521.44	512.77	499.64	504.98	481.68	477.83
37	700.42	678.78	672.25	611.34	596.49	594.55	589.39	592.54	584.87	580.13	528.06	524.83	516.11	502.89	508.27	484.81	480.94
38	704.95	683.16	676.59	615.29	600.35	598.40	593.20	596.37	588.65	583.88	531.47	528.23	519.44	506.14	511.55	487.94	484.04
39	714.00	691.94	685.28	623.19	608.05	606.08	600.82	604.03	596.21	591.38	538.30	535.01	526.11	512.63	518.12	494.21	490.26
40	723.06	700.71	693.97	631.09	615.76	613.76	608.43	611.69	603.77	598.87	545.12	541.79	532.78	519.13	524.69	500.47	496.48
41	736.63	713.87	707.00	642.94	627.33	625.29	619.86	623.17	615.11	610.12	555.36	551.97	542.79	528.88	534.54	509.87	505.80
42	749.65	726.48	719.49	654.30	638.41	636.34	630.81	634.18	625.97	620.90	565.17	561.72	552.38	538.23	543.99	518.88	514.73
43	767.75	744.02	736.86	670.10	653.83	651.70	646.04	649.50	641.09	635.89	578.82	575.28	565.72	551.22	557.12	531.41	527.17
44	790.38	765.96	758.58	689.85	673.10	670.91	665.09	668.64	659.99	654.64	595.88	592.24	582.39	567.47	573.55	547.08	542.71
45	816.97	791.73	784.11	713.06	695.75	693.49	687.46	691.14	682.19	676.66	615.93	612.17	601.99	586.56	592.84	565.48	560.96
46	848.66	822.43	814.51	740.72	722.73	720.38	714.12	717.94	708.65	702.90	639.82	635.91	625.33	609.31	615.83	587.41	582.72
47	884.30	856.97	848.72	771.83	753.08	750.64	744.12	748.10	738.41	732.43	666.69	662.61	651.60	634.90	641.70	612.08	607.19
48	925.04	896.45	887.82	807.38	787.77	785.22	778.39	782.56	772.43	766.17	697.40	693.14	681.61	664.15	671.26	640.28	635.16
49	965.21	935.38	926.37	842.44	821.98	819.31	812.20	816.54	805.97	799.44	727.69	723.24	711.21	692.99	700.41	668.08	662.75
50	1,010.47	979.24	969.81	881.95	860.53	857.73	850.28	854.83	843.76	836.92	761.81	757.15	744.56	725.49	733.25	699.41	693.82
51	1,055.16	1,022.55	1,012.71	920.96	898.59	895.67	887.89	892.64	881.09	873.94	795.51	790.64	777.50	757.58	765.69	730.35	724.51
52	1,104.39	1,070.25	1,059.95	963.92	940.51	937.46	929.31	934.28	922.19	914.71	832.62	827.53	813.76	792.92	801.40	764.42	758.31
53	1,154.17	1,118.50	1,107.74	1,007.38	982.91	979.72	971.21	976.40	963.76	955.95	870.15	864.83	850.45	828.66	837.53	798.88	792.50
54	1,207.92	1,170.59	1,159.32	1,054.29	1,028.68	1,025.34	1,016.44	1,021.87	1,008.64	1,000.47	910.67	905.11	890.05	867.25	876.53	836.08	829.40
55	1,261.67	1,222.68	1,210.91	1,101.20	1,074.45	1,070.97	1,061.66	1,067.34	1,053.52	1,044.98	951.19	945.38	929.66	905.84	915.54	873.29	866.31
56	1,319.94	1,279.15	1,266.84	1,152.06	1,124.08	1,120.43	1,110.70	1,116.64	1,102.18	1,093.25	995.13	989.05	972.60	947.68	957.82	913.62	906.32
57	1,378.78	1,336.17	1,323.31	1,203.42	1,174.19	1,170.38	1,160.21	1,166.42	1,151.32	1,141.98	1,039.49	1,033.14	1,015.95	989.93	1,000.52	954.35	946.72
58	1,441.59	1,397.03	1,383.59	1,258.23	1,227.67	1,223.69	1,213.06	1,219.55	1,203.76	1,194.00	1,086.84	1,080.19	1,062.23	1,035.02	1,046.09	997.82	989.84
59	1,472.70	1,427.19	1,413.45	1,285.39	1,254.17	1,250.10	1,239.24	1,245.87	1,229.74	1,219.77	1,110.30	1,103.51	1,085.16	1,057.36	1,068.67	1,019.35	1,011.21
60	1,535.50	1,488.05	1,473.73	1,340.20	1,307.65	1,303.41	1,292.09	1,299.00	1,282.18	1,271.79	1,157.64	1,150.57	1,131.43	1,102.45	1,114.25	1,062.82	1,054.33
61	1,589.82	1,540.68	1,525.86	1,387.61	1,353.91	1,349.51	1,337.79	1,344.95	1,327.53	1,316.77	1,198.59	1,191.26	1,171.45	1,141.44	1,153.66	1,100.42	1,091.63
62	1,625.46	1,575.23	1,560.07	1,418.72	1,384.26	1,379.77	1,367.78	1,375.10	1,357.30	1,346.30	1,225.46	1,217.97	1,197.72	1,167.04	1,179.52	1,125.09	1,116.10
63	1,670.16	1,618.54	1,602.96	1,457.73	1,422.33	1,417.71	1,405.39	1,412.91	1,394.62	1,383.31	1,259.16	1,251.46	1,230.65	1,199.13	1,211.96	1,156.03	1,146.79
64+	1,697.31	1,644.87	1,629.03	1,481.43	1,445.46	1,440.75	1,428.24	1,435.89	1,417.29	1,405.80	1,279.62	1,271.82	1,250.67	1,218.63	1,231.65	1,174.83	1,165.44

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region		Orange County															
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	447.22	433.39	429.22	390.34	380.85	379.62	376.32	378.33	373.44	370.41	337.16	335.10	329.53	321.09	324.52	309.55	307.07
15	486.97	471.92	467.38	425.03	414.71	413.36	409.77	411.96	406.63	403.33	367.13	364.89	358.82	349.63	353.37	337.06	334.37
16	502.17	486.65	481.96	438.30	427.65	426.26	422.56	424.82	419.32	415.92	378.59	376.28	370.02	360.54	364.40	347.58	344.81
17	517.37	501.38	496.55	451.56	440.60	439.17	435.35	437.68	432.01	428.51	390.05	387.67	381.22	371.46	375.43	358.10	355.24
18	533.74	517.24	512.26	465.85	454.54	453.06	449.13	451.53	445.68	442.07	402.39	399.93	393.28	383.21	387.31	369.43	366.48
19	550.10	533.10	527.97	480.14	468.48	466.96	462.90	465.38	459.35	455.63	414.73	412.20	405.34	394.96	399.19	380.76	377.72
20	567.06	549.53	544.24	494.93	482.91	481.35	477.17	479.72	473.51	469.67	427.51	424.90	417.84	407.13	411.49	392.50	389.36
21	584.60	566.53	561.08	510.24	497.85	496.23	491.92	494.55	488.15	484.19	440.74	438.04	430.76	419.72	424.22	404.64	401.40
22	584.60	566.53	561.08	510.24	497.85	496.23	491.92	494.55	488.15	484.19	440.74	438.04	430.76	419.72	424.22	404.64	401.40
23	584.60	566.53	561.08	510.24	497.85	496.23	491.92	494.55	488.15	484.19	440.74	438.04	430.76	419.72	424.22	404.64	401.40
24	584.60	566.53	561.08	510.24	497.85	496.23	491.92	494.55	488.15	484.19	440.74	438.04	430.76	419.72	424.22	404.64	401.40
25	586.93	568.80	563.32	512.28	499.84	498.22	493.89	496.53	490.10	486.13	442.50	439.80	432.48	421.40	425.91	406.26	403.01
26	598.63	580.13	574.54	522.49	509.80	508.14	503.73	506.42	499.87	495.81	451.31	448.56	441.10	429.80	434.40	414.35	411.04
27	612.66	593.72	588.01	534.73	521.75	520.05	515.54	518.29	511.58	507.44	461.89	459.07	451.43	439.87	444.58	424.06	420.67
28	635.46	615.82	609.89	554.63	541.16	539.41	534.72	537.58	530.62	526.32	479.08	476.15	468.23	456.24	461.12	439.84	436.33
29	654.16	633.95	627.84	570.96	557.09	555.28	550.46	553.41	546.24	541.81	493.18	490.17	482.02	469.67	474.70	452.79	449.17
30	663.52	643.01	636.82	579.12	565.06	563.22	558.33	561.32	554.05	549.56	500.24	497.18	488.91	476.39	481.48	459.26	455.59
31	677.55	656.61	650.29	591.37	577.01	575.13	570.14	573.19	565.77	561.18	510.81	507.69	499.25	486.46	491.67	468.97	465.23
32	691.58	670.20	663.75	603.62	588.96	587.04	581.94	585.06	577.48	572.80	521.39	518.20	509.59	496.53	501.85	478.69	474.86
33	700.35	678.70	672.17	611.27	596.42	594.49	589.32	592.48	584.81	580.06	528.00	524.78	516.05	502.83	508.21	484.76	480.88
34	709.70	687.77	681.15	619.43	604.39	602.43	597.19	600.39	592.62	587.81	535.05	531.78	522.94	509.54	515.00	491.23	487.31
35	714.38	692.30	685.64	623.52	608.37	606.40	601.13	604.35	596.52	591.69	538.58	535.29	526.39	512.90	518.39	494.47	490.52
36	719.05	696.83	690.12	627.60	612.35	610.37	605.07	608.30	600.43	595.56	542.11	538.79	529.83	516.26	521.78	497.70	493.73
37	723.73	701.36	694.61	631.68	616.34	614.34	609.00	612.26	604.33	599.43	545.63	542.30	533.28	519.62	525.18	500.94	496.94
38	728.41	705.90	699.10	635.76	620.32	618.31	612.94	616.21	608.24	603.31	549.16	545.80	536.72	522.98	528.57	504.18	500.15
39	737.76	714.96	708.08	643.93	628.29	626.25	620.81	624.13	616.05	611.05	556.21	552.81	543.62	529.69	535.36	510.65	506.57
40	747.11	724.02	717.06	652.09	636.25	634.19	628.68	632.04	623.86	618.80	563.26	559.82	550.51	536.41	542.15	517.13	513.00
41	761.14	737.62	730.52	664.34	648.20	646.10	640.48	643.91	635.57	630.42	573.84	570.33	560.85	546.48	552.33	526.84	522.63
42	774.59	750.65	743.43	676.07	659.65	657.51	651.80	655.28	646.80	641.56	583.98	580.41	570.75	556.13	562.09	536.14	531.86
43	793.30	768.78	761.38	692.40	675.58	673.39	667.54	671.11	662.42	657.05	598.08	594.42	584.54	569.57	575.66	549.09	544.71
44	816.68	791.44	783.82	712.81	695.50	693.24	687.22	690.89	681.95	676.42	615.71	611.95	601.77	586.35	592.63	565.28	560.76
45	844.16	818.07	810.19	736.79	718.89	716.56	710.34	714.14	704.89	699.18	636.42	632.53	622.02	606.08	612.57	584.30	579.63
46	876.89	849.79	841.61	765.36	746.77	744.35	737.88	741.83	732.23	726.29	661.11	657.06	646.14	629.59	636.32	606.96	602.11
47	913.72	885.49	876.96	797.51	778.14	775.61	768.88	772.99	762.98	756.80	688.87	684.66	673.28	656.03	663.05	632.45	627.40
48	955.81	926.28	917.36	834.25	813.98	811.34	804.29	808.60	798.13	791.66	720.60	716.20	704.29	686.25	693.59	661.58	656.30
49	997.32	966.50	957.20	870.47	849.33	846.57	839.22	843.71	832.79	826.04	751.90	747.30	734.87	716.05	723.71	690.31	684.80
50	1,044.09	1,011.82	1,002.08	911.29	889.16	886.27	878.57	883.27	871.84	864.77	787.16	782.34	769.33	749.63	757.65	722.68	716.91
51	1,090.27	1,056.58	1,046.41	951.60	928.49	925.47	917.44	922.34	910.40	903.02	821.97	816.95	803.36	782.78	791.16	754.65	748.62
52	1,141.13	1,105.86	1,095.22	995.99	971.80	968.65	960.23	965.37	952.87	945.15	860.32	855.06	840.84	819.30	828.07	789.85	783.54
53	1,192.58	1,155.72	1,144.60	1,040.89	1,015.61	1,012.32	1,003.52	1,008.89	995.83	987.76	899.10	893.61	878.75	856.24	865.40	825.46	818.87
54	1,248.11	1,209.54	1,197.90	1,089.37	1,062.91	1,059.46	1,050.26	1,055.87	1,042.20	1,033.75	940.97	935.22	919.67	896.11	905.70	863.90	857.00
55	1,303.65	1,263.36	1,251.20	1,137.84	1,110.20	1,106.60	1,096.99	1,102.86	1,088.58	1,079.75	982.84	976.84	960.59	935.98	946.00	902.34	895.13
56	1,363.86	1,321.71	1,308.99	1,190.39	1,161.48	1,157.71	1,147.66	1,153.80	1,138.86	1,129.63	1,028.24	1,021.95	1,004.96	979.22	989.69	944.02	936.48
57	1,424.66	1,380.63	1,367.34	1,243.46	1,213.26	1,209.32	1,198.82	1,205.23	1,189.62	1,179.98	1,074.08	1,067.51	1,049.76	1,022.87	1,033.81	986.10	978.22
58	1,489.55	1,443.52	1,429.62	1,300.10	1,268.52	1,264.40	1,253.42	1,260.12	1,243.81	1,233.73	1,123.00	1,116.13	1,097.57	1,069.46	1,080.90	1,031.02	1,022.78
59	1,521.70	1,474.68	1,460.48	1,328.16	1,295.90	1,291.69	1,280.48	1,287.32	1,270.66	1,260.36	1,147.24	1,140.23	1,121.26	1,092.54	1,104.23	1,053.27	1,044.86
60	1,586.59	1,537.56	1,522.76	1,384.80	1,351.16	1,346.78	1,335.08	1,342.22	1,324.84	1,314.10	1,196.16	1,188.85	1,169.08	1,139.13	1,151.32	1,098.19	1,089.41
61	1,642.72	1,591.95	1,576.62	1,433.78	1,398.96	1,394.42	1,382.30	1,389.70	1,371.70	1,360.59	1,238.47	1,230.90	1,210.43	1,179.42	1,192.04	1,137.03	1,127.95
62	1,679.54	1,627.64	1,611.97	1,465.93	1,430.32	1,425.68	1,413.29	1,420.85	1,402.46	1,391.09	1,266.24	1,258.50	1,237.57	1,205.87	1,218.77	1,162.52	1,153.24
63	1,725.73	1,672.39	1,656.30	1,506.23	1,469.65	1,464.88	1,452.16	1,459.92	1,441.02	1,429.34	1,301.06	1,293.10	1,271.60	1,239.02	1,252.28	1,194.49	1,184.95
64+	1,753.80	1,699.59	1,683.24	1,530.72	1,493.55	1,488.69	1,475.76	1,483.65	1,464.45	1,452.57	1,322.22	1,314.12	1,292.28	1,259.16	1,272.66	1,213.92	1,204.20

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

PPO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 19 San Diego County																	
Age	Platinum PPO 0/15	Platinum PPO 0/5	Platinum PPO 250/15	Gold PPO 350/25	Gold PPO 0/35	Gold PPO 500/20	Gold PPO 1000/35	Gold PPO 750/15	Gold PPO 1500/20	Gold HDHP PPO 1650/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1650/50%	Bronze PPO 5800/60	Bronze HDHP PPO 6650/0%
0–14	498.28	482.88	478.24	434.91	424.35	422.97	419.29	421.54	416.08	412.71	375.66	373.37	367.16	357.75	361.58	344.90	342.14
15	542.58	525.81	520.75	473.57	462.06	460.56	456.56	459.01	453.06	449.39	409.06	406.56	399.80	389.55	393.72	375.55	372.55
16	559.51	542.22	537.00	488.35	476.49	474.94	470.81	473.33	467.20	463.42	421.83	419.25	412.27	401.71	406.01	387.27	384.18
17	576.45	558.63	553.25	503.13	490.91	489.32	485.07	487.66	481.35	477.44	434.59	431.94	424.75	413.87	418.30	399.00	395.81
18	594.68	576.31	570.76	519.05	506.44	504.80	500.41	503.09	496.58	492.55	448.34	445.60	438.19	426.97	431.54	411.62	408.33
19	612.92	593.98	588.26	534.97	521.97	520.28	515.76	518.52	511.80	507.66	462.09	459.27	451.63	440.06	444.77	424.24	420.85
20	631.81	612.29	606.39	551.45	538.06	536.31	531.65	534.50	527.58	523.30	476.33	473.42	465.55	453.62	458.48	437.32	433.82
21	651.35	631.22	625.15	568.51	554.70	552.90	548.10	551.03	543.89	539.49	491.07	488.06	479.95	467.65	472.66	450.84	447.24
22	651.35	631.22	625.15	568.51	554.70	552.90	548.10	551.03	543.89	539.49	491.07	488.06	479.95	467.65	472.66	450.84	447.24
23	651.35	631.22	625.15	568.51	554.70	552.90	548.10	551.03	543.89	539.49	491.07	488.06	479.95	467.65	472.66	450.84	447.24
24	651.35	631.22	625.15	568.51	554.70	552.90	548.10	551.03	543.89	539.49	491.07	488.06	479.95	467.65	472.66	450.84	447.24
25	653.96	633.75	627.65	570.78	556.92	555.11	550.29	553.23	546.07	541.64	493.03	490.02	481.87	469.52	474.55	452.65	449.03
26	666.98	646.37	640.15	582.15	568.01	566.17	561.25	564.25	556.95	552.43	502.85	499.78	491.47	478.88	484.00	461.66	457.98
27	682.62	661.52	655.15	595.80	581.33	579.44	574.40	577.48	570.00	565.38	514.64	511.49	502.98	490.10	495.34	472.48	468.71
28	708.02	686.14	679.53	617.97	602.96	601.00	595.78	598.97	591.21	586.42	533.79	530.53	521.70	508.34	513.78	490.07	486.15
29	728.86	706.34	699.54	636.16	620.71	618.69	613.32	616.60	608.62	603.68	549.50	546.14	537.06	523.30	528.90	504.49	500.46
30	739.28	716.44	709.54	645.26	629.58	627.54	622.09	625.42	617.32	612.32	557.36	553.95	544.74	530.79	536.47	511.71	507.62
31	754.92	731.59	724.54	658.90	642.90	640.81	635.24	638.64	630.37	625.26	569.14	565.67	556.26	542.01	547.81	522.53	518.35
32	770.55	746.74	739.55	672.54	656.21	654.08	648.40	651.87	643.43	638.21	580.93	577.38	567.78	553.23	559.15	533.35	529.09
33	780.32	756.20	748.93	681.07	664.53	662.37	656.62	660.13	651.58	646.30	588.30	584.70	574.98	560.25	566.24	540.11	535.80
34	790.74	766.30	758.93	690.17	673.41	671.22	665.39	668.95	660.29	654.93	596.15	592.51	582.66	567.73	573.81	547.32	542.95
35	795.95	771.35	763.93	694.72	677.84	675.64	669.77	673.36	664.64	659.25	600.08	596.41	586.50	571.47	577.59	550.93	546.53
36	801.16	776.40	768.93	699.26	682.28	680.07	674.16	677.76	668.99	663.57	604.01	600.32	590.34	575.21	581.37	554.54	550.11
37	806.37	781.45	773.93	703.81	686.72	684.49	678.54	682.17	673.34	667.88	607.94	604.22	594.17	578.95	585.15	558.14	553.69
38	811.58	786.50	778.93	708.36	691.16	688.91	682.93	686.58	677.69	672.20	611.87	608.13	598.01	582.70	588.93	561.75	557.26
39	822.01	796.60	788.93	717.46	700.03	697.76	691.70	695.40	686.39	680.83	619.72	615.94	605.69	590.18	596.49	568.96	564.42
40	832.43	806.70	798.94	726.55	708.91	706.60	700.47	704.21	695.10	689.46	627.58	623.75	613.37	597.66	604.06	576.18	571.57
41	848.06	821.85	813.94	740.20	722.22	719.87	713.62	717.44	708.15	702.41	639.37	635.46	624.89	608.88	615.40	587.00	582.31
42	863.04	836.37	828.32	753.27	734.98	732.59	726.23	730.11	720.66	714.82	650.66	646.68	635.93	619.64	626.27	597.37	592.60
43	883.88	856.57	848.32	771.46	752.73	750.28	743.77	747.75	738.06	732.08	666.38	662.30	651.29	634.60	641.40	611.79	606.91
44	909.94	881.82	873.33	794.20	774.92	772.40	765.69	769.79	759.82	753.66	686.02	681.82	670.49	653.31	660.30	629.83	624.80
45	940.55	911.48	902.71	820.92	800.99	798.39	791.45	795.68	785.38	779.02	709.10	704.76	693.04	675.29	682.52	651.02	645.82
46	977.03	946.83	937.72	852.76	832.05	829.35	822.14	826.54	815.84	809.23	736.60	732.10	719.92	701.48	708.99	676.27	670.86
47	1,018.06	986.60	977.10	888.58	867.00	864.18	856.67	861.26	850.11	843.22	767.53	762.84	750.16	730.94	738.76	704.67	699.04
48	1,064.96	1,032.05	1,022.11	929.51	906.93	903.99	896.14	900.93	889.27	882.06	802.89	797.98	784.71	764.61	772.79	737.13	731.24
49	1,111.21	1,076.86	1,066.50	969.87	946.32	943.25	935.05	940.05	927.88	920.36	837.76	832.64	818.79	797.82	806.35	769.14	762.99
50	1,163.31	1,127.36	1,116.51	1,015.35	990.69	987.48	978.90	984.14	971.39	963.52	877.04	871.68	857.19	835.23	844.17	805.21	798.77
51	1,214.77	1,177.23	1,165.90	1,060.27	1,034.51	1,031.16	1,022.20	1,027.67	1,014.36	1,006.14	915.84	910.24	895.10	872.17	881.51	840.82	834.11
52	1,271.44	1,232.14	1,220.29	1,109.73	1,082.77	1,079.26	1,069.88	1,075.61	1,061.68	1,053.07	958.56	952.70	936.86	912.86	922.63	880.05	873.02
53	1,328.76	1,287.69	1,275.30	1,159.75	1,131.59	1,127.91	1,118.12	1,124.10	1,109.54	1,100.55	1,001.77	995.65	979.09	954.01	964.22	919.72	912.37
54	1,390.64	1,347.66	1,334.69	1,213.76	1,184.28	1,180.44	1,170.19	1,176.44	1,161.21	1,151.80	1,048.42	1,042.02	1,024.69	998.44	1,009.12	962.55	954.86
55	1,452.51	1,407.62	1,394.08	1,267.77	1,236.98	1,232.96	1,222.25	1,228.79	1,212.88	1,203.05	1,095.08	1,088.38	1,070.28	1,042.87	1,054.02	1,005.38	997.35
56	1,519.60	1,472.64	1,458.47	1,326.33	1,294.11	1,289.91	1,278.71	1,285.55	1,268.90	1,258.62	1,145.66	1,138.65	1,119.72	1,091.03	1,102.71	1,051.82	1,043.41
57	1,587.34	1,538.29	1,523.48	1,385.45	1,351.80	1,347.41	1,335.71	1,342.86	1,325.47	1,314.72	1,196.73	1,189.41	1,169.63	1,139.67	1,151.86	1,098.71	1,089.93
58	1,659.64	1,608.35	1,592.87	1,448.56	1,413.37	1,408.79	1,396.55	1,404.02	1,385.84	1,374.61	1,251.23	1,243.59	1,222.91	1,191.58	1,204.33	1,148.75	1,139.57
59	1,695.47	1,643.07	1,627.26	1,479.82	1,443.88	1,439.20	1,426.69	1,434.33	1,415.76	1,404.28	1,278.24	1,270.43	1,249.30	1,217.30	1,230.33	1,173.55	1,164.17
60	1,767.77	1,713.14	1,696.65	1,542.93	1,505.45	1,500.57	1,487.53	1,495.49	1,476.13	1,464.16	1,332.75	1,324.60	1,302.58	1,269.21	1,282.79	1,223.59	1,213.81
61	1,830.30	1,773.73	1,756.66	1,597.50	1,558.71	1,553.65	1,540.15	1,548.39	1,528.34	1,515.95	1,379.89	1,371.46	1,348.65	1,314.10	1,328.17	1,266.87	1,256.75
62	1,871.33	1,813.50	1,796.05	1,633.32	1,593.65	1,588.48	1,574.68	1,583.10	1,562.61	1,549.94	1,410.83	1,402.21	1,378.89	1,343.57	1,357.94	1,295.27	1,284.93
63	1,922.79	1,863.37	1,845.43	1,678.23	1,637.47	1,632.16	1,617.98	1,626.63	1,605.57	1,592.56	1,449.62	1,440.76	1,416.80	1,380.51	1,395.28	1,330.89	1,320.26
64+	1,954.05	1,893.66	1,875.45	1,705.53	1,664.10	1,658.70	1,644.30	1,653.09	1,631.67	1,618.47	1,473.21	1,464.18	1,439.85	1,402.95	1,417.98	1,352.52	1,341.72

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HMO PLAN RATES

HMO Rates

NEW AND RENEWING BUSINESS,
EFFECTIVE OCTOBER 1, 2025 THROUGH DECEMBER 31, 2025

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 1

Nevada County

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	453.55	464.49	448.99	441.03	436.60	403.32	396.81	391.24	384.73	381.40	350.03
15	493.87	505.78	488.90	480.23	475.41	439.17	432.08	426.01	418.93	415.30	381.14
16	509.28	521.56	504.16	495.22	490.25	452.88	445.57	439.31	432.01	428.26	393.04
17	524.70	537.35	519.42	510.21	505.09	466.59	459.06	452.61	445.08	441.22	404.94
18	541.30	554.35	535.86	526.35	521.07	481.35	473.58	466.93	459.16	455.18	417.75
19	557.90	571.35	552.29	542.49	537.05	496.11	488.11	481.25	473.25	469.14	430.56
20	575.09	588.96	569.31	559.21	553.60	511.40	503.15	496.08	487.83	483.60	443.83
21	592.88	607.17	586.92	576.51	570.72	527.22	518.71	511.42	502.92	498.56	457.56
22	592.88	607.17	586.92	576.51	570.72	527.22	518.71	511.42	502.92	498.56	457.56
23	592.88	607.17	586.92	576.51	570.72	527.22	518.71	511.42	502.92	498.56	457.56
24	592.88	607.17	586.92	576.51	570.72	527.22	518.71	511.42	502.92	498.56	457.56
25	595.25	609.60	589.27	578.81	573.01	529.33	520.78	513.47	504.93	500.55	459.39
26	607.11	621.75	601.00	590.34	584.42	539.87	531.16	523.69	514.99	510.52	468.54
27	621.34	636.32	615.09	604.18	598.12	552.53	543.61	535.97	527.06	522.49	479.52
28	644.46	660.00	637.98	626.66	620.38	573.09	563.84	555.91	546.67	541.93	497.36
29	663.43	679.43	656.76	645.11	638.64	589.96	580.44	572.28	562.76	557.88	512.00
30	672.92	689.14	666.15	654.33	647.77	598.40	588.74	580.46	570.81	565.86	519.33
31	687.15	703.71	680.24	668.17	661.47	611.05	601.18	592.74	582.88	577.83	530.31
32	701.38	718.29	694.32	682.01	675.17	623.70	613.63	605.01	594.95	589.79	541.29
33	710.27	727.39	703.13	690.65	683.73	631.61	621.41	612.68	602.50	597.27	548.15
34	719.76	737.11	712.52	699.88	692.86	640.05	629.71	620.86	610.54	605.25	555.47
35	724.50	741.97	717.21	704.49	697.42	644.26	633.86	624.95	614.57	609.24	559.13
36	729.24	746.82	721.91	709.10	701.99	648.48	638.01	629.05	618.59	613.22	562.79
37	733.99	751.68	726.60	713.71	706.55	652.70	642.16	633.14	622.61	617.21	566.45
38	738.73	756.54	731.30	718.33	711.12	656.92	646.31	637.23	626.64	621.20	570.11
39	748.21	766.25	740.69	727.55	720.25	665.35	654.61	645.41	634.68	629.18	577.44
40	757.70	775.97	750.08	736.77	729.38	673.79	662.91	653.59	642.73	637.15	584.76
41	771.93	790.54	764.17	750.61	743.08	686.44	675.36	665.87	654.80	649.12	595.74
42	785.57	804.51	777.67	763.87	756.21	698.57	687.29	677.63	666.37	660.59	606.26
43	804.54	823.94	796.45	782.32	774.47	715.44	703.89	694.00	682.46	676.54	620.90
44	828.25	848.22	819.92	805.38	797.30	736.53	724.64	714.45	702.58	696.48	639.21
45	856.12	876.76	847.51	832.47	824.12	761.31	749.02	738.49	726.21	719.91	660.71
46	889.32	910.76	880.38	864.76	856.08	790.83	778.06	767.13	754.38	747.83	686.33
47	926.67	949.01	917.35	901.08	892.04	824.05	810.74	799.35	786.06	779.24	715.16
48	969.36	992.73	959.61	942.59	933.13	862.01	848.09	836.17	822.27	815.14	748.10
49	1,011.45	1,035.84	1,001.28	983.52	973.65	899.44	884.92	872.48	857.98	850.54	780.59
50	1,058.88	1,084.41	1,048.24	1,029.64	1,019.31	941.62	926.42	913.39	898.21	890.42	817.19
51	1,105.72	1,132.38	1,094.60	1,075.18	1,064.40	983.27	967.39	953.80	937.94	929.81	853.34
52	1,157.30	1,185.20	1,145.66	1,125.34	1,114.05	1,029.14	1,012.52	998.29	981.69	973.18	893.15
53	1,209.48	1,238.64	1,197.31	1,176.07	1,164.27	1,075.53	1,058.17	1,043.30	1,025.95	1,017.05	933.41
54	1,265.80	1,296.32	1,253.07	1,230.84	1,218.49	1,125.62	1,107.44	1,091.88	1,073.73	1,064.42	976.88
55	1,322.12	1,354.00	1,308.83	1,285.61	1,272.71	1,175.70	1,156.72	1,140.47	1,121.51	1,111.78	1,020.35
56	1,383.19	1,416.54	1,369.28	1,344.99	1,331.50	1,230.01	1,210.15	1,193.14	1,173.31	1,163.13	1,067.48
57	1,444.85	1,479.68	1,430.32	1,404.95	1,390.85	1,284.84	1,264.09	1,246.33	1,225.61	1,214.98	1,115.06
58	1,510.66	1,547.08	1,495.47	1,468.94	1,454.20	1,343.36	1,321.67	1,303.10	1,281.43	1,270.32	1,165.85
59	1,543.27	1,580.47	1,527.75	1,500.65	1,485.59	1,372.36	1,350.20	1,331.22	1,309.09	1,297.74	1,191.02
60	1,609.08	1,647.87	1,592.90	1,564.64	1,548.94	1,430.88	1,407.78	1,387.99	1,364.92	1,353.08	1,241.81
61	1,665.99	1,706.16	1,649.24	1,619.98	1,603.73	1,481.49	1,457.57	1,437.09	1,413.20	1,400.94	1,285.73
62	1,703.35	1,744.41	1,686.22	1,656.30	1,639.69	1,514.71	1,490.25	1,469.31	1,444.88	1,432.35	1,314.56
63	1,750.18	1,792.38	1,732.58	1,701.85	1,684.77	1,556.36	1,531.23	1,509.71	1,484.61	1,471.74	1,350.70
64+	1,778.64	1,821.51	1,760.76	1,729.53	1,712.16	1,581.66	1,556.13	1,534.26	1,508.76	1,495.68	1,372.68

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 1

Nevada County (continued)

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	405.16	414.92	401.08	393.97	390.01	371.17	369.05	363.56	358.94	354.40	332.76
15	441.17	451.81	436.73	428.99	424.68	404.16	401.86	395.87	390.84	385.90	362.33
16	454.94	465.91	450.36	442.37	437.94	416.78	414.40	408.23	403.04	397.94	373.64
17	468.71	480.01	464.00	455.76	451.19	429.39	426.94	420.58	415.24	409.99	384.95
18	483.54	495.20	478.68	470.18	465.47	442.98	440.45	433.89	428.38	422.96	397.13
19	498.37	510.38	493.36	484.60	479.74	456.56	453.96	447.20	441.52	435.93	409.31
20	513.73	526.11	508.56	499.54	494.53	470.63	467.95	460.98	455.12	449.37	421.93
21	529.62	542.38	524.29	514.99	509.82	485.19	482.42	475.24	469.20	463.26	434.98
22	529.62	542.38	524.29	514.99	509.82	485.19	482.42	475.24	469.20	463.26	434.98
23	529.62	542.38	524.29	514.99	509.82	485.19	482.42	475.24	469.20	463.26	434.98
24	529.62	542.38	524.29	514.99	509.82	485.19	482.42	475.24	469.20	463.26	434.98
25	531.73	544.55	526.39	517.05	511.86	487.13	484.35	477.14	471.07	465.12	436.72
26	542.33	555.40	536.87	527.35	522.06	496.83	494.00	486.64	480.46	474.38	445.42
27	555.04	568.42	549.46	539.71	534.29	508.48	505.58	498.05	491.72	485.50	455.85
28	575.69	589.57	569.90	559.79	554.18	527.40	524.39	516.58	510.02	503.57	472.82
29	592.64	606.93	586.68	576.27	570.49	542.93	539.83	531.79	525.03	518.39	486.74
30	601.11	615.61	595.07	584.51	578.65	550.69	547.55	539.39	532.54	525.81	493.70
31	613.82	628.62	607.65	596.87	590.88	562.33	559.13	550.80	543.80	536.92	504.14
32	626.53	641.64	620.23	609.23	603.12	573.98	570.70	562.21	555.06	548.04	514.58
33	634.48	649.78	628.10	616.96	610.77	581.26	577.94	569.33	562.10	554.99	521.10
34	642.95	658.45	636.49	625.20	618.92	589.02	585.66	576.94	569.61	562.40	528.06
35	647.19	662.79	640.68	629.32	623.00	592.90	589.52	580.74	573.36	566.11	531.54
36	651.43	667.13	644.88	633.44	627.08	596.78	593.38	584.54	577.11	569.82	535.02
37	655.66	671.47	649.07	637.56	631.16	600.66	597.24	588.34	580.87	573.52	538.50
38	659.90	675.81	653.26	641.68	635.24	604.55	601.10	592.15	584.62	577.23	541.98
39	668.37	684.49	661.65	649.92	643.40	612.31	608.82	599.75	592.13	584.64	548.94
40	676.85	693.17	670.04	658.15	651.55	620.07	616.53	607.35	599.63	592.05	555.90
41	689.56	706.18	682.62	670.51	663.79	631.72	628.11	618.76	610.90	603.17	566.34
42	701.74	718.66	694.68	682.36	675.51	642.88	639.21	629.69	621.69	613.83	576.34
43	718.69	736.01	711.46	698.84	691.83	658.40	654.65	644.90	636.70	628.65	590.26
44	739.87	757.71	732.43	719.44	712.22	677.81	673.94	663.91	655.47	647.18	607.66
45	764.76	783.20	757.07	743.64	736.18	700.61	696.62	686.24	677.52	668.95	628.10
46	794.42	813.58	786.43	772.48	764.73	727.78	723.63	712.86	703.80	694.90	652.46
47	827.79	847.75	819.46	804.93	796.85	758.35	754.02	742.80	733.36	724.08	679.87
48	865.92	886.80	857.21	842.01	833.56	793.28	788.76	777.01	767.14	757.44	711.19
49	903.52	925.31	894.44	878.57	869.76	827.73	823.01	810.75	800.45	790.33	742.07
50	945.89	968.70	936.38	919.77	910.54	866.55	861.60	848.77	837.99	827.39	776.87
51	987.73	1,011.55	977.80	960.45	950.82	904.88	899.72	886.32	875.05	863.99	811.23
52	1,033.81	1,058.73	1,023.41	1,005.26	995.17	947.09	941.69	927.66	915.87	904.29	849.07
53	1,080.42	1,106.46	1,069.55	1,050.58	1,040.04	989.79	984.14	969.48	957.16	945.06	887.35
54	1,130.73	1,157.99	1,119.36	1,099.50	1,088.47	1,035.88	1,029.97	1,014.63	1,001.74	989.07	928.67
55	1,181.04	1,209.52	1,169.17	1,148.42	1,136.90	1,081.97	1,075.80	1,059.78	1,046.31	1,033.08	970.00
56	1,235.59	1,265.38	1,223.17	1,201.47	1,189.42	1,131.95	1,125.49	1,108.73	1,094.64	1,080.80	1,014.80
57	1,290.67	1,321.79	1,277.69	1,255.03	1,242.44	1,182.41	1,175.66	1,158.15	1,143.44	1,128.98	1,060.04
58	1,349.46	1,381.99	1,335.89	1,312.19	1,299.03	1,236.26	1,229.21	1,210.90	1,195.52	1,180.40	1,108.32
59	1,378.59	1,411.82	1,364.73	1,340.51	1,327.07	1,262.95	1,255.74	1,237.04	1,221.32	1,205.88	1,132.24
60	1,437.38	1,472.03	1,422.92	1,397.68	1,383.66	1,316.80	1,309.29	1,289.79	1,273.40	1,257.30	1,180.52
61	1,488.22	1,524.10	1,473.25	1,447.12	1,432.60	1,363.38	1,355.60	1,335.42	1,318.45	1,301.77	1,222.28
62	1,521.58	1,558.27	1,506.28	1,479.56	1,464.72	1,393.95	1,386.00	1,365.36	1,348.01	1,330.96	1,249.69
63	1,563.42	1,601.12	1,547.70	1,520.25	1,505.00	1,432.28	1,424.11	1,402.90	1,385.07	1,367.56	1,284.05
64+	1,588.86	1,627.14	1,572.87	1,544.97	1,529.46	1,455.57	1,447.26	1,425.72	1,407.60	1,389.78	1,304.94

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HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 2

Marin, Napa, Solano, and Sonoma counties *(continued)*

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0–14	483.85	495.51	478.98	470.48	465.76	430.26	423.32	417.37	410.43	406.87	373.41
15	526.85	539.56	521.56	512.30	507.16	468.51	460.94	454.47	446.91	443.03	406.60
16	543.30	556.40	537.84	528.29	522.99	483.13	475.33	468.65	460.86	456.86	419.29
17	559.74	573.24	554.11	544.28	538.82	497.75	489.72	482.84	474.81	470.69	431.98
18	577.45	591.37	571.65	561.50	555.87	513.50	505.21	498.11	489.83	485.58	445.65
19	595.16	609.51	589.18	578.72	572.92	529.25	520.71	513.39	504.85	500.47	459.32
20	613.50	628.29	607.33	596.56	590.58	545.56	536.75	529.21	520.41	515.90	473.47
21	632.48	647.73	626.12	615.01	608.84	562.43	553.35	545.58	536.51	531.85	488.12
22	632.48	647.73	626.12	615.01	608.84	562.43	553.35	545.58	536.51	531.85	488.12
23	632.48	647.73	626.12	615.01	608.84	562.43	553.35	545.58	536.51	531.85	488.12
24	632.48	647.73	626.12	615.01	608.84	562.43	553.35	545.58	536.51	531.85	488.12
25	635.01	650.32	628.62	617.47	611.28	564.68	555.57	547.76	538.65	533.98	490.07
26	647.66	663.27	641.14	629.77	623.45	575.93	566.63	558.67	549.38	544.62	499.83
27	662.84	678.82	656.17	644.53	638.07	589.43	579.91	571.76	562.26	557.38	511.54
28	687.50	704.08	680.59	668.52	661.81	611.37	601.50	593.04	583.18	578.13	530.58
29	707.74	724.81	700.63	688.20	681.29	629.36	619.20	610.50	600.35	595.14	546.20
30	717.86	735.17	710.64	698.04	691.03	638.36	628.06	619.23	608.94	603.65	554.01
31	733.04	750.72	725.67	712.80	705.65	651.86	641.34	632.32	621.81	616.42	565.73
32	748.22	766.26	740.70	727.56	720.26	665.36	654.62	645.42	634.69	629.18	577.44
33	757.71	775.98	750.09	736.78	729.39	673.80	662.92	653.60	642.74	637.16	584.76
34	767.83	786.34	760.11	746.62	739.13	682.79	671.77	662.33	651.32	645.67	592.57
35	772.89	791.52	765.12	751.54	744.00	687.29	676.20	666.69	655.61	649.93	596.48
36	777.95	796.70	770.13	756.46	748.87	691.79	680.62	671.06	659.90	654.18	600.38
37	783.01	801.89	775.13	761.38	753.75	696.29	685.05	675.42	664.20	658.43	604.29
38	788.07	807.07	780.14	766.30	758.62	700.79	689.48	679.79	668.49	662.69	608.19
39	798.19	817.43	790.16	776.14	768.36	709.79	698.33	688.52	677.07	671.20	616.00
40	808.31	827.79	800.18	785.98	778.10	718.79	707.19	697.25	685.66	679.71	623.81
41	823.49	843.34	815.21	800.74	792.71	732.29	720.47	710.34	698.53	692.47	635.53
42	838.03	858.24	829.61	814.89	806.71	745.22	733.19	722.89	710.87	704.71	646.75
43	858.27	878.97	849.64	834.57	826.20	763.22	750.90	740.35	728.04	721.73	662.37
44	883.57	904.87	874.69	859.17	850.55	785.72	773.04	762.17	749.50	743.00	681.90
45	913.30	935.32	904.11	888.07	879.17	812.15	799.04	787.81	774.72	768.00	704.84
46	948.72	971.59	939.18	922.52	913.26	843.65	830.03	818.36	804.76	797.78	732.17
47	988.56	1,012.40	978.62	961.26	951.62	879.08	864.89	852.74	838.56	831.29	762.92
48	1,034.10	1,059.03	1,023.70	1,005.54	995.46	919.58	904.73	892.02	877.19	869.58	798.07
49	1,079.01	1,105.02	1,068.16	1,049.21	1,038.68	959.51	944.02	930.75	915.28	907.34	832.72
50	1,129.61	1,156.84	1,118.25	1,098.41	1,087.39	1,004.51	988.29	974.40	958.20	949.89	871.77
51	1,179.57	1,208.01	1,167.71	1,146.99	1,135.49	1,048.94	1,032.00	1,017.50	1,000.59	991.91	910.34
52	1,234.60	1,264.36	1,222.18	1,200.50	1,188.46	1,097.87	1,080.15	1,064.97	1,047.26	1,038.18	952.80
53	1,290.26	1,321.36	1,277.28	1,254.62	1,242.04	1,147.36	1,128.84	1,112.98	1,094.47	1,084.98	995.76
54	1,350.34	1,382.90	1,336.76	1,313.05	1,299.88	1,200.80	1,181.41	1,164.81	1,145.44	1,135.51	1,042.13
55	1,410.43	1,444.43	1,396.24	1,371.47	1,357.72	1,254.23	1,233.98	1,216.64	1,196.41	1,186.03	1,088.50
56	1,475.57	1,511.15	1,460.73	1,434.82	1,420.43	1,312.16	1,290.97	1,272.83	1,251.67	1,240.81	1,138.77
57	1,541.35	1,578.51	1,525.85	1,498.78	1,483.75	1,370.65	1,348.52	1,329.57	1,307.47	1,296.13	1,189.54
58	1,611.55	1,650.41	1,595.35	1,567.05	1,551.33	1,433.08	1,409.95	1,390.13	1,367.02	1,355.16	1,243.72
59	1,646.34	1,686.03	1,629.79	1,600.87	1,584.81	1,464.01	1,440.38	1,420.14	1,396.53	1,384.42	1,270.56
60	1,716.55	1,757.93	1,699.28	1,669.14	1,652.39	1,526.44	1,501.80	1,480.69	1,456.08	1,443.45	1,324.75
61	1,777.26	1,820.11	1,759.39	1,728.18	1,710.84	1,580.44	1,554.92	1,533.07	1,507.58	1,494.51	1,371.60
62	1,817.11	1,860.92	1,798.84	1,766.92	1,749.20	1,615.87	1,589.78	1,567.44	1,541.38	1,528.02	1,402.36
63	1,867.08	1,912.09	1,848.30	1,815.51	1,797.30	1,660.30	1,633.50	1,610.54	1,583.77	1,570.03	1,440.92
64+	1,897.44	1,943.19	1,878.36	1,845.03	1,826.52	1,687.29	1,660.05	1,636.74	1,609.53	1,595.55	1,464.36

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region

2

Marin, Napa, Solano, and Sonoma counties

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	425.41	435.67	421.14	413.66	409.51	389.73	387.50	381.73	376.88	372.12	349.39
15	463.23	474.40	458.57	450.43	445.92	424.37	421.95	415.67	410.38	405.19	380.45
16	477.69	489.20	472.88	464.49	459.83	437.62	435.12	428.64	423.19	417.84	392.33
17	492.14	504.01	487.20	478.55	473.75	450.86	448.29	441.61	436.00	430.49	404.20
18	507.72	519.96	502.61	493.69	488.74	465.13	462.47	455.59	449.80	444.11	416.99
19	523.29	535.90	518.02	508.83	503.73	479.39	476.66	469.56	463.59	457.73	429.78
20	539.41	552.42	533.99	524.52	519.25	494.17	491.35	484.03	477.88	471.83	443.02
21	556.10	569.50	550.50	540.74	535.31	509.45	506.54	499.00	492.66	486.43	456.72
22	556.10	569.50	550.50	540.74	535.31	509.45	506.54	499.00	492.66	486.43	456.72
23	556.10	569.50	550.50	540.74	535.31	509.45	506.54	499.00	492.66	486.43	456.72
24	556.10	569.50	550.50	540.74	535.31	509.45	506.54	499.00	492.66	486.43	456.72
25	558.32	571.78	552.71	542.90	537.45	511.49	508.57	500.99	494.63	488.37	458.55
26	569.44	583.17	563.72	553.72	548.16	521.68	518.70	510.97	504.48	498.10	467.69
27	582.79	596.84	576.93	566.69	561.01	533.90	530.86	522.95	516.31	509.78	478.65
28	604.48	619.05	598.40	587.78	581.89	553.77	550.61	542.41	535.52	528.75	496.46
29	622.27	637.27	616.01	605.09	599.02	570.07	566.82	558.38	551.28	544.31	511.07
30	631.17	646.39	624.82	613.74	607.58	578.22	574.93	566.36	559.17	552.10	518.38
31	644.52	660.05	638.03	626.71	620.43	590.45	587.08	578.34	570.99	563.77	529.34
32	657.86	673.72	651.25	639.69	633.28	602.68	599.24	590.32	582.81	575.44	540.31
33	666.20	682.26	659.50	647.80	641.31	610.32	606.84	597.80	590.20	582.74	547.16
34	675.10	691.38	668.31	656.46	649.87	618.47	614.94	605.78	598.09	590.52	554.46
35	679.55	695.93	672.72	660.78	654.15	622.55	618.99	609.78	602.03	594.41	558.12
36	684.00	700.49	677.12	665.11	658.44	626.62	623.05	613.77	605.97	598.31	561.77
37	688.45	705.04	681.52	669.43	662.72	630.70	627.10	617.76	609.91	602.20	565.42
38	692.90	709.60	685.93	673.76	667.00	634.77	631.15	621.75	613.85	606.09	569.08
39	701.79	718.71	694.74	682.41	675.57	642.92	639.26	629.74	621.73	613.87	576.39
40	710.69	727.82	703.54	691.06	684.13	651.08	647.36	637.72	629.62	621.65	583.69
41	724.04	741.49	716.76	704.04	696.98	663.30	659.52	649.70	641.44	633.33	594.66
42	736.83	754.59	729.42	716.48	709.29	675.02	671.17	661.17	652.77	644.52	605.16
43	754.62	772.82	747.03	733.78	726.42	691.32	687.38	677.14	668.54	660.08	619.78
44	776.87	795.60	769.05	755.41	747.83	711.70	707.64	697.10	688.24	679.54	638.04
45	803.00	822.36	794.93	780.83	772.99	735.64	731.45	720.55	711.40	702.40	659.51
46	834.14	854.25	825.76	811.11	802.97	764.17	759.81	748.50	738.99	729.64	685.09
47	869.18	890.13	860.44	845.17	836.69	796.27	791.73	779.94	770.02	760.29	713.86
48	909.22	931.14	900.07	884.11	875.24	832.95	828.20	815.86	805.50	795.31	746.74
49	948.70	971.57	939.16	922.50	913.24	869.12	864.16	851.29	840.47	829.85	779.17
50	993.19	1,017.13	983.20	965.76	956.07	909.88	904.68	891.21	879.89	868.76	815.71
51	1,037.12	1,062.12	1,026.69	1,008.48	998.36	950.12	944.70	930.63	918.81	907.19	851.79
52	1,085.50	1,111.67	1,074.58	1,055.52	1,044.93	994.44	988.77	974.05	961.67	949.51	891.53
53	1,134.44	1,161.79	1,123.03	1,103.10	1,092.04	1,039.28	1,033.35	1,017.96	1,005.02	992.31	931.72
54	1,187.27	1,215.89	1,175.33	1,154.47	1,142.89	1,087.67	1,081.47	1,065.36	1,051.82	1,038.52	975.11
55	1,240.09	1,269.99	1,227.62	1,205.84	1,193.75	1,136.07	1,129.59	1,112.77	1,098.63	1,084.73	1,018.50
56	1,297.37	1,328.65	1,284.33	1,261.54	1,248.89	1,188.54	1,181.76	1,164.16	1,149.37	1,134.84	1,065.54
57	1,355.21	1,387.88	1,341.58	1,317.78	1,304.56	1,241.53	1,234.44	1,216.06	1,200.61	1,185.42	1,113.04
58	1,416.93	1,451.09	1,402.68	1,377.80	1,363.98	1,298.08	1,290.67	1,271.45	1,255.29	1,239.42	1,163.73
59	1,447.52	1,482.42	1,432.96	1,407.54	1,393.42	1,326.09	1,318.53	1,298.89	1,282.39	1,266.17	1,188.85
60	1,509.24	1,545.63	1,494.07	1,467.56	1,452.84	1,382.64	1,374.76	1,354.28	1,337.07	1,320.16	1,239.55
61	1,562.63	1,600.30	1,546.92	1,519.47	1,504.23	1,431.55	1,423.38	1,402.19	1,384.37	1,366.86	1,283.40
62	1,597.66	1,636.18	1,581.60	1,553.54	1,537.96	1,463.65	1,455.30	1,433.62	1,415.41	1,397.51	1,312.17
63	1,641.60	1,681.17	1,625.09	1,596.26	1,580.25	1,503.89	1,495.31	1,473.04	1,454.33	1,435.93	1,348.25
64+	1,668.30	1,708.50	1,651.50	1,622.22	1,605.93	1,528.35	1,519.62	1,497.00	1,477.98	1,459.29	1,370.16

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 3

El Dorado, Placer, Sacramento, and Yolo counties (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	438.35	448.91	433.94	426.24	421.96	389.80	383.51	378.12	371.83	368.61	338.29
15	477.31	488.82	472.51	464.13	459.47	424.45	417.60	411.73	404.88	401.37	368.36
16	492.21	504.07	487.26	478.61	473.81	437.70	430.63	424.58	417.52	413.90	379.86
17	507.11	519.33	502.01	493.10	488.15	450.95	443.67	437.43	430.16	426.43	391.36
18	523.15	535.76	517.89	508.70	503.60	465.21	457.70	451.27	443.77	439.92	403.74
19	539.19	552.19	533.77	524.30	519.04	479.48	471.74	465.11	457.38	453.41	416.12
20	555.81	569.21	550.22	540.46	535.04	494.26	486.28	479.44	471.47	467.38	428.95
21	573.00	586.82	567.24	557.18	551.59	509.54	501.32	494.27	486.05	481.84	442.21
22	573.00	586.82	567.24	557.18	551.59	509.54	501.32	494.27	486.05	481.84	442.21
23	573.00	586.82	567.24	557.18	551.59	509.54	501.32	494.27	486.05	481.84	442.21
24	573.00	586.82	567.24	557.18	551.59	509.54	501.32	494.27	486.05	481.84	442.21
25	575.29	589.16	569.51	559.40	553.79	511.58	503.32	496.25	488.00	483.77	443.98
26	586.75	600.90	580.85	570.55	564.82	521.77	513.35	506.13	497.72	493.40	452.83
27	600.51	614.98	594.47	583.92	578.06	534.00	525.38	518.00	509.39	504.97	463.44
28	622.85	637.87	616.59	605.65	599.57	553.87	544.93	537.27	528.34	523.76	480.69
29	641.19	656.65	634.74	623.48	617.23	570.18	560.97	553.09	543.90	539.18	494.84
30	650.36	666.04	643.82	632.39	626.05	578.33	569.00	561.00	551.67	546.89	501.91
31	664.11	680.12	657.43	645.77	639.29	590.56	581.03	572.86	563.34	558.45	512.53
32	677.86	694.20	671.04	659.14	652.53	602.79	593.06	584.72	575.00	570.02	523.14
33	686.46	703.01	679.55	667.50	660.80	610.43	600.58	592.14	582.29	577.24	529.77
34	695.62	712.39	688.63	676.41	669.63	618.59	608.60	600.05	590.07	584.95	536.85
35	700.21	717.09	693.17	680.87	674.04	622.66	612.61	604.00	593.96	588.81	540.39
36	704.79	721.78	697.70	685.33	678.45	626.74	616.62	607.95	597.85	592.66	543.92
37	709.38	726.48	702.24	689.78	682.86	630.81	620.63	611.91	601.74	596.52	547.46
38	713.96	731.17	706.78	694.24	687.28	634.89	624.64	615.86	605.62	600.37	551.00
39	723.13	740.56	715.86	703.16	696.10	643.04	632.66	623.77	613.40	608.08	558.07
40	732.30	749.95	724.93	712.07	704.93	651.20	640.68	631.68	621.18	615.79	565.15
41	746.05	764.03	738.55	725.44	718.17	663.43	652.72	643.54	632.84	627.35	575.76
42	759.23	777.53	751.59	738.26	730.85	675.14	664.25	654.91	644.02	638.44	585.93
43	777.56	796.31	769.74	756.09	748.50	691.45	680.29	670.73	659.58	653.86	600.08
44	800.48	819.78	792.43	778.37	770.57	711.83	700.34	690.50	679.02	673.13	617.77
45	827.41	847.36	819.09	804.56	796.49	735.78	723.90	713.73	701.86	695.78	638.56
46	859.50	880.22	850.86	835.76	827.38	764.32	751.98	741.41	729.08	722.76	663.32
47	895.60	917.19	886.59	870.87	862.13	796.42	783.56	772.55	759.70	753.11	691.18
48	936.86	959.44	927.44	910.98	901.84	833.10	819.65	808.13	794.70	787.81	723.02
49	977.54	1,001.11	967.71	950.54	941.01	869.28	855.25	843.23	829.21	822.02	754.42
50	1,023.38	1,048.05	1,013.09	995.12	985.13	910.04	895.35	882.77	868.09	860.56	789.79
51	1,068.65	1,094.41	1,057.90	1,039.13	1,028.71	950.30	934.96	921.82	906.49	898.63	824.73
52	1,118.50	1,145.46	1,107.25	1,087.61	1,076.70	994.63	978.57	964.82	948.78	940.55	863.20
53	1,168.92	1,197.10	1,157.17	1,136.64	1,125.24	1,039.47	1,022.69	1,008.31	991.55	982.95	902.12
54	1,223.36	1,252.85	1,211.06	1,189.57	1,177.64	1,087.88	1,070.31	1,055.27	1,037.73	1,028.73	944.13
55	1,277.79	1,308.60	1,264.94	1,242.50	1,230.04	1,136.28	1,117.94	1,102.23	1,083.90	1,074.50	986.14
56	1,336.81	1,369.04	1,323.37	1,299.89	1,286.85	1,188.76	1,169.57	1,153.14	1,133.97	1,124.13	1,031.69
57	1,396.40	1,430.07	1,382.36	1,357.84	1,344.22	1,241.76	1,221.71	1,204.54	1,184.52	1,174.24	1,077.68
58	1,460.01	1,495.21	1,445.33	1,419.68	1,405.44	1,298.32	1,277.36	1,259.40	1,238.47	1,227.73	1,126.76
59	1,491.52	1,527.48	1,476.52	1,450.33	1,435.78	1,326.34	1,304.93	1,286.59	1,265.20	1,254.23	1,151.08
60	1,555.13	1,592.62	1,539.49	1,512.18	1,497.01	1,382.90	1,360.58	1,341.45	1,319.15	1,307.71	1,200.17
61	1,610.13	1,648.95	1,593.94	1,565.66	1,549.96	1,431.82	1,408.70	1,388.90	1,365.81	1,353.97	1,242.62
62	1,646.23	1,685.92	1,629.68	1,600.77	1,584.71	1,463.92	1,440.28	1,420.04	1,396.44	1,384.32	1,270.48
63	1,691.50	1,732.28	1,674.49	1,644.78	1,628.28	1,504.17	1,479.89	1,459.09	1,434.83	1,422.39	1,305.42
64+	1,719.00	1,760.46	1,701.72	1,671.54	1,654.77	1,528.62	1,503.96	1,482.81	1,458.15	1,445.52	1,326.63

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region

3

El Dorado, Placer, Sacramento, and Yolo counties

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0-14	394.04	403.54	390.08	383.16	379.31	360.99	358.93	353.58	349.09	344.67	323.63
15	429.07	439.41	424.75	417.22	413.03	393.07	390.83	385.01	380.12	375.31	352.39
16	442.46	453.13	438.01	430.24	425.92	405.34	403.03	397.03	391.98	387.03	363.39
17	455.85	466.84	451.27	443.26	438.81	417.61	415.23	409.05	403.85	398.74	374.39
18	470.27	481.61	465.54	457.28	452.70	430.82	428.37	421.99	416.63	411.36	386.24
19	484.70	496.38	479.82	471.31	466.58	444.04	441.50	434.93	429.40	423.97	398.08
20	499.63	511.68	494.61	485.83	480.96	457.72	455.11	448.33	442.64	437.04	410.35
21	515.09	527.50	509.91	500.86	495.84	471.88	469.19	462.20	456.33	450.55	423.04
22	515.09	527.50	509.91	500.86	495.84	471.88	469.19	462.20	456.33	450.55	423.04
23	515.09	527.50	509.91	500.86	495.84	471.88	469.19	462.20	456.33	450.55	423.04
24	515.09	527.50	509.91	500.86	495.84	471.88	469.19	462.20	456.33	450.55	423.04
25	517.15	529.61	511.95	502.86	497.82	473.77	471.06	464.05	458.15	452.36	424.73
26	527.45	540.16	522.14	512.88	507.74	483.20	480.45	473.29	467.28	461.37	433.20
27	539.81	552.82	534.38	524.90	519.64	494.53	491.71	484.38	478.23	472.18	443.35
28	559.90	573.40	554.27	544.43	538.97	512.93	510.01	502.41	496.03	489.75	459.85
29	576.38	590.28	570.58	560.46	554.84	528.03	525.02	517.20	510.63	504.17	473.38
30	584.62	598.72	578.74	568.48	562.77	535.58	532.53	524.60	517.93	511.38	480.15
31	596.98	611.38	590.98	580.50	574.67	546.91	543.79	535.69	528.88	522.19	490.31
32	609.35	624.04	603.22	592.52	586.57	558.23	555.05	546.78	539.83	533.01	500.46
33	617.07	631.95	610.87	600.03	594.01	565.31	562.09	553.71	546.68	539.76	506.80
34	625.31	640.39	619.03	608.04	601.94	572.86	569.59	561.11	553.98	546.97	513.57
35	629.43	644.61	623.10	612.05	605.91	576.64	573.35	564.81	557.63	550.58	516.96
36	633.56	648.83	627.18	616.06	609.88	580.41	577.10	568.50	561.28	554.18	520.34
37	637.68	653.05	631.26	620.06	613.84	584.19	580.85	572.20	564.93	557.79	523.73
38	641.80	657.27	635.34	624.07	617.81	587.96	584.61	575.90	568.58	561.39	527.11
39	650.04	665.71	643.50	632.08	625.74	595.51	592.11	583.30	575.88	568.60	533.88
40	658.28	674.15	651.66	640.10	633.68	603.06	599.62	590.69	583.18	575.81	540.65
41	670.64	686.81	663.90	652.12	645.58	614.39	610.88	601.78	594.14	586.62	550.80
42	682.49	698.94	675.63	663.64	656.98	625.24	621.67	612.41	604.63	596.99	560.53
43	698.97	715.82	691.94	679.67	672.85	640.34	636.69	627.20	619.23	611.40	574.07
44	719.57	736.92	712.34	699.70	692.68	659.21	655.45	645.69	637.49	629.43	590.99
45	743.78	761.72	736.30	723.24	715.99	681.39	677.50	667.42	658.93	650.60	610.87
46	772.63	791.26	764.86	751.29	743.75	707.82	703.78	693.30	684.49	675.83	634.56
47	805.08	824.49	796.98	782.84	774.99	737.55	733.34	722.42	713.24	704.22	661.22
48	842.16	862.47	833.70	818.91	810.69	771.52	767.12	755.70	746.09	736.66	691.67
49	878.74	899.92	869.90	854.47	845.90	805.02	800.43	788.51	778.49	768.65	721.71
50	919.94	942.12	910.69	894.54	885.56	842.77	837.97	825.49	815.00	804.69	755.55
51	960.63	983.79	950.97	934.10	924.73	880.05	875.03	862.00	851.05	840.28	788.97
52	1,005.45	1,029.69	995.34	977.68	967.87	921.11	915.85	902.21	890.75	879.48	825.78
53	1,050.77	1,076.11	1,040.21	1,021.75	1,011.50	962.63	957.14	942.89	930.90	919.13	863.01
54	1,099.71	1,126.22	1,088.65	1,069.34	1,058.61	1,007.46	1,001.71	986.79	974.25	961.93	903.20
55	1,148.64	1,176.33	1,137.09	1,116.92	1,105.71	1,052.29	1,046.29	1,030.70	1,017.61	1,004.74	943.38
56	1,201.69	1,230.67	1,189.61	1,168.51	1,156.78	1,100.89	1,094.61	1,078.31	1,064.61	1,051.14	986.96
57	1,255.26	1,285.53	1,242.64	1,220.60	1,208.35	1,149.97	1,143.41	1,126.38	1,112.07	1,098.00	1,030.95
58	1,312.44	1,344.08	1,299.24	1,276.19	1,263.39	1,202.35	1,195.49	1,177.68	1,162.72	1,148.01	1,077.91
59	1,340.77	1,373.09	1,327.28	1,303.74	1,290.66	1,228.30	1,221.29	1,203.10	1,187.82	1,172.79	1,101.18
60	1,397.94	1,431.64	1,383.88	1,359.33	1,345.70	1,280.68	1,273.37	1,254.41	1,238.47	1,222.81	1,148.14
61	1,447.39	1,482.29	1,432.84	1,407.42	1,393.30	1,325.98	1,318.41	1,298.78	1,282.27	1,266.06	1,188.75
62	1,479.84	1,515.52	1,464.96	1,438.97	1,424.54	1,355.71	1,347.97	1,327.90	1,311.02	1,294.44	1,215.40
63	1,520.53	1,557.19	1,505.24	1,478.54	1,463.71	1,392.98	1,385.04	1,364.41	1,347.07	1,330.04	1,248.82
64+	1,545.27	1,582.50	1,529.73	1,502.58	1,487.52	1,415.64	1,407.57	1,386.60	1,368.99	1,351.65	1,269.12

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 4

San Francisco County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	480.16	491.73	475.33	466.89	462.21	426.98	420.09	414.18	407.30	403.77	370.56
15	522.84	535.44	517.58	508.40	503.30	464.93	457.43	451.00	443.50	439.66	403.50
16	539.16	552.15	533.73	524.26	519.01	479.45	471.71	465.08	457.34	453.38	416.09
17	555.47	568.87	549.89	540.13	534.71	493.96	485.98	479.15	471.19	467.10	428.69
18	573.05	586.86	567.29	557.22	551.63	509.59	501.36	494.31	486.10	481.88	442.25
19	590.62	604.86	584.68	574.31	568.55	525.21	516.73	509.47	501.00	496.66	455.81
20	608.83	623.50	602.70	592.01	586.07	541.40	532.66	525.17	516.44	511.96	469.86
21	627.65	642.79	621.34	610.32	604.20	558.14	549.13	541.42	532.42	527.80	484.39
22	627.65	642.79	621.34	610.32	604.20	558.14	549.13	541.42	532.42	527.80	484.39
23	627.65	642.79	621.34	610.32	604.20	558.14	549.13	541.42	532.42	527.80	484.39
24	627.65	642.79	621.34	610.32	604.20	558.14	549.13	541.42	532.42	527.80	484.39
25	630.17	645.36	623.83	612.76	606.61	560.38	551.33	543.58	534.54	529.91	486.33
26	642.72	658.21	636.26	624.97	618.70	571.54	562.31	554.41	545.19	540.46	496.02
27	657.78	673.64	651.17	639.62	633.20	584.93	575.49	567.40	557.97	553.13	507.64
28	682.26	698.71	675.40	663.42	656.76	606.70	596.91	588.52	578.74	573.72	526.53
29	702.35	719.28	695.28	682.95	676.10	624.56	614.48	605.84	595.77	590.61	542.04
30	712.39	729.56	705.22	692.71	685.76	633.49	623.27	614.51	604.29	599.05	549.79
31	727.45	744.99	720.14	707.36	700.27	646.89	636.45	627.50	617.07	611.72	561.41
32	742.52	760.42	735.05	722.01	714.77	660.28	649.62	640.49	629.85	624.38	573.04
33	751.93	770.06	744.37	731.16	723.83	668.66	657.86	648.62	637.83	632.30	580.30
34	761.97	780.34	754.31	740.93	733.50	677.59	666.65	657.28	646.35	640.75	588.05
35	766.99	785.49	759.28	745.81	738.33	682.05	671.04	661.61	650.61	644.97	591.93
36	772.02	790.63	764.25	750.69	743.16	686.52	675.43	665.94	654.87	649.19	595.80
37	777.04	795.77	769.22	755.58	748.00	690.98	679.83	670.27	659.13	653.41	599.68
38	782.06	800.91	774.19	760.46	752.83	695.45	684.22	674.60	663.39	657.64	603.55
39	792.10	811.20	784.13	770.22	762.50	704.38	693.01	683.27	671.91	666.08	611.30
40	802.14	821.48	794.08	779.99	772.16	713.31	701.79	691.93	680.43	674.53	619.05
41	817.21	836.91	808.99	794.64	786.67	726.70	714.97	704.92	693.20	687.19	630.68
42	831.64	851.69	823.28	808.67	800.56	739.54	727.60	717.38	705.45	699.33	641.82
43	851.73	872.26	843.16	828.20	819.90	757.40	745.17	734.70	722.49	716.22	657.32
44	876.83	897.97	868.02	852.62	844.06	779.73	767.14	756.36	743.78	737.33	676.70
45	906.33	928.18	897.22	881.30	872.46	805.96	792.95	781.80	768.81	762.14	699.46
46	941.48	964.18	932.01	915.48	906.30	837.22	823.70	812.12	798.62	791.70	726.59
47	981.02	1,004.68	971.16	953.93	944.36	872.38	858.30	846.23	832.16	824.95	757.11
48	1,026.22	1,050.96	1,015.90	997.87	987.86	912.57	897.83	885.21	870.50	862.95	791.98
49	1,070.78	1,096.59	1,060.01	1,041.21	1,030.76	952.19	936.82	923.66	908.30	900.42	826.37
50	1,120.99	1,148.02	1,109.72	1,090.03	1,079.10	996.85	980.75	966.97	950.89	942.65	865.13
51	1,170.58	1,198.80	1,158.80	1,138.25	1,126.83	1,040.94	1,024.13	1,009.74	992.95	984.34	903.39
52	1,225.18	1,254.72	1,212.86	1,191.34	1,179.39	1,089.50	1,071.91	1,056.84	1,039.27	1,030.26	945.53
53	1,280.42	1,311.29	1,267.54	1,245.05	1,232.56	1,138.61	1,120.23	1,104.49	1,086.13	1,076.71	988.16
54	1,340.04	1,372.35	1,326.57	1,303.03	1,289.96	1,191.64	1,172.40	1,155.92	1,136.71	1,126.85	1,034.18
55	1,399.67	1,433.41	1,385.59	1,361.01	1,347.36	1,244.66	1,224.57	1,207.36	1,187.29	1,176.99	1,080.20
56	1,464.32	1,499.62	1,449.59	1,423.88	1,409.59	1,302.15	1,281.13	1,263.12	1,242.12	1,231.35	1,130.09
57	1,529.59	1,566.47	1,514.21	1,487.35	1,472.43	1,360.20	1,338.24	1,319.43	1,297.50	1,286.24	1,180.47
58	1,599.26	1,637.82	1,583.18	1,555.10	1,539.50	1,422.15	1,399.19	1,379.53	1,356.59	1,344.83	1,234.23
59	1,633.79	1,673.17	1,617.36	1,588.66	1,572.73	1,452.85	1,429.39	1,409.31	1,385.88	1,373.86	1,260.87
60	1,703.45	1,744.52	1,686.32	1,656.41	1,639.79	1,514.80	1,490.35	1,469.40	1,444.97	1,432.44	1,314.64
61	1,763.71	1,806.23	1,745.97	1,715.00	1,697.80	1,568.38	1,543.07	1,521.38	1,496.09	1,483.11	1,361.14
62	1,803.25	1,846.73	1,785.12	1,753.45	1,735.86	1,603.55	1,577.66	1,555.49	1,529.63	1,516.36	1,391.66
63	1,852.84	1,897.51	1,834.20	1,801.66	1,783.59	1,647.64	1,621.04	1,598.26	1,571.69	1,558.06	1,429.93
64+	1,882.95	1,928.37	1,864.02	1,830.96	1,812.60	1,674.42	1,647.39	1,624.26	1,597.26	1,583.40	1,453.17

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 4

San Francisco County

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	428.92	439.26	424.61	417.07	412.89	392.94	390.70	384.88	379.99	375.18	352.27
15	467.05	478.31	462.35	454.15	449.59	427.87	425.43	419.09	413.77	408.53	383.59
16	481.62	493.23	476.78	468.32	463.62	441.22	438.71	432.17	426.68	421.28	395.56
17	496.20	508.16	491.21	482.50	477.66	454.58	451.98	445.25	439.60	434.04	407.53
18	511.90	524.24	506.75	497.76	492.77	468.96	466.28	459.34	453.50	447.77	420.43
19	527.60	540.32	522.29	513.03	507.88	483.34	480.58	473.43	467.41	461.50	433.32
20	543.86	556.97	538.39	528.84	523.53	498.24	495.40	488.02	481.82	475.72	446.67
21	560.68	574.20	555.04	545.19	539.73	513.65	510.72	503.11	496.72	490.44	460.49
22	560.68	574.20	555.04	545.19	539.73	513.65	510.72	503.11	496.72	490.44	460.49
23	560.68	574.20	555.04	545.19	539.73	513.65	510.72	503.11	496.72	490.44	460.49
24	560.68	574.20	555.04	545.19	539.73	513.65	510.72	503.11	496.72	490.44	460.49
25	562.92	576.49	557.26	547.37	541.88	515.70	512.76	505.12	498.70	492.40	462.33
26	574.14	587.98	568.36	558.28	552.68	525.97	522.97	515.19	508.64	502.21	471.54
27	587.59	601.76	581.68	571.36	565.63	538.30	535.23	527.26	520.56	513.98	482.59
28	609.46	624.15	603.33	592.63	586.68	558.33	555.15	546.88	539.93	533.10	500.55
29	627.40	642.53	621.09	610.07	603.95	574.77	571.49	562.98	555.83	548.80	515.29
30	636.37	651.71	629.97	618.80	612.59	582.99	579.66	571.03	563.77	556.65	522.65
31	649.83	665.49	643.29	631.88	625.54	595.32	591.92	583.11	575.70	568.42	533.71
32	663.28	679.27	656.61	644.96	638.49	607.64	604.18	595.18	587.62	580.19	544.76
33	671.69	687.89	664.94	653.14	646.59	615.35	611.84	602.73	595.07	587.54	551.67
34	680.66	697.07	673.82	661.87	655.23	623.57	620.01	610.78	603.02	595.39	559.03
35	685.15	701.67	678.26	666.23	659.54	627.68	624.10	614.80	606.99	599.31	562.72
36	689.64	706.26	682.70	670.59	663.86	631.79	628.18	618.83	610.96	603.24	566.40
37	694.12	710.86	687.14	674.95	668.18	635.90	632.27	622.85	614.94	607.16	570.08
38	698.61	715.45	691.58	679.31	672.50	640.00	636.35	626.88	618.91	611.08	573.77
39	707.58	724.64	700.46	688.03	681.13	648.22	644.52	634.93	626.86	618.93	581.14
40	716.55	733.82	709.34	696.76	689.77	656.44	652.70	642.98	634.81	626.78	588.50
41	730.00	747.60	722.66	709.84	702.72	668.77	664.95	655.05	646.73	638.55	599.56
42	742.90	760.81	735.43	722.38	715.14	680.58	676.70	666.62	658.15	649.83	610.15
43	760.84	779.18	753.19	739.83	732.41	697.02	693.04	682.72	674.05	665.52	624.88
44	783.27	802.15	775.39	761.64	754.00	717.57	713.47	702.85	693.91	685.14	643.30
45	809.62	829.14	801.48	787.26	779.36	741.71	737.48	726.49	717.26	708.19	664.95
46	841.02	861.29	832.56	817.79	809.59	770.47	766.08	754.67	745.08	735.65	690.73
47	876.34	897.47	867.53	852.14	843.59	802.83	798.25	786.36	776.37	766.55	719.74
48	916.71	938.81	907.49	891.39	882.45	839.81	835.02	822.59	812.13	801.86	752.90
49	956.52	979.58	946.90	930.10	920.77	876.28	871.28	858.31	847.40	836.68	785.59
50	1,001.37	1,025.51	991.30	973.72	963.95	917.37	912.14	898.56	887.14	875.92	822.43
51	1,045.67	1,070.88	1,035.15	1,016.79	1,006.59	957.95	952.49	938.30	926.38	914.66	858.81
52	1,094.45	1,120.83	1,083.44	1,064.22	1,053.54	1,002.64	996.92	982.07	969.59	957.33	898.87
53	1,143.79	1,171.36	1,132.28	1,112.20	1,101.04	1,047.84	1,041.86	1,026.35	1,013.30	1,000.49	939.40
54	1,197.05	1,225.91	1,185.01	1,163.99	1,152.31	1,096.64	1,090.38	1,074.14	1,060.49	1,047.08	983.14
55	1,250.31	1,280.46	1,237.74	1,215.78	1,203.59	1,145.43	1,138.90	1,121.94	1,107.68	1,093.67	1,026.89
56	1,308.06	1,339.60	1,294.91	1,271.94	1,259.18	1,198.34	1,191.50	1,173.76	1,158.84	1,144.19	1,074.32
57	1,366.37	1,399.32	1,352.63	1,328.64	1,315.31	1,251.76	1,244.62	1,226.08	1,210.50	1,195.19	1,122.21
58	1,428.61	1,463.05	1,414.24	1,389.15	1,375.22	1,308.77	1,301.31	1,281.93	1,265.64	1,249.63	1,173.32
59	1,459.45	1,494.63	1,444.77	1,419.14	1,404.90	1,337.02	1,329.40	1,309.60	1,292.96	1,276.61	1,198.65
60	1,521.68	1,558.37	1,506.38	1,479.66	1,464.81	1,394.04	1,386.09	1,365.44	1,348.09	1,331.04	1,249.77
61	1,575.51	1,613.49	1,559.66	1,532.00	1,516.63	1,443.35	1,435.11	1,413.74	1,395.78	1,378.13	1,293.97
62	1,610.83	1,649.67	1,594.63	1,566.34	1,550.63	1,475.71	1,467.29	1,445.44	1,427.07	1,409.02	1,322.98
63	1,655.12	1,695.03	1,638.48	1,609.41	1,593.27	1,516.29	1,507.64	1,485.18	1,466.31	1,447.77	1,359.36
64+	1,682.04	1,722.60	1,665.12	1,635.57	1,619.19	1,540.95	1,532.16	1,509.33	1,490.16	1,471.32	1,381.47

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 5

Contra Costa County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	521.15	533.72	515.91	506.76	501.68	463.44	455.96	449.55	442.07	438.24	402.20
15	567.48	581.16	561.77	551.81	546.27	504.63	496.49	489.51	481.37	477.19	437.95
16	585.19	599.30	579.31	569.03	563.32	520.38	511.98	504.79	496.39	492.09	451.62
17	602.90	617.44	596.84	586.25	580.37	536.13	527.48	520.06	511.42	506.98	465.29
18	621.98	636.97	615.72	604.80	598.73	553.10	544.17	536.52	527.60	523.02	480.01
19	641.05	656.51	634.61	623.35	617.10	570.06	560.86	552.97	543.78	539.06	494.73
20	660.81	676.74	654.16	642.56	636.11	587.63	578.14	570.01	560.54	555.68	509.98
21	681.25	697.67	674.40	662.43	655.79	605.80	596.02	587.64	577.87	572.86	525.75
22	681.25	697.67	674.40	662.43	655.79	605.80	596.02	587.64	577.87	572.86	525.75
23	681.25	697.67	674.40	662.43	655.79	605.80	596.02	587.64	577.87	572.86	525.75
24	681.25	697.67	674.40	662.43	655.79	605.80	596.02	587.64	577.87	572.86	525.75
25	683.97	700.46	677.09	665.08	658.41	608.22	598.40	589.99	580.19	575.15	527.86
26	697.60	714.41	690.58	678.33	671.53	620.34	610.33	601.75	591.74	586.61	538.37
27	713.95	731.16	706.77	694.23	687.26	634.88	624.63	615.85	605.61	600.36	550.99
28	740.51	758.37	733.07	720.06	712.84	658.51	647.87	638.77	628.15	622.70	571.49
29	762.31	780.69	754.65	741.26	733.83	677.89	666.95	657.57	646.64	641.03	588.32
30	773.21	791.86	765.44	751.86	744.32	687.58	676.48	666.98	655.89	650.20	596.73
31	789.56	808.60	781.62	767.76	760.06	702.12	690.79	681.08	669.76	663.95	609.35
32	805.91	825.34	797.81	783.66	775.80	716.66	705.09	695.18	683.63	677.70	621.96
33	816.13	835.81	807.93	793.59	785.63	725.75	714.03	704.00	692.29	686.29	629.85
34	827.03	846.97	818.72	804.19	796.12	735.44	723.57	713.40	701.54	695.46	638.26
35	832.48	852.55	824.11	809.49	801.37	740.29	728.34	718.10	706.16	700.04	642.47
36	837.93	858.13	829.51	814.79	806.62	745.13	733.11	722.80	710.79	704.62	646.68
37	843.38	863.72	834.90	820.09	811.86	749.98	737.87	727.50	715.41	709.20	650.88
38	848.83	869.30	840.30	825.39	817.11	754.83	742.64	732.20	720.03	713.79	655.09
39	859.73	880.46	851.09	835.99	827.60	764.52	752.18	741.61	729.28	722.95	663.50
40	870.63	891.62	861.88	846.59	838.10	774.21	761.71	751.01	738.52	732.12	671.91
41	886.98	908.37	878.06	862.49	853.83	788.75	776.02	765.11	752.39	745.87	684.53
42	902.65	924.41	893.57	877.72	868.92	802.69	789.73	778.63	765.68	759.04	696.62
43	924.45	946.74	915.15	898.92	889.90	822.07	808.80	797.43	784.18	777.38	713.45
44	951.70	974.65	942.13	925.42	916.13	846.30	832.64	820.94	807.29	800.29	734.48
45	983.72	1,007.44	973.83	956.55	946.96	874.78	860.65	848.56	834.45	827.21	759.19
46	1,021.87	1,046.51	1,011.59	993.65	983.68	908.70	894.03	881.47	866.81	859.29	788.63
47	1,064.79	1,090.46	1,054.08	1,035.38	1,024.99	946.87	931.58	918.49	903.22	895.38	821.75
48	1,113.84	1,140.69	1,102.64	1,083.08	1,072.21	990.48	974.49	960.80	944.83	936.63	859.60
49	1,162.21	1,190.23	1,150.52	1,130.11	1,118.77	1,033.50	1,016.81	1,002.52	985.85	977.30	896.93
50	1,216.71	1,246.04	1,204.47	1,183.10	1,171.23	1,081.96	1,064.49	1,049.53	1,032.08	1,023.13	938.99
51	1,270.52	1,301.16	1,257.75	1,235.43	1,223.04	1,129.82	1,111.58	1,095.96	1,077.74	1,068.39	980.53
52	1,329.79	1,361.85	1,316.42	1,293.07	1,280.10	1,182.52	1,163.43	1,147.08	1,128.01	1,118.23	1,026.27
53	1,389.74	1,423.25	1,375.77	1,351.36	1,337.80	1,235.83	1,215.88	1,198.79	1,178.86	1,168.64	1,072.53
54	1,454.46	1,489.53	1,439.83	1,414.29	1,400.10	1,293.38	1,272.50	1,254.62	1,233.76	1,223.06	1,122.48
55	1,519.18	1,555.81	1,503.90	1,477.22	1,462.40	1,350.94	1,329.13	1,310.45	1,288.66	1,277.48	1,172.43
56	1,589.35	1,627.67	1,573.36	1,545.45	1,529.95	1,413.33	1,390.52	1,370.97	1,348.18	1,336.49	1,226.58
57	1,660.20	1,700.22	1,643.50	1,614.35	1,598.15	1,476.34	1,452.50	1,432.09	1,408.28	1,396.07	1,281.26
58	1,735.82	1,777.66	1,718.36	1,687.88	1,670.94	1,543.58	1,518.66	1,497.32	1,472.43	1,459.65	1,339.62
59	1,773.28	1,816.04	1,755.45	1,724.31	1,707.01	1,576.90	1,551.44	1,529.64	1,504.21	1,491.16	1,368.53
60	1,848.90	1,893.48	1,830.31	1,797.84	1,779.80	1,644.14	1,617.60	1,594.87	1,568.35	1,554.75	1,426.89
61	1,914.30	1,960.45	1,895.05	1,861.43	1,842.76	1,702.30	1,674.82	1,651.28	1,623.83	1,609.75	1,477.36
62	1,957.22	2,004.41	1,937.54	1,903.17	1,884.07	1,740.47	1,712.37	1,688.30	1,660.23	1,645.84	1,510.49
63	2,011.04	2,059.52	1,990.82	1,955.50	1,935.88	1,788.32	1,759.45	1,734.73	1,705.89	1,691.09	1,552.02
64+	2,043.75	2,093.01	2,023.20	1,987.29	1,967.37	1,817.40	1,788.06	1,762.92	1,733.61	1,718.58	1,577.25

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 5

Contra Costa County

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	465.54	476.77	460.86	452.68	448.14	426.49	424.06	417.74	412.43	407.22	382.35
15	506.92	519.15	501.83	492.92	487.98	464.40	461.75	454.88	449.09	443.42	416.34
16	522.75	535.35	517.49	508.31	503.21	478.90	476.16	469.07	463.11	457.26	429.33
17	538.57	551.55	533.15	523.69	518.44	493.39	490.58	483.27	477.13	471.10	442.33
18	555.61	569.00	550.02	540.26	534.84	509.00	506.10	498.56	492.23	486.00	456.32
19	572.65	586.45	566.89	556.83	551.25	524.61	521.62	513.85	507.32	500.91	470.32
20	590.30	604.53	584.36	573.99	568.23	540.78	537.69	529.69	522.96	516.34	484.81
21	608.55	623.22	602.43	591.74	585.81	557.50	554.32	546.07	539.13	532.31	499.81
22	608.55	623.22	602.43	591.74	585.81	557.50	554.32	546.07	539.13	532.31	499.81
23	608.55	623.22	602.43	591.74	585.81	557.50	554.32	546.07	539.13	532.31	499.81
24	608.55	623.22	602.43	591.74	585.81	557.50	554.32	546.07	539.13	532.31	499.81
25	610.99	625.72	604.84	594.11	588.15	559.73	556.54	548.25	541.29	534.44	501.81
26	623.16	638.18	616.89	605.95	599.87	570.88	567.63	559.17	552.07	545.09	511.80
27	637.76	653.14	631.35	620.15	613.93	584.26	580.93	572.28	565.01	557.86	523.80
28	661.50	677.44	654.84	643.23	636.77	606.01	602.55	593.58	586.03	578.62	543.29
29	680.97	697.39	674.12	662.16	655.52	623.85	620.29	611.05	603.29	595.66	559.28
30	690.71	707.36	683.76	671.63	664.89	632.77	629.16	619.79	611.91	604.17	567.28
31	705.31	722.32	698.22	685.83	678.95	646.15	642.46	632.89	624.85	616.95	579.28
32	719.92	737.27	712.68	700.03	693.01	659.53	655.77	646.00	637.79	629.72	591.27
33	729.05	746.62	721.71	708.91	701.80	667.89	664.08	654.19	645.88	637.71	598.77
34	738.78	756.59	731.35	718.38	711.17	676.81	672.95	662.93	654.50	646.23	606.77
35	743.65	761.58	736.17	723.11	715.86	681.27	677.38	667.30	658.82	650.48	610.76
36	748.52	766.56	740.99	727.85	720.54	685.73	681.82	671.66	663.13	654.74	614.76
37	753.39	771.55	745.81	732.58	725.23	690.19	686.25	676.03	667.44	659.00	618.76
38	758.26	776.54	750.63	737.31	729.92	694.65	690.69	680.40	671.76	663.26	622.76
39	767.99	786.51	760.27	746.78	739.29	703.57	699.56	689.14	680.38	671.78	630.76
40	777.73	796.48	769.91	756.25	748.66	712.49	708.43	697.88	689.01	680.29	638.75
41	792.33	811.44	784.37	770.45	762.72	725.87	721.73	710.98	701.95	693.07	650.75
42	806.33	825.77	798.22	784.06	776.20	738.69	734.48	723.54	714.35	705.31	662.24
43	825.80	845.71	817.50	803.00	794.94	756.53	752.22	741.02	731.60	722.35	678.24
44	850.15	870.64	841.60	826.67	818.37	778.83	774.39	762.86	753.16	743.64	698.23
45	878.75	899.93	869.91	854.48	845.91	805.04	800.44	788.52	778.50	768.66	721.72
46	912.83	934.84	903.65	887.62	878.71	836.26	831.49	819.10	808.69	798.47	749.71
47	951.17	974.10	941.60	924.90	915.62	871.38	866.41	853.51	842.66	832.00	781.20
48	994.98	1,018.97	984.98	967.50	957.80	911.52	906.32	892.82	881.48	870.33	817.18
49	1,038.19	1,063.22	1,027.75	1,009.52	999.39	951.10	945.68	931.59	919.75	908.12	852.67
50	1,086.87	1,113.08	1,075.94	1,056.86	1,046.25	995.70	990.02	975.28	962.89	950.71	892.65
51	1,134.95	1,162.31	1,123.54	1,103.60	1,092.53	1,039.75	1,033.81	1,018.42	1,005.48	992.76	932.14
52	1,187.89	1,216.53	1,175.95	1,155.09	1,143.50	1,088.25	1,082.04	1,065.93	1,052.38	1,039.07	975.62
53	1,241.45	1,271.38	1,228.96	1,207.16	1,195.05	1,137.31	1,130.82	1,113.98	1,099.82	1,085.92	1,019.61
54	1,299.26	1,330.58	1,286.19	1,263.38	1,250.70	1,190.27	1,183.48	1,165.86	1,151.04	1,136.49	1,067.09
55	1,357.07	1,389.79	1,343.42	1,319.59	1,306.35	1,243.23	1,236.14	1,217.73	1,202.26	1,187.05	1,114.57
56	1,419.75	1,453.98	1,405.47	1,380.54	1,366.69	1,300.66	1,293.24	1,273.98	1,257.79	1,241.88	1,166.05
57	1,483.04	1,518.80	1,468.13	1,442.08	1,427.62	1,358.64	1,350.89	1,330.77	1,313.86	1,297.24	1,218.03
58	1,550.59	1,587.97	1,535.00	1,507.77	1,492.64	1,420.52	1,412.42	1,391.38	1,373.70	1,356.33	1,273.51
59	1,584.06	1,622.25	1,568.13	1,540.31	1,524.86	1,451.18	1,442.91	1,421.42	1,403.35	1,385.61	1,301.00
60	1,651.61	1,691.43	1,635.00	1,606.00	1,589.89	1,513.07	1,504.44	1,482.03	1,463.20	1,444.69	1,356.48
61	1,710.03	1,751.26	1,692.83	1,662.80	1,646.12	1,566.59	1,557.65	1,534.45	1,514.95	1,495.80	1,404.46
62	1,748.37	1,790.52	1,730.79	1,700.08	1,683.03	1,601.71	1,592.57	1,568.86	1,548.92	1,529.33	1,435.94
63	1,796.45	1,839.76	1,778.38	1,746.83	1,729.31	1,645.75	1,636.36	1,611.99	1,591.51	1,571.38	1,475.43
64+	1,825.65	1,869.66	1,807.29	1,775.22	1,757.43	1,672.50	1,662.96	1,638.21	1,617.39	1,596.93	1,499.43

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 6

Alameda County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	441.64	452.28	437.20	429.44	425.13	392.73	386.39	380.96	374.62	371.37	340.83
15	480.89	492.49	476.06	467.61	462.92	427.64	420.73	414.82	407.92	404.38	371.13
16	495.90	507.86	490.92	482.21	477.37	440.98	433.86	427.77	420.66	417.01	382.71
17	510.91	523.23	505.77	496.80	491.82	454.33	447.00	440.71	433.39	429.63	394.30
18	527.08	539.78	521.78	512.52	507.38	468.71	461.14	454.66	447.10	443.22	406.77
19	543.24	556.34	537.78	528.24	522.94	483.08	475.28	468.60	460.81	456.81	419.25
20	559.98	573.48	554.35	544.52	539.06	497.97	489.93	483.04	475.01	470.89	432.17
21	577.30	591.22	571.50	561.36	555.73	513.37	505.08	497.98	489.70	485.46	445.53
22	577.30	591.22	571.50	561.36	555.73	513.37	505.08	497.98	489.70	485.46	445.53
23	577.30	591.22	571.50	561.36	555.73	513.37	505.08	497.98	489.70	485.46	445.53
24	577.30	591.22	571.50	561.36	555.73	513.37	505.08	497.98	489.70	485.46	445.53
25	579.61	593.59	573.78	563.60	557.95	515.42	507.10	499.97	491.66	487.40	447.32
26	591.16	605.41	585.21	574.83	569.06	525.69	517.20	509.93	501.46	497.11	456.23
27	605.01	619.60	598.93	588.30	582.40	538.01	529.32	521.88	513.21	508.76	466.92
28	627.53	642.66	621.22	610.20	604.08	558.03	549.02	541.31	532.31	527.69	484.29
29	646.00	661.58	639.51	628.16	621.86	574.46	565.18	557.24	547.98	543.23	498.55
30	655.24	671.04	648.65	637.14	630.75	582.67	573.27	565.21	555.81	550.99	505.68
31	669.09	685.22	662.36	650.61	644.09	594.99	585.39	577.16	567.57	562.64	516.37
32	682.95	699.41	676.08	664.09	657.43	607.31	597.51	589.11	579.32	574.29	527.07
33	691.61	708.28	684.65	672.51	665.76	615.01	605.09	596.58	586.66	581.58	533.75
34	700.84	717.74	693.80	681.49	674.65	623.23	613.17	604.55	594.50	589.34	540.88
35	705.46	722.47	698.37	685.98	679.10	627.34	617.21	608.53	598.42	593.23	544.44
36	710.08	727.20	702.94	690.47	683.54	631.44	621.25	612.52	602.33	597.11	548.01
37	714.70	731.93	707.51	694.96	687.99	635.55	625.29	616.50	606.25	600.99	551.57
38	719.32	736.66	712.09	699.45	692.44	639.66	629.33	620.49	610.17	604.88	555.13
39	728.56	746.12	721.23	708.43	701.33	647.87	637.41	628.45	618.01	612.65	562.26
40	737.79	755.58	730.37	717.42	710.22	656.08	645.49	636.42	625.84	620.41	569.39
41	751.65	769.77	744.09	730.89	723.56	668.41	657.61	648.37	637.59	632.06	580.08
42	764.93	783.37	757.23	743.80	736.34	680.21	669.23	659.83	648.86	643.23	590.33
43	783.40	802.29	775.52	761.76	754.12	696.64	685.39	675.76	664.53	658.76	604.59
44	806.49	825.93	798.38	784.22	776.35	717.18	705.60	695.68	684.12	678.18	622.41
45	833.62	853.72	825.24	810.60	802.47	741.30	729.34	719.09	707.13	701.00	643.35
46	865.95	886.83	857.25	842.04	833.59	770.05	757.62	746.97	734.55	728.18	668.30
47	902.32	924.08	893.25	877.40	868.60	802.39	789.44	778.35	765.41	758.77	696.37
48	943.89	966.65	934.40	917.82	908.61	839.36	825.81	814.20	800.66	793.72	728.45
49	984.88	1,008.62	974.97	957.68	948.07	875.81	861.67	849.56	835.43	828.19	760.08
50	1,031.06	1,055.92	1,020.69	1,002.59	992.53	916.88	902.07	889.40	874.61	867.02	795.72
51	1,076.67	1,102.63	1,065.84	1,046.93	1,036.43	957.43	941.97	928.74	913.30	905.38	830.92
52	1,126.89	1,154.06	1,115.56	1,095.77	1,084.78	1,002.09	985.92	972.06	955.90	947.61	869.68
53	1,177.70	1,206.09	1,165.85	1,145.17	1,133.68	1,047.27	1,030.36	1,015.88	998.99	990.33	908.89
54	1,232.54	1,262.26	1,220.15	1,198.50	1,186.48	1,096.04	1,078.35	1,063.19	1,045.52	1,036.45	951.21
55	1,287.38	1,318.42	1,274.44	1,251.83	1,239.27	1,144.81	1,126.33	1,110.50	1,092.04	1,082.57	993.54
56	1,346.85	1,379.32	1,333.30	1,309.65	1,296.51	1,197.69	1,178.35	1,161.79	1,142.48	1,132.57	1,039.43
57	1,406.89	1,440.80	1,392.74	1,368.03	1,354.31	1,251.08	1,230.88	1,213.58	1,193.41	1,183.06	1,085.76
58	1,470.97	1,506.43	1,456.17	1,430.34	1,415.99	1,308.06	1,286.94	1,268.86	1,247.76	1,236.94	1,135.22
59	1,502.72	1,538.95	1,487.61	1,461.22	1,446.56	1,336.30	1,314.72	1,296.25	1,274.70	1,263.64	1,159.72
60	1,566.80	1,604.57	1,551.04	1,523.53	1,508.24	1,393.28	1,370.79	1,351.52	1,329.05	1,317.53	1,209.18
61	1,622.22	1,661.33	1,605.91	1,577.42	1,561.59	1,442.56	1,419.28	1,399.33	1,376.07	1,364.13	1,251.95
62	1,658.59	1,698.58	1,641.91	1,612.78	1,596.60	1,474.91	1,451.10	1,430.70	1,406.92	1,394.72	1,280.02
63	1,704.20	1,745.28	1,687.06	1,657.13	1,640.51	1,515.46	1,491.00	1,470.04	1,445.60	1,433.07	1,315.21
64+	1,731.90	1,773.66	1,714.50	1,684.08	1,667.19	1,540.11	1,515.24	1,493.94	1,469.10	1,456.38	1,336.59

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 6

Alameda County

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0-14	388.30	397.66	384.40	377.58	373.79	355.73	353.70	348.43	344.00	339.65	318.91
15	422.82	433.01	418.57	411.14	407.02	387.35	385.14	379.40	374.58	369.85	347.26
16	436.01	446.53	431.63	423.97	419.72	399.44	397.16	391.25	386.27	381.39	358.10
17	449.21	460.04	444.69	436.80	432.42	411.53	409.18	403.09	397.97	392.93	368.94
18	463.42	474.60	458.76	450.62	446.10	424.55	422.13	415.84	410.56	405.37	380.61
19	477.64	489.15	472.83	464.44	459.79	437.57	435.07	428.59	423.15	417.80	392.28
20	492.36	504.23	487.40	478.76	473.96	451.06	448.48	441.80	436.19	430.67	404.37
21	507.58	519.82	502.48	493.56	488.61	465.01	462.35	455.47	449.68	443.99	416.88
22	507.58	519.82	502.48	493.56	488.61	465.01	462.35	455.47	449.68	443.99	416.88
23	507.58	519.82	502.48	493.56	488.61	465.01	462.35	455.47	449.68	443.99	416.88
24	507.58	519.82	502.48	493.56	488.61	465.01	462.35	455.47	449.68	443.99	416.88
25	509.61	521.90	504.49	495.54	490.57	466.87	464.20	457.29	451.48	445.77	418.55
26	519.77	532.30	514.54	505.41	500.34	476.17	473.45	466.40	460.47	454.65	426.89
27	531.95	544.77	526.60	517.26	512.07	487.33	484.55	477.33	471.26	465.30	436.89
28	551.74	565.05	546.19	536.51	531.12	505.46	502.58	495.09	488.80	482.62	453.15
29	567.99	581.68	562.27	552.30	546.76	520.34	517.37	509.67	503.19	496.83	466.49
30	576.11	590.00	570.31	560.20	554.58	527.78	524.77	516.96	510.39	503.93	473.16
31	588.29	602.47	582.37	572.04	566.30	538.94	535.87	527.89	521.18	514.59	483.16
32	600.47	614.95	594.43	583.89	578.03	550.10	546.96	538.82	531.97	525.24	493.17
33	608.08	622.75	601.97	591.29	585.36	557.08	553.90	545.65	538.72	531.90	499.42
34	616.21	631.06	610.01	599.19	593.18	564.52	561.30	552.94	545.91	539.01	506.09
35	620.27	635.22	614.03	603.14	597.09	568.24	565.00	556.58	549.51	542.56	509.43
36	624.33	639.38	618.05	607.08	601.00	571.96	568.69	560.22	553.11	546.11	512.76
37	628.39	643.54	622.07	611.03	604.90	575.68	572.39	563.87	556.70	549.66	516.10
38	632.45	647.70	626.09	614.98	608.81	579.40	576.09	567.51	560.30	553.21	519.43
39	640.57	656.01	634.13	622.88	616.63	586.84	583.49	574.80	567.50	560.32	526.10
40	648.69	664.33	642.17	630.78	624.45	594.28	590.89	582.09	574.69	567.42	532.77
41	660.87	676.81	654.23	642.62	636.18	605.44	601.98	593.02	585.48	578.08	542.78
42	672.55	688.76	665.78	653.97	647.41	616.13	612.62	603.49	595.83	588.29	552.37
43	688.79	705.40	681.86	669.77	663.05	631.01	627.41	618.07	610.21	602.50	565.71
44	709.09	726.19	701.96	689.51	682.59	649.61	645.91	636.29	628.20	620.26	582.38
45	732.95	750.62	725.58	712.71	705.56	671.47	667.64	657.69	649.34	641.13	601.98
46	761.38	779.73	753.72	740.35	732.92	697.51	693.53	683.20	674.52	665.99	625.32
47	793.35	812.48	785.37	771.44	763.70	726.80	722.66	711.90	702.85	693.96	651.58
48	829.90	849.91	821.55	806.98	798.88	760.28	755.95	744.69	735.23	725.93	681.60
49	865.94	886.81	857.23	842.02	833.58	793.30	788.77	777.03	767.15	757.45	711.20
50	906.54	928.40	897.43	881.51	872.66	830.50	825.76	813.46	803.13	792.97	744.55
51	946.64	969.47	937.12	920.50	911.26	867.24	862.29	849.45	838.65	828.05	777.48
52	990.80	1,014.69	980.84	963.44	953.77	907.69	902.51	889.07	877.77	866.67	813.75
53	1,035.47	1,060.43	1,025.06	1,006.87	996.77	948.61	943.20	929.15	917.35	905.75	850.44
54	1,083.69	1,109.82	1,072.79	1,053.76	1,043.19	992.79	987.12	972.42	960.07	947.92	890.04
55	1,131.91	1,159.20	1,120.53	1,100.65	1,089.61	1,036.96	1,031.05	1,015.69	1,002.78	990.10	929.64
56	1,184.19	1,212.74	1,172.28	1,151.49	1,139.94	1,084.86	1,078.67	1,062.60	1,049.10	1,035.83	972.58
57	1,236.98	1,266.80	1,224.54	1,202.82	1,190.75	1,133.22	1,126.75	1,109.97	1,095.87	1,082.01	1,015.94
58	1,293.32	1,324.50	1,280.32	1,257.60	1,244.99	1,184.83	1,178.07	1,160.53	1,145.78	1,131.29	1,062.21
59	1,321.24	1,353.09	1,307.95	1,284.75	1,271.86	1,210.41	1,203.50	1,185.58	1,170.52	1,155.71	1,085.14
60	1,377.58	1,410.79	1,363.73	1,339.54	1,326.10	1,262.02	1,254.83	1,236.14	1,220.43	1,205.00	1,131.41
61	1,426.31	1,460.70	1,411.97	1,386.92	1,373.00	1,306.67	1,299.21	1,279.86	1,263.60	1,247.62	1,171.44
62	1,458.29	1,493.45	1,443.62	1,418.01	1,403.79	1,335.96	1,328.34	1,308.56	1,291.93	1,275.59	1,197.70
63	1,498.39	1,534.51	1,483.32	1,457.00	1,442.39	1,372.70	1,364.87	1,344.54	1,327.45	1,310.67	1,230.63
64+	1,522.74	1,559.46	1,507.44	1,480.68	1,465.83	1,395.03	1,387.05	1,366.41	1,349.04	1,331.97	1,250.64

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 7

Santa Clara County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	476.76	488.25	471.96	463.59	458.94	423.96	417.11	411.25	404.41	400.91	367.94
15	519.13	531.65	513.91	504.80	499.73	461.64	454.19	447.81	440.36	436.54	400.64
16	535.34	548.24	529.95	520.55	515.33	476.05	468.37	461.78	454.11	450.17	413.15
17	551.54	564.84	545.99	536.31	530.93	490.46	482.54	475.76	467.85	463.79	425.65
18	568.99	582.71	563.27	553.28	547.73	505.98	497.81	490.81	482.65	478.47	439.12
19	586.44	600.58	580.54	570.24	564.52	521.49	513.08	505.86	497.45	493.14	452.59
20	604.51	619.09	598.43	587.82	581.92	537.57	528.89	521.45	512.79	508.34	466.53
21	623.21	638.23	616.94	606.00	599.92	554.19	545.24	537.58	528.64	524.06	480.96
22	623.21	638.23	616.94	606.00	599.92	554.19	545.24	537.58	528.64	524.06	480.96
23	623.21	638.23	616.94	606.00	599.92	554.19	545.24	537.58	528.64	524.06	480.96
24	623.21	638.23	616.94	606.00	599.92	554.19	545.24	537.58	528.64	524.06	480.96
25	625.70	640.79	619.41	608.42	602.32	556.41	547.43	539.73	530.76	526.16	482.89
26	638.17	653.55	631.75	620.54	614.32	567.49	558.33	550.48	541.33	536.64	492.51
27	653.12	668.87	646.56	635.09	628.72	580.79	571.42	563.39	554.02	549.21	504.05
28	677.43	693.76	670.62	658.72	652.11	602.41	592.68	584.35	574.64	569.65	522.81
29	697.37	714.18	690.36	678.11	671.31	620.14	610.13	601.55	591.55	586.42	538.20
30	707.34	724.40	700.23	687.81	680.91	629.01	618.85	610.16	600.01	594.81	545.89
31	722.30	739.71	715.04	702.35	695.31	642.31	631.94	623.06	612.70	607.39	557.44
32	737.26	755.03	729.84	716.90	709.70	655.61	645.02	635.96	625.39	619.96	568.98
33	746.61	764.61	739.10	725.99	718.70	663.92	653.20	644.02	633.32	627.82	576.19
34	756.58	774.82	748.97	735.68	728.30	672.79	661.93	652.62	641.77	636.21	583.89
35	761.56	779.92	753.90	740.53	733.10	677.22	666.29	656.92	646.00	640.40	587.74
36	766.55	785.03	758.84	745.38	737.90	681.66	670.65	661.23	650.23	644.59	591.58
37	771.53	790.13	763.78	750.23	742.70	686.09	675.01	665.53	654.46	648.79	595.43
38	776.52	795.24	768.71	755.07	747.50	690.52	679.38	669.83	658.69	652.98	599.28
39	786.49	805.45	778.58	764.77	757.10	699.39	688.10	678.43	667.15	661.36	606.97
40	796.46	815.66	788.45	774.47	766.70	708.26	696.82	687.03	675.61	669.75	614.67
41	811.42	830.98	803.26	789.01	781.09	721.56	709.91	699.93	688.30	682.33	626.21
42	825.75	845.66	817.45	802.95	794.89	734.30	722.45	712.30	700.45	694.38	637.28
43	845.70	866.08	837.19	822.34	814.09	752.04	739.90	729.50	717.37	711.15	652.67
44	870.62	891.61	861.87	846.58	838.09	774.21	761.71	751.00	738.52	732.11	671.90
45	899.92	921.61	890.87	875.06	866.28	800.25	787.33	776.27	763.36	756.74	694.51
46	934.82	957.35	925.41	909.00	899.88	831.29	817.87	806.37	792.97	786.09	721.44
47	974.08	997.56	964.28	947.17	937.67	866.20	852.22	840.24	826.27	819.11	751.74
48	1,018.95	1,043.51	1,008.70	990.81	980.87	906.10	891.48	878.95	864.33	856.84	786.37
49	1,063.20	1,088.83	1,052.50	1,033.83	1,023.46	945.45	930.19	917.11	901.87	894.05	820.52
50	1,113.05	1,139.89	1,101.86	1,082.31	1,071.46	989.79	973.81	960.12	944.16	935.97	859.00
51	1,162.29	1,190.31	1,150.60	1,130.19	1,118.85	1,033.57	1,016.88	1,002.59	985.92	977.37	897.00
52	1,216.51	1,245.83	1,204.27	1,182.91	1,171.04	1,081.78	1,064.32	1,049.36	1,031.91	1,022.97	938.84
53	1,271.35	1,302.00	1,258.56	1,236.24	1,223.84	1,130.55	1,112.30	1,096.67	1,078.44	1,069.08	981.16
54	1,330.55	1,362.63	1,317.17	1,293.81	1,280.83	1,183.20	1,164.10	1,147.74	1,128.66	1,118.87	1,026.86
55	1,389.76	1,423.26	1,375.78	1,351.38	1,337.82	1,235.85	1,215.90	1,198.81	1,178.88	1,168.65	1,072.55
56	1,453.95	1,489.00	1,439.33	1,413.79	1,399.61	1,292.93	1,272.06	1,254.18	1,233.33	1,222.63	1,122.09
57	1,518.76	1,555.38	1,503.49	1,476.82	1,462.00	1,350.57	1,328.76	1,310.09	1,288.31	1,277.13	1,172.11
58	1,587.94	1,626.22	1,571.97	1,544.08	1,528.59	1,412.08	1,389.28	1,369.76	1,346.99	1,335.31	1,225.49
59	1,622.22	1,661.33	1,605.90	1,577.41	1,561.59	1,442.56	1,419.27	1,399.33	1,376.06	1,364.13	1,251.95
60	1,691.39	1,732.17	1,674.38	1,644.68	1,628.18	1,504.08	1,479.79	1,459.00	1,434.74	1,422.30	1,305.33
61	1,751.22	1,793.44	1,733.61	1,702.85	1,685.77	1,557.28	1,532.14	1,510.60	1,485.49	1,472.61	1,351.51
62	1,790.48	1,833.65	1,772.48	1,741.03	1,723.57	1,592.19	1,566.49	1,544.47	1,518.80	1,505.62	1,381.81
63	1,839.72	1,884.07	1,821.22	1,788.91	1,770.96	1,635.97	1,609.56	1,586.94	1,560.56	1,547.03	1,419.80
64+	1,869.63	1,914.69	1,850.82	1,818.00	1,799.76	1,662.57	1,635.72	1,612.74	1,585.92	1,572.18	1,442.88

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 7

Santa Clara County

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0-14	428.57	438.90	424.26	416.73	412.55	392.62	390.38	384.56	379.68	374.88	351.98
15	466.66	477.91	461.97	453.77	449.22	427.52	425.08	418.75	413.43	408.20	383.27
16	481.23	492.83	476.39	467.94	463.24	440.86	438.35	431.82	426.33	420.94	395.24
17	495.79	507.75	490.81	482.10	477.27	454.21	451.61	444.89	439.23	433.68	407.20
18	511.48	523.81	506.34	497.35	492.37	468.58	465.90	458.96	453.13	447.40	420.08
19	527.17	539.88	521.87	512.61	507.46	482.95	480.19	473.04	467.03	461.12	432.96
20	543.41	556.51	537.95	528.40	523.10	497.83	494.99	487.62	481.42	475.33	446.31
21	560.22	573.73	554.59	544.75	539.28	513.23	510.30	502.70	496.31	490.03	460.11
22	560.22	573.73	554.59	544.75	539.28	513.23	510.30	502.70	496.31	490.03	460.11
23	560.22	573.73	554.59	544.75	539.28	513.23	510.30	502.70	496.31	490.03	460.11
24	560.22	573.73	554.59	544.75	539.28	513.23	510.30	502.70	496.31	490.03	460.11
25	562.46	576.02	556.80	546.93	541.44	515.28	512.34	504.71	498.30	491.99	461.95
26	573.66	587.50	567.90	557.82	552.23	525.54	522.55	514.76	508.22	501.80	471.15
27	587.11	601.26	581.21	570.89	565.17	537.86	534.79	526.83	520.13	513.56	482.20
28	608.96	623.64	602.83	592.14	586.20	557.88	554.69	546.43	539.49	532.67	500.14
29	626.89	642.00	620.58	609.57	603.46	574.30	571.02	562.52	555.37	548.35	514.86
30	635.85	651.18	629.45	618.29	612.09	582.51	579.19	570.56	563.31	556.19	522.23
31	649.29	664.95	642.76	631.36	625.03	594.83	591.44	582.63	575.22	567.95	533.27
32	662.74	678.72	656.08	644.44	637.97	607.15	603.68	594.69	587.14	579.71	544.31
33	671.14	687.32	664.39	652.61	646.06	614.84	611.34	602.23	594.58	587.06	551.21
34	680.11	696.50	673.27	661.32	654.69	623.06	619.50	610.28	602.52	594.90	558.57
35	684.59	701.09	677.70	665.68	659.00	627.16	623.58	614.30	606.49	598.82	562.26
36	689.07	705.68	682.14	670.04	663.32	631.27	627.67	618.32	610.46	602.74	565.94
37	693.55	710.27	686.58	674.40	667.63	635.37	631.75	622.34	614.43	606.66	569.62
38	698.03	714.86	691.01	678.75	671.95	639.48	635.83	626.36	618.40	610.58	573.30
39	707.00	724.04	699.89	687.47	680.57	647.69	644.00	634.41	626.34	618.42	580.66
40	715.96	733.22	708.76	696.19	689.20	655.90	652.16	642.45	634.29	626.26	588.02
41	729.41	746.99	722.07	709.26	702.15	668.22	664.41	654.51	646.20	638.02	599.06
42	742.29	760.19	734.83	721.79	714.55	680.02	676.15	666.08	657.61	649.30	609.65
43	760.22	778.55	752.57	739.22	731.81	696.45	692.47	682.16	673.49	664.98	624.37
44	782.63	801.49	774.76	761.01	753.38	716.98	712.89	702.27	693.35	684.58	642.78
45	808.96	828.46	800.82	786.61	778.72	741.10	736.87	725.90	716.67	707.61	664.40
46	840.33	860.59	831.88	817.12	808.92	769.84	765.45	754.05	744.47	735.05	690.17
47	875.62	896.73	866.82	851.44	842.90	802.17	797.60	785.72	775.73	765.92	719.15
48	915.96	938.04	906.75	890.66	881.73	839.12	834.34	821.91	811.47	801.21	752.28
49	955.73	978.78	946.12	929.34	920.02	875.56	870.57	857.60	846.71	836.00	784.95
50	1,000.55	1,024.67	990.49	972.92	963.16	916.62	911.39	897.82	886.41	875.20	821.76
51	1,044.81	1,070.00	1,034.30	1,015.95	1,005.76	957.17	951.71	937.53	925.62	913.91	858.11
52	1,093.55	1,119.91	1,082.55	1,063.35	1,052.68	1,001.82	996.10	981.27	968.80	956.55	898.14
53	1,142.85	1,170.40	1,131.36	1,111.28	1,100.14	1,046.98	1,041.01	1,025.51	1,012.47	999.67	938.63
54	1,196.07	1,224.90	1,184.04	1,163.04	1,151.37	1,095.74	1,089.49	1,073.26	1,059.62	1,046.22	982.34
55	1,249.29	1,279.41	1,236.73	1,214.79	1,202.60	1,144.49	1,137.97	1,121.02	1,106.77	1,092.78	1,026.05
56	1,306.99	1,338.50	1,293.85	1,270.90	1,258.15	1,197.36	1,190.53	1,172.80	1,157.89	1,143.25	1,073.44
57	1,365.25	1,398.17	1,351.53	1,327.55	1,314.23	1,250.73	1,243.60	1,225.08	1,209.51	1,194.21	1,121.29
58	1,427.44	1,461.85	1,413.08	1,388.02	1,374.09	1,307.70	1,300.24	1,280.88	1,264.60	1,248.61	1,172.36
59	1,458.25	1,493.41	1,443.59	1,417.98	1,403.75	1,335.93	1,328.31	1,308.52	1,291.90	1,275.56	1,197.67
60	1,520.44	1,557.09	1,505.15	1,478.44	1,463.61	1,392.90	1,384.95	1,364.32	1,346.99	1,329.95	1,248.74
61	1,574.22	1,612.17	1,558.39	1,530.74	1,515.38	1,442.17	1,433.94	1,412.58	1,394.63	1,377.00	1,292.91
62	1,609.51	1,648.31	1,593.33	1,565.06	1,549.36	1,474.50	1,466.09	1,444.25	1,425.90	1,407.87	1,321.90
63	1,653.77	1,693.64	1,637.14	1,608.09	1,591.96	1,515.04	1,506.40	1,483.97	1,465.11	1,446.58	1,358.25
64+	1,680.66	1,721.19	1,663.77	1,634.25	1,617.84	1,539.69	1,530.90	1,508.10	1,488.93	1,470.09	1,380.33

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 7

Santa Clara County (continued)

Age	SmartCare HMO Platinum \$0	SmartCare HMO Platinum \$10	SmartCare HMO Platinum \$20	SmartCare HMO Platinum \$30	SmartCare HMO Platinum \$35	SmartCare HMO Gold \$30	SmartCare HMO Gold \$35	SmartCare HMO Gold \$40	SmartCare HMO Gold \$50	SmartCare HMO Gold \$55	SmartCare HMO Silver \$55
0-14	410.61	420.65	406.51	399.30	395.29	385.24	383.05	377.36	372.55	367.48	345.30
15	447.11	458.05	442.64	434.80	430.43	419.48	417.10	410.91	405.66	400.15	376.00
16	461.06	472.34	456.46	448.37	443.86	432.58	430.12	423.73	418.32	412.64	387.73
17	475.02	486.64	470.28	461.94	457.30	445.67	443.14	436.56	430.99	425.13	399.47
18	490.04	502.04	485.15	476.56	471.77	459.77	457.16	450.37	444.62	438.58	412.11
19	505.07	517.43	500.03	491.17	486.24	473.87	471.18	464.18	458.26	452.03	424.75
20	520.64	533.38	515.44	506.31	501.22	488.47	485.70	478.49	472.38	465.96	437.84
21	536.74	549.87	531.39	521.97	516.72	503.58	500.72	493.28	486.99	480.37	451.38
22	536.74	549.87	531.39	521.97	516.72	503.58	500.72	493.28	486.99	480.37	451.38
23	536.74	549.87	531.39	521.97	516.72	503.58	500.72	493.28	486.99	480.37	451.38
24	536.74	549.87	531.39	521.97	516.72	503.58	500.72	493.28	486.99	480.37	451.38
25	538.89	552.07	533.51	524.05	518.79	505.60	502.72	495.26	488.94	482.29	453.18
26	549.62	563.07	544.14	534.49	529.12	515.67	512.74	505.12	498.68	491.90	462.21
27	562.50	576.27	556.89	547.02	541.52	527.75	524.75	516.96	510.36	503.43	473.04
28	583.44	597.71	577.62	567.38	561.68	547.39	544.28	536.20	529.36	522.16	490.65
29	600.61	615.31	594.62	584.08	578.21	563.51	560.30	551.99	544.94	537.53	505.09
30	609.20	624.11	603.12	592.43	586.48	571.57	568.32	559.88	552.73	545.22	512.31
31	622.08	637.30	615.88	604.96	598.88	583.65	580.33	571.72	564.42	556.75	523.15
32	634.97	650.50	628.63	617.49	611.28	595.74	592.35	583.56	576.11	568.28	533.98
33	643.02	658.75	636.60	625.32	619.03	603.29	599.86	590.95	583.41	575.48	540.75
34	651.60	667.55	645.10	633.67	627.30	611.35	607.87	598.85	591.20	583.17	547.97
35	655.90	671.95	649.35	637.84	631.43	615.38	611.88	602.79	595.10	587.01	551.58
36	660.19	676.35	653.60	642.02	635.57	619.41	615.88	606.74	599.00	590.85	555.19
37	664.49	680.74	657.85	646.19	639.70	623.43	619.89	610.69	602.89	594.70	558.80
38	668.78	685.14	662.11	650.37	643.84	627.46	623.90	614.63	606.79	598.54	562.42
39	677.37	693.94	670.61	658.72	652.10	635.52	631.91	622.52	614.58	606.22	569.64
40	685.96	702.74	679.11	667.07	660.37	643.58	639.92	630.42	622.37	613.91	576.86
41	698.84	715.94	691.86	679.60	672.77	655.66	651.94	642.26	634.06	625.44	587.69
42	711.18	728.58	704.09	691.61	684.66	667.25	663.45	653.60	645.26	636.49	598.07
43	728.36	746.18	721.09	708.31	701.19	683.36	679.48	669.39	660.84	651.86	612.52
44	749.83	768.17	742.35	729.19	721.86	703.50	699.50	689.12	680.32	671.07	630.57
45	775.05	794.02	767.32	753.72	746.15	727.17	723.04	712.30	703.21	693.65	651.79
46	805.11	824.81	797.08	782.95	775.08	755.37	751.08	739.93	730.48	720.55	677.06
47	838.93	859.45	830.55	815.83	807.64	787.10	782.62	771.00	761.16	750.82	705.50
48	877.57	899.04	868.81	853.41	844.84	823.36	818.67	806.52	796.23	785.40	738.00
49	915.68	938.09	906.54	890.47	881.53	859.11	854.23	841.54	830.80	819.51	770.05
50	958.62	982.08	949.05	932.23	922.87	899.40	894.28	881.01	869.76	857.94	806.16
51	1,001.02	1,025.52	991.03	973.47	963.69	939.18	933.84	919.98	908.23	895.89	841.82
52	1,047.72	1,073.35	1,037.26	1,018.88	1,008.64	982.99	977.40	962.89	950.60	937.68	881.09
53	1,094.95	1,121.74	1,084.03	1,064.81	1,054.11	1,027.31	1,021.47	1,006.30	993.46	979.95	920.81
54	1,145.94	1,173.98	1,134.51	1,114.40	1,103.20	1,075.15	1,069.03	1,053.16	1,039.72	1,025.59	963.69
55	1,196.93	1,226.22	1,184.99	1,163.98	1,152.29	1,122.99	1,116.60	1,100.02	1,085.99	1,071.22	1,006.57
56	1,252.22	1,282.86	1,239.72	1,217.75	1,205.51	1,174.86	1,168.18	1,150.83	1,136.15	1,120.70	1,053.06
57	1,308.04	1,340.04	1,294.99	1,272.03	1,259.25	1,227.23	1,220.25	1,202.13	1,186.79	1,170.66	1,100.00
58	1,367.62	1,401.08	1,353.97	1,329.97	1,316.61	1,283.13	1,275.83	1,256.89	1,240.85	1,223.98	1,150.11
59	1,397.14	1,431.32	1,383.20	1,358.68	1,345.03	1,310.82	1,303.37	1,284.02	1,267.63	1,250.40	1,174.93
60	1,456.72	1,492.36	1,442.18	1,416.62	1,402.38	1,366.72	1,358.95	1,338.77	1,321.69	1,303.72	1,225.04
61	1,508.24	1,545.15	1,493.19	1,466.72	1,451.99	1,415.07	1,407.02	1,386.13	1,368.44	1,349.83	1,268.37
62	1,542.06	1,579.79	1,526.67	1,499.61	1,484.54	1,446.79	1,438.56	1,417.21	1,399.12	1,380.10	1,296.81
63	1,584.46	1,623.23	1,568.65	1,540.84	1,525.36	1,486.57	1,478.12	1,456.18	1,437.59	1,418.05	1,332.46
64+	1,610.22	1,649.61	1,594.17	1,565.91	1,550.16	1,510.74	1,502.16	1,479.84	1,460.97	1,441.11	1,354.14

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 8

Santa Mateo County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	514.57	526.97	509.39	500.36	495.34	457.58	450.19	443.87	436.49	432.70	397.12
15	560.31	573.82	554.67	544.83	539.37	498.26	490.21	483.32	475.29	471.17	432.42
16	577.80	591.73	571.99	561.84	556.20	513.81	505.51	498.41	490.12	485.87	445.91
17	595.29	609.64	589.30	578.84	573.04	529.36	520.81	513.49	504.96	500.58	459.41
18	614.12	628.92	607.94	597.16	591.17	546.11	537.29	529.74	520.93	516.42	473.95
19	632.95	648.21	626.59	615.47	609.30	562.86	553.77	545.99	536.91	532.25	488.48
20	652.46	668.19	645.90	634.44	628.08	580.20	570.84	562.81	553.46	548.66	503.54
21	672.64	688.86	665.87	654.06	647.50	598.15	588.49	580.22	570.57	565.62	519.11
22	672.64	688.86	665.87	654.06	647.50	598.15	588.49	580.22	570.57	565.62	519.11
23	672.64	688.86	665.87	654.06	647.50	598.15	588.49	580.22	570.57	565.62	519.11
24	672.64	688.86	665.87	654.06	647.50	598.15	588.49	580.22	570.57	565.62	519.11
25	675.33	691.61	668.54	656.68	650.09	600.54	590.84	582.54	572.86	567.89	521.19
26	688.78	705.39	681.86	669.76	663.04	612.50	602.61	594.14	584.27	579.20	531.57
27	704.93	721.92	697.84	685.46	678.58	626.86	616.74	608.07	597.96	592.77	544.03
28	731.16	748.79	723.81	710.96	703.83	650.19	639.69	630.70	620.21	614.83	564.27
29	752.68	770.83	745.11	731.89	724.55	669.33	658.52	649.27	638.47	632.93	580.88
30	763.44	781.85	755.77	742.36	734.91	678.90	667.94	658.55	647.60	641.98	589.19
31	779.59	798.38	771.75	758.06	750.45	693.25	682.06	672.47	661.29	655.56	601.65
32	795.73	814.92	787.73	773.75	765.99	707.61	696.18	686.40	674.99	669.13	614.11
33	805.82	825.25	797.72	783.57	775.71	716.58	705.01	695.10	683.55	677.62	621.89
34	816.58	836.27	808.37	794.03	786.07	726.15	714.43	704.39	692.68	686.67	630.20
35	821.96	841.78	813.70	799.26	791.25	730.93	719.13	709.03	697.24	691.19	634.35
36	827.35	847.29	819.03	804.50	796.43	735.72	723.84	713.67	701.81	695.72	638.50
37	832.73	852.80	824.35	809.73	801.61	740.51	728.55	718.31	706.37	700.24	642.66
38	838.11	858.31	829.68	814.96	806.79	745.29	733.26	722.95	710.93	704.77	646.81
39	848.87	869.34	840.33	825.43	817.15	754.86	742.67	732.24	720.06	713.82	655.12
40	859.63	880.36	850.99	835.89	827.51	764.43	752.09	741.52	729.19	722.87	663.42
41	875.78	896.89	866.97	851.59	843.05	778.79	766.21	755.45	742.89	736.44	675.88
42	891.25	912.73	882.28	866.63	857.94	792.54	779.75	768.79	756.01	749.45	687.82
43	912.77	934.78	903.59	887.56	878.66	811.68	798.58	787.36	774.27	767.55	704.43
44	939.68	962.33	930.23	913.72	904.56	835.61	822.12	810.57	797.09	790.18	725.20
45	971.29	994.71	961.52	944.46	934.99	863.72	849.78	837.84	823.91	816.76	749.59
46	1,008.96	1,033.28	998.81	981.09	971.25	897.22	882.73	870.33	855.86	848.44	778.66
47	1,051.33	1,076.68	1,040.76	1,022.30	1,012.04	934.90	919.81	906.88	891.81	884.07	811.37
48	1,099.76	1,126.28	1,088.71	1,069.39	1,058.66	977.97	962.18	948.66	932.89	924.80	848.74
49	1,147.52	1,175.19	1,135.98	1,115.83	1,104.64	1,020.44	1,003.96	989.85	973.40	964.96	885.60
50	1,201.33	1,230.30	1,189.25	1,168.15	1,156.44	1,068.29	1,051.04	1,036.27	1,019.04	1,010.21	927.13
51	1,254.47	1,284.72	1,241.86	1,219.82	1,207.59	1,115.54	1,097.53	1,082.11	1,064.12	1,054.89	968.14
52	1,312.99	1,344.65	1,299.79	1,276.73	1,263.92	1,167.58	1,148.73	1,132.59	1,113.76	1,104.10	1,013.30
53	1,372.18	1,405.26	1,358.38	1,334.29	1,320.90	1,220.22	1,200.52	1,183.65	1,163.97	1,153.87	1,058.98
54	1,436.08	1,470.71	1,421.64	1,396.42	1,382.41	1,277.04	1,256.43	1,238.77	1,218.17	1,207.61	1,108.30
55	1,499.98	1,536.15	1,484.90	1,458.56	1,443.93	1,333.87	1,312.33	1,293.89	1,272.38	1,261.34	1,157.61
56	1,569.27	1,607.10	1,553.49	1,525.93	1,510.62	1,395.48	1,372.95	1,353.65	1,331.15	1,319.60	1,211.08
57	1,639.22	1,678.74	1,622.74	1,593.95	1,577.96	1,457.68	1,434.15	1,413.99	1,390.49	1,378.43	1,265.07
58	1,713.88	1,755.20	1,696.65	1,666.55	1,649.83	1,524.08	1,499.47	1,478.40	1,453.82	1,441.21	1,322.69
59	1,750.88	1,793.09	1,733.27	1,702.52	1,685.44	1,556.97	1,531.84	1,510.31	1,485.20	1,472.32	1,351.24
60	1,825.54	1,869.55	1,807.18	1,775.12	1,757.32	1,623.37	1,597.16	1,574.71	1,548.54	1,535.11	1,408.86
61	1,890.11	1,935.68	1,871.11	1,837.91	1,819.48	1,680.79	1,653.66	1,630.42	1,603.31	1,589.41	1,458.70
62	1,932.49	1,979.08	1,913.06	1,879.12	1,860.27	1,718.47	1,690.73	1,666.97	1,639.26	1,625.04	1,491.40
63	1,985.63	2,033.50	1,965.66	1,930.79	1,911.42	1,765.73	1,737.22	1,712.81	1,684.33	1,669.72	1,532.41
64+	2,017.92	2,066.58	1,997.61	1,962.18	1,942.50	1,794.45	1,765.47	1,740.66	1,711.71	1,696.86	1,557.33

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 8

Santa Mateo County

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	462.74	473.90	458.09	449.96	445.45	423.92	421.50	415.23	409.95	404.77	380.05
15	503.87	516.02	498.80	489.96	485.04	461.61	458.97	452.14	446.39	440.75	413.83
16	519.60	532.13	514.37	505.25	500.18	476.01	473.30	466.25	460.32	454.50	426.75
17	535.33	548.23	529.94	520.54	515.32	490.42	487.62	480.36	474.26	468.26	439.67
18	552.26	565.58	546.71	537.01	531.62	505.94	503.05	495.56	489.26	483.07	453.58
19	569.20	582.92	563.48	553.48	547.93	521.45	518.48	510.76	504.27	497.89	467.49
20	586.74	600.89	580.84	570.54	564.81	537.52	534.46	526.50	519.81	513.23	481.89
21	604.89	619.47	598.81	588.18	582.28	554.15	550.99	542.78	535.88	529.11	496.80
22	604.89	619.47	598.81	588.18	582.28	554.15	550.99	542.78	535.88	529.11	496.80
23	604.89	619.47	598.81	588.18	582.28	554.15	550.99	542.78	535.88	529.11	496.80
24	604.89	619.47	598.81	588.18	582.28	554.15	550.99	542.78	535.88	529.11	496.80
25	607.31	621.95	601.20	590.53	584.61	556.36	553.19	544.95	538.03	531.22	498.78
26	619.41	634.34	613.18	602.30	596.26	567.45	564.21	555.81	548.74	541.81	508.72
27	633.92	649.21	627.55	616.41	610.23	580.75	577.43	568.83	561.61	554.50	520.64
28	657.51	673.37	650.90	639.35	632.94	602.36	598.92	590.00	582.51	575.14	540.02
29	676.87	693.19	670.06	658.18	651.57	620.09	616.55	607.37	599.65	592.07	555.92
30	686.55	703.10	679.64	667.59	660.89	628.96	625.37	616.06	608.23	600.54	563.87
31	701.07	717.97	694.02	681.70	674.86	642.26	638.59	629.08	621.09	613.23	575.79
32	715.58	732.83	708.39	695.82	688.84	655.56	651.82	642.11	633.95	625.93	587.71
33	724.66	742.13	717.37	704.64	697.57	663.87	660.08	650.25	641.99	633.87	595.16
34	734.33	752.04	726.95	714.05	706.89	672.74	668.90	658.94	650.56	642.34	603.11
35	739.17	756.99	731.74	718.76	711.55	677.17	673.31	663.28	654.85	646.57	607.09
36	744.01	761.95	736.53	723.46	716.21	681.60	677.71	667.62	659.14	650.80	611.06
37	748.85	766.91	741.32	728.17	720.87	686.04	682.12	671.96	663.42	655.03	615.04
38	753.69	771.86	746.11	732.87	725.52	690.47	686.53	676.31	667.71	659.27	619.01
39	763.37	781.77	755.69	742.29	734.84	699.33	695.35	684.99	676.29	667.73	626.96
40	773.05	791.68	765.27	751.70	744.16	708.20	704.16	693.67	684.86	676.20	634.91
41	787.56	806.55	779.64	765.81	758.13	721.50	717.38	706.70	697.72	688.90	646.83
42	801.48	820.80	793.42	779.34	771.52	734.25	730.06	719.18	710.05	701.07	658.26
43	820.83	840.62	812.58	798.16	790.16	751.98	747.69	736.55	727.19	718.00	674.15
44	845.03	865.40	836.53	821.69	813.45	774.14	769.73	758.27	748.63	739.16	694.03
45	873.46	894.52	864.67	849.33	840.82	800.19	795.62	783.78	773.82	764.03	717.38
46	907.33	929.21	898.21	882.27	873.42	831.22	826.48	814.17	803.83	793.66	745.20
47	945.44	968.23	935.93	919.33	910.11	866.13	861.19	848.37	837.59	826.99	776.49
48	988.99	1,012.84	979.05	961.68	952.03	906.03	900.86	887.45	876.17	865.09	812.26
49	1,031.94	1,056.82	1,021.56	1,003.44	993.37	945.38	939.98	925.98	914.22	902.66	847.54
50	1,080.33	1,106.38	1,069.47	1,050.49	1,039.96	989.71	984.06	969.41	957.09	944.98	887.28
51	1,128.12	1,155.31	1,116.77	1,096.96	1,085.96	1,033.49	1,027.59	1,012.29	999.42	986.78	926.53
52	1,180.74	1,209.21	1,168.87	1,148.13	1,136.61	1,081.70	1,075.53	1,059.51	1,046.04	1,032.82	969.75
53	1,233.97	1,263.72	1,221.56	1,199.89	1,187.86	1,130.46	1,124.01	1,107.27	1,093.20	1,079.38	1,013.47
54	1,291.44	1,322.57	1,278.45	1,255.77	1,243.17	1,183.11	1,176.36	1,158.84	1,144.11	1,129.64	1,060.66
55	1,348.90	1,381.42	1,335.34	1,311.65	1,298.49	1,235.75	1,228.70	1,210.40	1,195.02	1,179.91	1,107.86
56	1,411.20	1,445.23	1,397.01	1,372.23	1,358.46	1,292.83	1,285.45	1,266.31	1,250.22	1,234.41	1,159.03
57	1,474.11	1,509.65	1,459.29	1,433.40	1,419.02	1,350.46	1,342.75	1,322.76	1,305.95	1,289.43	1,210.70
58	1,541.25	1,578.41	1,525.76	1,498.69	1,483.65	1,411.97	1,403.91	1,383.01	1,365.43	1,348.16	1,265.84
59	1,574.52	1,612.48	1,558.69	1,531.04	1,515.68	1,442.45	1,434.22	1,412.86	1,394.91	1,377.27	1,293.16
60	1,641.67	1,681.25	1,625.16	1,596.33	1,580.31	1,503.96	1,495.38	1,473.11	1,454.39	1,436.00	1,348.31
61	1,699.74	1,740.71	1,682.64	1,652.79	1,636.21	1,557.16	1,548.27	1,525.21	1,505.83	1,486.79	1,396.00
62	1,737.84	1,779.74	1,720.37	1,689.85	1,672.90	1,592.07	1,582.98	1,559.41	1,539.59	1,520.12	1,427.30
63	1,785.63	1,828.68	1,767.67	1,736.31	1,718.90	1,635.84	1,626.51	1,602.29	1,581.93	1,561.92	1,466.55
64+	1,814.67	1,858.41	1,796.43	1,764.54	1,746.84	1,662.45	1,652.97	1,628.34	1,607.64	1,587.33	1,490.40

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 9

Santa Cruz County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0–14	492.11	503.98	487.17	478.52	473.72	437.61	430.55	424.50	417.44	413.82	379.79
15	535.86	548.78	530.47	521.06	515.83	476.51	468.82	462.23	454.55	450.61	413.55
16	552.58	565.91	547.03	537.32	531.93	491.39	483.45	476.66	468.74	464.67	426.46
17	569.31	583.03	563.58	553.59	548.03	506.26	498.09	491.09	482.92	478.73	439.36
18	587.32	601.48	581.42	571.10	565.37	522.28	513.85	506.62	498.20	493.88	453.27
19	605.33	619.93	599.25	588.62	582.71	538.29	529.60	522.16	513.48	509.03	467.17
20	623.99	639.03	617.71	606.76	600.67	554.88	545.93	538.25	529.31	524.72	481.56
21	643.29	658.80	636.82	625.52	619.25	572.05	562.81	554.90	545.68	540.94	496.46
22	643.29	658.80	636.82	625.52	619.25	572.05	562.81	554.90	545.68	540.94	496.46
23	643.29	658.80	636.82	625.52	619.25	572.05	562.81	554.90	545.68	540.94	496.46
24	643.29	658.80	636.82	625.52	619.25	572.05	562.81	554.90	545.68	540.94	496.46
25	645.86	661.43	639.37	628.02	621.72	574.33	565.06	557.12	547.86	543.11	498.44
26	658.73	674.61	652.10	640.53	634.11	585.77	576.32	568.22	558.77	553.93	508.37
27	674.17	690.42	667.39	655.55	648.97	599.50	589.83	581.54	571.87	566.91	520.29
28	699.25	716.11	692.22	679.94	673.12	621.81	611.78	603.18	593.15	588.01	539.65
29	719.84	737.19	712.60	699.96	692.94	640.12	629.79	620.93	610.61	605.32	555.54
30	730.13	747.73	722.79	709.97	702.84	649.27	638.79	629.81	619.34	613.97	563.48
31	745.57	763.55	738.07	724.98	717.71	663.00	652.30	643.13	632.44	626.95	575.39
32	761.01	779.36	753.36	739.99	732.57	676.73	665.80	656.45	645.53	639.94	587.31
33	770.66	789.24	762.91	749.37	741.86	685.31	674.25	664.77	653.72	648.05	594.76
34	780.95	799.78	773.10	759.38	751.77	694.46	683.25	673.65	662.45	656.71	602.70
35	786.10	805.05	778.19	764.39	756.72	699.04	687.75	678.09	666.82	661.03	606.67
36	791.24	810.32	783.29	769.39	761.67	703.62	692.26	682.53	671.18	665.36	610.64
37	796.39	815.59	788.38	774.40	766.63	708.19	696.76	686.97	675.55	669.69	614.61
38	801.54	820.86	793.48	779.40	771.58	712.77	701.26	691.41	679.91	674.02	618.59
39	811.83	831.40	803.67	789.41	781.49	721.92	710.27	700.28	688.64	682.67	626.53
40	822.12	841.94	813.85	799.42	791.40	731.07	719.27	709.16	697.37	691.33	634.47
41	837.56	857.75	829.14	814.43	806.26	744.80	732.78	722.48	710.47	704.31	646.39
42	852.36	872.91	843.78	828.82	820.50	757.96	745.72	735.24	723.02	716.75	657.81
43	872.94	893.99	864.16	848.83	840.32	776.27	763.73	753.00	740.48	734.06	673.69
44	898.67	920.34	889.64	873.85	865.09	799.15	786.25	775.20	762.31	755.70	693.55
45	928.91	951.30	919.57	903.25	894.19	826.03	812.70	801.28	787.96	781.12	716.88
46	964.93	988.19	955.23	938.28	928.87	858.07	844.22	832.35	818.51	811.41	744.69
47	1,005.46	1,029.70	995.35	977.69	967.88	894.11	879.67	867.31	852.89	845.49	775.96
48	1,051.78	1,077.13	1,041.20	1,022.73	1,012.47	935.29	920.20	907.26	892.18	884.44	811.71
49	1,097.45	1,123.91	1,086.41	1,067.14	1,056.43	975.91	960.15	946.66	930.92	922.85	846.96
50	1,148.91	1,176.61	1,137.36	1,117.18	1,105.97	1,021.67	1,005.18	991.05	974.58	966.12	886.67
51	1,199.73	1,228.66	1,187.67	1,166.60	1,154.89	1,066.87	1,049.64	1,034.89	1,017.69	1,008.86	925.89
52	1,255.70	1,285.97	1,243.07	1,221.02	1,208.77	1,116.63	1,098.61	1,083.17	1,065.16	1,055.92	969.08
53	1,312.31	1,343.94	1,299.11	1,276.06	1,263.26	1,166.97	1,148.13	1,132.00	1,113.18	1,103.52	1,012.77
54	1,373.42	1,406.53	1,359.61	1,335.49	1,322.09	1,221.32	1,201.60	1,184.71	1,165.02	1,154.91	1,059.94
55	1,434.53	1,469.12	1,420.11	1,394.91	1,380.92	1,275.66	1,255.07	1,237.43	1,216.86	1,206.30	1,107.10
56	1,500.79	1,536.97	1,485.70	1,459.34	1,444.70	1,334.58	1,313.04	1,294.58	1,273.06	1,262.02	1,158.24
57	1,567.69	1,605.49	1,551.93	1,524.39	1,509.10	1,394.08	1,371.57	1,352.29	1,329.81	1,318.28	1,209.87
58	1,639.10	1,678.61	1,622.61	1,593.83	1,577.84	1,457.57	1,434.04	1,413.89	1,390.38	1,378.32	1,264.97
59	1,674.48	1,714.85	1,657.64	1,628.23	1,611.90	1,489.03	1,465.00	1,444.41	1,420.39	1,408.08	1,292.28
60	1,745.88	1,787.97	1,728.33	1,697.66	1,680.63	1,552.53	1,527.47	1,506.00	1,480.96	1,468.12	1,347.39
61	1,807.64	1,851.22	1,789.46	1,757.71	1,740.08	1,607.45	1,581.50	1,559.27	1,533.35	1,520.05	1,395.05
62	1,848.17	1,892.72	1,829.58	1,797.12	1,779.09	1,643.49	1,616.95	1,594.23	1,567.73	1,554.13	1,426.32
63	1,898.98	1,944.77	1,879.89	1,846.54	1,828.02	1,688.68	1,661.42	1,638.07	1,610.84	1,596.86	1,465.54
64+	1,929.87	1,976.40	1,910.46	1,876.56	1,857.75	1,716.15	1,688.43	1,664.70	1,637.04	1,622.82	1,489.38

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 9

Santa Cruz County (continued)

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0-14	439.60	450.20	435.18	427.46	423.17	402.73	400.43	394.47	389.45	384.53	361.05
15	478.68	490.22	473.86	465.46	460.79	438.52	436.02	429.53	424.07	418.71	393.14
16	493.62	505.52	488.66	479.99	475.17	452.21	449.63	442.94	437.31	431.78	405.41
17	508.56	520.82	503.45	494.51	489.55	465.90	463.24	456.34	450.54	444.85	417.68
18	524.65	537.30	519.37	510.16	505.04	480.64	477.90	470.78	464.80	458.92	430.90
19	540.74	553.78	535.30	525.81	520.53	495.38	492.55	485.22	479.05	473.00	444.11
20	557.40	570.84	551.80	542.01	536.57	510.65	507.73	500.17	493.82	487.57	457.80
21	574.64	588.50	568.87	558.77	553.17	526.44	523.44	515.64	509.09	502.65	471.96
22	574.64	588.50	568.87	558.77	553.17	526.44	523.44	515.64	509.09	502.65	471.96
23	574.64	588.50	568.87	558.77	553.17	526.44	523.44	515.64	509.09	502.65	471.96
24	574.64	588.50	568.87	558.77	553.17	526.44	523.44	515.64	509.09	502.65	471.96
25	576.94	590.85	571.14	561.01	555.38	528.55	525.53	517.70	511.13	504.66	473.85
26	588.44	602.62	582.52	572.18	566.44	539.08	536.00	528.02	521.31	514.72	483.28
27	602.23	616.75	596.17	585.59	579.72	551.71	548.56	540.39	533.53	526.78	494.61
28	624.64	639.70	618.36	607.39	601.29	572.24	568.98	560.50	553.38	546.38	513.02
29	643.03	658.53	636.56	625.27	618.99	589.09	585.73	577.00	569.67	562.47	528.12
30	652.22	667.94	645.66	634.21	627.85	597.51	594.10	585.25	577.82	570.51	535.67
31	666.01	682.07	659.31	647.62	641.12	610.14	606.66	597.63	590.03	582.57	547.00
32	679.80	696.19	672.97	661.03	654.40	622.78	619.23	610.00	602.25	594.64	558.33
33	688.42	705.02	681.50	669.41	662.70	630.68	627.08	617.74	609.89	602.18	565.41
34	697.62	714.44	690.60	678.35	671.55	639.10	635.45	625.99	618.03	610.22	572.96
35	702.21	719.14	695.15	682.82	675.97	643.31	639.64	630.11	622.11	614.24	576.73
36	706.81	723.85	699.70	687.29	680.40	647.52	643.83	634.24	626.18	618.26	580.51
37	711.41	728.56	704.25	691.76	684.82	651.73	648.02	638.36	630.25	622.28	584.28
38	716.01	733.27	708.81	696.23	689.25	655.94	652.20	642.49	634.33	626.30	588.06
39	725.20	742.68	717.91	705.17	698.10	664.37	660.58	650.74	642.47	634.35	595.61
40	734.39	752.10	727.01	714.11	706.95	672.79	668.95	658.99	650.62	642.39	603.16
41	748.19	766.22	740.66	727.52	720.22	685.43	681.52	671.37	662.83	654.45	614.49
42	761.40	779.76	753.75	740.37	732.95	697.53	693.55	683.23	674.54	666.01	625.34
43	779.79	798.59	771.95	758.25	750.65	714.38	710.30	699.73	690.83	682.10	640.45
44	802.78	822.13	794.70	780.61	772.78	735.44	731.24	720.35	711.20	702.20	659.32
45	829.79	849.79	821.44	806.87	798.77	760.18	755.84	744.59	735.13	725.83	681.51
46	861.97	882.75	853.30	838.16	829.75	789.66	785.16	773.46	763.63	753.98	707.94
47	898.17	919.82	889.14	873.36	864.60	822.83	818.13	805.95	795.71	785.64	737.67
48	939.54	962.19	930.09	913.59	904.43	860.73	855.82	843.07	832.36	821.84	771.65
49	980.34	1,003.98	970.48	953.27	943.70	898.11	892.98	879.69	868.51	857.52	805.16
50	1,026.31	1,051.06	1,015.99	997.97	987.96	940.22	934.86	920.94	909.23	897.74	842.92
51	1,071.71	1,097.55	1,060.93	1,042.11	1,031.66	981.81	976.21	961.67	949.45	937.45	880.20
52	1,121.70	1,148.75	1,110.42	1,090.72	1,079.78	1,027.61	1,021.75	1,006.53	993.74	981.18	921.26
53	1,172.27	1,200.54	1,160.48	1,139.90	1,128.46	1,073.94	1,067.81	1,051.91	1,038.54	1,025.41	962.79
54	1,226.86	1,256.44	1,214.53	1,192.98	1,181.01	1,123.95	1,117.54	1,100.90	1,086.91	1,073.16	1,007.63
55	1,281.46	1,312.35	1,268.57	1,246.06	1,233.56	1,173.96	1,167.26	1,149.88	1,135.27	1,120.91	1,052.47
56	1,340.64	1,372.97	1,327.16	1,303.62	1,290.54	1,228.19	1,221.18	1,202.99	1,187.71	1,172.69	1,101.08
57	1,400.41	1,434.17	1,386.32	1,361.73	1,348.07	1,282.94	1,275.62	1,256.62	1,240.65	1,224.96	1,150.16
58	1,464.19	1,499.49	1,449.47	1,423.75	1,409.47	1,341.37	1,333.72	1,313.86	1,297.16	1,280.76	1,202.55
59	1,495.80	1,531.86	1,480.76	1,454.49	1,439.90	1,370.32	1,362.51	1,342.22	1,325.16	1,308.40	1,228.51
60	1,559.58	1,597.18	1,543.90	1,516.51	1,501.30	1,428.76	1,420.61	1,399.45	1,381.67	1,364.20	1,280.89
61	1,614.75	1,653.68	1,598.51	1,570.15	1,554.40	1,479.30	1,470.86	1,448.95	1,430.54	1,412.45	1,326.20
62	1,650.95	1,690.75	1,634.35	1,605.35	1,589.25	1,512.46	1,503.84	1,481.44	1,462.61	1,444.12	1,355.93
63	1,696.35	1,737.25	1,679.29	1,649.50	1,632.95	1,554.05	1,545.19	1,522.18	1,502.83	1,483.83	1,393.22
64+	1,723.92	1,765.50	1,706.61	1,676.31	1,659.51	1,579.32	1,570.32	1,546.92	1,527.27	1,507.95	1,415.88

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 9

Santa Cruz County

Age	SmartCare HMO Platinum \$0	SmartCare HMO Platinum \$10	SmartCare HMO Platinum \$20	SmartCare HMO Platinum \$30	SmartCare HMO Platinum \$35	SmartCare HMO Gold \$30	SmartCare HMO Gold \$35	SmartCare HMO Gold \$40	SmartCare HMO Gold \$50	SmartCare HMO Gold \$55	SmartCare HMO Silver \$55
0-14	421.18	431.48	416.98	409.59	405.47	395.16	392.91	387.08	382.14	376.94	354.19
15	458.62	469.84	454.04	445.99	441.51	430.28	427.84	421.49	416.11	410.45	385.68
16	472.93	484.50	468.21	459.91	455.29	443.71	441.19	434.64	429.09	423.26	397.72
17	487.25	499.17	482.38	473.83	469.07	457.15	454.55	447.80	442.08	436.07	409.75
18	502.66	514.96	497.65	488.83	483.91	471.61	468.93	461.96	456.07	449.87	422.72
19	518.08	530.75	512.91	503.82	498.75	486.07	483.31	476.13	470.06	463.66	435.68
20	534.04	547.11	528.71	519.34	514.13	501.05	498.20	490.81	484.54	477.95	449.11
21	550.56	564.03	545.07	535.41	530.03	516.55	513.61	505.99	499.53	492.74	463.00
22	550.56	564.03	545.07	535.41	530.03	516.55	513.61	505.99	499.53	492.74	463.00
23	550.56	564.03	545.07	535.41	530.03	516.55	513.61	505.99	499.53	492.74	463.00
24	550.56	564.03	545.07	535.41	530.03	516.55	513.61	505.99	499.53	492.74	463.00
25	552.76	566.29	547.25	537.55	532.15	518.61	515.67	508.01	501.53	494.71	464.85
26	563.77	577.57	558.15	548.26	542.75	528.95	525.94	518.13	511.52	504.56	474.11
27	576.99	591.11	571.23	561.10	555.47	541.34	538.26	530.27	523.51	516.39	485.22
28	598.46	613.10	592.49	581.99	576.14	561.49	558.30	550.01	542.99	535.60	503.28
29	616.08	631.15	609.93	599.12	593.10	578.02	574.73	566.20	558.97	551.37	518.10
30	624.89	640.18	618.65	607.69	601.58	586.28	582.95	574.29	566.96	559.26	525.50
31	638.10	653.71	631.73	620.53	614.30	598.68	595.27	586.44	578.95	571.08	536.62
32	651.31	667.25	644.81	633.38	627.02	611.08	607.60	598.58	590.94	582.91	547.73
33	659.57	675.71	652.99	641.42	634.97	618.82	615.31	606.17	598.43	590.30	554.67
34	668.38	684.74	661.71	649.98	643.45	627.09	623.52	614.27	606.43	598.18	562.08
35	672.79	689.25	666.07	654.27	647.69	631.22	627.63	618.31	610.42	602.12	565.78
36	677.19	693.76	670.43	658.55	651.93	635.35	631.74	622.36	614.42	606.07	569.49
37	681.59	698.27	674.79	662.83	656.17	639.49	635.85	626.41	618.42	610.01	573.19
38	686.00	702.78	679.15	667.12	660.41	643.62	639.96	630.46	622.41	613.95	576.90
39	694.81	711.81	687.87	675.68	668.89	651.88	648.18	638.55	630.40	621.83	584.30
40	703.62	720.83	696.60	684.25	677.37	660.15	656.39	646.65	638.40	629.72	591.71
41	716.83	734.37	709.68	697.10	690.09	672.55	668.72	658.79	650.39	641.54	602.82
42	729.49	747.34	722.21	709.41	702.29	684.43	680.53	670.43	661.87	652.88	613.47
43	747.11	765.39	739.66	726.55	719.25	700.96	696.97	686.62	677.86	668.64	628.29
44	769.13	787.95	761.46	747.96	740.45	721.62	717.51	706.86	697.84	688.35	646.81
45	795.01	814.46	787.08	773.13	765.36	745.90	741.65	730.64	721.32	711.51	668.57
46	825.84	846.05	817.60	803.11	795.04	774.82	770.42	758.98	749.29	739.10	694.50
47	860.53	881.58	851.94	836.84	828.43	807.36	802.77	790.85	780.76	770.15	723.67
48	900.17	922.19	891.18	875.39	866.59	844.56	839.75	827.29	816.73	805.62	757.00
49	939.26	962.24	929.88	913.40	904.23	881.23	876.22	863.21	852.19	840.61	789.88
50	983.30	1,007.36	973.49	956.23	946.63	922.56	917.31	903.69	892.16	880.03	826.92
51	1,026.80	1,051.92	1,016.55	998.53	988.50	963.36	957.88	943.66	931.62	918.95	863.49
52	1,074.70	1,100.99	1,063.97	1,045.11	1,034.61	1,008.30	1,002.57	987.68	975.08	961.82	903.77
53	1,123.14	1,150.63	1,111.94	1,092.23	1,081.25	1,053.76	1,047.77	1,032.21	1,019.04	1,005.18	944.52
54	1,175.45	1,204.21	1,163.72	1,143.09	1,131.61	1,102.83	1,096.56	1,080.28	1,066.49	1,051.99	988.50
55	1,227.75	1,257.79	1,215.50	1,193.95	1,181.96	1,151.90	1,145.35	1,128.35	1,113.95	1,098.80	1,032.49
56	1,284.46	1,315.89	1,271.64	1,249.10	1,236.55	1,205.11	1,198.25	1,180.46	1,165.40	1,149.55	1,080.18
57	1,341.72	1,374.55	1,328.33	1,304.78	1,291.67	1,258.83	1,251.67	1,233.09	1,217.35	1,200.80	1,128.33
58	1,402.83	1,437.15	1,388.83	1,364.21	1,350.51	1,316.17	1,308.68	1,289.25	1,272.80	1,255.49	1,179.72
59	1,433.11	1,468.18	1,418.81	1,393.66	1,379.66	1,344.58	1,336.93	1,317.08	1,300.27	1,282.59	1,205.18
60	1,494.22	1,530.78	1,479.31	1,453.09	1,438.49	1,401.91	1,393.94	1,373.24	1,355.72	1,337.29	1,256.58
61	1,547.08	1,584.93	1,531.64	1,504.49	1,489.37	1,451.50	1,443.25	1,421.82	1,403.67	1,384.59	1,301.03
62	1,581.76	1,620.46	1,565.98	1,538.22	1,522.77	1,484.04	1,475.60	1,453.70	1,435.14	1,415.63	1,330.19
63	1,625.26	1,665.02	1,609.04	1,580.52	1,564.64	1,524.85	1,516.18	1,493.67	1,474.61	1,454.56	1,366.77
64+	1,651.68	1,692.09	1,635.21	1,606.23	1,590.09	1,549.65	1,540.83	1,517.97	1,498.59	1,478.22	1,389.00

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 10

Merced, San Joaquin, Stanislaus, and Tulare counties *(continued)*

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0–14	423.04	433.23	418.78	411.35	407.23	376.19	370.11	364.91	358.84	355.73	326.48
15	460.64	471.74	456.01	447.92	443.42	409.62	403.01	397.35	390.74	387.35	355.50
16	475.02	486.47	470.24	461.90	457.26	422.41	415.59	409.75	402.94	399.44	366.59
17	489.39	501.19	484.47	475.88	471.10	435.20	428.17	422.15	415.13	411.53	377.69
18	504.88	517.05	499.80	490.93	486.01	448.96	441.72	435.51	428.27	424.55	389.64
19	520.36	532.91	515.13	505.99	500.91	462.73	455.26	448.86	441.40	437.57	401.59
20	536.40	549.33	531.00	521.58	516.35	476.99	469.29	462.70	455.01	451.06	413.97
21	552.99	566.32	547.43	537.72	532.32	491.75	483.81	477.01	469.08	465.01	426.77
22	552.99	566.32	547.43	537.72	532.32	491.75	483.81	477.01	469.08	465.01	426.77
23	552.99	566.32	547.43	537.72	532.32	491.75	483.81	477.01	469.08	465.01	426.77
24	552.99	566.32	547.43	537.72	532.32	491.75	483.81	477.01	469.08	465.01	426.77
25	555.20	568.59	549.62	539.87	534.45	493.71	485.74	478.92	470.95	466.87	428.48
26	566.26	579.91	560.57	550.62	545.10	503.55	495.42	488.46	480.34	476.17	437.01
27	579.53	593.50	573.70	563.53	557.87	515.35	507.03	499.90	491.59	487.33	447.25
28	601.10	615.59	595.05	584.50	578.63	534.53	525.90	518.51	509.89	505.47	463.90
29	618.79	633.71	612.57	601.70	595.67	550.26	541.38	533.77	524.90	520.35	477.55
30	627.64	642.77	621.33	610.31	604.18	558.13	549.12	541.40	532.40	527.79	484.38
31	640.91	656.36	634.47	623.21	616.96	569.93	560.73	552.85	543.66	538.95	494.62
32	654.18	669.96	647.61	636.12	629.74	581.74	572.34	564.30	554.92	550.11	504.87
33	662.48	678.45	655.82	644.18	637.72	589.11	579.60	571.46	561.96	557.08	511.27
34	671.33	687.51	664.58	652.79	646.24	596.98	587.34	579.09	569.46	564.52	518.10
35	675.75	692.04	668.96	657.09	650.50	600.91	591.21	582.90	573.21	568.24	521.51
36	680.18	696.57	673.34	661.39	654.76	604.85	595.08	586.72	576.97	571.96	524.93
37	684.60	701.10	677.71	665.69	659.01	608.78	598.95	590.54	580.72	575.68	528.34
38	689.02	705.63	682.09	669.99	663.27	612.72	602.82	594.35	584.47	579.40	531.75
39	697.87	714.70	690.85	678.60	671.79	620.58	610.57	601.98	591.98	586.84	538.58
40	706.72	723.76	699.61	687.20	680.31	628.45	618.31	609.62	599.48	594.28	545.41
41	719.99	737.35	712.75	700.11	693.08	640.25	629.92	621.06	610.74	605.44	555.65
42	732.71	750.37	725.34	712.47	705.33	651.56	641.05	632.04	621.53	616.14	565.47
43	750.40	768.50	742.86	729.68	722.36	667.30	656.53	647.30	636.54	631.02	579.13
44	772.52	791.15	764.76	751.19	743.65	686.97	675.88	666.38	655.30	649.62	596.20
45	798.51	817.77	790.48	776.46	768.67	710.08	698.62	688.80	677.35	671.47	616.25
46	829.48	849.48	821.14	806.57	798.48	737.62	725.71	715.51	703.62	697.51	640.15
47	864.32	885.16	855.63	840.45	832.02	768.60	756.19	745.56	733.17	726.81	667.04
48	904.14	925.93	895.04	879.16	870.35	804.01	791.03	779.91	766.94	760.29	697.77
49	943.40	966.14	933.91	917.34	908.14	838.92	825.38	813.78	800.25	793.31	728.07
50	987.64	1,011.45	977.70	960.36	950.73	878.26	864.08	851.94	837.77	830.51	762.21
51	1,031.32	1,056.19	1,020.95	1,002.84	992.78	917.11	902.30	889.62	874.83	867.24	795.92
52	1,079.43	1,105.46	1,068.58	1,049.62	1,039.09	959.89	944.39	931.12	915.64	907.70	833.05
53	1,128.10	1,155.29	1,116.75	1,096.94	1,085.94	1,003.16	986.97	973.10	956.92	948.62	870.61
54	1,180.63	1,209.09	1,168.76	1,148.02	1,136.51	1,049.88	1,032.93	1,018.41	1,001.48	992.80	911.15
55	1,233.16	1,262.89	1,220.76	1,199.11	1,187.08	1,096.59	1,078.89	1,063.73	1,046.04	1,036.97	951.69
56	1,290.12	1,321.22	1,277.15	1,254.49	1,241.91	1,147.24	1,128.72	1,112.86	1,094.36	1,084.87	995.65
57	1,347.63	1,380.12	1,334.08	1,310.41	1,297.27	1,198.39	1,179.04	1,162.47	1,143.14	1,133.23	1,040.04
58	1,409.01	1,442.98	1,394.84	1,370.10	1,356.35	1,252.97	1,232.74	1,215.42	1,195.21	1,184.85	1,087.41
59	1,439.43	1,474.13	1,424.95	1,399.67	1,385.63	1,280.02	1,259.35	1,241.65	1,221.01	1,210.42	1,110.88
60	1,500.81	1,536.99	1,485.72	1,459.36	1,444.72	1,334.60	1,313.05	1,294.60	1,273.08	1,262.04	1,158.25
61	1,553.90	1,591.36	1,538.27	1,510.98	1,495.82	1,381.81	1,359.50	1,340.39	1,318.11	1,306.68	1,199.22
62	1,588.73	1,627.04	1,572.76	1,544.86	1,529.36	1,412.79	1,389.98	1,370.44	1,347.66	1,335.97	1,226.11
63	1,632.42	1,671.78	1,616.00	1,587.34	1,571.41	1,451.64	1,428.20	1,408.13	1,384.72	1,372.71	1,259.82
64+	1,658.97	1,698.96	1,642.29	1,613.16	1,596.96	1,475.25	1,451.43	1,431.03	1,407.24	1,395.03	1,280.31

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 10

Merced, San Joaquin, Stanislaus, and Tulare counties

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	371.95	380.91	368.21	361.67	358.05	340.75	338.80	333.76	329.52	325.35	305.48
15	405.01	414.77	400.94	393.82	389.87	371.04	368.92	363.42	358.81	354.27	332.64
16	417.65	427.72	413.45	406.12	402.04	382.62	380.43	374.77	370.01	365.33	343.02
17	430.29	440.67	425.96	418.41	414.21	394.20	391.95	386.11	381.20	376.38	353.40
18	443.91	454.61	439.44	431.65	427.32	406.67	404.35	398.33	393.27	388.29	364.58
19	457.52	468.55	452.92	444.88	440.42	419.14	416.75	410.54	405.33	400.20	375.76
20	471.62	482.99	466.88	458.59	453.99	432.06	429.59	423.20	417.82	412.53	387.34
21	486.21	497.93	481.32	472.78	468.03	445.42	442.88	436.28	430.74	425.29	399.32
22	486.21	497.93	481.32	472.78	468.03	445.42	442.88	436.28	430.74	425.29	399.32
23	486.21	497.93	481.32	472.78	468.03	445.42	442.88	436.28	430.74	425.29	399.32
24	486.21	497.93	481.32	472.78	468.03	445.42	442.88	436.28	430.74	425.29	399.32
25	488.15	499.92	483.24	474.67	469.91	447.20	444.65	438.03	432.46	426.99	400.92
26	497.87	509.88	492.87	484.12	479.27	456.11	453.51	446.76	441.08	435.50	408.91
27	509.54	521.83	504.42	495.47	490.50	466.80	464.14	457.23	451.42	445.71	418.49
28	528.51	541.25	523.19	513.91	508.75	484.17	481.41	474.24	468.21	462.29	434.06
29	544.06	557.18	538.59	529.04	523.73	498.43	495.58	488.20	482.00	475.90	446.84
30	551.84	565.15	546.29	536.60	531.22	505.55	502.67	495.18	488.89	482.71	453.23
31	563.51	577.10	557.85	547.95	542.45	516.24	513.30	505.65	499.23	492.91	462.82
32	575.18	589.05	569.40	559.30	553.69	526.93	523.93	516.12	509.57	503.12	472.40
33	582.47	596.52	576.62	566.39	560.71	533.61	530.57	522.67	516.03	509.50	478.39
34	590.25	604.48	584.32	573.95	568.19	540.74	537.66	529.65	522.92	516.31	484.78
35	594.14	608.47	588.17	577.73	571.94	544.30	541.20	533.14	526.36	519.71	487.97
36	598.03	612.45	592.02	581.52	575.68	547.87	544.74	536.63	529.81	523.11	491.17
37	601.92	616.43	595.87	585.30	579.43	551.43	548.29	540.12	533.26	526.51	494.36
38	605.81	620.42	599.72	589.08	583.17	554.99	551.83	543.61	536.70	529.92	497.56
39	613.59	628.38	607.42	596.64	590.66	562.12	558.91	550.59	543.59	536.72	503.95
40	621.37	636.35	615.12	604.21	598.15	569.25	566.00	557.57	550.49	543.52	510.33
41	633.04	648.30	626.67	615.56	609.38	579.94	576.63	568.04	560.82	553.73	519.92
42	644.22	659.75	637.74	626.43	620.15	590.18	586.82	578.08	570.73	563.51	529.10
43	659.78	675.69	653.15	641.56	635.12	604.44	600.99	592.04	584.51	577.12	541.88
44	679.23	695.60	672.40	660.47	653.84	622.25	618.70	609.49	601.74	594.13	557.85
45	702.08	719.01	695.02	682.69	675.84	643.19	639.52	629.99	621.99	614.12	576.62
46	729.31	746.89	721.97	709.17	702.05	668.13	664.32	654.43	646.11	637.94	598.98
47	759.94	778.26	752.30	738.95	731.54	696.19	692.22	681.91	673.25	664.73	624.14
48	794.95	814.11	786.95	772.99	765.24	728.26	724.11	713.32	704.26	695.35	652.89
49	829.47	849.46	821.13	806.56	798.47	759.89	755.55	744.30	734.84	725.55	681.25
50	868.36	889.30	859.63	844.38	835.91	795.52	790.98	779.20	769.30	759.57	713.19
51	906.77	928.63	897.65	881.73	872.88	830.71	825.97	813.67	803.33	793.17	744.74
52	949.07	971.95	939.53	922.86	913.60	869.46	864.50	851.63	840.80	830.17	779.48
53	991.86	1,015.77	981.88	964.47	954.79	908.66	903.47	890.02	878.71	867.60	814.62
54	1,038.05	1,063.07	1,027.61	1,009.38	999.25	950.97	945.55	931.47	919.63	908.00	852.55
55	1,084.24	1,110.38	1,073.34	1,054.29	1,043.72	993.29	987.62	972.91	960.55	948.40	890.49
56	1,134.32	1,161.66	1,122.91	1,102.99	1,091.93	1,039.17	1,033.24	1,017.85	1,004.92	992.21	931.62
57	1,184.88	1,213.45	1,172.97	1,152.16	1,140.60	1,085.49	1,079.30	1,063.22	1,049.71	1,036.44	973.15
58	1,238.85	1,268.72	1,226.39	1,204.64	1,192.55	1,134.93	1,128.46	1,111.65	1,097.53	1,083.65	1,017.47
59	1,265.59	1,296.10	1,252.87	1,230.64	1,218.29	1,159.43	1,152.82	1,135.65	1,121.22	1,107.04	1,039.44
60	1,319.56	1,351.37	1,306.29	1,283.12	1,270.25	1,208.87	1,201.98	1,184.08	1,169.03	1,154.25	1,083.76
61	1,366.24	1,399.18	1,352.50	1,328.50	1,315.18	1,251.63	1,244.49	1,225.96	1,210.38	1,195.07	1,122.10
62	1,396.87	1,430.55	1,382.82	1,358.29	1,344.66	1,279.69	1,272.39	1,253.44	1,237.52	1,221.87	1,147.25
63	1,435.28	1,469.88	1,420.85	1,395.64	1,381.64	1,314.88	1,307.38	1,287.91	1,271.54	1,255.46	1,178.80
64+	1,458.63	1,493.79	1,443.96	1,418.34	1,404.09	1,336.26	1,328.64	1,308.84	1,292.22	1,275.87	1,197.96

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region

11

Fresno, Kings and Madera counties *(continued)*

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0–14	387.41	396.75	383.51	376.71	372.93	344.51	338.94	334.18	328.63	325.77	298.98
15	421.85	432.02	417.60	410.20	406.08	375.13	369.07	363.89	357.84	354.73	325.56
16	435.01	445.50	430.64	423.00	418.76	386.84	380.59	375.24	369.01	365.80	335.72
17	448.18	458.99	443.67	435.80	431.43	398.55	392.11	386.60	380.17	376.88	345.88
18	462.36	473.51	457.71	449.59	445.08	411.16	404.52	398.83	392.20	388.80	356.83
19	476.54	488.03	471.75	463.38	458.73	423.76	416.92	411.06	404.23	400.72	367.77
20	491.23	503.07	486.29	477.66	472.87	436.82	429.77	423.73	416.69	413.07	379.10
21	506.42	518.63	501.33	492.43	487.49	450.33	443.06	436.84	429.58	425.85	390.83
22	506.42	518.63	501.33	492.43	487.49	450.33	443.06	436.84	429.58	425.85	390.83
23	506.42	518.63	501.33	492.43	487.49	450.33	443.06	436.84	429.58	425.85	390.83
24	506.42	518.63	501.33	492.43	487.49	450.33	443.06	436.84	429.58	425.85	390.83
25	508.44	520.70	503.33	494.40	489.44	452.14	444.84	438.58	431.29	427.55	392.39
26	518.57	531.07	513.36	504.25	499.19	461.14	453.70	447.32	439.89	436.07	400.21
27	530.73	543.52	525.39	516.07	510.89	471.95	464.33	457.81	450.19	446.29	409.59
28	550.48	563.75	544.94	535.27	529.90	489.51	481.61	474.84	466.95	462.90	424.83
29	566.68	580.34	560.98	551.03	545.50	503.92	495.79	488.82	480.69	476.53	437.34
30	574.79	588.64	569.01	558.91	553.30	511.13	502.88	495.81	487.57	483.34	443.59
31	586.94	601.09	581.04	570.73	565.00	521.94	513.51	506.29	497.88	493.56	452.97
32	599.09	613.54	593.07	582.55	576.70	532.75	524.15	516.78	508.19	503.78	462.35
33	606.69	621.32	600.59	589.93	584.02	539.50	530.79	523.33	514.63	510.17	468.21
34	614.79	629.61	608.61	597.81	591.82	546.71	537.88	530.32	521.50	516.98	474.47
35	618.84	633.76	612.62	601.75	595.72	550.31	541.42	533.82	524.94	520.39	477.59
36	622.89	637.91	616.63	605.69	599.62	553.91	544.97	537.31	528.38	523.80	480.72
37	626.95	642.06	620.64	609.63	603.52	557.51	548.51	540.80	531.81	527.20	483.85
38	631.00	646.21	624.65	613.57	607.42	561.12	552.06	544.30	535.25	530.61	486.97
39	639.10	654.51	632.67	621.45	615.22	568.32	559.15	551.29	542.12	537.42	493.23
40	647.20	662.81	640.69	629.33	623.02	575.53	566.24	558.28	549.00	544.24	499.48
41	659.36	675.25	652.73	641.15	634.72	586.34	576.87	568.76	559.31	554.46	508.86
42	671.00	687.18	664.26	652.47	645.93	596.69	587.06	578.81	569.19	564.25	517.85
43	687.21	703.78	680.30	668.23	661.53	611.10	601.24	592.79	582.93	577.88	530.35
44	707.47	724.52	700.35	687.93	681.03	629.12	618.96	610.26	600.12	594.91	545.99
45	731.27	748.90	723.91	711.07	703.94	650.28	639.78	630.79	620.31	614.93	564.36
46	759.63	777.94	751.99	738.65	731.24	675.50	664.60	655.26	644.36	638.77	586.24
47	791.53	810.62	783.57	769.67	761.95	703.87	692.51	682.78	671.43	665.60	610.87
48	827.99	847.96	819.67	805.13	797.05	736.30	724.41	714.23	702.36	696.26	639.01
49	863.95	884.78	855.26	840.09	831.66	768.27	755.87	745.24	732.86	726.50	666.75
50	904.46	926.27	895.37	879.48	870.66	804.30	791.31	780.19	767.22	760.57	698.02
51	944.47	967.24	934.97	918.39	909.17	839.87	826.31	814.70	801.16	794.21	728.90
52	988.53	1,012.36	978.59	961.23	951.59	879.05	864.86	852.71	838.53	831.26	762.90
53	1,033.09	1,058.00	1,022.71	1,004.56	994.48	918.68	903.85	891.15	876.33	868.73	797.29
54	1,081.20	1,107.27	1,070.33	1,051.34	1,040.80	961.46	945.94	932.65	917.14	909.19	834.42
55	1,129.31	1,156.54	1,117.96	1,098.12	1,087.11	1,004.25	988.03	974.15	957.95	949.64	871.55
56	1,181.47	1,209.96	1,169.59	1,148.84	1,137.32	1,050.63	1,033.67	1,019.14	1,002.20	993.51	911.80
57	1,234.14	1,263.90	1,221.73	1,200.06	1,188.02	1,097.47	1,079.75	1,064.57	1,046.87	1,037.80	952.45
58	1,290.35	1,321.46	1,277.38	1,254.72	1,242.13	1,147.45	1,128.93	1,113.06	1,094.56	1,085.06	995.83
59	1,318.21	1,349.99	1,304.95	1,281.80	1,268.94	1,172.22	1,153.30	1,137.09	1,118.18	1,108.49	1,017.33
60	1,374.42	1,407.56	1,360.60	1,336.46	1,323.05	1,222.21	1,202.48	1,185.58	1,165.87	1,155.76	1,060.71
61	1,423.04	1,457.34	1,408.73	1,383.73	1,369.85	1,265.44	1,245.01	1,227.51	1,207.11	1,196.64	1,098.23
62	1,454.94	1,490.02	1,440.31	1,414.76	1,400.57	1,293.81	1,272.92	1,255.03	1,234.17	1,223.47	1,122.85
63	1,494.95	1,530.99	1,479.91	1,453.66	1,439.08	1,329.39	1,307.93	1,289.54	1,268.11	1,257.11	1,153.73
64+	1,519.26	1,555.89	1,503.99	1,477.29	1,462.47	1,350.99	1,329.18	1,310.52	1,288.74	1,277.55	1,172.49

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 11

Fresno, Kings and Madera counties

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	346.07	354.41	342.59	336.51	333.14	317.04	315.23	310.54	306.59	302.71	284.23
15	376.83	385.92	373.04	366.42	362.75	345.22	343.25	338.14	333.84	329.62	309.49
16	388.59	397.96	384.69	377.86	374.07	356.00	353.97	348.70	344.26	339.91	319.15
17	400.36	410.01	396.33	389.30	385.39	366.77	364.68	359.25	354.68	350.20	328.81
18	413.02	422.98	408.87	401.62	397.59	378.38	376.22	370.62	365.91	361.28	339.22
19	425.69	435.95	421.41	413.93	409.78	389.98	387.76	381.98	377.13	372.36	349.62
20	438.81	449.39	434.40	426.69	422.41	402.00	399.71	393.75	388.75	383.83	360.40
21	452.38	463.29	447.83	439.89	435.47	414.43	412.07	405.93	400.77	395.70	371.54
22	452.38	463.29	447.83	439.89	435.47	414.43	412.07	405.93	400.77	395.70	371.54
23	452.38	463.29	447.83	439.89	435.47	414.43	412.07	405.93	400.77	395.70	371.54
24	452.38	463.29	447.83	439.89	435.47	414.43	412.07	405.93	400.77	395.70	371.54
25	454.19	465.14	449.62	441.65	437.22	416.09	413.72	407.56	402.38	397.29	373.03
26	463.24	474.41	458.58	450.44	445.92	424.38	421.96	415.67	410.39	405.20	380.46
27	474.09	485.52	469.33	461.00	456.38	434.33	431.85	425.42	420.01	414.70	389.38
28	491.74	503.59	486.79	478.16	473.36	450.49	447.92	441.25	435.64	430.13	403.87
29	506.21	518.42	501.12	492.23	487.29	463.75	461.10	454.24	448.47	442.79	415.76
30	513.45	525.83	508.29	499.27	494.26	470.38	467.70	460.73	454.88	449.13	421.70
31	524.31	536.95	519.04	509.83	504.71	480.33	477.59	470.47	464.50	458.62	430.62
32	535.17	548.07	529.78	520.38	515.16	490.27	487.48	480.22	474.11	468.12	439.53
33	541.95	555.02	536.50	526.98	521.70	496.49	493.66	486.31	480.13	474.05	445.11
34	549.19	562.43	543.67	534.02	528.66	503.12	500.25	492.80	486.54	480.39	451.05
35	552.81	566.14	547.25	537.54	532.15	506.44	503.55	496.05	489.74	483.55	454.02
36	556.43	569.84	550.83	541.06	535.63	509.75	506.84	499.30	492.95	486.72	457.00
37	560.05	573.55	554.41	544.58	539.12	513.07	510.14	502.54	496.16	489.88	459.97
38	563.67	577.25	558.00	548.10	542.60	516.38	513.44	505.79	499.36	493.05	462.94
39	570.90	584.67	565.16	555.14	549.57	523.01	520.03	512.29	505.78	499.38	468.89
40	578.14	592.08	572.33	562.17	556.53	529.64	526.62	518.78	512.19	505.71	474.83
41	589.00	603.20	583.08	572.73	566.99	539.59	536.51	528.52	521.81	515.21	483.75
42	599.40	613.85	593.38	582.85	577.00	549.12	545.99	537.86	531.02	524.31	492.29
43	613.88	628.68	607.71	596.92	590.94	562.38	559.18	550.85	543.85	536.97	504.18
44	631.97	647.21	625.62	614.52	608.36	578.96	575.66	567.09	559.88	552.80	519.04
45	653.24	668.99	646.67	635.20	628.82	598.44	595.03	586.17	578.72	571.40	536.51
46	678.57	694.93	671.75	659.83	653.21	621.65	618.10	608.90	601.16	593.56	557.31
47	707.07	724.12	699.96	687.54	680.64	647.76	644.06	634.47	626.41	618.49	580.72
48	739.64	757.47	732.20	719.21	712.00	677.60	673.73	663.70	655.26	646.98	607.47
49	771.76	790.37	764.00	750.45	742.92	707.02	702.99	692.52	683.72	675.07	633.85
50	807.95	827.43	799.83	785.64	777.76	740.18	735.95	724.99	715.78	706.73	663.57
51	843.69	864.03	835.20	820.39	812.16	772.92	768.51	757.06	747.44	737.99	692.93
52	883.05	904.33	874.17	858.66	850.04	808.97	804.36	792.38	782.31	772.42	725.25
53	922.85	945.10	913.57	897.37	888.37	845.44	840.62	828.10	817.58	807.24	757.95
54	965.83	989.12	956.12	939.16	929.74	884.81	879.77	866.66	855.65	844.83	793.24
55	1,008.81	1,033.13	998.66	980.95	971.11	924.18	918.91	905.23	893.72	882.42	828.54
56	1,055.40	1,080.85	1,044.79	1,026.25	1,015.96	966.87	961.36	947.04	935.00	923.18	866.81
57	1,102.45	1,129.03	1,091.36	1,072.00	1,061.25	1,009.97	1,004.21	989.26	976.68	964.33	905.45
58	1,152.66	1,180.45	1,141.07	1,120.83	1,109.59	1,055.97	1,049.95	1,034.31	1,021.17	1,008.26	946.69
59	1,177.54	1,205.93	1,165.70	1,145.02	1,133.54	1,078.77	1,072.61	1,056.64	1,043.21	1,030.02	967.12
60	1,227.76	1,257.36	1,215.41	1,193.85	1,181.87	1,124.77	1,118.35	1,101.70	1,087.70	1,073.94	1,008.36
61	1,271.19	1,301.83	1,258.40	1,236.08	1,223.68	1,164.56	1,157.91	1,140.67	1,126.17	1,111.93	1,044.03
62	1,299.69	1,331.02	1,286.62	1,263.79	1,251.11	1,190.66	1,183.87	1,166.24	1,151.42	1,136.86	1,067.44
63	1,335.42	1,367.62	1,322.00	1,298.54	1,285.52	1,223.40	1,216.43	1,198.31	1,183.08	1,168.12	1,096.79
64+	1,357.14	1,389.87	1,343.49	1,319.67	1,306.41	1,243.29	1,236.21	1,217.79	1,202.31	1,187.10	1,114.62

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 12

Santa Barbara and Ventura counties *(continued)*

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0–14	421.04	431.19	416.80	409.41	405.30	374.41	368.37	363.19	357.15	354.05	324.94
15	458.46	469.52	453.85	445.80	441.33	407.69	401.11	395.47	388.90	385.52	353.82
16	472.77	484.17	468.02	459.72	455.11	420.42	413.63	407.82	401.04	397.56	364.86
17	487.08	498.83	482.19	473.63	468.88	433.14	426.15	420.16	413.17	409.59	375.91
18	502.49	514.61	497.44	488.62	483.72	446.85	439.63	433.45	426.25	422.55	387.80
19	517.91	530.39	512.70	503.60	498.55	460.55	453.11	446.75	439.32	435.51	399.69
20	533.87	546.74	528.50	519.12	513.91	474.74	467.08	460.51	452.86	448.93	412.01
21	550.38	563.65	544.84	535.18	529.81	489.43	481.52	474.76	466.86	462.82	424.75
22	550.38	563.65	544.84	535.18	529.81	489.43	481.52	474.76	466.86	462.82	424.75
23	550.38	563.65	544.84	535.18	529.81	489.43	481.52	474.76	466.86	462.82	424.75
24	550.38	563.65	544.84	535.18	529.81	489.43	481.52	474.76	466.86	462.82	424.75
25	552.58	565.90	547.02	537.32	531.93	491.38	483.45	476.66	468.73	464.67	426.45
26	563.59	577.17	557.92	548.02	542.52	501.17	493.08	486.15	478.07	473.92	434.95
27	576.80	590.70	571.00	560.87	555.24	512.92	504.64	497.54	489.27	485.03	445.14
28	598.26	612.68	592.24	581.74	575.90	532.01	523.42	516.06	507.48	503.08	461.71
29	615.87	630.72	609.68	598.86	592.86	547.67	538.83	531.25	522.42	517.89	475.30
30	624.68	639.74	618.40	607.43	601.33	555.50	546.53	538.85	529.89	525.30	482.10
31	637.89	653.27	631.47	620.27	614.05	567.24	558.09	550.24	541.10	536.40	492.29
32	651.10	666.79	644.55	633.11	626.76	578.99	569.64	561.64	552.30	547.51	502.48
33	659.35	675.25	652.72	641.14	634.71	586.33	576.87	568.76	559.30	554.45	508.86
34	668.16	684.27	661.44	649.71	643.19	594.16	584.57	576.35	566.77	561.86	515.65
35	672.56	688.78	665.80	653.99	647.43	598.08	588.42	580.15	570.51	565.56	519.05
36	676.96	693.29	670.16	658.27	651.66	601.99	592.27	583.95	574.24	569.26	522.45
37	681.37	697.79	674.52	662.55	655.90	605.91	596.13	587.75	577.98	572.96	525.85
38	685.77	702.30	678.87	666.83	660.14	609.82	599.98	591.55	581.71	576.67	529.24
39	694.58	711.32	687.59	675.39	668.62	617.65	607.68	599.14	589.18	584.07	536.04
40	703.38	720.34	696.31	683.96	677.10	625.49	615.39	606.74	596.65	591.48	542.84
41	716.59	733.87	709.39	696.80	689.81	637.23	626.94	618.13	607.86	602.59	553.03
42	729.25	746.83	721.92	709.11	702.00	648.49	638.02	629.05	618.59	613.23	562.80
43	746.86	764.87	739.35	726.24	718.95	664.15	653.43	644.24	633.53	628.04	576.39
44	768.88	787.41	761.15	747.64	740.14	683.73	672.69	663.23	652.21	646.55	593.38
45	794.75	813.91	786.75	772.80	765.04	706.73	695.32	685.55	674.15	668.30	613.35
46	825.57	845.47	817.26	802.77	794.71	734.14	722.29	712.13	700.30	694.22	637.13
47	860.24	880.98	851.59	836.48	828.09	764.97	752.62	742.04	729.71	723.38	663.89
48	899.87	921.56	890.82	875.01	866.24	800.21	787.29	776.23	763.32	756.70	694.47
49	938.94	961.58	929.50	913.01	903.85	834.96	821.48	809.93	796.47	789.56	724.63
50	982.97	1,006.67	973.09	955.83	946.24	874.11	860.00	847.92	833.82	826.59	758.61
51	1,026.45	1,051.20	1,016.13	998.11	988.09	912.78	898.04	885.42	870.70	863.15	792.17
52	1,074.34	1,100.24	1,063.53	1,044.67	1,034.19	955.36	939.93	926.72	911.32	903.41	829.12
53	1,122.77	1,149.84	1,111.48	1,091.76	1,080.81	998.43	982.31	968.50	952.40	944.14	866.50
54	1,175.06	1,203.39	1,163.24	1,142.60	1,131.14	1,044.92	1,028.05	1,013.61	996.75	988.11	906.85
55	1,227.34	1,256.93	1,215.00	1,193.45	1,181.47	1,091.42	1,073.80	1,058.71	1,041.11	1,032.08	947.20
56	1,284.03	1,314.99	1,271.12	1,248.57	1,236.04	1,141.83	1,123.40	1,107.61	1,089.19	1,079.75	990.95
57	1,341.27	1,373.61	1,327.78	1,304.23	1,291.14	1,192.73	1,173.47	1,156.98	1,137.75	1,127.88	1,035.13
58	1,402.36	1,436.17	1,388.26	1,363.63	1,349.95	1,247.06	1,226.92	1,209.68	1,189.57	1,179.25	1,082.27
59	1,432.63	1,467.17	1,418.23	1,393.07	1,379.09	1,273.97	1,253.41	1,235.79	1,215.25	1,204.71	1,105.64
60	1,493.72	1,529.74	1,478.70	1,452.47	1,437.90	1,328.30	1,306.86	1,288.49	1,267.07	1,256.08	1,152.78
61	1,546.56	1,583.85	1,531.01	1,503.85	1,488.76	1,375.28	1,353.08	1,334.07	1,311.89	1,300.51	1,193.56
62	1,581.24	1,619.36	1,565.33	1,537.56	1,522.14	1,406.12	1,383.42	1,363.98	1,341.30	1,329.67	1,220.32
63	1,624.71	1,663.89	1,608.38	1,579.84	1,564.00	1,444.78	1,421.46	1,401.48	1,378.18	1,366.23	1,253.87
64+	1,651.14	1,690.95	1,634.52	1,605.54	1,589.43	1,468.29	1,444.56	1,424.28	1,400.58	1,388.46	1,274.25

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 12

Santa Barbara and Ventura counties

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	370.19	379.12	366.47	359.97	356.36	339.14	337.20	332.18	327.96	323.81	304.04
15	403.10	412.82	399.04	391.96	388.03	369.28	367.18	361.71	357.11	352.60	331.07
16	415.68	425.70	411.50	404.20	400.14	380.81	378.64	373.00	368.26	363.60	341.40
17	428.26	438.59	423.95	416.43	412.26	392.34	390.10	384.29	379.41	374.61	351.73
18	441.81	452.46	437.37	429.61	425.30	404.75	402.44	396.45	391.41	386.46	362.86
19	455.36	466.34	450.78	442.78	438.34	417.16	414.78	408.61	403.41	398.31	373.99
20	469.39	480.71	464.67	456.43	451.85	430.02	427.57	421.20	415.85	410.59	385.51
21	483.91	495.58	479.04	470.55	465.83	443.32	440.79	434.22	428.71	423.29	397.44
22	483.91	495.58	479.04	470.55	465.83	443.32	440.79	434.22	428.71	423.29	397.44
23	483.91	495.58	479.04	470.55	465.83	443.32	440.79	434.22	428.71	423.29	397.44
24	483.91	495.58	479.04	470.55	465.83	443.32	440.79	434.22	428.71	423.29	397.44
25	485.85	497.56	480.96	472.43	467.69	445.09	442.55	435.96	430.42	424.98	399.03
26	495.52	507.47	490.54	481.84	477.01	453.96	451.37	444.65	439.00	433.44	406.98
27	507.14	519.36	502.04	493.13	488.19	464.60	461.95	455.07	449.28	443.60	416.52
28	526.01	538.69	520.72	511.48	506.35	481.89	479.14	472.00	466.00	460.11	432.02
29	541.50	554.55	536.05	526.54	521.26	496.07	493.24	485.90	479.72	473.66	444.73
30	549.24	562.48	543.72	534.07	528.71	503.17	500.30	492.85	486.58	480.43	451.09
31	560.85	574.37	555.21	545.36	539.89	513.81	510.87	503.27	496.87	490.59	460.63
32	572.47	586.27	566.71	556.66	551.07	524.45	521.45	513.69	507.16	500.75	470.17
33	579.72	593.70	573.89	563.71	558.06	531.10	528.07	520.20	513.59	507.10	476.13
34	587.47	601.63	581.56	571.24	565.51	538.19	535.12	527.15	520.45	513.87	482.49
35	591.34	605.60	585.39	575.01	569.24	541.73	538.64	530.62	523.88	517.25	485.67
36	595.21	609.56	589.22	578.77	572.97	545.28	542.17	534.10	527.31	520.64	488.85
37	599.08	613.52	593.06	582.54	576.69	548.83	545.70	537.57	530.74	524.03	492.03
38	602.95	617.49	596.89	586.30	580.42	552.37	549.22	541.04	534.17	527.41	495.21
39	610.69	625.42	604.55	593.83	587.87	559.47	556.28	547.99	541.03	534.19	501.57
40	618.44	633.35	612.22	601.36	595.33	566.56	563.33	554.94	547.89	540.96	507.93
41	630.05	645.24	623.72	612.65	606.50	577.20	573.91	565.36	558.18	551.12	517.46
42	641.18	656.64	634.73	623.47	617.22	587.40	584.05	575.35	568.04	560.85	526.61
43	656.67	672.50	650.06	638.53	632.13	601.58	598.15	589.24	581.76	574.40	539.32
44	676.02	692.32	669.22	657.35	650.76	619.32	615.78	606.61	598.90	591.33	555.22
45	698.77	715.61	691.74	679.47	672.65	640.15	636.50	627.02	619.05	611.22	573.90
46	725.87	743.37	718.57	705.82	698.74	664.98	661.18	651.34	643.06	634.93	596.16
47	756.35	774.59	748.75	735.46	728.09	692.91	688.95	678.69	670.07	661.60	621.20
48	791.19	810.27	783.24	769.34	761.62	724.83	720.69	709.96	700.94	692.07	649.81
49	825.55	845.45	817.25	802.75	794.70	756.30	751.99	740.79	731.37	722.13	678.03
50	864.26	885.10	855.57	840.39	831.96	791.77	787.25	775.53	765.67	755.99	709.82
51	902.49	924.25	893.42	877.57	868.76	826.79	822.07	809.83	799.54	789.43	741.22
52	944.59	967.37	935.09	918.51	909.29	865.36	860.42	847.61	836.84	826.25	775.80
53	987.18	1,010.98	977.25	959.91	950.28	904.37	899.21	885.82	874.56	863.50	810.77
54	1,033.15	1,058.06	1,022.76	1,004.62	994.54	946.48	941.09	927.07	915.29	903.71	848.53
55	1,079.12	1,105.14	1,068.27	1,049.32	1,038.79	988.60	982.96	968.32	956.02	943.93	886.29
56	1,128.96	1,156.18	1,117.61	1,097.78	1,086.77	1,034.26	1,028.36	1,013.05	1,000.17	987.52	927.22
57	1,179.29	1,207.72	1,167.43	1,146.72	1,135.22	1,080.37	1,074.20	1,058.21	1,044.76	1,031.55	968.56
58	1,233.00	1,262.73	1,220.60	1,198.95	1,186.92	1,129.57	1,123.13	1,106.40	1,092.35	1,078.53	1,012.67
59	1,259.62	1,289.99	1,246.95	1,224.83	1,212.54	1,153.96	1,147.37	1,130.29	1,115.92	1,101.81	1,034.53
60	1,313.33	1,345.00	1,300.13	1,277.06	1,264.25	1,203.17	1,196.30	1,178.49	1,163.51	1,148.80	1,078.65
61	1,359.79	1,392.57	1,346.11	1,322.23	1,308.97	1,245.72	1,238.62	1,220.17	1,204.67	1,189.43	1,116.80
62	1,390.27	1,423.79	1,376.29	1,351.88	1,338.32	1,273.65	1,266.39	1,247.53	1,231.67	1,216.10	1,141.84
63	1,428.50	1,462.94	1,414.14	1,389.05	1,375.12	1,308.68	1,301.21	1,281.83	1,265.54	1,249.54	1,173.24
64+	1,451.73	1,486.74	1,437.12	1,411.65	1,397.49	1,329.96	1,322.37	1,302.66	1,286.13	1,269.87	1,192.32

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 14

Kern County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0–14	386.12	395.43	382.24	375.46	371.69	343.36	337.82	333.07	327.53	324.69	297.99
15	420.44	430.58	416.21	408.83	404.73	373.88	367.84	362.67	356.65	353.55	324.48
16	433.57	444.02	429.21	421.59	417.36	385.55	379.33	373.99	367.78	364.59	334.60
17	446.69	457.46	442.20	434.35	430.00	397.22	390.81	385.31	378.91	375.62	344.73
18	460.82	471.93	456.19	448.09	443.60	409.79	403.17	397.51	390.90	387.51	355.64
19	474.95	486.40	470.18	461.84	457.20	422.35	415.54	409.70	402.89	399.39	366.55
20	489.59	501.39	484.67	476.07	471.29	435.37	428.34	422.32	415.30	411.70	377.84
21	504.73	516.90	499.66	490.79	485.87	448.84	441.59	435.38	428.15	424.43	389.53
22	504.73	516.90	499.66	490.79	485.87	448.84	441.59	435.38	428.15	424.43	389.53
23	504.73	516.90	499.66	490.79	485.87	448.84	441.59	435.38	428.15	424.43	389.53
24	504.73	516.90	499.66	490.79	485.87	448.84	441.59	435.38	428.15	424.43	389.53
25	506.75	518.97	501.66	492.76	487.81	450.63	443.36	437.13	429.86	426.13	391.09
26	516.85	529.31	511.65	502.57	497.53	459.61	452.19	445.83	438.42	434.62	398.88
27	528.96	541.71	523.64	514.35	509.19	470.38	462.79	456.28	448.70	444.81	408.23
28	548.65	561.87	543.13	533.49	528.14	487.88	480.01	473.26	465.39	461.36	423.42
29	564.80	578.41	559.12	549.20	543.69	502.25	494.14	487.19	479.10	474.94	435.88
30	572.87	586.68	567.11	557.05	551.46	509.43	501.20	494.16	485.95	481.73	442.11
31	584.99	599.09	579.10	568.83	563.12	520.20	511.80	504.61	496.22	491.92	451.46
32	597.10	611.49	591.10	580.61	574.78	530.97	522.40	515.06	506.50	502.10	460.81
33	604.67	619.25	598.59	587.97	582.07	537.71	529.02	521.59	512.92	508.47	466.65
34	612.75	627.52	606.58	595.82	589.85	544.89	536.09	528.56	519.77	515.26	472.89
35	616.78	631.65	610.58	599.75	593.73	548.48	539.62	532.04	523.19	518.66	476.00
36	620.82	635.79	614.58	603.68	597.62	552.07	543.16	535.52	526.62	522.05	479.12
37	624.86	639.92	618.58	607.60	601.51	555.66	546.69	539.00	530.04	525.45	482.24
38	628.90	644.06	622.57	611.53	605.39	559.25	550.22	542.49	533.47	528.84	485.35
39	636.97	652.33	630.57	619.38	613.17	566.43	557.29	549.45	540.32	535.63	491.58
40	645.05	660.60	638.56	627.23	620.94	573.61	564.35	556.42	547.17	542.42	497.82
41	657.16	673.01	650.55	639.01	632.60	584.38	574.95	566.87	557.45	552.61	507.17
42	668.77	684.90	662.05	650.30	643.78	594.71	585.11	576.88	567.29	562.37	516.12
43	684.92	701.44	678.04	666.01	659.33	609.07	599.24	590.82	580.99	575.95	528.59
44	705.11	722.11	698.02	685.64	678.76	627.02	616.90	608.23	598.12	592.93	544.17
45	728.83	746.41	721.51	708.71	701.60	648.12	637.66	628.69	618.24	612.88	562.48
46	757.10	775.35	749.49	736.19	728.81	673.25	662.38	653.08	642.22	636.65	584.29
47	788.90	807.92	780.96	767.11	759.42	701.53	690.20	680.50	669.19	663.39	608.83
48	825.24	845.13	816.94	802.45	794.40	733.85	722.00	711.85	700.02	693.95	636.88
49	861.07	881.83	852.42	837.29	828.89	765.71	753.35	742.76	730.42	724.08	664.54
50	901.45	923.19	892.39	876.56	867.76	801.62	788.68	777.60	764.67	758.04	695.70
51	941.33	964.02	931.86	915.33	906.15	837.08	823.57	811.99	798.49	791.57	726.47
52	985.24	1,008.99	975.33	958.03	948.42	876.13	861.98	849.87	835.74	828.49	760.36
53	1,029.66	1,054.48	1,019.30	1,001.22	991.18	915.63	900.84	888.18	873.42	865.84	794.64
54	1,077.61	1,103.59	1,066.77	1,047.84	1,037.33	958.26	942.79	929.54	914.09	906.16	831.64
55	1,125.56	1,152.69	1,114.24	1,094.47	1,083.49	1,000.90	984.75	970.91	954.76	946.48	868.65
56	1,177.54	1,205.93	1,165.70	1,145.02	1,133.54	1,047.13	1,030.23	1,015.75	998.86	990.20	908.77
57	1,230.04	1,259.69	1,217.67	1,196.06	1,184.07	1,093.81	1,076.15	1,061.03	1,043.39	1,034.34	949.28
58	1,286.06	1,317.07	1,273.13	1,250.54	1,238.00	1,143.63	1,125.17	1,109.36	1,090.92	1,081.45	992.52
59	1,313.82	1,345.50	1,300.61	1,277.54	1,264.72	1,168.32	1,149.46	1,133.30	1,114.46	1,104.80	1,013.94
60	1,369.85	1,402.87	1,356.07	1,332.01	1,318.65	1,218.14	1,198.47	1,181.63	1,161.99	1,151.91	1,057.18
61	1,418.30	1,452.49	1,404.04	1,379.13	1,365.30	1,261.23	1,240.87	1,223.43	1,203.09	1,192.66	1,094.57
62	1,450.10	1,485.06	1,435.52	1,410.05	1,395.91	1,289.51	1,268.69	1,250.86	1,230.06	1,219.39	1,119.11
63	1,489.97	1,525.89	1,474.99	1,448.82	1,434.29	1,324.96	1,303.57	1,285.25	1,263.89	1,252.92	1,149.89
64+	1,514.19	1,550.70	1,498.98	1,472.37	1,457.61	1,346.52	1,324.77	1,306.14	1,284.45	1,273.29	1,168.59

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HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 14

Kern County

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0-14	344.92	353.23	341.45	335.39	332.03	315.99	314.18	309.50	305.57	301.71	283.28
15	375.58	384.63	371.80	365.21	361.54	344.07	342.11	337.02	332.73	328.53	308.46
16	387.30	396.64	383.41	376.60	372.83	354.81	352.79	347.53	343.12	338.78	318.09
17	399.02	408.64	395.01	388.00	384.11	365.55	363.47	358.05	353.50	349.03	327.72
18	411.65	421.57	407.51	400.28	396.26	377.12	374.97	369.38	364.69	360.08	338.09
19	424.27	434.50	420.01	412.56	408.42	388.68	386.47	380.71	375.87	371.12	348.46
20	437.35	447.89	432.95	425.27	421.00	400.66	398.38	392.44	387.46	382.56	359.20
21	450.87	461.74	446.34	438.42	434.02	413.05	410.70	404.58	399.44	394.39	370.31
22	450.87	461.74	446.34	438.42	434.02	413.05	410.70	404.58	399.44	394.39	370.31
23	450.87	461.74	446.34	438.42	434.02	413.05	410.70	404.58	399.44	394.39	370.31
24	450.87	461.74	446.34	438.42	434.02	413.05	410.70	404.58	399.44	394.39	370.31
25	452.68	463.59	448.13	440.18	435.76	414.71	412.34	406.20	401.04	395.97	371.79
26	461.70	472.83	457.05	448.94	444.44	422.97	420.55	414.29	409.03	403.85	379.19
27	472.52	483.91	467.76	459.47	454.86	432.88	430.41	424.00	418.61	413.32	388.08
28	490.10	501.92	485.17	476.56	471.78	448.99	446.43	439.78	434.19	428.70	402.52
29	504.53	516.69	499.45	490.59	485.67	462.21	459.57	452.73	446.97	441.32	414.37
30	511.74	524.08	506.60	497.61	492.62	468.82	466.14	459.20	453.36	447.63	420.30
31	522.56	535.16	517.31	508.13	503.03	478.73	476.00	468.91	462.95	457.10	429.18
32	533.38	546.24	528.02	518.65	513.45	488.64	485.85	478.62	472.54	466.56	438.07
33	540.15	553.17	534.72	525.23	519.96	494.84	492.01	484.69	478.53	472.48	443.63
34	547.36	560.56	541.86	532.24	526.91	501.45	498.59	491.16	484.92	478.79	449.55
35	550.97	564.25	545.43	535.75	530.38	504.75	501.87	494.40	488.11	481.94	452.51
36	554.58	567.95	549.00	539.26	533.85	508.06	505.16	497.63	491.31	485.10	455.48
37	558.18	571.64	552.57	542.77	537.32	511.36	508.44	500.87	494.51	488.25	458.44
38	561.79	575.33	556.14	546.27	540.79	514.66	511.73	504.11	497.70	491.41	461.40
39	569.00	582.72	563.28	553.29	547.74	521.27	518.30	510.58	504.09	497.72	467.33
40	576.22	590.11	570.42	560.30	554.68	527.88	524.87	517.05	510.48	504.03	473.25
41	587.04	601.19	581.13	570.83	565.10	537.80	534.73	526.76	520.07	513.49	482.14
42	597.41	611.81	591.40	580.91	575.08	547.30	544.17	536.07	529.26	522.56	490.65
43	611.84	626.59	605.68	594.94	588.97	560.51	557.32	549.02	542.04	535.18	502.50
44	629.87	645.06	623.54	612.48	606.33	577.04	573.74	565.20	558.02	550.96	517.32
45	651.06	666.76	644.52	633.08	626.73	596.45	593.05	584.21	576.79	569.50	534.72
46	676.31	692.62	669.51	657.63	651.04	619.58	616.05	606.87	599.16	591.58	555.46
47	704.72	721.71	697.63	685.25	678.38	645.60	641.92	632.36	624.32	616.43	578.79
48	737.18	754.95	729.77	716.82	709.63	675.34	671.49	661.49	653.08	644.82	605.45
49	769.19	787.74	761.46	747.95	740.44	704.67	700.65	690.21	681.44	672.83	631.74
50	805.26	824.68	797.16	783.02	775.17	737.71	733.50	722.58	713.40	704.38	661.37
51	840.88	861.15	832.42	817.66	809.45	770.34	765.95	754.54	744.95	735.53	690.62
52	880.11	901.33	871.26	855.80	847.21	806.28	801.68	789.74	779.71	769.85	722.84
53	919.78	941.96	910.53	894.38	885.41	842.63	837.82	825.34	814.86	804.55	755.42
54	962.62	985.82	952.94	936.03	926.64	881.87	876.84	863.78	852.80	842.02	790.60
55	1,005.45	1,029.69	995.34	977.68	967.87	921.11	915.85	902.21	890.75	879.49	825.78
56	1,051.89	1,077.25	1,041.31	1,022.84	1,012.58	963.65	958.16	943.89	931.89	920.11	863.92
57	1,098.78	1,125.27	1,087.73	1,068.43	1,057.72	1,006.61	1,000.87	985.96	973.43	961.12	902.43
58	1,148.83	1,176.52	1,137.27	1,117.10	1,105.89	1,052.46	1,046.46	1,030.87	1,017.77	1,004.90	943.54
59	1,173.63	1,201.92	1,161.82	1,141.21	1,129.76	1,075.18	1,069.04	1,053.12	1,039.74	1,026.59	963.90
60	1,223.67	1,253.17	1,211.37	1,189.88	1,177.94	1,121.03	1,114.63	1,098.03	1,084.08	1,070.37	1,005.01
61	1,266.96	1,297.50	1,254.22	1,231.97	1,219.61	1,160.68	1,154.06	1,136.87	1,122.42	1,108.23	1,040.56
62	1,295.36	1,326.59	1,282.34	1,259.59	1,246.95	1,186.70	1,179.93	1,162.36	1,147.59	1,133.08	1,063.89
63	1,330.98	1,363.07	1,317.60	1,294.22	1,281.24	1,219.33	1,212.38	1,194.32	1,179.15	1,164.23	1,093.14
64+	1,352.61	1,385.22	1,339.02	1,315.26	1,302.06	1,239.15	1,232.10	1,213.74	1,198.32	1,183.17	1,110.93

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HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 15

Los Angeles County. ZIP codes starting with 906–912, 915, 917–918, and 935 *(continued)*

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0–14	346.83	355.19	343.34	337.25	333.87	308.42	303.44	299.17	294.20	291.65	267.67
15	377.66	386.76	373.86	367.23	363.54	335.83	330.41	325.77	320.35	317.57	291.46
16	389.45	398.83	385.53	378.69	374.89	346.32	340.72	335.94	330.35	327.49	300.55
17	401.23	410.91	397.20	390.15	386.24	356.80	351.04	346.10	340.35	337.40	309.65
18	413.93	423.91	409.77	402.50	398.46	368.09	362.14	357.05	351.12	348.07	319.45
19	426.62	436.91	422.33	414.84	410.68	379.38	373.25	368.00	361.89	358.75	329.25
20	439.77	450.37	435.35	427.62	423.33	391.07	384.75	379.35	373.04	369.80	339.39
21	453.37	464.30	448.81	440.85	436.43	403.16	396.65	391.08	384.58	381.24	349.89
22	453.37	464.30	448.81	440.85	436.43	403.16	396.65	391.08	384.58	381.24	349.89
23	453.37	464.30	448.81	440.85	436.43	403.16	396.65	391.08	384.58	381.24	349.89
24	453.37	464.30	448.81	440.85	436.43	403.16	396.65	391.08	384.58	381.24	349.89
25	455.18	466.16	450.61	442.61	438.17	404.77	398.24	392.64	386.12	382.77	351.29
26	464.25	475.44	459.58	451.43	446.90	412.84	406.17	400.46	393.81	390.39	358.29
27	475.13	486.59	470.35	462.01	457.38	422.51	415.69	409.85	403.04	399.54	366.68
28	492.81	504.70	487.86	479.20	474.40	438.24	431.16	425.10	418.04	414.41	380.33
29	507.32	519.55	502.22	493.31	488.36	451.14	443.85	437.62	430.34	426.61	391.53
30	514.58	526.98	509.40	500.36	495.34	457.59	450.20	443.87	436.49	432.71	397.12
31	525.46	538.12	520.17	510.94	505.82	467.26	459.72	453.26	445.72	441.86	405.52
32	536.34	549.27	530.94	521.52	516.29	476.94	469.24	462.65	454.95	451.01	413.92
33	543.14	556.23	537.68	528.14	522.84	482.99	475.19	468.51	460.72	456.73	419.17
34	550.39	563.66	544.86	535.19	529.82	489.44	481.54	474.77	466.88	462.83	424.77
35	554.02	567.38	548.45	538.72	533.31	492.66	484.71	477.90	469.95	465.88	427.56
36	557.65	571.09	552.04	542.24	536.81	495.89	487.88	481.03	473.03	468.93	430.36
37	561.27	574.80	555.63	545.77	540.30	499.11	491.06	484.15	476.11	471.98	433.16
38	564.90	578.52	559.22	549.30	543.79	502.34	494.23	487.28	479.18	475.03	435.96
39	572.15	585.95	566.40	556.35	550.77	508.79	500.58	493.54	485.34	481.13	441.56
40	579.41	593.38	573.58	563.41	557.75	515.24	506.92	499.80	491.49	487.23	447.16
41	590.29	604.52	584.35	573.99	568.23	524.92	516.44	509.18	500.72	496.38	455.56
42	600.72	615.20	594.68	584.13	578.27	534.19	525.57	518.18	509.56	505.14	463.60
43	615.22	630.06	609.04	598.23	592.23	547.09	538.26	530.69	521.87	517.34	474.80
44	633.36	648.63	626.99	615.87	609.69	563.22	554.12	546.34	537.25	532.59	488.80
45	654.67	670.45	648.08	636.59	630.20	582.17	572.77	564.72	555.33	550.51	505.24
46	680.06	696.45	673.22	661.27	654.64	604.74	594.98	586.62	576.87	571.86	524.83
47	708.62	725.70	701.49	689.05	682.14	630.14	619.97	611.26	601.09	595.88	546.88
48	741.26	759.13	733.81	720.79	713.56	659.17	648.53	639.41	628.78	623.33	572.07
49	773.45	792.10	765.67	752.09	744.54	687.79	676.69	667.18	656.09	650.40	596.91
50	809.72	829.24	801.58	787.36	779.46	720.05	708.42	698.47	686.85	680.90	624.90
51	845.54	865.92	837.03	822.18	813.94	751.90	739.76	729.36	717.24	711.02	652.54
52	884.98	906.32	876.08	860.54	851.91	786.97	774.27	763.38	750.69	744.18	682.98
53	924.88	947.17	915.58	899.33	890.31	822.45	809.17	797.80	784.54	777.73	713.77
54	967.95	991.28	958.21	941.21	931.77	860.75	846.85	834.95	821.07	813.95	747.01
55	1,011.02	1,035.39	1,000.85	983.09	973.23	899.05	884.54	872.10	857.61	850.17	780.25
56	1,057.71	1,083.21	1,047.08	1,028.50	1,018.18	940.58	925.39	912.39	897.22	889.44	816.29
57	1,104.86	1,131.50	1,093.75	1,074.35	1,063.57	982.50	966.64	953.06	937.21	929.09	852.68
58	1,155.19	1,183.04	1,143.57	1,123.28	1,112.02	1,027.26	1,010.67	996.47	979.90	971.40	891.52
59	1,180.12	1,208.58	1,168.26	1,147.53	1,136.02	1,049.43	1,032.49	1,017.98	1,001.05	992.37	910.76
60	1,230.45	1,260.11	1,218.07	1,196.47	1,184.46	1,094.18	1,076.52	1,061.39	1,043.74	1,034.69	949.60
61	1,273.97	1,304.69	1,261.16	1,238.79	1,226.36	1,132.88	1,114.59	1,098.93	1,080.66	1,071.29	983.19
62	1,302.53	1,333.94	1,289.44	1,266.56	1,253.86	1,158.28	1,139.58	1,123.57	1,104.89	1,095.31	1,005.23
63	1,338.35	1,370.62	1,324.89	1,301.39	1,288.33	1,190.13	1,170.92	1,154.46	1,135.27	1,125.42	1,032.87
64+	1,360.11	1,392.90	1,346.43	1,322.55	1,309.29	1,209.48	1,189.95	1,173.24	1,153.74	1,143.72	1,049.67

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HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 15

Los Angeles County. ZIP codes starting with 906–912, 915, 917–918, and 935

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	309.82	317.29	306.70	301.26	298.24	283.83	282.21	278.01	274.48	271.00	254.46
15	337.36	345.49	333.97	328.04	324.75	309.06	307.30	302.72	298.87	295.09	277.07
16	347.89	356.28	344.39	338.28	334.89	318.71	316.89	312.17	308.20	304.30	285.72
17	358.42	367.06	354.81	348.52	345.02	328.35	326.48	321.62	317.53	313.52	294.37
18	369.76	378.67	366.04	359.55	355.94	338.74	336.81	331.79	327.58	323.43	303.68
19	381.10	390.29	377.27	370.57	366.86	349.13	347.14	341.97	337.62	333.35	313.00
20	392.84	402.31	388.89	381.99	378.16	359.89	357.84	352.51	348.03	343.63	322.64
21	404.99	414.76	400.92	393.81	389.86	371.02	368.90	363.41	358.79	354.25	332.62
22	404.99	414.76	400.92	393.81	389.86	371.02	368.90	363.41	358.79	354.25	332.62
23	404.99	414.76	400.92	393.81	389.86	371.02	368.90	363.41	358.79	354.25	332.62
24	404.99	414.76	400.92	393.81	389.86	371.02	368.90	363.41	358.79	354.25	332.62
25	406.61	416.42	402.52	395.38	391.42	372.50	370.38	364.86	360.23	355.67	333.95
26	414.71	424.71	410.54	403.26	399.21	379.92	377.76	372.13	367.40	362.76	340.61
27	424.43	434.66	420.16	412.71	408.57	388.83	386.61	380.85	376.01	371.26	348.59
28	440.23	450.84	435.80	428.07	423.77	403.30	401.00	395.03	390.01	385.07	361.56
29	453.19	464.11	448.63	440.67	436.25	415.17	412.80	406.66	401.49	396.41	372.20
30	459.67	470.75	455.04	446.97	442.49	421.11	418.71	412.47	407.23	402.08	377.53
31	469.39	480.70	464.67	456.42	451.84	430.01	427.56	421.19	415.84	410.58	385.51
32	479.11	490.66	474.29	465.87	461.20	438.92	436.41	429.91	424.45	419.08	393.49
33	485.18	496.88	480.30	471.78	467.05	444.48	441.95	435.36	429.83	424.40	398.48
34	491.66	503.51	486.72	478.08	473.29	450.42	447.85	441.18	435.57	430.06	403.80
35	494.90	506.83	489.92	481.23	476.41	453.39	450.80	444.09	438.44	432.90	406.46
36	498.14	510.15	493.13	484.38	479.52	456.35	453.75	446.99	441.31	435.73	409.13
37	501.38	513.47	496.34	487.53	482.64	459.32	456.70	449.90	444.18	438.57	411.79
38	504.62	516.79	499.55	490.68	485.76	462.29	459.65	452.81	447.05	441.40	414.45
39	511.10	523.42	505.96	496.98	492.00	468.23	465.56	458.62	452.80	447.07	419.77
40	517.58	530.06	512.38	503.29	498.24	474.16	471.46	464.44	458.54	452.74	425.09
41	527.30	540.01	522.00	512.74	507.59	483.07	480.31	473.16	467.15	461.24	433.07
42	536.62	549.55	531.22	521.79	516.56	491.60	488.80	481.52	475.40	469.39	440.72
43	549.57	562.82	544.05	534.40	529.04	503.47	500.60	493.15	486.88	480.72	451.37
44	565.77	579.41	560.09	550.15	544.63	518.32	515.36	507.68	501.23	494.89	464.67
45	584.81	598.91	578.93	568.66	562.95	535.75	532.70	524.76	518.10	511.54	480.31
46	607.49	622.13	601.38	590.71	584.79	556.53	553.36	545.11	538.19	531.38	498.93
47	633.00	648.26	626.64	615.52	609.35	579.90	576.60	568.01	560.79	553.70	519.89
48	662.16	678.13	655.50	643.88	637.42	606.62	603.16	594.18	586.62	579.21	543.84
49	690.92	707.57	683.97	671.84	665.10	632.96	629.35	619.98	612.10	604.36	567.45
50	723.32	740.76	716.04	703.34	696.28	662.64	658.86	649.05	640.80	632.70	594.06
51	755.31	773.52	747.72	734.45	727.08	691.95	688.01	677.76	669.15	660.68	620.34
52	790.55	809.60	782.60	768.71	761.00	724.23	720.10	709.38	700.36	691.50	649.28
53	826.18	846.10	817.88	803.37	795.31	756.88	752.56	741.36	731.94	722.68	678.55
54	864.66	885.51	855.96	840.78	832.34	792.13	787.61	775.88	766.02	756.33	710.15
55	903.13	924.91	894.05	878.19	869.38	827.38	822.66	810.40	800.11	789.99	741.75
56	944.85	967.63	935.35	918.75	909.54	865.59	860.65	847.84	837.06	826.48	776.01
57	986.97	1,010.76	977.04	959.71	950.08	904.18	899.02	885.63	874.38	863.32	810.60
58	1,031.92	1,056.80	1,021.54	1,003.42	993.36	945.36	939.97	925.97	914.20	902.64	847.52
59	1,054.20	1,079.61	1,043.59	1,025.08	1,014.80	965.77	960.26	945.96	933.94	922.12	865.82
60	1,099.15	1,125.65	1,088.10	1,068.79	1,058.07	1,006.95	1,001.20	986.29	973.76	961.45	902.74
61	1,138.03	1,165.47	1,126.58	1,106.60	1,095.50	1,042.57	1,036.62	1,021.18	1,008.20	995.46	934.67
62	1,163.54	1,191.60	1,151.84	1,131.41	1,120.06	1,065.94	1,059.86	1,044.08	1,030.81	1,017.77	955.62
63	1,195.54	1,224.36	1,183.52	1,162.52	1,150.86	1,095.25	1,089.00	1,072.72	1,059.15	1,045.76	981.90
64+	1,214.97	1,244.28	1,202.76	1,181.43	1,169.58	1,113.06	1,106.70	1,090.23	1,076.37	1,062.75	997.86

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HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 15

Los Angeles County. ZIP codes starting with 906–912, 915, 917–918, and 935 *(continued)*

Age	SmartCare HMO Platinum \$0	SmartCare HMO Platinum \$10	SmartCare HMO Platinum \$20	SmartCare HMO Platinum \$30	SmartCare HMO Platinum \$35	SmartCare HMO Gold \$30	SmartCare HMO Gold \$35	SmartCare HMO Gold \$40	SmartCare HMO Gold \$50	SmartCare HMO Gold \$55	SmartCare HMO Silver \$55
0–14	296.52	303.77	293.56	288.36	285.46	278.20	276.62	272.51	269.03	265.38	249.36
15	322.88	330.78	319.65	313.99	310.83	302.93	301.21	296.73	292.95	288.96	271.53
16	332.95	341.10	329.63	323.79	320.54	312.38	310.61	306.00	302.09	297.98	280.00
17	343.03	351.43	339.61	333.59	330.24	321.84	320.01	315.26	311.24	307.00	288.48
18	353.88	362.54	350.35	344.14	340.69	332.02	330.13	325.23	321.08	316.72	297.60
19	364.74	373.66	361.10	354.70	351.13	342.20	340.26	335.21	330.93	326.43	306.73
20	375.98	385.18	372.23	365.63	361.96	352.75	350.74	345.54	341.13	336.49	316.18
21	387.61	397.09	383.74	376.94	373.15	363.66	361.59	356.22	351.68	346.90	325.96
22	387.61	397.09	383.74	376.94	373.15	363.66	361.59	356.22	351.68	346.90	325.96
23	387.61	397.09	383.74	376.94	373.15	363.66	361.59	356.22	351.68	346.90	325.96
24	387.61	397.09	383.74	376.94	373.15	363.66	361.59	356.22	351.68	346.90	325.96
25	389.16	398.68	385.27	378.44	374.64	365.12	363.04	357.65	353.08	348.28	327.26
26	396.91	406.62	392.95	385.98	382.11	372.39	370.27	364.77	360.12	355.22	333.78
27	406.21	416.15	402.16	395.03	391.06	381.12	378.95	373.32	368.56	363.55	341.61
28	421.33	431.64	417.12	409.73	405.61	395.30	393.05	387.22	382.27	377.08	354.32
29	433.73	444.34	429.40	421.79	417.55	406.94	404.62	398.61	393.53	388.18	364.75
30	439.93	450.70	435.54	427.82	423.52	412.75	410.41	404.31	399.15	393.73	369.97
31	449.24	460.23	444.75	436.87	432.48	421.48	419.09	412.86	407.59	402.05	377.79
32	458.54	469.76	453.96	445.92	441.44	430.21	427.76	421.41	416.04	410.38	385.61
33	464.35	475.71	459.72	451.57	447.03	435.67	433.19	426.76	421.31	415.58	390.50
34	470.55	482.07	465.86	457.60	453.00	441.48	438.97	432.46	426.94	421.13	395.72
35	473.66	485.24	468.93	460.62	455.99	444.39	441.87	435.31	429.75	423.91	398.32
36	476.76	488.42	472.00	463.63	458.97	447.30	444.76	438.16	432.56	426.68	400.93
37	479.86	491.60	475.07	466.65	461.96	450.21	447.65	441.01	435.38	429.46	403.54
38	482.96	494.77	478.14	469.66	464.94	453.12	450.54	443.86	438.19	432.23	406.15
39	489.16	501.13	484.28	475.69	470.91	458.94	456.33	449.55	443.82	437.78	411.36
40	495.36	507.48	490.42	481.72	476.89	464.76	462.12	455.25	449.44	443.33	416.58
41	504.66	517.01	499.63	490.77	485.84	473.49	470.79	463.80	457.88	451.66	424.40
42	513.58	526.14	508.45	499.44	494.42	481.85	479.11	472.00	465.97	459.64	431.90
43	525.98	538.85	520.73	511.50	506.36	493.49	490.68	483.40	477.23	470.74	442.33
44	541.49	554.74	536.08	526.58	521.29	508.03	505.15	497.65	491.29	484.61	455.37
45	559.70	573.40	554.12	544.30	538.83	525.13	522.14	514.39	507.82	500.92	470.69
46	581.41	595.64	575.61	565.40	559.72	545.49	542.39	534.34	527.52	520.34	488.94
47	605.83	620.65	599.78	589.15	583.23	568.40	565.17	556.78	549.67	542.20	509.48
48	633.74	649.24	627.41	616.29	610.10	594.59	591.20	582.43	574.99	567.18	532.95
49	661.26	677.44	654.66	643.05	636.59	620.41	616.88	607.72	599.96	591.81	556.09
50	692.27	709.20	685.36	673.21	666.45	649.50	645.80	636.22	628.10	619.56	582.17
51	722.89	740.57	715.67	702.99	695.92	678.23	674.37	664.36	655.88	646.96	607.92
52	756.61	775.12	749.06	735.78	728.39	709.87	705.83	695.35	686.48	677.14	636.28
53	790.72	810.06	782.83	768.95	761.23	741.87	737.65	726.70	717.42	707.67	664.96
54	827.54	847.79	819.28	804.76	796.67	776.42	772.00	760.54	750.83	740.62	695.93
55	864.36	885.51	855.74	840.57	832.12	810.96	806.35	794.38	784.24	773.58	726.89
56	904.29	926.41	895.26	879.39	870.56	848.42	843.60	831.07	820.46	809.31	760.47
57	944.60	967.71	935.17	918.59	909.37	886.24	881.20	868.12	857.04	845.39	794.37
58	987.62	1,011.79	977.77	960.43	950.79	926.61	921.34	907.66	896.08	883.89	830.55
59	1,008.94	1,033.63	998.87	981.17	971.31	946.61	941.23	927.25	915.42	902.97	848.48
60	1,051.96	1,077.70	1,041.47	1,023.01	1,012.73	986.98	981.36	966.79	954.45	941.48	884.66
61	1,089.17	1,115.82	1,078.31	1,059.19	1,048.55	1,021.89	1,016.08	1,000.99	988.22	974.78	915.95
62	1,113.59	1,140.84	1,102.48	1,082.94	1,072.06	1,044.80	1,038.86	1,023.43	1,010.37	996.63	936.48
63	1,144.21	1,172.21	1,132.80	1,112.72	1,101.54	1,073.53	1,067.42	1,051.57	1,038.15	1,024.04	962.24
64+	1,162.83	1,191.27	1,151.22	1,130.82	1,119.45	1,090.98	1,084.77	1,068.66	1,055.04	1,040.70	977.88

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 16

Los Angeles County. ZIP codes not included in region 15

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	370.32	379.25	366.60	360.09	356.48	329.31	323.99	319.44	314.13	311.40	285.80
15	403.24	412.96	399.18	392.10	388.17	358.58	352.79	347.83	342.05	339.09	311.20
16	415.82	425.85	411.64	404.34	400.28	369.77	363.80	358.69	352.73	349.67	320.91
17	428.41	438.74	424.10	416.58	412.40	380.97	374.82	369.55	363.40	360.25	330.63
18	441.97	452.62	437.52	429.76	425.45	393.02	386.67	381.24	374.90	371.65	341.09
19	455.52	466.50	450.94	442.94	438.50	405.07	398.53	392.93	386.40	383.05	351.55
20	469.56	480.88	464.84	456.59	452.01	417.56	410.81	405.04	398.31	394.85	362.38
21	484.08	495.75	479.21	470.71	465.99	430.47	423.52	417.57	410.63	407.07	373.59
22	484.08	495.75	479.21	470.71	465.99	430.47	423.52	417.57	410.63	407.07	373.59
23	484.08	495.75	479.21	470.71	465.99	430.47	423.52	417.57	410.63	407.07	373.59
24	484.08	495.75	479.21	470.71	465.99	430.47	423.52	417.57	410.63	407.07	373.59
25	486.02	497.73	481.13	472.59	467.85	432.19	425.21	419.24	412.27	408.69	375.08
26	495.70	507.65	490.71	482.01	477.17	440.80	433.69	427.59	420.48	416.83	382.56
27	507.32	519.55	502.21	493.30	488.36	451.13	443.85	437.61	430.34	426.60	391.52
28	526.20	538.88	520.90	511.66	506.53	467.92	460.37	453.90	446.35	442.48	406.09
29	541.69	554.75	536.24	526.73	521.44	481.70	473.92	467.26	459.49	455.51	418.05
30	549.43	562.68	543.91	534.26	528.90	488.58	480.70	473.94	466.06	462.02	424.02
31	561.05	574.58	555.41	545.55	540.08	498.91	490.86	483.96	475.92	471.79	432.99
32	572.67	586.47	566.91	556.85	551.26	509.25	501.02	493.98	485.77	481.56	441.96
33	579.93	593.91	574.10	563.91	558.25	515.70	507.38	500.25	491.93	487.66	447.56
34	587.67	601.84	581.76	571.44	565.71	522.59	514.15	506.93	498.50	494.18	453.54
35	591.55	605.81	585.60	575.21	569.44	526.03	517.54	510.27	501.79	497.43	456.53
36	595.42	609.77	589.43	578.97	573.17	529.48	520.93	513.61	505.07	500.69	459.51
37	599.29	613.74	593.26	582.74	576.89	532.92	524.32	516.95	508.36	503.95	462.50
38	603.16	617.71	597.10	586.51	580.62	536.37	527.71	520.29	511.64	507.20	465.49
39	610.91	625.64	604.77	594.04	588.08	543.25	534.48	526.97	518.21	513.72	471.47
40	618.65	633.57	612.43	601.57	595.53	550.14	541.26	533.65	524.78	520.23	477.45
41	630.27	645.47	623.93	612.87	606.72	560.47	551.42	543.67	534.64	530.00	486.41
42	641.41	656.87	634.96	623.69	617.44	570.37	561.16	553.28	544.08	539.36	495.01
43	656.90	672.73	650.29	638.75	632.35	584.15	574.72	566.64	557.22	552.39	506.96
44	676.26	692.56	669.46	657.58	650.99	601.37	591.66	583.34	573.65	568.67	521.90
45	699.01	715.86	691.98	679.71	672.89	621.60	611.56	602.97	592.94	587.80	539.46
46	726.12	743.63	718.82	706.07	698.98	645.70	635.28	626.35	615.94	610.60	560.38
47	756.62	774.86	749.01	735.72	728.34	672.82	661.96	652.66	641.81	636.24	583.92
48	791.47	810.55	783.51	769.61	761.89	703.82	692.46	682.72	671.37	665.55	610.82
49	825.84	845.75	817.54	803.03	794.98	734.38	722.53	712.37	700.53	694.45	637.34
50	864.57	885.41	855.87	840.69	832.26	768.82	756.41	745.78	733.38	727.02	667.23
51	902.81	924.58	893.73	877.88	869.07	802.83	789.87	778.76	765.82	759.18	696.74
52	944.92	967.71	935.42	918.83	909.61	840.28	826.71	815.09	801.54	794.59	729.25
53	987.52	1,011.33	977.59	960.25	950.62	878.16	863.98	851.84	837.68	830.41	762.12
54	1,033.51	1,058.43	1,023.12	1,004.97	994.89	919.05	904.22	891.51	876.69	869.08	797.61
55	1,079.50	1,105.52	1,068.64	1,049.68	1,039.16	959.95	944.45	931.18	915.70	907.76	833.10
56	1,129.36	1,156.59	1,118.00	1,098.17	1,087.15	1,004.29	988.07	974.19	957.99	949.68	871.58
57	1,179.70	1,208.14	1,167.84	1,147.12	1,135.62	1,049.06	1,032.12	1,017.61	1,000.70	992.02	910.44
58	1,233.44	1,263.17	1,221.03	1,199.37	1,187.34	1,096.84	1,079.13	1,063.96	1,046.28	1,037.20	951.91
59	1,260.06	1,290.44	1,247.39	1,225.26	1,212.97	1,120.51	1,102.42	1,086.93	1,068.86	1,059.59	972.45
60	1,313.79	1,345.47	1,300.58	1,277.51	1,264.69	1,168.30	1,149.43	1,133.28	1,114.44	1,104.77	1,013.92
61	1,360.27	1,393.06	1,346.59	1,322.70	1,309.43	1,209.62	1,190.09	1,173.37	1,153.86	1,143.85	1,049.79
62	1,390.76	1,424.29	1,376.78	1,352.35	1,338.79	1,236.74	1,216.77	1,199.67	1,179.73	1,169.50	1,073.32
63	1,429.00	1,463.46	1,414.63	1,389.54	1,375.60	1,270.75	1,250.23	1,232.66	1,212.17	1,201.66	1,102.84
64+	1,452.24	1,487.25	1,437.63	1,412.13	1,397.97	1,291.41	1,270.56	1,252.71	1,231.89	1,221.21	1,120.77

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 16

Los Angeles County. ZIP codes not included in region 15 (*continued*)

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	319.87	327.59	316.66	311.04	307.92	293.04	291.37	287.03	283.38	279.80	262.71
15	348.31	356.71	344.81	338.69	335.29	319.09	317.27	312.55	308.57	304.67	286.07
16	359.18	367.84	355.57	349.26	345.76	329.05	327.17	322.30	318.21	314.18	295.00
17	370.05	378.97	366.33	359.83	356.22	339.01	337.08	332.06	327.84	323.69	303.92
18	381.76	390.96	377.92	371.22	367.49	349.74	347.74	342.56	338.21	333.93	313.54
19	393.47	402.95	389.51	382.60	378.76	360.46	358.41	353.07	348.58	344.17	323.16
20	405.59	415.37	401.51	394.39	390.43	371.57	369.45	363.95	359.32	354.78	333.12
21	418.14	428.22	413.93	406.59	402.51	383.06	380.88	375.20	370.44	365.75	343.42
22	418.14	428.22	413.93	406.59	402.51	383.06	380.88	375.20	370.44	365.75	343.42
23	418.14	428.22	413.93	406.59	402.51	383.06	380.88	375.20	370.44	365.75	343.42
24	418.14	428.22	413.93	406.59	402.51	383.06	380.88	375.20	370.44	365.75	343.42
25	419.81	429.93	415.59	408.22	404.12	384.59	382.40	376.71	371.92	367.22	344.79
26	428.17	438.50	423.87	416.35	412.17	392.26	390.02	384.21	379.33	374.53	351.66
27	438.21	448.77	433.80	426.11	421.83	401.45	399.16	393.21	388.22	383.31	359.90
28	454.51	465.47	449.94	441.96	437.53	416.39	414.01	407.85	402.66	397.57	373.30
29	467.90	479.18	463.19	454.97	450.41	428.65	426.20	419.85	414.52	409.28	384.28
30	474.59	486.03	469.81	461.48	456.85	434.78	432.30	425.86	420.45	415.13	389.78
31	484.62	496.30	479.75	471.24	466.51	443.97	441.44	434.86	429.34	423.91	398.02
32	494.66	506.58	489.68	480.99	476.17	453.16	450.58	443.87	438.23	432.68	406.26
33	500.93	513.01	495.89	487.09	482.21	458.91	456.29	449.50	443.78	438.17	411.41
34	507.62	519.86	502.51	493.60	488.65	465.04	462.38	455.50	449.71	444.02	416.91
35	510.96	523.28	505.83	496.85	491.87	468.10	465.43	458.50	452.67	446.95	419.66
36	514.31	526.71	509.14	500.10	495.09	471.17	468.48	461.50	455.64	449.88	422.40
37	517.65	530.13	512.45	503.36	498.31	474.23	471.53	464.50	458.60	452.80	425.15
38	521.00	533.56	515.76	506.61	501.53	477.30	474.57	467.51	461.56	455.73	427.90
39	527.69	540.41	522.38	513.12	507.97	483.42	480.67	473.51	467.49	461.58	433.39
40	534.38	547.26	529.01	519.62	514.41	489.55	486.76	479.51	473.42	467.43	438.89
41	544.41	557.54	538.94	529.38	524.07	498.75	495.90	488.52	482.31	476.21	447.13
42	554.03	567.39	548.46	538.73	533.33	507.56	504.66	497.15	490.83	484.62	455.03
43	567.41	581.09	561.71	551.74	546.21	519.82	516.85	509.15	502.68	496.33	466.02
44	584.14	598.22	578.26	568.00	562.31	535.14	532.08	524.16	517.50	510.96	479.76
45	603.79	618.35	597.72	587.11	581.22	553.14	549.99	541.80	534.91	528.15	495.90
46	627.21	642.33	620.90	609.88	603.77	574.59	571.32	562.81	555.66	548.63	515.13
47	653.55	669.30	646.98	635.50	629.12	598.73	595.31	586.44	578.99	571.67	536.76
48	683.65	700.14	676.78	664.77	658.10	626.31	622.73	613.46	605.66	598.00	561.49
49	713.34	730.54	706.17	693.64	686.68	653.50	649.78	640.10	631.97	623.97	585.87
50	746.79	764.80	739.28	726.17	718.88	684.15	680.25	670.12	661.60	653.23	613.34
51	779.83	798.63	771.98	758.29	750.68	714.41	710.34	699.76	690.86	682.13	640.47
52	816.20	835.88	808.00	793.66	785.70	747.74	743.47	732.40	723.09	713.95	670.35
53	853.00	873.56	844.42	829.44	821.12	781.45	776.99	765.42	755.69	746.13	700.57
54	892.72	914.25	883.75	868.07	859.36	817.84	813.17	801.06	790.88	780.88	733.20
55	932.45	954.93	923.07	906.69	897.60	854.23	849.36	836.71	826.07	815.63	765.82
56	975.51	999.03	965.70	948.57	939.06	893.68	888.59	875.35	864.23	853.30	801.19
57	1,019.00	1,043.57	1,008.75	990.86	980.92	933.52	928.20	914.37	902.75	891.34	836.91
58	1,065.41	1,091.10	1,054.70	1,035.99	1,025.60	976.04	970.47	956.02	943.87	931.94	875.03
59	1,088.41	1,114.65	1,077.47	1,058.35	1,047.73	997.11	991.42	976.66	964.25	952.05	893.92
60	1,134.82	1,162.18	1,123.41	1,103.48	1,092.41	1,039.63	1,033.70	1,018.31	1,005.37	992.65	932.04
61	1,174.97	1,203.29	1,163.15	1,142.51	1,131.05	1,076.40	1,070.26	1,054.33	1,040.93	1,027.76	965.00
62	1,201.31	1,230.27	1,189.23	1,168.13	1,156.41	1,100.54	1,094.26	1,077.96	1,064.26	1,050.81	986.64
63	1,234.34	1,264.10	1,221.93	1,200.25	1,188.21	1,130.80	1,124.35	1,107.60	1,093.53	1,079.70	1,013.77
64+	1,254.42	1,284.66	1,241.79	1,219.77	1,207.53	1,149.18	1,142.64	1,125.60	1,111.32	1,097.25	1,030.26

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 16

Los Angeles County. ZIP codes not included in region 15

Age	SmartCare HMO Platinum \$0	SmartCare HMO Platinum \$10	SmartCare HMO Platinum \$20	SmartCare HMO Platinum \$30	SmartCare HMO Platinum \$35	SmartCare HMO Gold \$30	SmartCare HMO Gold \$35	SmartCare HMO Gold \$40	SmartCare HMO Gold \$50	SmartCare HMO Gold \$55	SmartCare HMO Silver \$55
0–14	306.28	313.77	303.22	297.85	294.85	287.36	285.72	281.48	277.89	274.11	257.57
15	333.50	341.66	330.17	324.32	321.06	312.90	311.12	306.50	302.59	298.47	280.46
16	343.91	352.33	340.48	334.44	331.08	322.67	320.83	316.07	312.03	307.79	289.22
17	354.32	362.99	350.79	344.57	341.11	332.43	330.54	325.63	321.48	317.11	297.97
18	365.53	374.48	361.88	355.47	351.90	342.95	341.00	335.94	331.65	327.14	307.40
19	376.74	385.96	372.98	366.37	362.69	353.47	351.46	346.24	341.82	337.17	316.82
20	388.35	397.85	384.48	377.66	373.87	364.36	362.29	356.91	352.35	347.56	326.59
21	400.36	410.16	396.37	389.34	385.43	375.63	373.49	367.95	363.25	358.31	336.69
22	400.36	410.16	396.37	389.34	385.43	375.63	373.49	367.95	363.25	358.31	336.69
23	400.36	410.16	396.37	389.34	385.43	375.63	373.49	367.95	363.25	358.31	336.69
24	400.36	410.16	396.37	389.34	385.43	375.63	373.49	367.95	363.25	358.31	336.69
25	401.96	411.80	397.95	390.90	386.97	377.13	374.99	369.42	364.71	359.75	338.03
26	409.97	420.00	405.88	398.69	394.68	384.64	382.46	376.78	371.97	366.91	344.77
27	419.58	429.85	415.39	408.03	403.93	393.66	391.42	385.61	380.69	375.51	352.85
28	435.19	445.84	430.85	423.21	418.96	408.31	405.99	399.96	394.85	389.49	365.98
29	448.01	458.97	443.54	435.67	431.30	420.33	417.94	411.73	406.48	400.95	376.75
30	454.41	465.53	449.88	441.90	437.46	426.34	423.91	417.62	412.29	406.69	382.14
31	464.02	475.37	459.39	451.25	446.71	435.35	432.88	426.45	421.01	415.29	390.22
32	473.63	485.22	468.90	460.59	455.96	444.37	441.84	435.28	429.73	423.88	398.30
33	479.63	491.37	474.85	466.43	461.75	450.00	447.44	440.80	435.18	429.26	403.35
34	486.04	497.93	481.19	472.66	467.91	456.01	453.42	446.69	440.99	434.99	408.74
35	489.24	501.21	484.36	475.78	471.00	459.02	456.41	449.63	443.89	437.86	411.43
36	492.45	504.50	487.53	478.89	474.08	462.02	459.40	452.58	446.80	440.73	414.13
37	495.65	507.78	490.70	482.01	477.16	465.03	462.38	455.52	449.71	443.59	416.82
38	498.85	511.06	493.87	485.12	480.25	468.03	465.37	458.46	452.61	446.46	419.51
39	505.26	517.62	500.22	491.35	486.41	474.04	471.35	464.35	458.42	452.19	424.90
40	511.66	524.18	506.56	497.58	492.58	480.05	477.32	470.24	464.24	457.92	430.29
41	521.27	534.03	516.07	506.92	501.83	489.07	486.29	479.07	472.95	466.52	438.37
42	530.48	543.46	525.19	515.88	510.70	497.71	494.88	487.53	481.31	474.77	446.11
43	543.29	556.59	537.87	528.34	523.03	509.73	506.83	499.31	492.93	486.23	456.89
44	559.31	572.99	553.73	543.91	538.45	524.75	521.77	514.02	507.46	500.56	470.35
45	578.12	592.27	572.35	562.21	556.56	542.41	539.32	531.32	524.54	517.40	486.18
46	600.54	615.24	594.55	584.01	578.15	563.44	560.24	551.92	544.88	537.47	505.03
47	625.77	641.08	619.52	608.54	602.43	587.11	583.77	575.10	567.76	560.04	526.24
48	654.59	670.61	648.06	636.57	630.18	614.15	610.66	601.59	593.92	585.84	550.49
49	683.02	699.73	676.20	664.22	657.54	640.82	637.18	627.72	619.71	611.28	574.39
50	715.05	732.54	707.91	695.36	688.38	670.87	667.06	657.15	648.77	639.95	601.33
51	746.68	764.95	739.23	726.12	718.83	700.55	696.56	686.22	677.47	668.25	627.92
52	781.51	800.63	773.71	760.00	752.36	733.23	729.06	718.23	709.07	699.43	657.22
53	816.74	836.72	808.59	794.26	786.28	766.28	761.93	750.61	741.03	730.96	686.84
54	854.77	875.69	846.24	831.24	822.89	801.97	797.41	785.57	775.54	765.00	718.83
55	892.81	914.65	883.90	868.23	859.51	837.65	832.89	820.52	810.05	799.04	750.81
56	934.05	956.90	924.73	908.33	899.21	876.34	871.36	858.42	847.47	835.94	785.49
57	975.68	999.56	965.95	948.83	939.29	915.41	910.20	896.69	885.25	873.21	820.51
58	1,020.12	1,045.09	1,009.94	992.04	982.08	957.10	951.66	937.53	925.57	912.98	857.88
59	1,042.14	1,067.64	1,031.74	1,013.46	1,003.28	977.76	972.20	957.77	945.55	932.69	876.40
60	1,086.58	1,113.17	1,075.74	1,056.67	1,046.06	1,019.46	1,013.66	998.61	985.87	972.46	913.77
61	1,125.02	1,152.55	1,113.79	1,094.05	1,083.06	1,055.52	1,049.52	1,033.93	1,020.74	1,006.86	946.09
62	1,150.24	1,178.39	1,138.76	1,118.58	1,107.34	1,079.18	1,073.05	1,057.11	1,043.62	1,029.43	967.31
63	1,181.87	1,210.79	1,170.08	1,149.34	1,137.79	1,108.86	1,102.55	1,086.18	1,072.32	1,057.74	993.90
64+	1,201.08	1,230.48	1,189.11	1,168.02	1,156.29	1,126.89	1,120.47	1,103.85	1,089.75	1,074.93	1,010.07

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 17

Riverside and San Bernardino counties *(continued)*

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	332.23	340.24	328.89	323.05	319.81	295.44	290.67	286.58	281.82	279.37	256.40
15	361.76	370.48	358.12	351.77	348.24	321.70	316.50	312.05	306.87	304.21	279.19
16	373.05	382.05	369.30	362.75	359.11	331.74	326.38	321.79	316.45	313.70	287.90
17	384.34	393.61	380.48	373.73	369.98	341.78	336.26	331.53	326.02	323.20	296.62
18	396.50	406.06	392.52	385.55	381.68	352.59	346.90	342.02	336.34	333.42	306.00
19	408.66	418.52	404.55	397.38	393.39	363.40	357.54	352.51	346.65	343.65	315.39
20	421.26	431.41	417.02	409.62	405.51	374.60	368.56	363.38	357.34	354.24	325.11
21	434.29	444.76	429.92	422.29	418.06	386.19	379.96	374.62	368.39	365.19	335.16
22	434.29	444.76	429.92	422.29	418.06	386.19	379.96	374.62	368.39	365.19	335.16
23	434.29	444.76	429.92	422.29	418.06	386.19	379.96	374.62	368.39	365.19	335.16
24	434.29	444.76	429.92	422.29	418.06	386.19	379.96	374.62	368.39	365.19	335.16
25	436.02	446.53	431.64	423.98	419.73	387.73	381.48	376.11	369.86	366.65	336.50
26	444.71	455.43	440.24	432.43	428.09	395.46	389.07	383.61	377.23	373.96	343.20
27	455.13	466.10	450.55	442.56	438.12	404.73	398.19	392.60	386.07	382.72	351.25
28	472.07	483.45	467.32	459.03	454.43	419.79	413.01	407.21	400.44	396.96	364.32
29	485.97	497.68	481.08	472.54	467.80	432.15	425.17	419.19	412.23	408.65	375.04
30	492.91	504.80	487.96	479.30	474.49	438.33	431.25	425.19	418.12	414.49	380.41
31	503.34	515.47	498.28	489.44	484.53	447.59	440.37	434.18	426.96	423.26	388.45
32	513.76	526.15	508.59	499.57	494.56	456.86	449.49	443.17	435.80	432.02	396.49
33	520.27	532.82	515.04	505.91	500.83	462.66	455.19	448.79	441.33	437.50	401.52
34	527.22	539.93	521.92	512.66	507.52	468.83	461.27	454.78	447.22	443.34	406.88
35	530.70	543.49	525.36	516.04	510.86	471.92	464.31	457.78	450.17	446.27	409.57
36	534.17	547.05	528.80	519.42	514.21	475.01	467.35	460.78	453.12	449.19	412.25
37	537.65	550.61	532.24	522.80	517.55	478.10	470.38	463.77	456.06	452.11	414.93
38	541.12	554.17	535.68	526.18	520.90	481.19	473.42	466.77	459.01	455.03	417.61
39	548.07	561.28	542.56	532.93	527.59	487.37	479.50	472.76	464.91	460.87	422.97
40	555.02	568.40	549.44	539.69	534.27	493.55	485.58	478.76	470.80	466.72	428.33
41	565.44	579.07	559.75	549.82	544.31	502.82	494.70	487.75	479.64	475.48	436.38
42	575.43	589.30	569.64	559.54	553.92	511.70	503.44	496.37	488.11	483.88	444.09
43	589.33	603.53	583.40	573.05	567.30	524.06	515.60	508.35	499.90	495.57	454.81
44	606.70	621.32	600.60	589.94	584.02	539.51	530.80	523.34	514.64	510.17	468.22
45	627.11	642.23	620.80	609.79	603.67	557.66	548.66	540.94	531.95	527.34	483.97
46	651.43	667.13	644.88	633.44	627.08	579.29	569.93	561.92	552.58	547.79	502.74
47	678.79	695.15	671.96	660.04	653.42	603.61	593.87	585.52	575.79	570.80	523.86
48	710.06	727.18	702.92	690.45	683.52	631.42	621.23	612.50	602.31	597.09	547.99
49	740.89	758.75	733.44	720.43	713.20	658.84	648.20	639.09	628.47	623.02	571.78
50	775.63	794.33	767.83	754.21	746.65	689.74	678.60	669.06	657.94	652.23	598.60
51	809.94	829.47	801.80	787.57	779.67	720.24	708.62	698.66	687.04	681.08	625.07
52	847.73	868.16	839.20	824.31	816.04	753.84	741.67	731.25	719.09	712.86	654.23
53	885.94	907.30	877.03	861.47	852.83	787.83	775.11	764.22	751.51	744.99	683.73
54	927.20	949.55	917.88	901.59	892.55	824.52	811.20	799.80	786.51	779.69	715.57
55	968.46	991.81	958.72	941.71	932.26	861.20	847.30	835.39	821.50	814.38	747.41
56	1,013.19	1,037.62	1,003.00	985.21	975.32	900.98	886.44	873.98	859.45	851.99	781.93
57	1,058.35	1,083.87	1,047.71	1,029.12	1,018.80	941.15	925.95	912.94	897.76	889.97	816.79
58	1,106.56	1,133.24	1,095.43	1,076.00	1,065.21	984.01	968.13	954.52	938.65	930.51	853.99
59	1,130.45	1,157.70	1,119.08	1,099.22	1,088.20	1,005.25	989.02	975.12	958.91	950.60	872.42
60	1,178.65	1,207.07	1,166.80	1,146.10	1,134.60	1,048.12	1,031.20	1,016.71	999.80	991.13	909.62
61	1,220.34	1,249.76	1,208.07	1,186.64	1,174.74	1,085.19	1,067.67	1,052.67	1,035.17	1,026.19	941.80
62	1,247.70	1,277.78	1,235.16	1,213.24	1,201.07	1,109.52	1,091.61	1,076.27	1,058.38	1,049.20	962.92
63	1,282.01	1,312.92	1,269.12	1,246.60	1,234.10	1,140.03	1,121.63	1,105.86	1,087.48	1,078.05	989.39
64+	1,302.87	1,334.28	1,289.76	1,266.87	1,254.18	1,158.57	1,139.88	1,123.86	1,105.17	1,095.57	1,005.48

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 17

Riverside and San Bernardino counties

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0–14	303.28	310.59	300.23	294.91	291.95	277.84	276.26	272.14	268.68	265.29	249.09
15	330.24	338.20	326.92	321.12	317.90	302.54	300.81	296.33	292.57	288.87	271.23
16	340.55	348.76	337.12	331.14	327.82	311.98	310.20	305.58	301.70	297.88	279.69
17	350.85	359.31	347.33	341.16	337.74	321.42	319.59	314.83	310.83	306.90	288.16
18	361.96	370.68	358.32	351.96	348.43	331.59	329.70	324.79	320.66	316.61	297.28
19	373.06	382.05	369.30	362.75	359.11	341.76	339.81	334.75	330.50	326.32	306.39
20	384.55	393.82	380.69	373.93	370.18	352.30	350.29	345.07	340.68	336.38	315.84
21	396.45	406.00	392.46	385.50	381.63	363.19	361.12	355.74	351.22	346.78	325.60
22	396.45	406.00	392.46	385.50	381.63	363.19	361.12	355.74	351.22	346.78	325.60
23	396.45	406.00	392.46	385.50	381.63	363.19	361.12	355.74	351.22	346.78	325.60
24	396.45	406.00	392.46	385.50	381.63	363.19	361.12	355.74	351.22	346.78	325.60
25	398.03	407.63	394.03	387.04	383.16	364.64	362.56	357.16	352.63	348.17	326.91
26	405.96	415.75	401.88	394.75	390.79	371.91	369.79	364.28	359.65	355.10	333.42
27	415.48	425.49	411.30	404.00	399.95	380.62	378.45	372.82	368.08	363.42	341.23
28	430.94	441.33	426.60	419.04	414.83	394.79	392.54	386.69	381.78	376.95	353.93
29	443.62	454.32	439.16	431.37	427.04	406.41	404.09	398.07	393.02	388.05	364.35
30	449.97	460.81	445.44	437.54	433.15	412.22	409.87	403.77	398.64	393.59	369.56
31	459.48	470.56	454.86	446.79	442.31	420.94	418.54	412.30	407.06	401.92	377.37
32	469.00	480.30	464.28	456.04	451.47	429.65	427.20	420.84	415.49	410.24	385.19
33	474.94	486.39	470.17	461.83	457.19	435.10	432.62	426.18	420.76	415.44	390.07
34	481.29	492.89	476.45	467.99	463.30	440.91	438.40	431.87	426.38	420.99	395.28
35	484.46	496.14	479.59	471.08	466.35	443.82	441.29	434.72	429.19	423.76	397.89
36	487.63	499.38	482.73	474.16	469.40	446.72	444.18	437.56	432.00	426.54	400.49
37	490.80	502.63	485.86	477.25	472.46	449.63	447.07	440.41	434.81	429.31	403.10
38	493.97	505.88	489.00	480.33	475.51	452.54	449.95	443.25	437.62	432.09	405.70
39	500.31	512.38	495.28	486.50	481.62	458.35	455.73	448.95	443.24	437.63	410.91
40	506.66	518.87	501.56	492.67	487.72	464.16	461.51	454.64	448.86	443.18	416.12
41	516.17	528.62	510.98	501.92	496.88	472.87	470.18	463.17	457.29	451.51	423.94
42	525.29	537.96	520.01	510.78	505.66	481.23	478.48	471.36	465.37	459.48	431.42
43	537.98	550.95	532.57	523.12	517.87	492.85	490.04	482.74	476.61	470.58	441.84
44	553.84	567.19	548.27	538.54	533.14	507.38	504.48	496.97	490.65	484.45	454.87
45	572.47	586.27	566.71	556.66	551.07	524.45	521.46	513.69	507.16	500.75	470.17
46	594.67	609.01	588.69	578.25	572.44	544.79	541.68	533.61	526.83	520.17	488.40
47	619.65	634.58	613.41	602.53	596.49	567.67	564.43	556.02	548.96	542.02	508.92
48	648.19	663.82	641.67	630.29	623.96	593.82	590.43	581.64	574.25	566.98	532.36
49	676.34	692.64	669.54	657.66	651.06	619.60	616.07	606.89	599.18	591.60	555.48
50	708.05	725.12	700.93	688.50	681.59	648.66	644.96	635.35	627.28	619.35	581.53
51	739.37	757.20	731.94	718.95	711.74	677.35	673.49	663.46	655.03	646.74	607.25
52	773.86	792.52	766.08	752.49	744.94	708.95	704.90	694.41	685.58	676.91	635.58
53	808.75	828.25	800.62	786.41	778.53	740.91	736.68	725.71	716.49	707.43	664.23
54	846.41	866.82	837.90	823.04	814.78	775.41	770.99	759.51	749.86	740.37	695.16
55	884.07	905.39	875.18	859.66	851.03	809.92	805.29	793.30	783.22	773.32	726.10
56	924.91	947.21	915.61	899.36	890.34	847.32	842.49	829.94	819.40	809.03	759.63
57	966.14	989.43	956.42	939.46	930.03	885.10	880.05	866.94	855.92	845.10	793.49
58	1,010.14	1,034.50	999.99	982.25	972.39	925.41	920.13	906.43	894.91	883.59	829.64
59	1,031.95	1,056.83	1,021.57	1,003.45	993.38	945.39	939.99	925.99	914.23	902.67	847.55
60	1,075.95	1,101.89	1,065.13	1,046.24	1,035.74	985.70	980.08	965.48	953.21	941.16	883.69
61	1,114.01	1,140.87	1,102.81	1,083.25	1,072.38	1,020.57	1,014.74	999.63	986.93	974.45	914.94
62	1,138.99	1,166.45	1,127.54	1,107.53	1,096.42	1,043.45	1,037.49	1,022.04	1,009.06	996.30	935.46
63	1,170.31	1,198.52	1,158.54	1,137.99	1,126.57	1,072.14	1,066.02	1,050.15	1,036.80	1,023.69	961.18
64+	1,189.35	1,218.00	1,177.38	1,156.50	1,144.89	1,089.57	1,083.36	1,067.22	1,053.66	1,040.34	976.80

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 17

Riverside and San Bernardino counties

Age	SmartCare HMO Platinum \$0	SmartCare HMO Platinum \$10	SmartCare HMO Platinum \$20	SmartCare HMO Platinum \$30	SmartCare HMO Platinum \$35	SmartCare HMO Gold \$30	SmartCare HMO Gold \$35	SmartCare HMO Gold \$40	SmartCare HMO Gold \$50	SmartCare HMO Gold \$55	SmartCare HMO Silver \$55
0–14	290.39	297.50	287.50	282.40	279.56	272.45	270.91	266.88	263.48	259.90	244.21
15	316.21	323.94	313.05	307.50	304.41	296.67	294.99	290.61	286.90	283.00	265.92
16	326.08	334.06	322.82	317.10	313.92	305.93	304.19	299.68	295.85	291.83	274.22
17	335.95	344.17	332.59	326.70	323.42	315.19	313.40	308.75	304.81	300.66	282.52
18	346.58	355.06	343.12	337.04	333.65	325.17	323.32	318.52	314.45	310.18	291.46
19	357.20	365.94	353.64	347.37	343.88	335.14	333.23	328.28	324.09	319.69	300.39
20	368.21	377.22	364.54	358.08	354.48	345.47	343.50	338.40	334.08	329.54	309.65
21	379.60	388.89	375.81	369.15	365.44	356.15	354.12	348.87	344.41	339.73	319.23
22	379.60	388.89	375.81	369.15	365.44	356.15	354.12	348.87	344.41	339.73	319.23
23	379.60	388.89	375.81	369.15	365.44	356.15	354.12	348.87	344.41	339.73	319.23
24	379.60	388.89	375.81	369.15	365.44	356.15	354.12	348.87	344.41	339.73	319.23
25	381.12	390.44	377.32	370.63	366.90	357.57	355.54	350.26	345.79	341.09	320.51
26	388.71	398.22	384.83	378.01	374.21	364.70	362.62	357.24	352.68	347.89	326.89
27	397.82	407.56	393.85	386.87	382.98	373.25	371.12	365.61	360.95	356.04	334.55
28	412.63	422.72	408.51	401.27	397.24	387.14	384.93	379.22	374.38	369.29	347.00
29	424.77	435.17	420.53	413.08	408.93	398.53	396.27	390.38	385.40	380.16	357.22
30	430.85	441.39	426.55	418.99	414.78	404.23	401.93	395.96	390.91	385.60	362.32
31	439.96	450.72	435.57	427.85	423.55	412.78	410.43	404.34	399.18	393.75	369.99
32	449.07	460.06	444.59	436.71	432.32	421.33	418.93	412.71	407.44	401.90	377.65
33	454.76	465.89	450.22	442.24	437.80	426.67	424.24	417.94	412.61	407.00	382.44
34	460.84	472.11	456.24	448.15	443.65	432.37	429.91	423.52	418.12	412.43	387.54
35	463.87	475.22	459.24	451.10	446.57	435.22	432.74	426.32	420.87	415.15	390.10
36	466.91	478.33	462.25	454.06	449.49	438.06	435.57	429.11	423.63	417.87	392.65
37	469.95	481.45	465.26	457.01	452.42	440.91	438.41	431.90	426.39	420.59	395.20
38	472.98	484.56	468.26	459.96	455.34	443.76	441.24	434.69	429.14	423.31	397.76
39	479.06	490.78	474.28	465.87	461.19	449.46	446.91	440.27	434.65	428.74	402.87
40	485.13	497.00	480.29	471.78	467.04	455.16	452.57	445.85	440.16	434.18	407.97
41	494.24	506.33	489.31	480.64	475.81	463.71	461.07	454.22	448.43	442.33	415.64
42	502.97	515.28	497.95	489.13	484.21	471.90	469.22	462.25	456.35	450.15	422.98
43	515.12	527.72	509.98	500.94	495.91	483.30	480.55	473.41	467.37	461.02	433.19
44	530.30	543.28	525.01	515.70	510.52	497.54	494.71	487.37	481.15	474.61	445.96
45	548.14	561.56	542.67	533.06	527.70	514.28	511.36	503.76	497.33	490.57	460.97
46	569.40	583.33	563.72	553.73	548.16	534.23	531.19	523.30	516.62	509.60	478.84
47	593.32	607.83	587.40	576.98	571.19	556.66	553.50	545.28	538.32	531.00	498.95
48	620.65	635.83	614.45	603.56	597.50	582.31	578.99	570.40	563.12	555.46	521.94
49	647.60	663.45	641.14	629.77	623.45	607.59	604.14	595.17	587.57	579.58	544.60
50	677.97	694.56	671.20	659.30	652.68	636.08	632.47	623.08	615.12	606.76	570.14
51	707.96	725.28	700.89	688.47	681.55	664.22	660.44	650.64	642.33	633.60	595.36
52	740.98	759.11	733.59	720.58	713.34	695.20	691.25	680.99	672.30	663.16	623.13
53	774.39	793.33	766.66	753.07	745.50	726.55	722.41	711.69	702.61	693.05	651.23
54	810.45	830.28	802.36	788.14	780.22	760.38	756.06	744.83	735.33	725.33	681.55
55	846.51	867.22	838.06	823.21	814.94	794.21	789.70	777.97	768.05	757.60	711.88
56	885.61	907.28	876.77	861.23	852.58	830.90	826.17	813.91	803.52	792.60	744.76
57	925.09	947.72	915.86	899.62	890.58	867.94	863.00	850.19	839.34	827.93	777.96
58	967.22	990.89	957.57	940.60	931.15	907.47	902.31	888.91	877.57	865.64	813.39
59	988.10	1,012.28	978.24	960.90	951.25	927.06	921.79	908.10	896.51	884.32	830.95
60	1,030.24	1,055.45	1,019.96	1,001.88	991.81	966.59	961.09	946.83	934.74	922.03	866.39
61	1,066.68	1,092.78	1,056.03	1,037.32	1,026.89	1,000.78	995.09	980.32	967.81	954.65	897.03
62	1,090.59	1,117.28	1,079.71	1,060.57	1,049.92	1,023.22	1,017.40	1,002.30	989.50	976.05	917.14
63	1,120.58	1,148.00	1,109.40	1,089.74	1,078.79	1,051.35	1,045.38	1,029.86	1,016.71	1,002.89	942.36
64+	1,138.80	1,166.67	1,127.43	1,107.45	1,096.32	1,068.45	1,062.36	1,046.61	1,033.23	1,019.19	957.69

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 18

Orange County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	371.50	380.46	367.77	361.24	357.62	330.36	325.03	320.46	315.13	312.40	286.71
15	404.52	414.28	400.46	393.35	389.41	359.72	353.92	348.94	343.14	340.17	312.19
16	417.15	427.21	412.95	405.63	401.56	370.95	364.96	359.83	353.85	350.78	321.94
17	429.78	440.14	425.45	417.91	413.71	382.18	376.01	370.72	364.56	361.40	331.68
18	443.37	454.06	438.91	431.13	426.80	394.27	387.91	382.45	376.10	372.83	342.17
19	456.97	467.99	452.38	444.35	439.89	406.36	399.80	394.18	387.63	384.27	352.67
20	471.05	482.41	466.32	458.04	453.45	418.89	412.12	406.33	399.58	396.11	363.54
21	485.62	497.33	480.74	472.21	467.47	431.84	424.87	418.90	411.93	408.36	374.78
22	485.62	497.33	480.74	472.21	467.47	431.84	424.87	418.90	411.93	408.36	374.78
23	485.62	497.33	480.74	472.21	467.47	431.84	424.87	418.90	411.93	408.36	374.78
24	485.62	497.33	480.74	472.21	467.47	431.84	424.87	418.90	411.93	408.36	374.78
25	487.56	499.32	482.66	474.10	469.34	433.57	426.57	420.57	413.58	410.00	376.28
26	497.28	509.27	492.28	483.54	478.69	442.21	435.07	428.95	421.82	418.16	383.77
27	508.93	521.20	503.81	494.88	489.91	452.57	445.26	439.01	431.71	427.96	392.77
28	527.87	540.60	522.56	513.29	508.14	469.41	461.83	455.34	447.77	443.89	407.38
29	543.41	556.51	537.95	528.40	523.10	483.23	475.43	468.75	460.95	456.96	419.38
30	551.18	564.47	545.64	535.96	530.58	490.14	482.23	475.45	467.55	463.49	425.37
31	562.84	576.41	557.18	547.29	541.80	500.50	492.42	485.50	477.43	473.29	434.37
32	574.49	588.34	568.71	558.62	553.02	510.87	502.62	495.56	487.32	483.09	443.36
33	581.78	595.80	575.92	565.71	560.03	517.35	508.99	501.84	493.50	489.22	448.99
34	589.55	603.76	583.62	573.26	567.51	524.26	515.79	508.54	500.09	495.75	454.98
35	593.43	607.74	587.46	577.04	571.25	527.71	519.19	511.89	503.38	499.02	457.98
36	597.32	611.72	591.31	580.82	574.99	531.16	522.59	515.24	506.68	502.28	460.98
37	601.20	615.69	595.15	584.60	578.73	534.62	525.99	518.60	509.97	505.55	463.98
38	605.09	619.67	599.00	588.37	582.47	538.07	529.39	521.95	513.27	508.82	466.97
39	612.85	627.63	606.69	595.93	589.95	544.98	536.19	528.65	519.86	515.35	472.97
40	620.62	635.59	614.38	603.48	597.43	551.89	542.98	535.35	526.45	521.89	478.97
41	632.28	647.52	625.92	614.82	608.65	562.26	553.18	545.41	536.34	531.69	487.96
42	643.45	658.96	636.98	625.68	619.40	572.19	562.95	555.04	545.81	541.08	496.58
43	658.99	674.88	652.36	640.79	634.36	586.01	576.55	568.44	558.99	554.15	508.58
44	678.41	694.77	671.59	659.68	653.06	603.28	593.54	585.20	575.47	570.48	523.57
45	701.24	718.14	694.19	681.87	675.03	623.58	613.51	604.89	594.83	589.67	541.18
46	728.43	745.99	721.11	708.31	701.21	647.76	637.30	628.35	617.90	612.54	562.17
47	759.03	777.33	751.39	738.06	730.66	674.97	664.07	654.74	643.85	638.27	585.78
48	793.99	813.13	786.01	772.06	764.32	706.06	694.66	684.90	673.51	667.67	612.76
49	828.47	848.44	820.14	805.59	797.51	736.72	724.83	714.64	702.76	696.67	639.37
50	867.32	888.23	858.60	843.37	834.91	771.27	758.82	748.15	735.71	729.33	669.36
51	905.69	927.52	896.58	880.67	871.84	805.38	792.38	781.25	768.26	761.59	698.96
52	947.93	970.79	938.40	921.75	912.51	842.95	829.35	817.69	804.10	797.12	731.57
53	990.67	1,014.55	980.71	963.31	953.65	880.96	866.73	854.55	840.35	833.06	764.55
54	1,036.80	1,061.80	1,026.38	1,008.17	998.06	921.98	907.10	894.35	879.48	871.85	800.15
55	1,082.94	1,109.05	1,072.05	1,053.03	1,042.47	963.01	947.46	934.14	918.61	910.65	835.76
56	1,132.96	1,160.27	1,121.56	1,101.67	1,090.61	1,007.49	991.22	977.29	961.04	952.71	874.36
57	1,183.46	1,211.99	1,171.56	1,150.78	1,139.23	1,052.40	1,035.41	1,020.86	1,003.88	995.18	913.34
58	1,237.36	1,267.20	1,224.92	1,203.19	1,191.12	1,100.33	1,082.57	1,067.35	1,049.61	1,040.51	954.94
59	1,264.07	1,294.55	1,251.36	1,229.16	1,216.83	1,124.08	1,105.94	1,090.39	1,072.27	1,062.97	975.55
60	1,317.98	1,349.75	1,304.72	1,281.58	1,268.72	1,172.02	1,153.10	1,136.89	1,117.99	1,108.29	1,017.15
61	1,364.60	1,397.50	1,350.88	1,326.91	1,313.60	1,213.47	1,193.88	1,177.10	1,157.54	1,147.50	1,053.13
62	1,395.19	1,428.83	1,381.16	1,356.66	1,343.05	1,240.68	1,220.65	1,203.49	1,183.49	1,173.22	1,076.74
63	1,433.56	1,468.12	1,419.14	1,393.96	1,379.98	1,274.79	1,254.21	1,236.59	1,216.03	1,205.48	1,106.35
64+	1,456.86	1,491.99	1,442.22	1,416.63	1,402.41	1,295.52	1,274.61	1,256.70	1,235.79	1,225.08	1,124.34

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 18

Orange County (continued)

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0-14	340.15	348.35	336.73	330.75	327.44	311.62	309.84	305.22	301.35	297.53	279.37
15	370.38	379.31	366.66	360.16	356.54	339.32	337.38	332.36	328.13	323.98	304.20
16	381.95	391.15	378.10	371.40	367.67	349.91	347.91	342.73	338.37	334.09	313.69
17	393.51	402.99	389.55	382.64	378.80	360.50	358.44	353.10	348.62	344.21	323.19
18	405.96	415.74	401.87	394.74	390.78	371.90	369.78	364.27	359.65	355.10	333.41
19	418.41	428.49	414.20	406.85	402.77	383.31	381.12	375.45	370.67	365.99	343.64
20	431.30	441.70	426.96	419.39	415.18	395.12	392.87	387.02	382.10	377.27	354.23
21	444.64	455.36	440.17	432.36	428.02	407.34	405.02	398.99	393.92	388.93	365.18
22	444.64	455.36	440.17	432.36	428.02	407.34	405.02	398.99	393.92	388.93	365.18
23	444.64	455.36	440.17	432.36	428.02	407.34	405.02	398.99	393.92	388.93	365.18
24	444.64	455.36	440.17	432.36	428.02	407.34	405.02	398.99	393.92	388.93	365.18
25	446.42	457.18	441.93	434.09	429.73	408.97	406.64	400.58	395.49	390.49	366.65
26	455.31	466.29	450.73	442.74	438.29	417.12	414.74	408.56	403.37	398.27	373.95
27	465.98	477.22	461.30	453.11	448.57	426.89	424.46	418.14	412.82	407.60	382.71
28	483.32	494.98	478.46	469.97	465.26	442.78	440.25	433.70	428.19	422.77	396.96
29	497.55	509.55	492.55	483.81	478.96	455.82	453.21	446.47	440.79	435.22	408.64
30	504.67	516.83	499.59	490.73	485.81	462.33	459.70	452.85	447.09	441.44	414.48
31	515.34	527.76	510.15	501.10	496.08	472.11	469.42	462.42	456.55	450.77	423.25
32	526.01	538.69	520.72	511.48	506.35	481.88	479.14	472.00	466.00	460.11	432.01
33	532.68	545.52	527.32	517.97	512.77	488.00	485.21	477.99	471.91	465.94	437.49
34	539.79	552.81	534.36	524.88	519.62	494.51	491.69	484.37	478.21	472.17	443.33
35	543.35	556.45	537.89	528.34	523.04	497.77	494.93	487.56	481.37	475.28	446.26
36	546.91	560.09	541.41	531.80	526.47	501.03	498.17	490.75	484.52	478.39	449.18
37	550.46	563.73	544.93	535.26	529.89	504.29	501.41	493.94	487.67	481.50	452.10
38	554.02	567.38	548.45	538.72	533.32	507.55	504.65	497.14	490.82	484.61	455.02
39	561.13	574.66	555.49	545.64	540.16	514.06	511.13	503.52	497.12	490.84	460.86
40	568.25	581.95	562.53	552.56	547.01	520.58	517.61	509.90	503.42	497.06	466.71
41	578.92	592.88	573.10	562.93	557.28	530.36	527.33	519.48	512.88	506.39	475.47
42	589.15	603.35	583.22	572.88	567.13	539.73	536.65	528.66	521.94	515.34	483.87
43	603.38	617.92	597.31	586.71	580.83	552.76	549.61	541.42	534.54	527.78	495.56
44	621.16	636.14	614.91	604.01	597.95	569.06	565.81	557.38	550.30	543.34	510.16
45	642.06	657.54	635.60	624.33	618.06	588.20	584.85	576.14	568.81	561.62	527.33
46	666.96	683.04	660.25	648.54	642.03	611.01	607.53	598.48	590.87	583.40	547.78
47	694.97	711.73	687.98	675.78	669.00	636.67	633.04	623.62	615.69	607.90	570.78
48	726.99	744.51	719.67	706.91	699.82	666.00	662.20	652.34	644.05	635.91	597.08
49	758.55	776.84	750.93	737.60	730.21	694.92	690.96	680.67	672.02	663.52	623.00
50	794.13	813.27	786.14	772.19	764.45	727.51	723.36	712.59	703.53	694.64	652.22
51	829.25	849.25	820.91	806.35	798.26	759.69	755.36	744.11	734.65	725.36	681.07
52	867.94	888.86	859.21	843.97	835.50	795.13	790.59	778.82	768.92	759.20	712.84
53	907.06	928.93	897.94	882.01	873.17	830.98	826.24	813.93	803.59	793.43	744.98
54	949.31	972.19	939.76	923.09	913.83	869.67	864.71	851.84	841.01	830.37	779.67
55	991.55	1,015.45	981.57	964.16	954.49	908.37	903.19	889.74	878.43	867.32	814.36
56	1,037.34	1,062.35	1,026.91	1,008.69	998.58	950.33	944.91	930.83	919.01	907.38	851.98
57	1,083.59	1,109.71	1,072.69	1,053.66	1,043.09	992.69	987.03	972.33	959.97	947.83	889.95
58	1,132.94	1,160.26	1,121.55	1,101.65	1,090.60	1,037.91	1,031.98	1,016.62	1,003.70	991.00	930.49
59	1,157.40	1,185.30	1,145.76	1,125.43	1,114.14	1,060.31	1,054.26	1,038.56	1,025.36	1,012.40	950.58
60	1,206.75	1,235.85	1,194.62	1,173.42	1,161.65	1,105.52	1,099.22	1,082.85	1,069.09	1,055.57	991.11
61	1,249.44	1,279.56	1,236.87	1,214.93	1,202.74	1,144.63	1,138.10	1,121.15	1,106.90	1,092.91	1,026.17
62	1,277.45	1,308.25	1,264.60	1,242.17	1,229.71	1,170.29	1,163.62	1,146.29	1,131.72	1,117.41	1,049.18
63	1,312.58	1,344.22	1,299.38	1,276.32	1,263.52	1,202.47	1,195.61	1,177.81	1,162.84	1,148.13	1,078.02
64+	1,333.92	1,366.08	1,320.51	1,297.08	1,284.06	1,222.02	1,215.06	1,196.97	1,181.76	1,166.79	1,095.54

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 18

Orange County

Age	SmartCare HMO Platinum \$0	SmartCare HMO Platinum \$10	SmartCare HMO Platinum \$20	SmartCare HMO Platinum \$30	SmartCare HMO Platinum \$35	SmartCare HMO Gold \$30	SmartCare HMO Gold \$35	SmartCare HMO Gold \$40	SmartCare HMO Gold \$50	SmartCare HMO Gold \$55	SmartCare HMO Silver \$55
0-14	323.08	330.99	319.86	314.19	311.03	303.12	301.40	296.93	293.14	289.15	271.70
15	351.80	360.41	348.29	342.12	338.68	330.07	328.19	323.32	319.19	314.85	295.85
16	362.78	371.66	359.16	352.80	349.25	340.37	338.43	333.41	329.16	324.68	305.08
17	373.76	382.91	370.03	363.47	359.82	350.67	348.68	343.50	339.12	334.51	314.32
18	385.59	395.02	381.74	374.97	371.21	361.77	359.71	354.37	349.85	345.09	324.26
19	397.41	407.14	393.45	386.47	382.59	372.86	370.74	365.24	360.58	355.67	334.21
20	409.66	419.68	405.57	398.38	394.38	384.35	382.17	376.49	371.69	366.64	344.51
21	422.33	432.66	418.12	410.71	406.58	396.24	393.99	388.14	383.18	377.97	355.16
22	422.33	432.66	418.12	410.71	406.58	396.24	393.99	388.14	383.18	377.97	355.16
23	422.33	432.66	418.12	410.71	406.58	396.24	393.99	388.14	383.18	377.97	355.16
24	422.33	432.66	418.12	410.71	406.58	396.24	393.99	388.14	383.18	377.97	355.16
25	424.02	434.40	419.79	412.35	408.21	397.83	395.56	389.69	384.72	379.49	356.58
26	432.47	443.05	428.15	420.56	416.34	405.75	403.44	397.45	392.38	387.05	363.69
27	442.60	453.43	438.19	430.42	426.10	415.26	412.90	406.77	401.58	396.12	372.21
28	459.07	470.31	454.49	446.44	441.95	430.71	428.26	421.91	416.52	410.86	386.06
29	472.59	484.15	467.87	459.58	454.96	443.39	440.87	434.33	428.78	422.95	397.43
30	479.35	491.07	474.56	466.15	461.47	449.73	447.18	440.54	434.91	429.00	403.11
31	489.48	501.46	484.60	476.01	471.23	459.24	456.63	449.85	444.11	438.07	411.63
32	499.62	511.84	494.63	485.86	480.98	468.75	466.09	459.17	453.31	447.14	420.16
33	505.95	518.33	500.90	492.03	487.08	474.70	472.00	464.99	459.05	452.81	425.48
34	512.71	525.26	507.59	498.60	493.59	481.04	478.30	471.20	465.19	458.86	431.17
35	516.09	528.72	510.94	501.88	496.84	484.21	481.45	474.30	468.25	461.88	434.01
36	519.47	532.18	514.28	505.17	500.09	487.38	484.60	477.41	471.32	464.91	436.85
37	522.85	535.64	517.63	508.45	503.35	490.55	487.76	480.51	474.38	467.93	439.69
38	526.22	539.10	520.97	511.74	506.60	493.72	490.91	483.62	477.45	470.96	442.53
39	532.98	546.02	527.66	518.31	513.10	500.06	497.21	489.83	483.58	477.00	448.22
40	539.74	552.95	534.35	524.88	519.61	506.40	503.52	496.04	489.71	483.05	453.90
41	549.88	563.33	544.39	534.74	529.37	515.90	512.97	505.36	498.91	492.12	462.42
42	559.59	573.28	554.00	544.18	538.72	525.02	522.03	514.28	507.72	500.82	470.59
43	573.10	587.13	567.38	557.33	551.73	537.70	534.64	526.70	519.98	512.91	481.96
44	590.00	604.43	584.11	573.76	567.99	553.55	550.40	542.23	535.31	528.03	496.16
45	609.85	624.77	603.76	593.06	587.10	572.17	568.92	560.47	553.32	545.79	512.85
46	633.50	649.00	627.18	616.06	609.87	594.36	590.98	582.21	574.78	566.96	532.74
47	660.10	676.26	653.52	641.93	635.48	619.32	615.80	606.66	598.92	590.77	555.12
48	690.51	707.41	683.62	671.50	664.76	647.85	644.17	634.60	626.51	617.99	580.69
49	720.50	738.13	713.31	700.66	693.62	675.99	672.14	662.16	653.71	644.82	605.91
50	754.28	772.74	746.76	733.52	726.15	707.69	703.66	693.21	684.37	675.06	634.32
51	787.65	806.92	779.79	765.97	758.27	738.99	734.79	723.88	714.64	704.92	662.38
52	824.39	844.56	816.16	801.70	793.64	773.46	769.06	757.64	747.98	737.81	693.28
53	861.56	882.64	852.96	837.84	829.42	808.33	803.73	791.80	781.70	771.07	724.53
54	901.68	923.74	892.68	876.86	868.05	845.97	841.16	828.67	818.10	806.98	758.27
55	941.80	964.84	932.40	915.87	906.67	883.62	878.59	865.55	854.50	842.88	792.01
56	985.30	1,009.41	975.47	958.18	948.55	924.43	919.17	905.52	893.97	881.81	828.59
57	1,029.22	1,054.40	1,018.95	1,000.89	990.83	965.64	960.15	945.89	933.82	921.12	865.53
58	1,076.10	1,102.43	1,065.36	1,046.48	1,035.96	1,009.62	1,003.88	988.97	976.35	963.08	904.95
59	1,099.33	1,126.23	1,088.36	1,069.07	1,058.33	1,031.41	1,025.55	1,010.32	997.43	983.87	924.49
60	1,146.21	1,174.25	1,134.77	1,114.65	1,103.46	1,075.40	1,069.28	1,053.41	1,039.96	1,025.82	963.91
61	1,186.75	1,215.79	1,174.91	1,154.08	1,142.49	1,113.44	1,107.10	1,090.67	1,076.75	1,062.11	998.01
62	1,213.36	1,243.05	1,201.25	1,179.96	1,168.10	1,138.40	1,131.92	1,115.12	1,100.89	1,085.92	1,020.38
63	1,246.72	1,277.23	1,234.28	1,212.40	1,200.22	1,169.70	1,163.05	1,145.78	1,131.16	1,115.78	1,048.44
64+	1,266.99	1,297.98	1,254.36	1,232.13	1,219.74	1,188.72	1,181.97	1,164.42	1,149.54	1,133.91	1,065.48

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 19

San Diego County (continued)

Age	Full Network HMO Platinum \$0	Full Network HMO Platinum \$10	Full Network HMO Platinum \$20	Full Network HMO Platinum \$30	Full Network HMO Platinum \$35	Full Network HMO Gold \$30	Full Network HMO Gold \$35	Full Network HMO Gold \$40	Full Network HMO Gold \$50	Full Network HMO Gold \$55	Full Network HMO Silver \$55
0-14	394.55	404.06	390.58	383.65	379.80	350.85	345.19	340.34	334.68	331.78	304.49
15	429.62	439.98	425.30	417.75	413.56	382.04	375.87	370.59	364.43	361.27	331.56
16	443.03	453.71	438.57	430.79	426.47	393.97	387.60	382.16	375.80	372.55	341.91
17	456.44	467.44	451.85	443.83	439.38	405.89	399.34	393.72	387.18	383.82	352.26
18	470.88	482.23	466.14	457.87	453.28	418.73	411.97	406.18	399.43	395.96	363.40
19	485.32	497.02	480.44	471.92	467.18	431.57	424.61	418.64	411.68	408.11	374.55
20	500.28	512.34	495.25	486.46	481.58	444.87	437.69	431.54	424.37	420.69	386.09
21	515.75	528.18	510.56	501.51	496.47	458.63	451.23	444.89	437.49	433.70	398.03
22	515.75	528.18	510.56	501.51	496.47	458.63	451.23	444.89	437.49	433.70	398.03
23	515.75	528.18	510.56	501.51	496.47	458.63	451.23	444.89	437.49	433.70	398.03
24	515.75	528.18	510.56	501.51	496.47	458.63	451.23	444.89	437.49	433.70	398.03
25	517.81	530.30	512.61	503.51	498.46	460.47	453.03	446.67	439.24	435.43	399.62
26	528.13	540.86	522.82	513.54	508.39	469.64	462.06	455.56	447.99	444.10	407.58
27	540.51	553.54	535.07	525.58	520.31	480.65	472.89	466.24	458.49	454.51	417.14
28	560.62	574.14	554.98	545.14	539.67	498.53	490.49	483.59	475.55	471.43	432.66
29	577.12	591.04	571.32	561.18	555.56	513.21	504.92	497.83	489.55	485.31	445.40
30	585.38	599.49	579.49	569.21	563.50	520.55	512.14	504.95	496.55	492.25	451.76
31	597.75	612.17	591.74	581.25	575.41	531.55	522.97	515.62	507.05	502.65	461.32
32	610.13	624.84	604.00	593.28	587.33	542.56	533.80	526.30	517.55	513.06	470.87
33	617.87	632.76	611.65	600.80	594.78	549.44	540.57	532.97	524.11	519.57	476.84
34	626.12	641.22	619.82	608.83	602.72	556.78	547.79	540.09	531.11	526.51	483.21
35	630.25	645.44	623.91	612.84	606.69	560.45	551.40	543.65	534.61	529.98	486.39
36	634.37	649.67	627.99	616.85	610.66	564.12	555.01	547.21	538.11	533.45	489.58
37	638.50	653.89	632.08	620.86	614.64	567.79	558.62	550.77	541.61	536.92	492.76
38	642.62	658.12	636.16	624.88	618.61	571.46	562.23	554.33	545.11	540.39	495.95
39	650.88	666.57	644.33	632.90	626.55	578.79	569.45	561.45	552.11	547.32	502.31
40	659.13	675.02	652.50	640.92	634.50	586.13	576.67	568.56	559.11	554.26	508.68
41	671.51	687.70	664.75	652.96	646.41	597.14	587.50	579.24	569.61	564.67	518.24
42	683.37	699.84	676.50	664.49	657.83	607.69	597.88	589.47	579.68	574.65	527.39
43	699.87	716.75	692.83	680.54	673.72	622.36	612.32	603.71	593.67	588.53	540.13
44	720.50	737.87	713.26	700.60	693.58	640.71	630.37	621.51	611.17	605.87	556.05
45	744.74	762.70	737.25	724.17	716.91	662.27	651.57	642.42	631.74	626.26	574.76
46	773.62	792.28	765.85	752.26	744.71	687.95	676.84	667.33	656.24	650.54	597.05
47	806.12	825.55	798.01	783.85	775.99	716.84	705.27	695.36	683.80	677.87	622.12
48	843.25	863.58	834.77	819.96	811.74	749.86	737.76	727.39	715.30	709.09	650.78
49	879.87	901.08	871.02	855.57	846.99	782.43	769.80	758.98	746.36	739.89	679.04
50	921.13	943.34	911.87	895.69	886.70	819.12	805.89	794.57	781.36	774.58	710.88
51	961.87	985.06	952.20	935.31	925.93	855.35	841.54	829.71	815.92	808.84	742.33
52	1,006.74	1,031.02	996.62	978.94	969.12	895.25	880.80	868.42	853.98	846.58	776.95
53	1,052.13	1,077.50	1,041.55	1,023.07	1,012.81	935.61	920.51	907.57	892.48	884.74	811.98
54	1,101.13	1,127.67	1,090.05	1,070.71	1,059.97	979.18	963.37	949.83	934.04	925.94	849.79
55	1,150.12	1,177.85	1,138.56	1,118.36	1,107.14	1,022.75	1,006.24	992.10	975.60	967.14	887.61
56	1,203.24	1,232.25	1,191.14	1,170.01	1,158.28	1,069.99	1,052.72	1,037.92	1,020.67	1,011.81	928.60
57	1,256.88	1,287.18	1,244.24	1,222.17	1,209.91	1,117.69	1,099.64	1,084.19	1,066.16	1,056.92	970.00
58	1,314.13	1,345.81	1,300.92	1,277.84	1,265.02	1,168.60	1,149.73	1,133.57	1,114.73	1,105.06	1,014.18
59	1,342.50	1,374.86	1,329.00	1,305.42	1,292.32	1,193.82	1,174.55	1,158.04	1,138.79	1,128.91	1,036.07
60	1,399.74	1,433.49	1,385.67	1,361.09	1,347.43	1,244.73	1,224.63	1,207.42	1,187.35	1,177.05	1,080.25
61	1,449.26	1,484.20	1,434.68	1,409.23	1,395.09	1,288.76	1,267.95	1,250.13	1,229.35	1,218.69	1,118.46
62	1,481.75	1,517.47	1,466.85	1,440.83	1,426.37	1,317.65	1,296.38	1,278.16	1,256.91	1,246.01	1,143.54
63	1,522.49	1,559.20	1,507.18	1,480.44	1,465.59	1,353.88	1,332.03	1,313.30	1,291.47	1,280.27	1,174.99
64+	1,547.25	1,584.54	1,531.68	1,504.53	1,489.41	1,375.89	1,353.69	1,334.67	1,312.47	1,301.10	1,194.09

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 19

San Diego County (continued)

Age	WholeCare HMO Platinum \$0	WholeCare HMO Platinum \$10	WholeCare HMO Platinum \$20	WholeCare HMO Platinum \$30	WholeCare HMO Platinum \$35	WholeCare HMO Gold \$30	WholeCare HMO Gold \$35	WholeCare HMO Gold \$40	WholeCare HMO Gold \$50	WholeCare HMO Gold \$55	WholeCare HMO Silver \$55
0-14	360.34	369.03	356.72	350.39	346.87	330.11	328.23	323.34	319.23	315.20	295.95
15	392.37	401.83	388.43	381.53	377.71	359.46	357.41	352.08	347.61	343.21	322.26
16	404.62	414.37	400.55	393.44	389.50	370.68	368.56	363.07	358.46	353.93	332.31
17	416.86	426.92	412.67	405.35	401.29	381.90	379.72	374.06	369.31	364.64	342.37
18	430.05	440.42	425.73	418.18	413.98	393.98	391.73	385.90	380.99	376.18	353.21
19	443.24	453.93	438.79	431.00	426.68	406.06	403.75	397.73	392.68	387.71	364.04
20	456.90	467.92	452.31	444.28	439.83	418.58	416.19	409.99	404.78	399.66	375.26
21	471.03	482.39	466.30	458.02	453.43	431.52	429.06	422.67	417.30	412.02	386.86
22	471.03	482.39	466.30	458.02	453.43	431.52	429.06	422.67	417.30	412.02	386.86
23	471.03	482.39	466.30	458.02	453.43	431.52	429.06	422.67	417.30	412.02	386.86
24	471.03	482.39	466.30	458.02	453.43	431.52	429.06	422.67	417.30	412.02	386.86
25	472.92	484.32	468.16	459.86	455.24	433.25	430.78	424.36	418.97	413.67	388.41
26	482.34	493.97	477.49	469.02	464.31	441.88	439.36	432.81	427.31	421.91	396.15
27	493.64	505.54	488.68	480.01	475.19	452.23	449.65	442.96	437.33	431.80	405.43
28	512.01	524.36	506.86	497.87	492.88	469.06	466.39	459.44	453.60	447.87	420.52
29	527.09	539.79	521.79	512.53	507.39	482.87	480.12	472.97	466.96	461.05	432.90
30	534.62	547.51	529.25	519.86	514.64	489.78	486.98	479.73	473.63	467.64	439.09
31	545.93	559.09	540.44	530.85	525.53	500.13	497.28	489.87	483.65	477.53	448.37
32	557.23	570.67	551.63	541.84	536.41	510.49	507.58	500.02	493.66	487.42	457.66
33	564.30	577.90	558.62	548.71	543.21	516.96	514.01	506.36	499.92	493.60	463.46
34	571.84	585.62	566.08	556.04	550.46	523.87	520.88	513.12	506.60	500.19	469.65
35	575.60	589.48	569.81	559.71	554.09	527.32	524.31	516.50	509.94	503.49	472.75
36	579.37	593.34	573.55	563.37	557.72	530.77	527.74	519.88	513.28	506.79	475.84
37	583.14	597.20	577.28	567.03	561.35	534.22	531.18	523.27	516.62	510.08	478.94
38	586.91	601.06	581.01	570.70	564.97	537.68	534.61	526.65	519.95	513.38	482.03
39	594.44	608.78	588.47	578.03	572.23	544.58	541.47	533.41	526.63	519.97	488.22
40	601.98	616.49	595.93	585.36	579.48	551.48	548.34	540.17	533.31	526.56	494.41
41	613.29	628.07	607.12	596.35	590.37	561.84	558.64	550.32	543.32	536.45	503.69
42	624.12	639.17	617.84	606.88	600.79	571.77	568.50	560.04	552.92	545.93	512.59
43	639.19	654.60	632.77	621.54	615.30	585.58	582.23	573.56	566.28	559.11	524.97
44	658.03	673.90	651.42	639.86	633.44	602.84	599.40	590.47	582.97	575.59	540.45
45	680.17	696.57	673.33	661.39	654.75	623.12	619.56	610.34	602.58	594.96	558.63
46	706.55	723.58	699.45	687.04	680.15	647.28	643.59	634.01	625.95	618.03	580.29
47	736.23	753.98	728.82	715.89	708.71	674.47	670.62	660.63	652.24	643.99	604.67
48	770.14	788.71	762.40	748.87	741.36	705.54	701.51	691.07	682.28	673.66	632.52
49	803.58	822.96	795.50	781.39	773.55	736.18	731.98	721.08	711.91	702.91	659.99
50	841.27	861.55	832.81	818.03	809.83	770.70	766.30	754.89	745.30	735.87	690.94
51	878.48	899.66	869.64	854.22	845.65	804.79	800.20	788.28	778.26	768.42	721.50
52	919.46	941.63	910.21	894.06	885.10	842.33	837.53	825.05	814.57	804.27	755.16
53	960.91	984.08	951.25	934.37	925.00	880.30	875.28	862.25	851.29	840.52	789.20
54	1,005.66	1,029.90	995.54	977.88	968.07	921.30	916.04	902.40	890.93	879.67	825.95
55	1,050.41	1,075.73	1,039.84	1,021.39	1,011.15	962.29	956.80	942.55	930.58	918.81	862.70
56	1,098.92	1,125.42	1,087.87	1,068.57	1,057.85	1,006.74	1,001.00	986.09	973.56	961.25	902.55
57	1,147.91	1,175.58	1,136.37	1,116.21	1,105.01	1,051.62	1,045.62	1,030.05	1,016.96	1,004.10	942.78
58	1,200.19	1,229.13	1,188.12	1,167.05	1,155.34	1,099.52	1,093.24	1,076.96	1,063.28	1,049.83	985.73
59	1,226.10	1,255.66	1,213.77	1,192.24	1,180.28	1,123.25	1,116.84	1,100.21	1,086.23	1,072.49	1,007.00
60	1,278.39	1,309.21	1,265.53	1,243.08	1,230.61	1,171.15	1,164.47	1,147.13	1,132.55	1,118.23	1,049.94
61	1,323.60	1,355.52	1,310.29	1,287.05	1,274.14	1,212.58	1,205.66	1,187.70	1,172.61	1,157.78	1,087.08
62	1,353.28	1,385.91	1,339.67	1,315.90	1,302.70	1,239.76	1,232.69	1,214.33	1,198.90	1,183.74	1,111.46
63	1,390.49	1,424.02	1,376.51	1,352.09	1,338.53	1,273.85	1,266.59	1,247.72	1,231.87	1,216.29	1,142.02
64+	1,413.09	1,447.17	1,398.90	1,374.06	1,360.29	1,294.56	1,287.18	1,268.01	1,251.90	1,236.06	1,160.58

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

HMO Rates

New and renewing business, effective October 1, 2025 through December 31, 2025

Region
19

San Diego County

Age	SmartCare HMO Platinum \$0	SmartCare HMO Platinum \$10	SmartCare HMO Platinum \$20	SmartCare HMO Platinum \$30	SmartCare HMO Platinum \$35	SmartCare HMO Gold \$30	SmartCare HMO Gold \$35	SmartCare HMO Gold \$40	SmartCare HMO Gold \$50	SmartCare HMO Gold \$55	SmartCare HMO Silver \$55
0-14	341.98	350.35	338.57	332.57	329.23	320.85	319.03	314.29	310.28	306.06	287.59
15	372.38	381.49	368.66	362.13	358.49	349.37	347.39	342.23	337.86	333.27	313.16
16	384.00	393.40	380.17	373.43	369.68	360.28	358.23	352.91	348.41	343.67	322.93
17	395.63	405.31	391.68	384.73	380.87	371.18	369.07	363.59	358.95	354.07	332.70
18	408.14	418.13	404.07	396.91	392.92	382.93	380.75	375.10	370.31	365.28	343.23
19	420.66	430.95	416.46	409.08	404.97	394.67	392.43	386.60	381.67	376.48	353.76
20	433.62	444.23	429.30	421.69	417.45	406.83	404.52	398.52	393.43	388.08	364.66
21	447.03	457.97	442.57	434.73	430.36	419.42	417.03	410.84	405.60	400.08	375.94
22	447.03	457.97	442.57	434.73	430.36	419.42	417.03	410.84	405.60	400.08	375.94
23	447.03	457.97	442.57	434.73	430.36	419.42	417.03	410.84	405.60	400.08	375.94
24	447.03	457.97	442.57	434.73	430.36	419.42	417.03	410.84	405.60	400.08	375.94
25	448.82	459.80	444.34	436.47	432.08	421.10	418.70	412.48	407.22	401.68	377.44
26	457.76	468.96	453.20	445.16	440.69	429.48	427.04	420.70	415.33	409.68	384.96
27	468.49	479.96	463.82	455.60	451.02	439.55	437.05	430.56	425.07	419.29	393.98
28	485.93	497.82	481.08	472.55	467.80	455.91	453.31	446.58	440.88	434.89	408.64
29	500.23	512.47	495.24	486.46	481.57	469.33	466.66	459.73	453.86	447.69	420.67
30	507.38	519.80	502.32	493.42	488.46	476.04	473.33	466.30	460.35	454.09	426.69
31	518.11	530.79	512.94	503.85	498.79	486.10	483.34	476.16	470.09	463.70	435.71
32	528.84	541.78	523.56	514.28	509.12	496.17	493.35	486.02	479.82	473.30	444.73
33	535.55	548.65	530.20	520.80	515.57	502.46	499.60	492.19	485.91	479.30	450.37
34	542.70	555.98	537.28	527.76	522.46	509.17	506.28	498.76	492.40	485.70	456.39
35	546.28	559.64	540.82	531.24	525.90	512.53	509.61	502.05	495.64	488.90	459.39
36	549.85	563.31	544.37	534.72	529.34	515.88	512.95	505.33	498.88	492.10	462.40
37	553.43	566.97	547.91	538.19	532.79	519.24	516.29	508.62	502.13	495.30	465.41
38	557.00	570.63	551.45	541.67	536.23	522.59	519.62	511.91	505.37	498.50	468.42
39	564.16	577.96	558.53	548.63	543.12	529.30	526.29	518.48	511.86	504.90	474.43
40	571.31	585.29	565.61	555.58	550.00	536.02	532.97	525.05	518.35	511.31	480.45
41	582.04	596.28	576.23	566.02	560.33	546.08	542.98	534.91	528.09	520.91	489.47
42	592.32	606.81	586.41	576.02	570.23	555.73	552.57	544.36	537.42	530.11	498.12
43	606.63	621.47	600.57	589.93	584.00	569.15	565.91	557.51	550.40	542.91	510.15
44	624.51	639.79	618.28	607.32	601.21	585.93	582.59	573.94	566.62	558.92	525.18
45	645.52	661.31	639.08	627.75	621.44	605.64	602.19	593.25	585.68	577.72	542.85
46	670.55	686.96	663.86	652.09	645.54	629.13	625.55	616.26	608.40	600.12	563.91
47	698.71	715.81	691.74	679.48	672.65	655.55	651.82	642.14	633.95	625.33	587.59
48	730.90	748.79	723.61	710.78	703.64	685.75	681.85	671.72	663.15	654.14	614.66
49	762.64	781.30	755.03	741.65	734.20	715.53	711.46	700.89	691.95	682.54	641.35
50	798.40	817.94	790.44	776.43	768.62	749.08	744.82	733.76	724.40	714.55	671.42
51	833.72	854.12	825.40	810.77	802.62	782.21	777.77	766.22	756.44	746.15	701.12
52	872.61	893.96	863.90	848.59	840.06	818.70	814.05	801.96	791.73	780.96	733.83
53	911.95	934.26	902.85	886.85	877.94	855.61	850.75	838.11	827.42	816.17	766.91
54	954.42	977.77	944.89	928.15	918.82	895.46	890.36	877.14	865.95	854.18	802.63
55	996.89	1,021.28	986.94	969.44	959.71	935.30	929.98	916.17	904.48	892.18	838.34
56	1,042.93	1,068.45	1,032.52	1,014.22	1,004.03	978.50	972.94	958.49	946.26	933.39	877.06
57	1,089.42	1,116.08	1,078.55	1,059.43	1,048.79	1,022.12	1,016.31	1,001.22	988.44	975.00	916.16
58	1,139.04	1,166.91	1,127.68	1,107.69	1,096.56	1,068.68	1,062.60	1,046.82	1,033.46	1,019.41	957.89
59	1,163.63	1,192.10	1,152.02	1,131.60	1,120.23	1,091.74	1,085.54	1,069.42	1,055.77	1,041.42	978.56
60	1,213.25	1,242.94	1,201.14	1,179.85	1,168.00	1,138.30	1,131.83	1,115.02	1,100.79	1,085.83	1,020.29
61	1,256.17	1,286.90	1,243.63	1,221.59	1,209.31	1,178.56	1,171.86	1,154.46	1,139.73	1,124.23	1,056.38
62	1,284.33	1,315.76	1,271.51	1,248.98	1,236.43	1,204.99	1,198.13	1,180.34	1,165.28	1,149.44	1,080.07
63	1,319.65	1,351.93	1,306.48	1,283.32	1,270.43	1,238.12	1,231.08	1,212.80	1,197.32	1,181.04	1,109.77
64+	1,341.09	1,373.91	1,327.71	1,304.19	1,291.08	1,258.26	1,251.09	1,232.52	1,216.80	1,200.24	1,127.82

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.



Salud HMO y Más (Health and More) **PLAN RATES**

Salud HMO y Más (Health and More)

NEW AND RENEWING BUSINESS,
EFFECTIVE OCTOBER 1, 2025 THROUGH DECEMBER 31, 2025

Salud HMO y Más (Health and More)

New and renewing business, effective October 1, 2025 through December 31, 2025

	Region 13 Imperial County										
Age	Salud HMO y Mas Platinum \$0	Salud HMO y Mas Platinum \$10	Salud HMO y Mas Platinum \$20	Salud HMO y Mas Platinum \$30	Salud HMO y Mas Platinum \$35	Salud HMO y Mas Gold \$30	Salud HMO y Mas Gold \$35	Salud HMO y Mas Gold \$40	Salud HMO y Mas Gold \$50	Salud HMO y Mas Gold \$55	Salud HMO y Mas Silver \$55
0–14	463.12	474.45	458.49	450.37	445.84	434.51	432.03	425.62	420.19	414.48	388.70
15	504.28	516.62	499.25	490.40	485.47	473.13	470.44	463.45	457.54	451.32	423.25
16	520.02	532.75	514.83	505.71	500.63	487.90	485.12	477.92	471.82	465.40	436.46
17	535.76	548.87	530.42	521.01	515.78	502.66	499.80	492.38	486.10	479.49	449.67
18	552.71	566.24	547.20	537.50	532.10	518.57	515.62	507.96	501.48	494.66	463.90
19	569.66	583.60	563.98	553.98	548.42	534.47	531.43	523.54	516.86	509.83	478.12
20	587.22	601.59	581.36	571.05	565.32	550.94	547.81	539.68	532.79	525.54	492.86
21	605.38	620.19	599.34	588.72	582.80	567.98	564.75	556.37	549.27	541.80	508.10
22	605.38	620.19	599.34	588.72	582.80	567.98	564.75	556.37	549.27	541.80	508.10
23	605.38	620.19	599.34	588.72	582.80	567.98	564.75	556.37	549.27	541.80	508.10
24	605.38	620.19	599.34	588.72	582.80	567.98	564.75	556.37	549.27	541.80	508.10
25	607.80	622.67	601.74	591.07	585.13	570.25	567.01	558.59	551.46	543.97	510.13
26	619.91	635.08	613.72	602.84	596.79	581.61	578.31	569.72	562.45	554.80	520.30
27	634.44	649.96	628.11	616.97	610.78	595.24	591.86	583.07	575.63	567.80	532.49
28	658.05	674.15	651.48	639.93	633.50	617.40	613.88	604.77	597.05	588.93	552.31
29	677.42	694.00	670.66	658.77	652.15	635.57	631.96	622.57	614.63	606.27	568.56
30	687.11	703.92	680.25	668.19	661.48	644.66	640.99	631.48	623.42	614.94	576.69
31	701.64	718.80	694.63	682.32	675.47	658.29	654.55	644.83	636.60	627.94	588.89
32	716.16	733.69	709.02	696.45	689.45	671.92	668.10	658.18	649.78	640.95	601.08
33	725.25	742.99	718.01	705.28	698.20	680.44	676.57	666.53	658.02	649.07	608.70
34	734.93	752.91	727.60	714.70	707.52	689.53	685.61	675.43	666.81	657.74	616.83
35	739.77	757.88	732.39	719.41	712.18	694.07	690.13	679.88	671.20	662.08	620.90
36	744.62	762.84	737.19	724.12	716.85	698.62	694.64	684.33	675.60	666.41	624.96
37	749.46	767.80	741.98	728.83	721.51	703.16	699.16	688.78	679.99	670.75	629.03
38	754.30	772.76	746.78	733.54	726.17	707.70	703.68	693.23	684.39	675.08	633.09
39	763.99	782.68	756.37	742.96	735.50	716.79	712.72	702.13	693.17	683.75	641.22
40	773.68	792.61	765.96	752.38	744.82	725.88	721.75	711.04	701.96	692.42	649.35
41	788.21	807.49	780.34	766.51	758.81	739.51	735.31	724.39	715.14	705.42	661.55
42	802.13	821.76	794.12	780.05	772.21	752.57	748.30	737.19	727.78	717.88	673.23
43	821.50	841.60	813.30	798.89	790.86	770.75	766.37	754.99	745.35	735.22	689.49
44	845.72	866.41	837.28	822.44	814.17	793.47	788.96	777.24	767.32	756.89	709.82
45	874.17	895.56	865.45	850.11	841.56	820.16	815.50	803.39	793.14	782.36	733.70
46	908.07	930.29	899.01	883.07	874.20	851.97	847.13	834.55	823.90	812.70	762.15
47	946.21	969.36	936.77	920.16	910.92	887.75	882.71	869.60	858.50	846.83	794.16
48	989.80	1,014.02	979.92	962.55	952.88	928.65	923.37	909.66	898.05	885.84	830.74
49	1,032.78	1,058.05	1,022.47	1,004.35	994.26	968.98	963.47	949.16	937.05	924.31	866.82
50	1,081.21	1,107.66	1,070.42	1,051.45	1,040.88	1,014.41	1,008.65	993.67	980.99	967.65	907.47
51	1,129.03	1,156.66	1,117.77	1,097.95	1,086.92	1,059.28	1,053.26	1,037.62	1,024.38	1,010.45	947.61
52	1,181.70	1,210.62	1,169.91	1,149.17	1,137.63	1,108.70	1,102.39	1,086.03	1,072.17	1,057.59	991.81
53	1,234.98	1,265.19	1,222.65	1,200.98	1,188.91	1,158.68	1,152.09	1,134.99	1,120.50	1,105.27	1,036.53
54	1,292.49	1,324.11	1,279.59	1,256.91	1,244.28	1,212.64	1,205.74	1,187.84	1,172.68	1,156.74	1,084.80
55	1,350.00	1,383.03	1,336.53	1,312.84	1,299.65	1,266.60	1,259.39	1,240.70	1,224.86	1,208.21	1,133.07
56	1,412.35	1,446.91	1,398.26	1,373.47	1,359.68	1,325.10	1,317.56	1,298.00	1,281.44	1,264.01	1,185.40
57	1,475.31	1,511.41	1,460.59	1,434.70	1,420.29	1,384.17	1,376.30	1,355.86	1,338.56	1,320.36	1,238.24
58	1,542.51	1,580.25	1,527.12	1,500.05	1,484.98	1,447.22	1,438.99	1,417.62	1,399.53	1,380.50	1,294.64
59	1,575.81	1,614.36	1,560.08	1,532.43	1,517.03	1,478.45	1,470.05	1,448.22	1,429.74	1,410.30	1,322.59
60	1,643.00	1,683.20	1,626.61	1,597.77	1,581.72	1,541.50	1,532.73	1,509.98	1,490.71	1,470.44	1,378.99
61	1,701.12	1,742.74	1,684.14	1,654.29	1,637.67	1,596.03	1,586.95	1,563.39	1,543.44	1,522.45	1,427.76
62	1,739.26	1,781.81	1,721.90	1,691.38	1,674.39	1,631.81	1,622.53	1,598.44	1,578.04	1,556.59	1,459.77
63	1,787.08	1,830.81	1,769.25	1,737.89	1,720.43	1,676.68	1,667.14	1,642.39	1,621.43	1,599.39	1,499.91
64+	1,816.14	1,860.57	1,798.02	1,766.16	1,748.40	1,703.94	1,694.25	1,669.11	1,647.81	1,625.40	1,524.30

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

Salud HMO y Más (Health and More)

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 14 Kern County											
Age	Salud HMO y Mas Platinum \$0	Salud HMO y Mas Platinum \$10	Salud HMO y Mas Platinum \$20	Salud HMO y Mas Platinum \$30	Salud HMO y Mas Platinum \$35	Salud HMO y Mas Gold \$30	Salud HMO y Mas Gold \$35	Salud HMO y Mas Gold \$40	Salud HMO y Mas Gold \$50	Salud HMO y Mas Gold \$55	Salud HMO y Mas Silver \$55
0-14	327.52	335.53	324.25	318.50	315.30	307.29	305.54	301.00	297.16	293.12	274.89
15	356.63	365.36	353.07	346.82	343.33	334.60	332.70	327.76	323.58	319.18	299.33
16	367.76	376.76	364.09	357.64	354.05	345.04	343.08	337.99	333.68	329.14	308.67
17	378.90	388.17	375.11	368.47	364.76	355.49	353.47	348.22	343.77	339.10	318.01
18	390.88	400.45	386.98	380.12	376.30	366.74	364.65	359.24	354.65	349.83	328.07
19	402.87	412.73	398.85	391.78	387.84	377.98	375.83	370.25	365.53	360.56	338.13
20	415.29	425.45	411.14	403.85	399.80	389.63	387.42	381.66	376.79	371.67	348.55
21	428.13	438.61	423.86	416.35	412.16	401.68	399.40	393.47	388.45	383.16	359.33
22	428.13	438.61	423.86	416.35	412.16	401.68	399.40	393.47	388.45	383.16	359.33
23	428.13	438.61	423.86	416.35	412.16	401.68	399.40	393.47	388.45	383.16	359.33
24	428.13	438.61	423.86	416.35	412.16	401.68	399.40	393.47	388.45	383.16	359.33
25	429.84	440.36	425.55	418.01	413.81	403.29	400.99	395.04	390.00	384.70	360.77
26	438.41	449.13	434.03	426.34	422.05	411.32	408.98	402.91	397.77	392.36	367.96
27	448.68	459.66	444.20	436.33	431.95	420.96	418.57	412.35	407.09	401.56	376.58
28	465.38	476.76	460.73	452.57	448.02	436.63	434.14	427.70	422.24	416.50	390.60
29	479.08	490.80	474.30	465.89	461.21	449.48	446.93	440.29	434.67	428.76	402.09
30	485.93	497.82	481.08	472.55	467.80	455.91	453.32	446.59	440.89	434.89	407.84
31	496.20	508.34	491.25	482.54	477.70	465.55	462.90	456.03	450.21	444.09	416.47
32	506.48	518.87	501.42	492.54	487.59	475.19	472.49	465.47	459.53	453.28	425.09
33	512.90	525.45	507.78	498.78	493.77	481.21	478.48	471.37	465.36	459.03	430.48
34	519.75	532.47	514.56	505.44	500.37	487.64	484.87	477.67	471.57	465.16	436.23
35	523.18	535.98	517.95	508.77	503.66	490.85	488.06	480.82	474.68	468.23	439.11
36	526.60	539.49	521.35	512.10	506.96	494.07	491.26	483.96	477.79	471.29	441.98
37	530.03	542.99	524.74	515.44	510.26	497.28	494.45	487.11	480.90	474.36	444.86
38	533.45	546.50	528.13	518.77	513.55	500.50	497.65	490.26	484.00	477.42	447.73
39	540.30	553.52	534.91	525.43	520.15	506.92	504.04	496.56	490.22	483.55	453.48
40	547.15	560.54	541.69	532.09	526.74	513.35	510.43	502.85	496.43	489.68	459.23
41	557.43	571.07	551.86	542.08	536.64	522.99	520.02	512.29	505.76	498.88	467.85
42	567.27	581.15	561.61	551.66	546.12	532.23	529.20	521.34	514.69	507.69	476.12
43	580.97	595.19	575.18	564.98	559.30	545.08	541.98	533.94	527.12	519.95	487.62
44	598.10	612.73	592.13	581.63	575.79	561.15	557.96	549.67	542.66	535.28	501.99
45	618.22	633.35	612.05	601.20	595.16	580.03	576.73	568.17	560.92	553.29	518.88
46	642.20	657.91	635.79	624.52	618.24	602.52	599.10	590.20	582.67	574.75	539.00
47	669.17	685.54	662.49	650.75	644.21	627.83	624.26	614.99	607.14	598.89	561.64
48	699.99	717.12	693.01	680.72	673.89	656.75	653.01	643.32	635.11	626.47	587.51
49	730.39	748.26	723.10	710.28	703.15	685.27	681.37	671.26	662.69	653.68	613.02
50	764.64	783.35	757.01	743.59	736.12	717.40	713.32	702.73	693.76	684.33	641.77
51	798.46	818.00	790.50	776.48	768.68	749.14	744.88	733.82	724.45	714.60	670.16
52	835.71	856.16	827.37	812.71	804.54	784.08	779.62	768.05	758.25	747.94	701.42
53	873.39	894.76	864.67	849.34	840.81	819.43	814.77	802.67	792.43	781.66	733.04
54	914.06	936.42	904.94	888.90	879.97	857.59	852.71	840.05	829.33	818.06	767.18
55	954.73	978.09	945.20	928.45	919.12	895.75	890.66	877.43	866.23	854.46	801.31
56	998.83	1,023.27	988.86	971.33	961.57	937.12	931.79	917.96	906.24	893.92	838.33
57	1,043.35	1,068.88	1,032.94	1,014.63	1,004.44	978.90	973.33	958.88	946.64	933.77	875.70
58	1,090.88	1,117.57	1,079.99	1,060.85	1,050.19	1,023.48	1,017.66	1,002.55	989.76	976.30	915.58
59	1,114.42	1,141.69	1,103.30	1,083.75	1,072.86	1,045.58	1,039.63	1,024.20	1,011.12	997.38	935.35
60	1,161.95	1,190.38	1,150.35	1,129.96	1,118.61	1,090.16	1,083.96	1,067.87	1,054.24	1,039.91	975.23
61	1,203.05	1,232.48	1,191.04	1,169.93	1,158.18	1,128.72	1,122.31	1,105.64	1,091.53	1,076.69	1,009.73
62	1,230.02	1,260.12	1,217.74	1,196.16	1,184.14	1,154.03	1,147.47	1,130.43	1,116.01	1,100.83	1,032.37
63	1,263.84	1,294.77	1,251.23	1,229.05	1,216.70	1,185.76	1,179.02	1,161.52	1,146.69	1,131.10	1,060.75
64+	1,284.39	1,315.83	1,271.58	1,249.05	1,236.48	1,205.04	1,198.20	1,180.41	1,165.35	1,149.48	1,077.99

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

Salud HMO y Más (Health and More)

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 15											
Los Angeles County. ZIP codes starting with 906–912, 915, 917–918, and 935											
Age	Salud HMO y Mas Platinum \$0	Salud HMO y Mas Platinum \$10	Salud HMO y Mas Platinum \$20	Salud HMO y Mas Platinum \$30	Salud HMO y Mas Platinum \$35	Salud HMO y Mas Gold \$30	Salud HMO y Mas Gold \$35	Salud HMO y Mas Gold \$40	Salud HMO y Mas Gold \$50	Salud HMO y Mas Gold \$55	Salud HMO y Mas Silver \$55
0–14	291.91	299.06	289.00	283.88	281.03	273.88	272.32	268.28	264.85	261.25	245.01
15	317.86	325.64	314.69	309.11	306.01	298.22	296.53	292.13	288.40	284.48	266.78
16	327.78	335.80	324.51	318.76	315.56	307.53	305.78	301.24	297.40	293.36	275.11
17	337.70	345.97	334.33	328.41	325.11	316.84	315.04	310.36	306.40	302.24	283.44
18	348.39	356.91	344.91	338.80	335.39	326.87	325.01	320.18	316.09	311.80	292.41
19	359.07	367.86	355.49	349.19	345.68	336.89	334.97	330.00	325.79	321.36	301.37
20	370.14	379.20	366.44	359.95	356.33	347.27	345.30	340.17	335.83	331.26	310.66
21	381.59	390.92	377.78	371.08	367.35	358.01	355.98	350.69	346.22	341.51	320.27
22	381.59	390.92	377.78	371.08	367.35	358.01	355.98	350.69	346.22	341.51	320.27
23	381.59	390.92	377.78	371.08	367.35	358.01	355.98	350.69	346.22	341.51	320.27
24	381.59	390.92	377.78	371.08	367.35	358.01	355.98	350.69	346.22	341.51	320.27
25	383.11	392.49	379.29	372.57	368.82	359.44	357.40	352.09	347.60	342.87	321.55
26	390.74	400.30	386.84	379.99	376.17	366.60	364.52	359.11	354.52	349.70	327.95
27	399.90	409.69	395.91	388.89	384.99	375.20	373.06	367.52	362.83	357.90	335.64
28	414.78	424.93	410.64	403.37	399.31	389.16	386.95	381.20	376.34	371.22	348.13
29	426.99	437.44	422.73	415.24	411.07	400.62	398.34	392.42	387.42	382.15	358.38
30	433.10	443.70	428.78	421.18	416.95	406.34	404.03	398.03	392.95	387.61	363.50
31	442.26	453.08	437.84	430.08	425.76	414.94	412.58	406.45	401.26	395.81	371.19
32	451.42	462.46	446.91	438.99	434.58	423.53	421.12	414.87	409.57	404.00	378.88
33	457.14	468.33	452.58	444.56	440.09	428.90	426.46	420.13	414.77	409.13	383.68
34	463.25	474.58	458.62	450.49	445.97	434.63	432.16	425.74	420.31	414.59	388.81
35	466.30	477.71	461.64	453.46	448.91	437.49	435.00	428.54	423.08	417.32	391.37
36	469.35	480.83	464.67	456.43	451.85	440.36	437.85	431.35	425.85	420.06	393.93
37	472.40	483.96	467.69	459.40	454.78	443.22	440.70	434.16	428.61	422.79	396.49
38	475.46	487.09	470.71	462.37	457.72	446.08	443.55	436.96	431.38	425.52	399.05
39	481.56	493.34	476.76	468.31	463.60	451.81	449.24	442.57	436.92	430.98	404.18
40	487.67	499.60	482.80	474.24	469.48	457.54	454.94	448.18	442.46	436.45	409.30
41	496.83	508.98	491.87	483.15	478.29	466.13	463.48	456.60	450.77	444.64	416.99
42	505.60	517.97	500.56	491.68	486.74	474.37	471.67	464.67	458.74	452.50	424.36
43	517.81	530.48	512.64	503.56	498.50	485.82	483.06	475.89	469.81	463.43	434.60
44	533.08	546.12	527.76	518.40	513.19	500.14	497.30	489.92	483.66	477.09	447.41
45	551.01	564.49	545.51	535.84	530.46	516.97	514.03	506.40	499.94	493.14	462.47
46	572.38	586.38	566.67	556.62	551.03	537.02	533.96	526.04	519.32	512.26	480.40
47	596.42	611.01	590.47	580.00	574.17	559.57	556.39	548.13	541.14	533.78	500.58
48	623.89	639.16	617.67	606.72	600.62	585.35	582.02	573.38	566.06	558.37	523.64
49	650.99	666.91	644.49	633.07	626.71	610.77	607.30	598.28	590.64	582.61	546.38
50	681.51	698.19	674.71	662.75	656.09	639.41	635.77	626.33	618.34	609.93	572.00
51	711.66	729.07	704.56	692.07	685.11	667.69	663.90	654.04	645.69	636.91	597.30
52	744.86	763.08	737.42	724.35	717.07	698.84	694.87	684.55	675.81	666.62	625.16
53	778.44	797.48	770.67	757.01	749.40	730.35	726.19	715.41	706.28	696.68	653.35
54	814.69	834.62	806.56	792.26	784.30	764.36	760.01	748.73	739.17	729.12	683.77
55	850.94	871.76	842.45	827.51	819.20	798.37	793.83	782.04	772.06	761.56	714.20
56	890.24	912.02	881.36	865.73	857.04	835.24	830.49	818.16	807.72	796.74	747.19
57	929.93	952.68	920.65	904.33	895.24	872.48	867.51	854.63	843.73	832.26	780.49
58	972.28	996.07	962.58	945.52	936.02	912.22	907.03	893.56	882.16	870.16	816.04
59	993.27	1,017.57	983.36	965.93	956.22	931.91	926.61	912.85	901.20	888.95	833.66
60	1,035.62	1,060.96	1,025.29	1,007.12	997.00	971.65	966.12	951.78	939.63	926.85	869.21
61	1,072.26	1,098.49	1,061.56	1,042.74	1,032.26	1,006.01	1,000.29	985.44	972.87	959.64	899.95
62	1,096.30	1,123.12	1,085.36	1,066.12	1,055.41	1,028.57	1,022.72	1,007.54	994.68	981.15	920.13
63	1,126.44	1,154.00	1,115.20	1,095.43	1,084.43	1,056.85	1,050.84	1,035.24	1,022.03	1,008.13	945.43
64+	1,144.77	1,172.76	1,133.34	1,113.24	1,102.05	1,074.03	1,067.94	1,052.07	1,038.66	1,024.53	960.81

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

Salud HMO y Más (Health and More)

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 16											
Los Angeles County. ZIP codes not included in region 15											
Age	Salud HMO y Mas Platinum \$0	Salud HMO y Mas Platinum \$10	Salud HMO y Mas Platinum \$20	Salud HMO y Mas Platinum \$30	Salud HMO y Mas Platinum \$35	Salud HMO y Mas Gold \$30	Salud HMO y Mas Gold \$35	Salud HMO y Mas Gold \$40	Salud HMO y Mas Gold \$50	Salud HMO y Mas Gold \$55	Salud HMO y Mas Silver \$55
0–14	304.75	312.21	301.71	296.36	293.39	285.93	284.30	280.08	276.51	272.75	255.78
15	331.84	339.96	328.53	322.71	319.47	311.34	309.57	304.98	301.08	296.99	278.52
16	342.20	350.57	338.79	332.78	329.44	321.06	319.23	314.49	310.48	306.26	287.21
17	352.56	361.18	349.04	342.85	339.41	330.78	328.90	324.01	319.88	315.53	295.91
18	363.71	372.61	360.08	353.70	350.15	341.24	339.30	334.27	330.00	325.51	305.27
19	374.87	384.04	371.13	364.55	360.89	351.71	349.71	344.52	340.12	335.50	314.63
20	386.42	395.87	382.56	375.78	372.01	362.55	360.49	355.13	350.60	345.83	324.33
21	398.37	408.12	394.40	387.40	383.51	373.76	371.63	366.12	361.44	356.53	334.36
22	398.37	408.12	394.40	387.40	383.51	373.76	371.63	366.12	361.44	356.53	334.36
23	398.37	408.12	394.40	387.40	383.51	373.76	371.63	366.12	361.44	356.53	334.36
24	398.37	408.12	394.40	387.40	383.51	373.76	371.63	366.12	361.44	356.53	334.36
25	399.96	409.75	395.97	388.95	385.05	375.26	373.12	367.58	362.89	357.96	335.69
26	407.93	417.91	403.86	396.70	392.72	382.73	380.55	374.90	370.12	365.09	342.38
27	417.49	427.71	413.33	406.00	401.92	391.70	389.47	383.69	378.79	373.64	350.41
28	433.03	443.62	428.71	421.11	416.88	406.28	403.97	397.97	392.89	387.55	363.45
29	445.78	456.68	441.33	433.51	429.15	418.24	415.86	409.69	404.46	398.96	374.14
30	452.15	463.21	447.64	439.70	435.29	424.22	421.81	415.54	410.24	404.66	379.49
31	461.71	473.01	457.10	449.00	444.49	433.19	430.72	424.33	418.91	413.22	387.52
32	471.27	482.80	466.57	458.30	453.70	442.16	439.64	433.12	427.59	421.78	395.54
33	477.25	488.93	472.49	464.11	459.45	447.76	445.22	438.61	433.01	427.12	400.56
34	483.62	495.46	478.80	470.31	465.58	453.75	451.16	444.47	438.79	432.83	405.91
35	486.81	498.72	481.95	473.41	468.65	456.74	454.14	447.40	441.69	435.68	408.58
36	490.00	501.99	485.11	476.51	471.72	459.73	457.11	450.32	444.58	438.53	411.26
37	493.18	505.25	488.26	479.61	474.79	462.72	460.08	453.25	447.47	441.38	413.93
38	496.37	508.52	491.42	482.71	477.86	465.71	463.06	456.18	450.36	444.24	416.61
39	502.74	515.05	497.73	488.90	483.99	471.69	469.00	462.04	456.14	449.94	421.96
40	509.12	521.58	504.04	495.10	490.13	477.67	474.95	467.90	461.93	455.65	427.31
41	518.68	531.37	513.50	504.40	499.33	486.64	483.87	476.68	470.60	464.20	435.33
42	527.84	540.76	522.57	513.31	508.15	495.23	492.42	485.11	478.91	472.40	443.02
43	540.59	553.82	535.19	525.71	520.43	507.19	504.31	496.82	490.48	483.81	453.72
44	556.52	570.14	550.97	541.20	535.77	522.14	519.17	511.47	504.94	498.07	467.10
45	575.25	589.32	569.51	559.41	553.79	539.71	536.64	528.67	521.93	514.83	482.81
46	597.56	612.18	591.59	581.11	575.27	560.64	557.45	549.18	542.17	534.80	501.53
47	622.65	637.89	616.44	605.51	599.43	584.19	580.87	572.24	564.94	557.26	522.60
48	651.34	667.27	644.84	633.41	627.04	611.10	607.62	598.60	590.96	582.93	546.67
49	679.62	696.25	672.84	660.91	654.27	637.64	634.01	624.60	616.62	608.24	570.41
50	711.49	728.90	704.39	691.90	684.95	667.54	663.74	653.89	645.54	636.76	597.16
51	742.96	761.14	735.55	722.51	715.25	697.06	693.10	682.81	674.09	664.93	623.57
52	777.62	796.65	769.86	756.21	748.62	729.58	725.43	714.66	705.54	695.95	652.66
53	812.68	832.56	804.57	790.31	782.37	762.47	758.14	746.88	737.35	727.32	682.09
54	850.52	871.33	842.03	827.11	818.80	797.98	793.44	781.66	771.68	761.19	713.85
55	888.37	910.10	879.50	863.91	855.23	833.49	828.75	816.44	806.02	795.06	745.61
56	929.40	952.14	920.13	903.82	894.74	871.98	867.02	854.15	843.25	831.79	780.05
57	970.83	994.58	961.14	944.11	934.62	910.85	905.67	892.23	880.84	868.87	814.83
58	1,015.05	1,039.89	1,004.92	987.11	977.19	952.34	946.93	932.87	920.96	908.44	851.94
59	1,036.96	1,062.33	1,026.61	1,008.41	998.28	972.90	967.37	953.00	940.84	928.05	870.33
60	1,081.18	1,107.63	1,070.39	1,051.42	1,040.85	1,014.39	1,008.62	993.64	980.96	967.62	907.44
61	1,119.42	1,146.81	1,108.25	1,088.61	1,077.67	1,050.27	1,044.29	1,028.79	1,015.66	1,001.85	939.54
62	1,144.52	1,172.52	1,133.10	1,113.01	1,101.83	1,073.81	1,067.71	1,051.85	1,038.43	1,024.31	960.61
63	1,175.99	1,204.77	1,164.26	1,143.62	1,132.13	1,103.34	1,097.07	1,080.78	1,066.99	1,052.48	987.02
64+	1,195.11	1,224.36	1,183.20	1,162.20	1,150.53	1,121.28	1,114.89	1,098.36	1,084.32	1,069.59	1,003.08

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Salud HMO y Más (Health and More)

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 17 Riverside and San Bernardino counties											
Age	Salud HMO y Mas Platinum \$0	Salud HMO y Mas Platinum \$10	Salud HMO y Mas Platinum \$20	Salud HMO y Mas Platinum \$30	Salud HMO y Mas Platinum \$35	Salud HMO y Mas Gold \$30	Salud HMO y Mas Gold \$35	Salud HMO y Mas Gold \$40	Salud HMO y Mas Gold \$50	Salud HMO y Mas Gold \$55	Salud HMO y Mas Silver \$55
0–14	288.95	296.02	286.07	281.00	278.17	271.10	269.56	265.56	262.17	258.60	242.52
15	314.63	322.33	311.49	305.97	302.90	295.20	293.52	289.16	285.47	281.59	264.08
16	324.46	332.39	321.22	315.52	312.35	304.41	302.68	298.19	294.38	290.38	272.32
17	334.28	342.45	330.94	325.07	321.81	313.62	311.84	307.21	303.29	299.17	280.56
18	344.85	353.29	341.41	335.36	331.99	323.55	321.71	316.93	312.89	308.63	289.44
19	355.43	364.12	351.88	345.64	342.17	333.47	331.57	326.65	322.48	318.10	298.31
20	366.38	375.35	362.73	356.30	352.72	343.75	341.79	336.72	332.42	327.90	307.51
21	377.71	386.95	373.94	367.32	363.62	354.38	352.36	347.13	342.70	338.04	317.02
22	377.71	386.95	373.94	367.32	363.62	354.38	352.36	347.13	342.70	338.04	317.02
23	377.71	386.95	373.94	367.32	363.62	354.38	352.36	347.13	342.70	338.04	317.02
24	377.71	386.95	373.94	367.32	363.62	354.38	352.36	347.13	342.70	338.04	317.02
25	379.22	388.50	375.44	368.78	365.08	355.80	353.77	348.52	344.07	339.39	318.29
26	386.78	396.24	382.92	376.13	372.35	362.88	360.82	355.46	350.93	346.15	324.63
27	395.84	405.53	391.89	384.95	381.08	371.39	369.28	363.79	359.15	354.27	332.23
28	410.57	420.62	406.48	399.27	395.26	385.21	383.02	377.33	372.52	367.45	344.60
29	422.66	433.00	418.44	411.03	406.90	396.55	394.29	388.44	383.48	378.27	354.74
30	428.70	439.19	424.43	416.90	412.71	402.22	399.93	393.99	388.97	383.68	359.81
31	437.77	448.48	433.40	425.72	421.44	410.72	408.39	402.33	397.19	391.79	367.42
32	446.83	457.77	442.38	434.53	430.17	419.23	416.85	410.66	405.42	399.90	375.03
33	452.50	463.57	447.98	440.04	435.62	424.55	422.13	415.86	410.56	404.97	379.79
34	458.54	469.76	453.97	445.92	441.44	430.22	427.77	421.42	416.04	410.38	384.86
35	461.56	472.86	456.96	448.86	444.35	433.05	430.59	424.19	418.78	413.09	387.40
36	464.59	475.95	459.95	451.80	447.26	435.89	433.41	426.97	421.52	415.79	389.93
37	467.61	479.05	462.94	454.74	450.17	438.72	436.23	429.75	424.26	418.50	392.47
38	470.63	482.15	465.93	457.67	453.08	441.56	439.04	432.53	427.01	421.20	395.00
39	476.67	488.34	471.92	463.55	458.89	447.23	444.68	438.08	432.49	426.61	400.08
40	482.72	494.53	477.90	469.43	464.71	452.90	450.32	443.63	437.97	432.02	405.15
41	491.78	503.81	486.87	478.24	473.44	461.40	458.78	451.97	446.20	440.13	412.76
42	500.47	512.71	495.48	486.69	481.80	469.55	466.88	459.95	454.08	447.91	420.05
43	512.56	525.10	507.44	498.45	493.44	480.89	478.16	471.06	465.05	458.72	430.19
44	527.66	540.58	522.40	513.14	507.98	495.07	492.25	484.94	478.75	472.24	442.87
45	545.42	558.76	539.97	530.40	525.07	511.72	508.81	501.26	494.86	488.13	457.77
46	566.57	580.43	560.92	550.97	545.44	531.57	528.54	520.70	514.05	507.06	475.53
47	590.36	604.81	584.47	574.11	568.35	553.89	550.74	542.57	535.64	528.36	495.50
48	617.56	632.67	611.40	600.56	594.53	579.41	576.11	567.56	560.32	552.70	518.32
49	644.38	660.14	637.95	626.64	620.34	604.57	601.13	592.21	584.65	576.70	540.83
50	674.59	691.10	667.86	656.02	649.43	632.92	629.32	619.98	612.06	603.74	566.19
51	704.43	721.67	697.40	685.04	678.16	660.92	657.16	647.40	639.14	630.45	591.24
52	737.30	755.34	729.94	717.00	709.80	691.75	687.81	677.60	668.95	659.86	618.82
53	770.53	789.39	762.84	749.32	741.79	722.93	718.82	708.15	699.11	689.61	646.72
54	806.42	826.15	798.37	784.22	776.34	756.60	752.29	741.13	731.67	721.72	676.83
55	842.30	862.91	833.89	819.11	810.88	790.26	785.77	774.10	764.22	753.83	706.95
56	881.20	902.77	872.41	856.95	848.34	826.76	822.06	809.86	799.52	788.65	739.60
57	920.49	943.01	911.30	895.15	886.15	863.62	858.71	845.96	835.16	823.81	772.57
58	962.41	985.96	952.81	935.92	926.52	902.96	897.82	884.49	873.20	861.33	807.76
59	983.19	1,007.24	973.37	956.12	946.52	922.45	917.20	903.58	892.05	879.92	825.20
60	1,025.11	1,050.19	1,014.88	996.89	986.88	961.78	956.31	942.11	930.09	917.45	860.39
61	1,061.37	1,087.34	1,050.78	1,032.16	1,021.79	995.80	990.14	975.44	962.99	949.90	890.82
62	1,085.17	1,111.72	1,074.34	1,055.30	1,044.69	1,018.13	1,012.34	997.31	984.58	971.19	910.79
63	1,115.01	1,142.29	1,103.88	1,084.31	1,073.42	1,046.12	1,040.18	1,024.73	1,011.65	997.90	935.84
64+	1,133.13	1,160.85	1,121.82	1,101.96	1,090.86	1,063.14	1,057.08	1,041.39	1,028.10	1,014.12	951.06

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

Salud HMO y Más (Health and More)

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 18 Orange County											
Age	Salud HMO y Mas Platinum \$0	Salud HMO y Mas Platinum \$10	Salud HMO y Mas Platinum \$20	Salud HMO y Mas Platinum \$30	Salud HMO y Mas Platinum \$35	Salud HMO y Mas Gold \$30	Salud HMO y Mas Gold \$35	Salud HMO y Mas Gold \$40	Salud HMO y Mas Gold \$50	Salud HMO y Mas Gold \$55	Salud HMO y Mas Silver \$55
0-14	321.48	329.34	318.27	312.63	309.49	301.62	299.90	295.45	291.68	287.71	269.82
15	350.05	358.62	346.56	340.42	337.00	328.43	326.56	321.71	317.60	313.29	293.80
16	360.98	369.81	357.38	351.04	347.51	338.68	336.75	331.75	327.52	323.06	302.97
17	371.90	381.00	368.19	361.67	358.03	348.93	346.94	341.79	337.43	332.84	312.14
18	383.67	393.06	379.84	373.11	369.36	359.97	357.92	352.61	348.11	343.37	322.02
19	395.44	405.11	391.49	384.55	380.69	371.01	368.90	363.42	358.78	353.90	331.89
20	407.62	417.60	403.56	396.40	392.42	382.44	380.27	374.62	369.84	364.81	342.12
21	420.23	430.51	416.04	408.66	404.56	394.27	392.03	386.21	381.28	376.09	352.70
22	420.23	430.51	416.04	408.66	404.56	394.27	392.03	386.21	381.28	376.09	352.70
23	420.23	430.51	416.04	408.66	404.56	394.27	392.03	386.21	381.28	376.09	352.70
24	420.23	430.51	416.04	408.66	404.56	394.27	392.03	386.21	381.28	376.09	352.70
25	421.91	432.23	417.70	410.30	406.17	395.85	393.60	387.75	382.80	377.60	354.11
26	430.32	440.84	426.02	418.47	414.27	403.73	401.44	395.48	390.43	385.12	361.17
27	440.40	451.18	436.01	428.28	423.98	413.19	410.84	404.74	399.58	394.15	369.63
28	456.79	467.97	452.23	444.22	439.75	428.57	426.13	419.81	414.45	408.81	383.39
29	470.24	481.74	465.54	457.29	452.70	441.19	438.68	432.17	426.65	420.85	394.67
30	476.96	488.63	472.20	463.83	459.17	447.50	444.95	438.34	432.75	426.87	400.32
31	487.05	498.96	482.19	473.64	468.88	456.96	454.36	447.61	441.90	435.89	408.78
32	497.13	509.30	492.17	483.45	478.59	466.42	463.77	456.88	451.05	444.92	417.25
33	503.44	515.75	498.41	489.58	484.66	472.33	469.65	462.68	456.77	450.56	422.54
34	510.16	522.64	505.07	496.12	491.13	478.64	475.92	468.85	462.87	456.58	428.18
35	513.52	526.09	508.40	499.39	494.37	481.80	479.06	471.94	465.92	459.59	431.00
36	516.88	529.53	511.73	502.65	497.60	484.95	482.19	475.03	468.97	462.60	433.82
37	520.24	532.97	515.05	505.92	500.84	488.11	485.33	478.12	472.02	465.60	436.65
38	523.61	536.42	518.38	509.19	504.08	491.26	488.47	481.21	475.07	468.61	439.47
39	530.33	543.31	525.04	515.73	510.55	497.57	494.74	487.39	481.17	474.63	445.11
40	537.05	550.19	531.69	522.27	517.02	503.88	501.01	493.57	487.27	480.65	450.75
41	547.14	560.53	541.68	532.08	526.73	513.34	510.42	502.84	496.42	489.67	459.22
42	556.80	570.43	551.25	541.48	536.04	522.41	519.44	511.72	505.19	498.32	467.33
43	570.25	584.21	564.56	554.55	548.98	535.02	531.98	524.08	517.39	510.36	478.62
44	587.06	601.43	581.20	570.90	565.17	550.79	547.66	539.53	532.64	525.40	492.73
45	606.81	621.66	600.76	590.11	584.18	569.32	566.09	557.68	550.57	543.08	509.30
46	630.35	645.77	624.05	612.99	606.83	591.40	588.04	579.31	571.92	564.14	529.05
47	656.82	672.89	650.27	638.74	632.32	616.24	612.74	603.64	595.94	587.83	551.27
48	687.08	703.89	680.22	668.16	661.45	644.63	640.96	631.45	623.39	614.91	576.67
49	716.91	734.45	709.76	697.18	690.17	672.62	668.80	658.87	650.46	641.62	601.71
50	750.53	768.90	743.04	729.87	722.54	704.16	700.16	689.76	680.96	671.70	629.93
51	783.73	802.91	775.91	762.15	754.50	735.31	731.13	720.28	711.08	701.42	657.79
52	820.29	840.36	812.10	797.71	789.69	769.61	765.24	753.88	744.25	734.14	688.48
53	857.27	878.25	848.71	833.67	825.30	804.31	799.73	787.86	777.81	767.23	719.51
54	897.19	919.14	888.24	872.49	863.73	841.76	836.98	824.55	814.03	802.96	753.02
55	937.11	960.04	927.76	911.32	902.16	879.22	874.22	861.24	850.25	838.69	786.53
56	980.40	1,004.39	970.61	953.41	943.83	919.83	914.60	901.02	889.52	877.43	822.86
57	1,024.10	1,049.16	1,013.88	995.91	985.90	960.83	955.37	941.19	929.17	916.54	859.54
58	1,070.75	1,096.95	1,060.06	1,041.27	1,030.81	1,004.60	998.88	984.05	971.50	958.29	898.69
59	1,093.86	1,120.62	1,082.94	1,063.75	1,053.06	1,026.28	1,020.45	1,005.30	992.47	978.97	918.09
60	1,140.50	1,168.41	1,129.12	1,109.11	1,097.97	1,070.05	1,063.96	1,048.16	1,034.79	1,020.72	957.24
61	1,180.85	1,209.74	1,169.06	1,148.34	1,136.80	1,107.90	1,101.60	1,085.24	1,071.39	1,056.82	991.09
62	1,207.32	1,236.86	1,195.27	1,174.09	1,162.29	1,132.73	1,126.29	1,109.57	1,095.41	1,080.52	1,013.31
63	1,240.52	1,270.87	1,228.14	1,206.37	1,194.25	1,163.88	1,157.26	1,140.08	1,125.53	1,110.23	1,041.18
64+	1,260.69	1,291.53	1,248.12	1,225.98	1,213.68	1,182.81	1,176.09	1,158.63	1,143.84	1,128.27	1,058.10

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Salud HMO y Más (Health and More)

New and renewing business, effective October 1, 2025 through December 31, 2025

Region 19 San Diego County											
Age	Salud HMO y Mas Platinum \$0	Salud HMO y Mas Platinum \$10	Salud HMO y Mas Platinum \$20	Salud HMO y Mas Platinum \$30	Salud HMO y Mas Platinum \$35	Salud HMO y Mas Gold \$30	Salud HMO y Mas Gold \$35	Salud HMO y Mas Gold \$40	Salud HMO y Mas Gold \$50	Salud HMO y Mas Gold \$55	Salud HMO y Mas Silver \$55
0–14	340.23	348.56	336.84	330.87	327.54	319.22	317.40	312.69	308.70	304.50	285.56
15	370.48	379.54	366.78	360.28	356.66	347.59	345.61	340.48	336.14	331.57	310.94
16	382.04	391.39	378.23	371.52	367.79	358.44	356.40	351.11	346.63	341.92	320.65
17	393.60	403.24	389.68	382.77	378.92	369.29	367.19	361.74	357.12	352.26	330.36
18	406.06	415.99	402.01	394.88	390.91	380.97	378.81	373.18	368.42	363.41	340.81
19	418.51	428.75	414.33	406.99	402.90	392.66	390.42	384.63	379.72	374.55	351.26
20	431.41	441.96	427.10	419.53	415.32	404.76	402.45	396.48	391.42	386.10	362.08
21	444.75	455.63	440.31	432.51	428.16	417.27	414.90	408.74	403.53	398.04	373.28
22	444.75	455.63	440.31	432.51	428.16	417.27	414.90	408.74	403.53	398.04	373.28
23	444.75	455.63	440.31	432.51	428.16	417.27	414.90	408.74	403.53	398.04	373.28
24	444.75	455.63	440.31	432.51	428.16	417.27	414.90	408.74	403.53	398.04	373.28
25	446.53	457.46	442.07	434.24	429.88	418.94	416.56	410.38	405.14	399.63	374.78
26	455.42	466.57	450.88	442.89	438.44	427.29	424.86	418.55	413.21	407.59	382.24
27	466.10	477.50	461.45	453.27	448.71	437.30	434.82	428.36	422.89	417.14	391.20
28	483.44	495.27	478.62	470.14	465.41	453.58	451.00	444.30	438.63	432.67	405.76
29	497.68	509.85	492.71	483.98	479.11	466.93	464.28	457.38	451.54	445.41	417.70
30	504.79	517.14	499.75	490.90	485.96	473.61	470.91	463.92	458.00	451.77	423.68
31	515.47	528.08	510.32	501.28	496.24	483.62	480.87	473.73	467.69	461.33	432.64
32	526.14	539.01	520.89	511.66	506.52	493.64	490.83	483.54	477.37	470.88	441.59
33	532.81	545.85	527.49	518.14	512.94	499.90	497.05	489.67	483.42	476.85	447.19
34	539.93	553.14	534.54	525.06	519.79	506.57	503.69	496.21	489.88	483.22	453.17
35	543.49	556.78	538.06	528.52	523.21	509.91	507.01	499.48	493.11	486.40	456.15
36	547.04	560.43	541.58	531.98	526.64	513.25	510.33	502.75	496.34	489.59	459.14
37	550.60	564.07	545.11	535.44	530.07	516.59	513.65	506.02	499.56	492.77	462.12
38	554.16	567.72	548.63	538.90	533.49	519.92	516.97	509.29	502.79	495.96	465.11
39	561.28	575.01	555.67	545.82	540.34	526.60	523.61	515.83	509.25	502.33	471.08
40	568.39	582.30	562.72	552.74	547.19	533.28	530.24	522.37	515.71	508.69	477.06
41	579.07	593.23	573.29	563.13	557.47	543.29	540.20	532.18	525.39	518.25	486.01
42	589.29	603.71	583.41	573.07	567.32	552.89	549.74	541.58	534.67	527.40	494.60
43	603.53	618.29	597.50	586.91	581.02	566.24	563.02	554.66	547.58	540.14	506.55
44	621.32	636.52	615.12	604.21	598.14	582.93	579.62	571.01	563.72	556.06	521.48
45	642.22	657.93	635.81	624.54	618.27	602.54	599.12	590.22	582.69	574.77	539.02
46	667.13	683.45	660.47	648.76	642.24	625.91	622.35	613.11	605.29	597.06	559.92
47	695.15	712.15	688.21	676.01	669.22	652.20	648.49	638.86	630.71	622.14	583.44
48	727.17	744.96	719.91	707.15	700.05	682.24	678.36	668.29	659.76	650.79	610.32
49	758.74	777.31	751.17	737.86	730.45	711.87	707.82	697.31	688.41	679.05	636.82
50	794.32	813.76	786.40	772.46	764.70	745.25	741.01	730.01	720.70	710.90	666.68
51	829.46	849.76	821.18	806.63	798.52	778.22	773.79	762.30	752.57	742.34	696.17
52	868.15	889.40	859.49	844.26	835.77	814.52	809.89	797.86	787.68	776.97	728.65
53	907.29	929.49	898.24	882.32	873.45	851.24	846.40	833.83	823.19	812.00	761.50
54	949.54	972.78	940.07	923.40	914.13	890.88	885.82	872.66	861.53	849.81	796.96
55	991.79	1,016.06	981.90	964.49	954.80	930.52	925.23	911.49	899.86	887.63	832.42
56	1,037.60	1,062.99	1,027.25	1,009.04	998.90	973.50	967.97	953.59	941.42	928.63	870.87
57	1,083.86	1,110.38	1,073.04	1,054.02	1,043.43	1,016.90	1,011.12	996.10	983.39	970.02	909.69
58	1,133.22	1,160.95	1,121.92	1,102.03	1,090.96	1,063.22	1,057.17	1,041.47	1,028.18	1,014.20	951.13
59	1,157.69	1,186.01	1,146.13	1,125.82	1,114.51	1,086.17	1,079.99	1,063.95	1,050.38	1,036.10	971.66
60	1,207.05	1,236.59	1,195.01	1,173.83	1,162.03	1,132.48	1,126.04	1,109.33	1,095.17	1,080.28	1,013.09
61	1,249.75	1,280.33	1,237.28	1,215.35	1,203.14	1,172.54	1,165.87	1,148.56	1,133.91	1,118.49	1,048.93
62	1,277.77	1,309.03	1,265.02	1,242.59	1,230.11	1,198.83	1,192.01	1,174.32	1,159.33	1,143.57	1,072.44
63	1,312.90	1,345.03	1,299.80	1,276.76	1,263.94	1,231.79	1,224.79	1,206.61	1,191.21	1,175.01	1,101.93
64+	1,334.25	1,366.89	1,320.93	1,297.53	1,284.48	1,251.81	1,244.70	1,226.22	1,210.59	1,194.12	1,119.84

Employer can choose the optional infertility benefit to be added to Health Net of California, Inc. Small Business plans. Rates will vary by rating region and age, please contact your account representative for rates. If the employer chooses the infertility benefit, all plans offered will have the infertility benefit and the additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.



Ancillary

PLAN RATES

Ancillary

NEW AND RENEWING BUSINESS,
EFFECTIVE OCTOBER 1, 2025 THROUGH DECEMBER 31, 2025

Dental Rates

New dental business, effective October 1, 2025 through December 31, 2025
(Renewing dental business, please contact Account Management for rates.)

Dental – HMO

Plan code	Specialty referral	Minimum enrolled	Minimum participation	Employee	Employee and spouse/ domestic partner	Employee and child(ren)	Family
Employer-paid group plan							
Plus DHMO 150-S (Plan code TW)	✓	2	50%	\$18.03	\$34.27	\$36.04	\$51.38
Plus DHMO 225-S (Plan code TX)	✓	2	50%	\$15.44	\$29.34	\$30.88	\$44.01
Voluntary group plan							
Plus DHMO 150 (V)-S (Plan code U1)	✓	2	Less than 50%	\$19.02	\$36.12	\$38.01	\$54.19
Plus DHMO 225 (V)-S (Plan code U2)	✓	2	Less than 50%	\$16.02	\$30.44	\$32.03	\$45.67

Employer paid rates require a minimum employer contribution of 50% of the employee premium and a minimum participation of 50% of the eligible employees.
Voluntary rates apply to groups with less than 50% participation and/or less than 50% contribution.



Dental Rates

New dental business, effective October 1, 2025 through December 31, 2025
(Renewing dental business, please contact Account Management for rates.)

Employer-paid Dental – DPPO

Plan Name	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Classic 4 1500 (Plan Code 14U)								
Employee	\$53.55	\$53.19	\$54.41	\$43.51	\$53.58	\$52.95	\$61.95	\$54.87
Employee & Spouse/Domestic Partner	\$107.13	\$106.37	\$108.81	\$87.03	\$107.18	\$105.91	\$123.89	\$109.75
Employee & Child(ren)	\$111.62	\$110.86	\$113.42	\$90.97	\$111.68	\$110.36	\$128.79	\$114.34
Family	\$172.91	\$171.74	\$175.68	\$140.81	\$173.01	\$170.97	\$199.67	\$177.14
Classic 5 1500 with Ortho (Plan Code TV)								
Employee	\$55.05	\$54.66	\$56.49	\$45.38	\$54.90	\$54.25	\$61.34	\$56.54
Employee & Spouse/Domestic Partner	\$110.12	\$109.35	\$112.97	\$90.75	\$109.83	\$108.52	\$122.66	\$113.11
Employee & Child(ren)	\$124.72	\$123.85	\$127.52	\$103.13	\$123.80	\$122.33	\$137.06	\$127.81
Family	\$189.06	\$187.75	\$193.48	\$156.20	\$187.91	\$185.67	\$208.50	\$193.87
Classic 7 Unlimited (Plan Code 1M7)								
Employee	\$57.81	\$57.42	\$59.63	\$47.80	\$57.85	\$57.17	\$64.77	\$59.54
Employee & Spouse/Domestic Partner	\$115.62	\$114.81	\$119.26	\$95.58	\$115.72	\$114.34	\$129.52	\$119.09
Employee & Child(ren)	\$117.51	\$116.69	\$120.62	\$96.89	\$117.58	\$116.20	\$132.69	\$120.79
Family	\$183.27	\$182.00	\$188.38	\$151.22	\$183.42	\$181.25	\$206.50	\$188.50
Classic 11 Unlimited with Ortho (Plan Code 1M4)								
Employee	\$80.32	\$79.75	\$81.21	\$65.13	\$79.81	\$78.85	\$91.43	\$82.05
Employee & Spouse/Domestic Partner	\$160.61	\$159.48	\$162.42	\$130.24	\$159.62	\$157.70	\$182.86	\$164.11
Employee & Child(ren)	\$182.26	\$180.97	\$183.15	\$148.05	\$179.88	\$177.71	\$204.01	\$185.51
Family	\$276.16	\$274.21	\$277.97	\$224.23	\$273.03	\$269.74	\$310.45	\$281.34
Essential 2 1000 (Plan Code TT)								
Employee	\$31.93	\$31.72	\$34.97	\$28.94	\$32.79	\$32.41	\$32.52	\$34.33
Employee & Spouse/Domestic Partner	\$63.87	\$63.44	\$69.95	\$57.87	\$65.59	\$64.85	\$65.02	\$68.69
Employee & Child(ren)	\$70.26	\$69.80	\$76.89	\$63.77	\$72.13	\$71.32	\$71.48	\$75.50
Family	\$107.31	\$106.60	\$117.44	\$97.36	\$110.17	\$108.93	\$109.19	\$115.31
Essential 5 1500 with Ortho (Plan Code 14S)								
Employee	\$42.62	\$42.33	\$46.17	\$38.13	\$43.44	\$42.93	\$43.40	\$45.54
Employee & Spouse/Domestic Partner	\$85.25	\$84.66	\$92.33	\$76.26	\$86.87	\$85.85	\$86.82	\$91.06
Employee & Child(ren)	\$100.04	\$99.35	\$106.99	\$88.68	\$101.11	\$99.92	\$101.81	\$105.97
Family	\$150.30	\$149.28	\$161.27	\$133.55	\$152.24	\$150.44	\$153.01	\$159.56
Essential 6 1500 (Plan Code TU)								
Employee	\$38.30	\$38.05	\$42.01	\$34.66	\$39.35	\$38.90	\$39.01	\$41.23
Employee & Spouse/Domestic Partner	\$76.61	\$76.09	\$84.01	\$69.30	\$78.72	\$77.80	\$78.03	\$82.48
Employee & Child(ren)	\$80.24	\$79.70	\$87.89	\$72.72	\$82.41	\$81.46	\$81.64	\$86.28
Family	\$124.13	\$123.30	\$136.03	\$112.45	\$127.50	\$126.03	\$126.34	\$133.54
Essential 9 3000 with Ortho (Plan Code 1M1)								
Employee	\$55.09	\$54.70	\$59.45	\$49.02	\$55.95	\$55.29	\$56.03	\$58.71
Employee & Spouse/Domestic Partner	\$110.17	\$109.41	\$118.92	\$98.02	\$111.89	\$110.56	\$112.07	\$117.41
Employee & Child(ren)	\$131.58	\$130.67	\$139.53	\$115.51	\$132.11	\$130.54	\$133.80	\$138.63
Family	\$196.88	\$195.50	\$209.66	\$173.39	\$198.23	\$195.86	\$200.19	\$207.99

Employer paid rates require a minimum employer contribution of 50% of the employee premium and a minimum participation of 50% of the eligible employees.

Area is determined by group's home-office ZIP code.

Dental Rates

New dental business, effective October 1, 2025 through December 31, 2025
(Renewing dental business, please contact Account Management for rates.)

Voluntary Dental – DPPO

Plan Name	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Area 8
Classic 4 1500 (Plan Code 14V)								
Employee	\$56.81	\$56.41	\$57.71	\$46.12	\$56.83	\$56.16	\$65.74	\$58.21
Employee & Spouse/Domestic Partner	\$113.62	\$112.81	\$115.40	\$92.24	\$113.68	\$112.32	\$131.47	\$116.41
Employee & Child(ren)	\$118.30	\$117.48	\$120.21	\$96.33	\$118.37	\$116.98	\$136.60	\$121.21
Family	\$183.31	\$182.04	\$186.26	\$149.15	\$183.42	\$181.25	\$211.77	\$187.81
Classic 5 1500 with Ortho (Plan Code U0)								
Employee	\$58.36	\$57.93	\$59.87	\$48.07	\$58.20	\$57.50	\$65.02	\$59.95
Employee & Spouse/Domestic Partner	\$116.69	\$115.88	\$119.74	\$96.12	\$116.40	\$114.99	\$130.05	\$119.88
Employee & Child(ren)	\$132.00	\$131.10	\$135.01	\$109.07	\$131.06	\$129.50	\$145.15	\$135.30
Family	\$200.17	\$198.78	\$204.89	\$165.26	\$198.97	\$196.60	\$220.85	\$205.28
Classic 7 Unlimited (Plan Code 1M8)								
Employee	\$61.34	\$60.90	\$63.26	\$50.68	\$61.38	\$60.65	\$68.73	\$63.17
Employee & Spouse/Domestic Partner	\$122.66	\$121.80	\$126.53	\$101.34	\$122.77	\$121.28	\$137.44	\$126.36
Employee & Child(ren)	\$124.56	\$123.71	\$127.89	\$102.64	\$124.65	\$123.19	\$140.73	\$128.08
Family	\$194.33	\$192.98	\$199.77	\$160.23	\$194.48	\$192.16	\$219.06	\$199.91
Classic 11 Unlimited with Ortho (Plan Code 1M5)								
Employee	\$85.15	\$84.54	\$86.12	\$69.01	\$84.64	\$83.60	\$96.98	\$86.99
Employee & Spouse/Domestic Partner	\$170.30	\$169.09	\$172.24	\$138.03	\$169.26	\$167.21	\$193.97	\$174.01
Employee & Child(ren)	\$192.94	\$191.58	\$193.92	\$156.64	\$190.42	\$188.13	\$216.08	\$196.38
Family	\$292.46	\$290.40	\$294.41	\$237.35	\$289.18	\$285.67	\$328.94	\$297.97
Essential 2 1000 (Plan Code TY)								
Employee	\$33.80	\$33.56	\$37.02	\$30.60	\$34.70	\$34.32	\$34.41	\$36.36
Employee & Spouse/Domestic Partner	\$67.59	\$67.15	\$74.07	\$61.22	\$69.43	\$68.64	\$68.83	\$72.72
Employee & Child(ren)	\$74.30	\$73.81	\$81.35	\$67.40	\$76.30	\$75.43	\$75.60	\$79.87
Family	\$113.51	\$112.75	\$124.29	\$102.91	\$116.57	\$115.22	\$115.51	\$122.03
Essential 5 1500 with Ortho (Plan Code 14T)								
Employee	\$45.11	\$44.81	\$48.90	\$40.34	\$45.99	\$45.44	\$45.95	\$48.21
Employee & Spouse/Domestic Partner	\$90.24	\$89.62	\$97.79	\$80.70	\$91.96	\$90.89	\$91.91	\$96.42
Employee & Child(ren)	\$105.75	\$105.02	\$113.15	\$93.71	\$106.89	\$105.64	\$107.63	\$112.07
Family	\$158.94	\$157.85	\$170.61	\$141.18	\$161.01	\$159.11	\$161.81	\$168.79
Essential 6 1500 (Plan Code TZ)								
Employee	\$40.58	\$40.30	\$44.52	\$36.69	\$41.71	\$41.21	\$41.34	\$43.70
Employee & Spouse/Domestic Partner	\$81.15	\$80.60	\$89.03	\$73.39	\$83.39	\$82.42	\$82.65	\$87.39
Employee & Child(ren)	\$84.91	\$84.34	\$93.07	\$76.91	\$87.22	\$86.21	\$86.41	\$91.36
Family	\$131.40	\$130.53	\$144.05	\$118.97	\$134.99	\$133.43	\$133.75	\$141.42
Essential 9 3000 with Ortho (Plan Code 1M2)								
Employee	\$58.34	\$57.92	\$62.99	\$51.90	\$59.26	\$58.55	\$59.34	\$62.18
Employee & Spouse/Domestic Partner	\$116.67	\$115.86	\$125.99	\$103.78	\$118.51	\$117.09	\$118.68	\$124.36
Employee & Child(ren)	\$139.11	\$138.14	\$147.57	\$122.09	\$139.70	\$138.03	\$141.46	\$146.61
Family	\$208.20	\$206.75	\$221.84	\$183.34	\$209.69	\$207.19	\$211.74	\$220.05

Voluntary rates apply to groups with less than 50% participation and/or less than 50% contribution.

Area is determined by group's home-office ZIP code.

Vision, Chiropractic and Life

Vision – Employer-paid

New vision business, effective October 1, 2025 through December 31, 2025
(Vision rates are for New and Renewing Business.)

Plan	Exam copay	Materials copay	Employee	Employee and spouse / domestic partner	Employee and child(ren)	Family
Elite 1010-1 (Plan code VL)	\$10	\$10	\$9.21	\$17.50	\$18.42	\$27.63
Supreme 010-2 (Plan code VR)	\$0	\$10	\$8.41	\$15.98	\$16.82	\$25.23
Preferred 1025-2 (Plan code VN)	\$10	\$25	\$7.06	\$13.41	\$14.12	\$21.18
Preferred 1025-3 (Plan code VP)	\$10	\$25	\$6.71	\$12.75	\$13.42	\$20.13
Preferred Value 10-3 (Plan code VT)	Not covered	\$10	\$4.98	\$9.46	\$9.96	\$14.94
Plus 20-1 (Plan code VV)	\$20	\$50-\$105	\$2.33	\$4.43	\$4.66	\$6.99
Exam only (Plan code VX)	\$0	Not covered	\$1.89	\$3.59	\$3.78	\$5.67

Employer paid rates require a minimum employer contribution of 50% of the employee premium and a minimum participation of 50% of the eligible employees.

Vision – Voluntary

New vision business, effective October 1, 2025 through December 31, 2025
(Vision rates are for New and Renewing Business.)

Plan	Exam copay	Materials copay	Employee	Employee and spouse / domestic partner	Employee and child(ren)	Family
Elite 1010-1 (Plan code VK)	\$10	\$10	\$12.21	\$23.20	\$24.42	\$36.63
Supreme 010-2 (Plan code VQ)	\$0	\$10	\$11.41	\$21.68	\$22.82	\$34.23
Preferred 1025-2 (Plan code VM)	\$10	\$25	\$10.06	\$19.11	\$20.12	\$30.18
Preferred 1025-3 (Plan code VO)	\$10	\$25	\$9.71	\$18.45	\$19.42	\$29.13
Preferred Value 10-3 (Plan code VS)	Not covered	\$10	\$7.98	\$15.16	\$15.96	\$23.94
Plus 20-1 (Plan code VU)	\$20	\$50-\$105	\$5.33	\$10.13	\$10.66	\$15.99
Exam only (Plan code VW)	\$0	Not covered	\$4.89	\$9.29	\$9.78	\$14.67

Voluntary rates apply to groups with less than 50% participation and/or less than 50% contribution.

Chiropractic

New and renewing business, effective October 1, 2025 through December 31, 2025

Paired network	Chiro rate per member, per month
Full Network HMO	\$3.00
WholeCare HMO	\$3.00
Salud HMO y Más	\$3.00
SmartCare HMO	\$3.00
Full PPO	\$3.00

Basic Life and Accidental Death & Dismemberment

New business, effective October 1, 2025 through December 31, 2025

Age	Life and Add rate
Under 30	\$0.14
30-34	\$0.15
35-39	\$0.18
40-44	\$0.24
45-49	\$0.34
50-54	\$0.54
55-59	\$0.84
60-64	\$1.68
65-69	\$2.79
70-74	\$4.57
75-79	\$7.13
80-84	\$10.36
85 and over	\$21.38



Grandfathered Plan Rating Regions

Small business group non-HIPC grandfathered counties by region.

HMO

Region 101

Amador,* Butte,* Calaveras,*
Colusa,* El Dorado, Glenn,*
Humboldt,* Lake,* Mendocino,*
Monterey,* Napa, Plumas,*
Shasta,* Sierra,* Sutter,* Tehama,*
Tuolumne,* Yuba*

Region 102

El Dorado,** Marin, Mariposa,*
Merced, Nevada, San Benito,*
San Joaquin, Santa Cruz, Solano,
Sonoma, Stanislaus

Region 103

Alameda, Contra Costa, Kings, Madera,
Placer, Sacramento, San Francisco,
San Mateo, Santa Clara, Yolo

Region 104

Santa Barbara, Ventura

Region 105

Riverside, San Bernardino

Region 106

Kern, Orange, San Luis Obispo*

Region 107

Fresno, Imperial,* San Diego, Tulare

Region 108

Los Angeles¹

Region 109

Los Angeles²

PPO

Region 101

Amador,* Butte,* Calaveras,*
Colusa,* Glenn,* Humboldt,* Lake,*
Mendocino,* Monterey,* Napa,
Plumas,* Shasta,* Sierra,* Sutter,*
Tehama,* Tulare, Tuolumne,* Yuba*

Region 102

Mariposa,* Merced, Nevada,
San Benito,* San Joaquin, Santa
Cruz, Solano, Sonoma, Stanislaus

Region 103

Kings, Madera, San Francisco,
San Mateo

Region 104

Marin, Kern, Santa Barbara, Ventura

Region 105

Los Angeles,² Riverside, San
Bernardino

Region 106

Orange, San Luis Obispo*

Region 107

Imperial,* San Diego

Region 108

Los Angeles¹

Region 109

Alameda, Contra Costa, El Dorado,
Fresno, Placer, Sacramento,
Santa Clara, Yolo

*Marketable for PPO business only.

**Includes El Dorado ZIP codes 95667, 95672, 95682, and 95762 only. These ZIP codes are excluded from Region 101.

For HMO:

¹Los Angeles region 108 consists of those Los Angeles ZIP codes not in region 109.

²Los Angeles region 109 consists of Los Angeles ZIP codes beginning with 906–912, 915, 917, 918, and 935.

For PPO:

¹Los Angeles region 108 consists of those Los Angeles ZIP codes not in region 105.

²Los Angeles region 105 consists of Los Angeles ZIP codes beginning with 906–912, 915, 917, 918, and 935.



Glossary

Coinsurance

Refers to the percentage of covered costs payable by member; i.e., if a member's coinsurance is 20%, Health Net pays 80% of the covered costs, and the member is responsible for the remaining 20% of the costs.

Deductible

This is the amount members must pay for services before the plan begins covering them. (This amount may not apply to routine and preventive care visits.)

HMO (health maintenance organization)

Plans that offer primary care physician guidance and referrals within our large statewide network.

OON (out-of-network)

A physician, provider group or hospital that is not a contracted participant of the Health Net provider network. Generally, if you go out-of-network, you will pay more.

PCP (primary care physician)

The physician a member designates as the primary doctor, following the requirements for an HMO plan. With an HMO plan, a member must see this physician first for all health matters and obtain referrals from the PCP.

PPO (preferred provider organization)

Plans that offer members access to visit any physician or hospital in our large statewide PPO network. When visiting in-network physicians, members receive in-network specific discounts and a lower coinsurance than for out-of-network providers.

Salud HMO y Más (Health and More) plans

The Health Net Salud plans address the needs of the Latino population in California and offer access to health care on both sides of the California/Mexico border. California members access a select network of doctors and physician groups in their local service area but also have the freedom to visit participating SIMNSA providers in Mexico, no referral required.

English

No Cost Language Services. You can get an interpreter. You can get documents read to you and some sent to you in your language. For help, call us at the number listed on your ID card or call **1-800-522-0088** (TTY: 711).

Arabic

خدمات اللغة مجانية. يمكنك الحصول على مترجم فوري. ويمكنك الحصول على وثائق مقروءة لك. للحصول على المساعدة، اتصل بنا على الرقم الموجود على بطاقة الهوية، أو اتصل على مركز الاتصال التجاري (TTY: 711) **1-800-522-0088**

Armenian

Անվճար լեզվական ծառայություններ: Դուք կարող եք բանավոր թարգմանիչ ստանալ: Փաստաթղթերը կարող են կարդալ ձեզ համար: Օգնության համար զանգահարեք մեզ ձեր ID քարտի վրա նշված հեռախոսահամարով կամ զանգահարեք **1-800-522-0088** (TTY: 711).

Chinese

免費語言服務。您可使用口譯員。您可請人使用您的語言將文件內容唸給您聽，並請我們將有您語言版本的部分文件寄給您。如需協助，請致電您會員卡上所列的電話號碼與我們聯絡，或致電 **1-800-522-0088** (TTY: 711)。

Hindi

बनिा लागत की भाषा सेवाएँ। आप एक दुभाषयिा प्राप्त कर सकते हैं। आपको दस्तावेज पढ़ कर सुनाए जा सकते हैं। मदद के लिए, आपके आईडी कार्ड पर दिए गए सूचीबद्ध नंबर पर हमें कॉल करें, या **1-800-522-0088** (TTY: 711)।

Hmong

Kev Pab Txhais Lus Dawb. Koj xav tau neeg txhais lus los tau. Koj xav tau neeg nyeem cov ntaub ntawv kom yog koj hom lus los tau. Xav tau kev pab, hu peb tau rau tus xov tooj ntawm koj daim npav los yog hu **1-800-522-0088** (TTY: 711).

Japanese

無料の言語サービス。通訳をご利用いただけます。文書をお読みします。援助が必要な場合は、IDカードに記載されている番号までお電話いただくか、**1-800-522-0088**、(TTY: 711)。

Khmer

សេវាភាសាដោយឥតគិតថ្លៃ។ អ្នកអាចទទួលបានអ្នកបកប្រែផ្ទាល់មាត់។ អ្នកអាចស្តាប់គេអានឯកសារឱ្យអ្នក។ សម្រាប់ជំនួយ សូមទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្មនៃក្រុមហ៊ុន **1-800-522-0088** (TTY: 711)។

Korean

무료 언어 서비스. 통역 서비스를 받을 수 있습니다. 귀하가 구사하는 언어로 문서의 낭독 서비스를 받으실 수 있습니다. 도움이 필요하시면 보험 ID 카드에 수록된 번호로 전화하시거나 **1-800-522-0088** (TTY: 711).

Navajo

Saad Bee Áká E'eyeed T'áá Jíík'e. Ata' halne'ígíí hóló. T'áá hó hazaad k'ehjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néího'dółzinígíí bikáa'gi béesh bee hane'í bikáa' áajl' hodíílnih éí doodaii' **1-800-522-0088** (TTY: 711).

Persian (Farsi)

خدمات زبان به طور رایگان. می توانید یک مترجم شفاهی بگیرید. می توانید درخواست کنید که اسناد برای شما قرائت شوند. برای دریافت راهنمایی، با ما به شماره ای که روی کارت شناسایی شما درج شده تماس بگیرید یا با مرکز تماس بازرگانی **1-800-522-0088** (TTY: 711).

Panjabi (Punjabi)

ਬਨਿੰ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711)।

Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочитать документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalistang numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).

For more information, please contact:

Health Net

PO Box 9103
Van Nuys, CA 91409-9103

Broker Services

800-448-4411, option 4

Small Business Group

Sales and Service Administration

800-447-8812 (*English*)
877-891-9050 (*Cantonese*)
877-339-8596 (*Korean*)
877-891-9053 (*Mandarin*)
800-331-1777 (*Spanish*)
877-891-9051 (*Tagalog*)
877-339-8621 (*Vietnamese*)

Assistance for the hearing and speech impaired

TTY: 711

Other options

Coverage for individuals and families

800-909-3447

Coverage for family members over AGE 65

800-944-7287

Coverage for children in a low-income household

800-327-0502

Coverage for businesses with 101+ employees

800-448-4411, option 2

www.healthnet.com/broker

www.healthnet.com/employer/reformguide

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