

# Rate Guide

CHOICE MADE SIMPLE

New and renewing business, effective October 1, 2026 through December 31, 2026

*Rates quoted are pending completion of regulatory review*

## Small Business Group



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through December 31, 2026

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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, 2026 through December 31, 2026

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, 2026 through December 31, 2026

Region <span style="float: right;">1</span>																	
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 <span style="float: left;">2</span>	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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	614.98	614.71	598.92	533.70	522.18	522.65	513.07	518.80	512.71	510.43	469.13	455.66	444.58	433.63	437.46	414.29	411.50
15	669.65	669.36	652.16	581.14	568.60	569.11	558.68	564.92	558.28	555.81	510.83	496.17	484.10	472.18	476.35	451.12	448.08
16	690.55	690.25	672.51	599.28	586.35	586.88	576.12	582.55	575.71	573.15	526.78	511.65	499.21	486.92	491.21	465.20	462.07
17	711.45	711.14	692.87	617.42	604.09	604.64	593.55	600.18	593.13	590.50	542.72	527.14	514.32	501.65	506.08	479.28	476.05
18	733.96	733.64	714.79	636.95	623.21	623.77	612.33	619.17	611.90	609.19	559.89	543.82	530.59	517.52	522.09	494.44	491.12
19	756.47	756.14	736.71	656.48	642.32	642.90	631.11	638.16	630.66	627.87	577.06	560.50	546.86	533.40	538.11	509.61	506.18
20	779.78	779.44	759.42	676.72	662.11	662.71	650.56	657.83	650.10	647.22	594.85	577.77	563.72	549.83	554.69	525.31	521.78
21	803.90	803.55	782.90	697.65	682.59	683.21	670.68	678.17	670.20	667.23	613.25	595.64	581.15	566.84	571.84	541.56	537.92
22	803.90	803.55	782.90	697.65	682.59	683.21	670.68	678.17	670.20	667.23	613.25	595.64	581.15	566.84	571.84	541.56	537.92
23	803.90	803.55	782.90	697.65	682.59	683.21	670.68	678.17	670.20	667.23	613.25	595.64	581.15	566.84	571.84	541.56	537.92
24	803.90	803.55	782.90	697.65	682.59	683.21	670.68	678.17	670.20	667.23	613.25	595.64	581.15	566.84	571.84	541.56	537.92



# PPO PLAN RATES

# PPO

NEW AND RENEWING BUSINESS,  
EFFECTIVE OCTOBER 1, 2026 THROUGH DECEMBER 31, 2026

# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	614.98	614.71	598.92	533.70	522.18	522.65	513.07	518.80	512.71	510.43	469.13	455.66	444.58	433.63	437.46	414.29	411.50
15	669.65	669.36	652.16	581.14	568.60	569.11	558.68	564.92	558.28	555.81	510.83	496.17	484.10	472.18	476.35	451.12	448.08
16	690.55	690.25	672.51	599.28	586.35	586.88	576.12	582.55	575.71	573.15	526.78	511.65	499.21	486.92	491.21	465.20	462.07
17	711.45	711.14	692.87	617.42	604.09	604.64	593.55	600.18	593.13	590.50	542.72	527.14	514.32	501.65	506.08	479.28	476.05
18	733.96	733.64	714.79	636.95	623.21	623.77	612.33	619.17	611.90	609.19	559.89	543.82	530.59	517.52	522.09	494.44	491.12
19	756.47	756.14	736.71	656.48	642.32	642.90	631.11	638.16	630.66	627.87	577.06	560.50	546.86	533.40	538.11	509.61	506.18
20	779.78	779.44	759.42	676.72	662.11	662.71	650.56	657.83	650.10	647.22	594.85	577.77	563.72	549.83	554.69	525.31	521.78
21	803.90	803.55	782.90	697.65	682.59	683.21	670.68	678.17	670.20	667.23	613.25	595.64	581.15	566.84	571.84	541.56	537.92
22	803.90	803.55	782.90	697.65	682.59	683.21	670.68	678.17	670.20	667.23	613.25	595.64	581.15	566.84	571.84	541.56	537.92
23	803.90	803.55	782.90	697.65	682.59	683.21	670.68	678.17	670.20	667.23	613.25	595.64	581.15	566.84	571.84	541.56	537.92
24	803.90	803.55	782.90	697.65	682.59	683.21	670.68	678.17	670.20	667.23	613.25	595.64	581.15	566.84	571.84	541.56	537.92
25	807.11	806.76	786.03	700.44	685.32	685.94	673.37	680.89	672.89	669.90	615.70	598.02	583.48	569.11	574.13	543.73	540.07
26	823.19	822.83	801.69	714.39	698.97	699.60	686.78	694.45	686.29	683.25	627.96	609.93	595.10	580.44	585.57	554.56	550.82
27	842.48	842.12	820.48	731.13	715.35	716.00	702.88	710.72	702.37	699.26	642.68	624.23	609.05	594.05	599.29	567.56	563.73
28	873.84	873.46	851.01	758.34	741.98	742.65	729.03	737.17	728.51	725.28	666.60	647.46	631.71	616.15	621.60	588.68	584.71
29	899.56	899.17	876.07	780.67	763.82	764.51	750.49	758.87	749.96	746.64	686.22	666.52	650.31	634.29	639.89	606.01	601.93
30	912.42	912.03	888.59	791.83	774.74	775.44	761.23	769.73	760.68	757.31	696.03	676.05	659.61	643.36	649.04	614.67	610.53
31	931.72	931.31	907.38	808.57	791.12	791.84	777.32	786.00	776.77	773.33	710.75	690.35	673.55	656.97	662.77	627.67	623.44
32	951.01	950.60	926.17	825.32	807.50	808.23	793.42	802.28	792.85	789.34	725.47	704.64	687.50	670.57	676.49	640.67	636.35
33	963.07	962.65	937.92	835.78	817.74	818.48	803.48	812.45	802.91	799.35	734.67	713.58	696.22	679.07	685.07	648.79	644.42
34	975.93	975.51	950.44	846.94	828.66	829.41	814.21	823.30	813.63	810.02	744.48	723.11	705.52	688.14	694.22	657.45	653.03
35	982.36	981.94	956.71	852.52	834.13	834.88	819.57	828.73	818.99	815.36	749.39	727.87	710.17	692.68	698.79	661.79	657.33
36	988.79	988.36	962.97	858.10	839.59	840.34	824.94	834.15	824.35	820.70	754.29	732.64	714.82	697.21	703.37	666.12	661.64
37	995.22	994.79	969.23	863.69	845.05	845.81	830.31	839.58	829.71	826.04	759.20	737.40	719.47	701.75	707.94	670.45	665.94
38	1,001.66	1,001.22	975.50	869.27	850.51	851.28	835.67	845.00	835.08	831.37	764.10	742.17	724.11	706.28	712.52	674.78	670.24
39	1,014.52	1,014.08	988.02	880.43	861.43	862.21	846.40	855.85	845.80	842.05	773.92	751.70	733.41	715.35	721.67	683.45	678.85
40	1,027.38	1,026.94	1,000.55	891.59	872.35	873.14	857.13	866.70	856.52	852.73	783.73	761.23	742.71	724.42	730.82	692.11	687.46
41	1,046.67	1,046.22	1,019.34	908.34	888.73	889.54	873.23	882.98	872.61	868.74	798.45	775.52	756.66	738.03	744.54	705.11	700.37
42	1,065.16	1,064.70	1,037.35	924.38	904.43	905.25	888.65	898.58	888.02	884.09	812.55	789.22	770.03	751.06	757.69	717.57	712.74
43	1,090.89	1,090.42	1,062.40	946.71	926.28	927.11	910.12	920.28	909.47	905.44	832.17	808.28	788.62	769.20	775.99	734.90	729.95
44	1,123.04	1,122.56	1,093.71	974.61	953.58	954.44	936.94	947.41	936.28	932.13	856.70	832.11	811.87	791.88	798.87	756.56	751.47
45	1,160.83	1,160.32	1,130.51	1,007.40	985.66	986.55	968.47	979.28	967.78	963.49	885.53	860.10	839.18	818.52	825.74	782.01	776.75
46	1,205.85	1,205.32	1,174.35	1,046.47	1,023.89	1,024.81	1,006.02	1,017.26	1,005.31	1,000.85	919.87	893.46	871.73	850.26	857.77	812.34	806.87
47	1,256.49	1,255.95	1,223.68	1,090.42	1,066.89	1,067.85	1,048.28	1,059.98	1,047.53	1,042.89	958.50	930.98	908.34	885.97	893.79	846.46	840.76
48	1,314.37	1,313.80	1,280.05	1,140.65	1,116.04	1,117.04	1,096.57	1,108.81	1,095.78	1,090.93	1,002.66	973.87	950.18	926.78	934.97	885.45	879.49
49	1,371.45	1,370.85	1,335.63	1,190.18	1,164.50	1,165.55	1,144.19	1,156.96	1,143.37	1,138.30	1,046.20	1,016.16	991.44	967.03	975.57	923.90	917.68
50	1,435.76	1,435.14	1,398.26	1,246.00	1,219.11	1,220.21	1,197.84	1,211.22	1,196.99	1,191.68	1,095.26	1,063.81	1,037.94	1,012.38	1,021.31	967.23	960.72
51	1,499.27	1,498.62	1,460.11	1,301.11	1,273.03	1,274.18	1,250.82	1,264.79	1,249.93	1,244.39	1,143.70	1,110.87	1,083.85	1,057.16	1,066.49	1,010.01	1,003.21
52	1,569.21	1,568.53	1,528.23	1,361.80	1,332.42	1,333.62	1,309.17	1,323.79	1,308.24	1,302.44	1,197.06	1,162.69	1,134.41	1,106.47	1,116.24	1,057.13	1,050.01
53	1,639.95	1,639.24	1,597.12	1,423.20	1,392.48	1,393.74	1,368.19	1,383.47	1,367.22	1,361.16	1,251.02	1,215.10	1,185.55	1,156.35	1,166.56	1,104.78	1,097.35
54	1,716.32	1,715.58	1,671.50	1,489.47	1,457.33	1,458.65	1,431.91	1,447.90	1,430.89	1,424.55	1,309.28	1,271.69	1,240.76	1,210.20	1,220.89	1,156.23	1,148.45
55	1,792.69	1,791.91	1,745.87	1,555.75	1,522.18	1,523.55	1,495.62	1,512.32	1,494.56	1,487.93	1,367.54	1,328.28	1,295.97	1,264.05	1,275.21	1,207.68	1,199.55
56	1,875.49	1,874.68	1,826.51	1,627.61	1,592.48	1,593.92	1,564.70	1,582.18	1,563.59	1,556.66	1,430.70	1,389.63	1,355.83	1,322.44	1,334.11	1,263.46	1,254.96
57	1,959.10	1,958.25	1,907.93	1,700.16	1,663.47	1,664.98	1,634.45	1,652.71	1,633.29	1,626.05	1,494.48	1,451.57	1,416.27	1,381.39	1,393.59	1,319.78	1,310.90
58	2,048.33	2,047.44	1,994.84	1,777.60	1,739.24	1,740.81	1,708.90	1,727.98	1,707.68	1,700.11	1,562.55	1,517.69	1,480.77	1,444.31	1,457.06	1,379.90	1,370.61
59	2,092.54	2,091.64	2,037.89	1,815.97	1,776.78	1,778.39	1,745.79	1,765.28	1,744.54	1,736.81	1,596.28	1,550.45	1,512.74	1,475.48	1,488.51	1,409.68	1,400.19
60	2,181.78	2,180.83	2,124.80	1,893.41	1,852.55	1,854.22	1,820.23	1,840.56	1,818.94	1,810.88	1,664.35	1,616.56	1,577.24	1,538.40	1,551.99	1,469.79	1,459.90
61	2,258.95	2,257.97	2,199.96	1,960.39	1,918.08	1,919.81	1,884.62	1,905.66	1,883.28	1,874.93	1,723.22	1,673.75	1,633.04	1,592.82	1,606.88	1,521.78	1,511.54
62	2,309.60	2,308.60	2,249.28	2,004.34	1,961.08	1,962.85	1,926.87	1,948.39	1,925.50	1,916.97	1,761.86	1,711.27	1,669.65	1,628.53	1,642.91	1,555.90	1,545.43
63	2,373.10	2,372.08	2,311.13	2,059.45	2,015.01	2,016.83	1,979.86	2,001.96	1,978.44	1,969.68	1,810.30	1,758.33	1,715.56	1,673.31	1,688.09	1,598.69	1,587.93
64+	2,411.70	2,410.65	2,348.70	2,092.95	2,047.77	2,049.63	2,012.04	2,034.51	2,010.60	2,001.69	1,839.75	1,786.92	1,743.45	1,700.52	1,715.52	1,624.68	1,613.76

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, 2026 through December 31, 2026

## 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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	692.23	691.93	674.16	600.74	587.78	588.31	577.52	583.97	577.11	574.55	528.07	512.90	500.43	488.10	492.41	466.34	463.20
15	753.77	753.44	734.08	654.14	640.02	640.60	628.86	635.88	628.41	625.63	575.00	558.50	544.91	531.49	536.18	507.79	504.37
16	777.29	776.96	756.99	674.56	660.00	660.60	648.49	655.73	648.03	645.15	592.95	575.93	561.92	548.08	552.92	523.64	520.11
17	800.82	800.47	779.91	694.98	679.98	680.59	668.12	675.58	667.64	664.68	610.90	593.36	578.93	564.67	569.66	539.49	535.86
18	826.16	825.80	804.58	716.96	701.49	702.13	689.25	696.95	688.76	685.71	630.23	612.13	597.24	582.54	587.68	556.56	552.81
19	851.49	851.12	829.26	738.95	723.00	723.66	710.39	718.33	709.89	706.74	649.55	630.91	615.56	600.40	605.70	573.62	569.76
20	877.73	877.35	854.81	761.72	745.29	745.96	732.29	740.46	731.76	728.52	669.57	650.35	634.53	618.90	624.37	591.30	587.32
21	904.88	904.49	881.25	785.28	768.34	769.03	754.93	763.36	754.40	751.05	690.28	670.46	654.15	638.05	643.68	609.59	605.49
22	904.88	904.49	881.25	785.28	768.34	769.03	754.93	763.36	754.40	751.05	690.28	670.46	654.15	638.05	643.68	609.59	605.49
23	904.88	904.49	881.25	785.28	768.34	769.03	754.93	763.36	754.40	751.05	690.28	670.46	654.15	638.05	643.68	609.59	605.49
24	904.88	904.49	881.25	785.28	768.34	769.03	754.93	763.36	754.40	751.05	690.28	670.46	654.15	638.05	643.68	609.59	605.49
25	908.50	908.11	884.77	788.42	771.41	772.11	757.95	766.42	757.41	754.06	693.04	673.14	656.77	640.60	646.25	612.03	607.91
26	926.60	926.20	902.40	804.13	786.78	787.49	773.05	781.68	772.50	769.08	706.85	686.55	669.85	653.36	659.13	624.22	620.02
27	948.32	947.91	923.55	822.98	805.22	805.94	791.17	800.01	790.61	787.10	723.41	702.64	685.55	668.67	674.58	638.85	634.55
28	983.61	983.18	957.92	853.60	835.18	835.94	820.61	829.78	820.03	816.39	750.34	728.79	711.07	693.56	699.68	662.62	658.16
29	1,012.56	1,012.12	986.12	878.73	859.77	860.55	844.77	854.20	844.17	840.43	772.42	750.25	732.00	713.97	720.28	682.13	677.54
30	1,027.04	1,026.60	1,000.22	891.30	872.06	872.85	856.85	866.42	856.24	852.44	783.47	760.98	742.47	724.18	730.58	691.89	687.23
31	1,048.76	1,048.30	1,021.37	910.14	890.50	891.31	874.97	884.74	874.34	870.47	800.04	777.07	758.17	739.49	746.02	706.52	701.76
32	1,070.47	1,070.01	1,042.52	928.99	908.94	909.76	893.09	903.06	892.45	888.49	816.60	793.16	773.87	754.81	761.47	721.15	716.29
33	1,084.05	1,083.58	1,055.74	940.77	920.47	921.30	904.41	914.51	903.77	899.76	826.96	803.21	783.68	764.38	771.13	730.29	725.37
34	1,098.53	1,098.05	1,069.84	953.33	932.76	933.60	916.49	926.72	915.84	911.78	838.00	813.94	794.14	774.59	781.43	740.04	735.06
35	1,105.76	1,105.29	1,076.89	959.62	938.91	939.76	922.53	932.83	921.87	917.79	843.52	819.31	799.38	779.69	786.58	744.92	739.91
36	1,113.00	1,112.52	1,083.94	965.90	945.05	945.91	928.57	938.94	927.91	923.79	849.05	824.67	804.61	784.80	791.73	749.80	744.75
37	1,120.24	1,119.76	1,090.99	972.18	951.20	952.06	934.61	945.04	933.94	929.80	854.57	830.03	809.84	789.90	796.87	754.67	749.59
38	1,127.48	1,126.99	1,098.04	978.46	957.35	958.21	940.65	951.15	939.98	935.81	860.09	835.40	815.08	795.00	802.02	759.55	754.44
39	1,141.96	1,141.47	1,112.14	991.03	969.64	970.52	952.73	963.36	952.05	947.83	871.13	846.12	825.54	805.21	812.32	769.30	764.12
40	1,156.44	1,155.94	1,126.24	1,003.59	981.93	982.82	964.80	975.58	964.12	959.84	882.18	856.85	836.01	815.42	822.62	779.06	773.81
41	1,178.16	1,177.65	1,147.39	1,022.44	1,000.37	1,001.28	982.92	993.90	982.22	977.87	898.75	872.94	851.71	830.74	838.07	793.69	788.34
42	1,198.97	1,198.45	1,167.66	1,040.50	1,018.05	1,018.97	1,000.29	1,011.46	999.57	995.14	914.62	888.36	866.76	845.41	852.88	807.71	802.27
43	1,227.92	1,227.39	1,195.86	1,065.63	1,042.63	1,043.58	1,024.44	1,035.88	1,023.71	1,019.18	936.71	909.82	887.69	865.83	873.47	827.21	821.65
44	1,264.12	1,263.57	1,231.11	1,097.04	1,073.37	1,074.34	1,054.64	1,066.42	1,053.89	1,049.22	964.32	936.64	913.85	891.35	899.22	851.60	845.87
45	1,306.65	1,306.08	1,272.52	1,133.95	1,109.48	1,110.48	1,090.12	1,102.30	1,089.35	1,084.52	996.77	968.15	944.60	921.34	929.47	880.25	874.32
46	1,357.32	1,356.73	1,321.87	1,177.93	1,152.50	1,153.55	1,132.40	1,145.05	1,131.59	1,126.58	1,035.42	1,005.69	981.23	957.07	965.52	914.39	908.23
47	1,414.33	1,413.72	1,377.39	1,227.40	1,200.91	1,202.00	1,179.96	1,193.14	1,179.12	1,173.89	1,078.91	1,047.93	1,022.44	997.27	1,006.07	952.79	946.38
48	1,479.48	1,478.84	1,440.84	1,283.94	1,256.23	1,257.37	1,234.32	1,248.10	1,233.44	1,227.97	1,128.61	1,096.21	1,069.54	1,043.20	1,052.42	996.68	989.97
49	1,543.73	1,543.06	1,503.41	1,339.69	1,310.78	1,311.97	1,287.92	1,302.30	1,287.00	1,281.30	1,177.62	1,143.81	1,115.99	1,088.51	1,098.12	1,039.96	1,032.96
50	1,616.12	1,615.42	1,573.91	1,402.52	1,372.25	1,373.49	1,348.31	1,363.37	1,347.35	1,341.38	1,232.84	1,197.45	1,168.32	1,139.55	1,149.61	1,088.73	1,081.40
51	1,687.60	1,686.87	1,643.53	1,464.55	1,432.95	1,434.24	1,407.95	1,423.67	1,406.95	1,400.71	1,287.37	1,250.41	1,220.00	1,189.96	1,200.46	1,136.89	1,129.23
52	1,766.33	1,765.56	1,720.20	1,532.87	1,499.79	1,501.15	1,473.63	1,490.09	1,472.58	1,466.05	1,347.43	1,308.74	1,276.91	1,245.47	1,256.46	1,189.92	1,181.91
53	1,845.96	1,845.16	1,797.75	1,601.98	1,567.41	1,568.82	1,540.06	1,557.26	1,538.97	1,532.15	1,408.17	1,367.74	1,334.48	1,301.61	1,313.11	1,243.56	1,235.19
54	1,931.92	1,931.09	1,881.47	1,676.58	1,640.40	1,641.88	1,611.78	1,629.78	1,610.63	1,603.50	1,473.75	1,431.44	1,396.62	1,362.23	1,374.26	1,301.48	1,292.72
55	2,017.89	2,017.01	1,965.19	1,751.18	1,713.39	1,714.94	1,683.50	1,702.30	1,682.30	1,674.85	1,539.33	1,495.13	1,458.77	1,422.84	1,435.40	1,359.39	1,350.24
56	2,111.09	2,110.17	2,055.96	1,832.07	1,792.53	1,794.15	1,761.26	1,780.93	1,760.00	1,752.20	1,610.43	1,564.19	1,526.14	1,488.56	1,501.70	1,422.17	1,412.60
57	2,205.20	2,204.24	2,147.61	1,913.74	1,872.44	1,874.13	1,839.77	1,860.32	1,838.46	1,830.31	1,682.22	1,633.92	1,594.18	1,554.92	1,568.65	1,485.57	1,475.57
58	2,305.64	2,304.64	2,245.42	2,000.90	1,957.72	1,959.49	1,923.57	1,945.05	1,922.20	1,913.68	1,758.84	1,708.34	1,666.79	1,625.74	1,640.09	1,553.24	1,542.78
59	2,355.41	2,354.39	2,293.89	2,044.09	1,999.98	2,001.79	1,965.09	1,987.04	1,963.69	1,954.99	1,796.80	1,745.21	1,702.77	1,660.83	1,675.50	1,586.76	1,576.08
60	2,455.85	2,454.78	2,391.71	2,131.26	2,085.27	2,087.15	2,048.89	2,071.77	2,047.43	2,038.36	1,873.42	1,819.64	1,775.38	1,731.66	1,746.95	1,654.43	1,643.29
61	2,542.72	2,541.62	2,476.31	2,206.65	2,159.03	2,160.98	2,121.36	2,145.05	2,119.85	2,110.46	1,939.69	1,884.00	1,838.18	1,792.91	1,808.74	1,712.95	1,701.42
62	2,599.72	2,598.60	2,531.83	2,256.12	2,207.43	2,209.43	2,168.92	2,193.14	2,167.38	2,157.77	1,983.18	1,926.24	1,879.39	1,833.11	1,849.29	1,751.35	1,739.57
63	2,671.21	2,670.05	2,601.45	2,318.16	2,268.13	2,270.18	2,228.56	2,253.45	2,226.97	2,217.11	2,037.71	1,979.21	1,931.07	1,883.51	1,900.14	1,799.51	1,787.40
64+	2,714.64	2,713.47	2,643.75	2,355.84	2,305.02	2,307.09	2,264.79	2,290.08	2,263.20	2,253.15	2,070.84	2,011.38	1,962.45	1,914.15	1,931.04	1,828.77	1,816.47

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.

# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	711.46	711.15	692.88	617.43	604.10	604.65	593.56	600.19	593.14	590.51	542.73	527.15	514.33	501.66	506.09	479.29	476.06
15	774.70	774.37	754.47	672.31	657.80	658.39	646.32	653.54	645.86	643.00	590.97	574.01	560.04	546.25	551.08	521.89	518.38
16	798.88	798.53	778.02	693.29	678.33	678.94	666.50	673.94	666.02	663.07	609.42	591.92	577.53	563.30	568.28	538.18	534.56
17	823.06	822.70	801.57	714.28	698.86	699.49	686.67	694.34	686.18	683.14	627.87	609.84	595.01	580.35	585.48	554.47	550.74
18	849.10	848.73	826.93	736.88	720.97	721.63	708.40	716.31	707.89	704.75	647.73	629.13	613.83	598.71	604.00	572.01	568.16
19	875.14	874.76	852.29	759.47	743.08	743.76	730.12	738.28	729.60	726.37	667.59	648.43	632.66	617.08	622.52	589.56	585.59
20	902.11	901.72	878.55	782.88	765.99	766.68	752.62	761.03	752.09	748.75	688.17	668.41	652.15	636.09	641.71	607.72	603.63
21	930.01	929.61	905.72	807.09	789.68	790.39	775.90	784.56	775.35	771.91	709.45	689.08	672.32	655.77	661.56	626.52	622.30
22	930.01	929.61	905.72	807.09	789.68	790.39	775.90	784.56	775.35	771.91	709.45	689.08	672.32	655.77	661.56	626.52	622.30
23	930.01	929.61	905.72	807.09	789.68	790.39	775.90	784.56	775.35	771.91	709.45	689.08	672.32	655.77	661.56	626.52	622.30
24	930.01	929.61	905.72	807.09	789.68	790.39	775.90	784.56	775.35	771.91	709.45	689.08	672.32	655.77	661.56	626.52	622.30
25	933.73	933.33	909.35	810.32	792.83	793.55	779.00	787.70	778.45	775.00	712.29	691.84	675.01	658.39	664.20	629.03	624.79
26	952.33	951.92	927.46	826.46	808.63	809.36	794.52	803.39	793.96	790.44	726.48	705.62	688.46	671.50	677.43	641.56	637.24
27	974.65	974.23	949.20	845.83	827.58	828.33	813.14	822.22	812.56	808.96	743.51	722.16	704.59	687.24	693.31	656.59	652.17
28	1,010.92	1,010.49	984.52	877.31	858.38	859.15	843.40	852.82	842.80	839.07	771.17	749.03	730.81	712.82	719.11	681.03	676.44
29	1,040.68	1,040.23	1,013.51	903.14	883.65	884.45	868.23	877.93	867.61	863.77	793.88	771.08	752.33	733.80	740.28	701.08	696.36
30	1,055.56	1,055.11	1,028.00	916.05	896.28	897.09	880.65	890.48	880.02	876.12	805.23	782.11	763.09	744.29	750.87	711.10	706.31
31	1,077.88	1,077.42	1,049.73	935.42	915.23	916.06	899.27	909.31	898.63	894.65	822.26	798.65	779.22	760.03	766.74	726.14	721.25
32	1,100.20	1,099.73	1,071.47	954.79	934.19	935.03	917.89	928.14	917.24	913.17	839.28	815.19	795.36	775.77	782.62	741.17	736.19
33	1,114.16	1,113.67	1,085.06	966.90	946.03	946.89	929.53	939.91	928.87	924.75	849.92	825.52	805.44	785.61	792.54	750.57	745.52
34	1,129.04	1,128.55	1,099.55	979.81	958.67	959.53	941.94	952.46	941.27	937.10	861.28	836.55	816.20	796.10	803.13	760.60	755.48
35	1,136.48	1,135.98	1,106.80	986.27	964.98	965.86	948.15	958.74	947.47	943.28	866.95	842.06	821.58	801.35	808.42	765.61	760.45
36	1,143.92	1,143.42	1,114.04	992.72	971.30	972.18	954.36	965.01	953.68	949.45	872.63	847.57	826.96	806.59	813.71	770.62	765.43
37	1,151.36	1,150.86	1,121.29	999.18	977.62	978.50	960.56	971.29	959.88	955.63	878.30	853.09	832.34	811.84	819.01	775.63	770.41
38	1,158.80	1,158.29	1,128.53	1,005.64	983.94	984.82	966.77	977.57	966.08	961.80	883.98	858.60	837.71	817.08	824.30	780.64	775.39
39	1,173.68	1,173.17	1,143.02	1,018.55	996.57	997.47	979.19	990.12	978.49	974.15	895.33	869.62	848.47	827.58	834.88	790.67	785.35
40	1,188.56	1,188.04	1,157.52	1,031.46	1,009.21	1,010.12	991.60	1,002.67	990.89	986.50	906.68	880.65	859.23	838.07	845.47	800.69	795.30
41	1,210.88	1,210.35	1,179.25	1,050.84	1,028.16	1,029.09	1,010.22	1,021.50	1,009.50	1,005.03	923.71	897.19	875.36	853.81	861.35	815.73	810.24
42	1,232.27	1,231.73	1,200.09	1,069.40	1,046.32	1,047.27	1,028.07	1,039.55	1,027.33	1,022.78	940.02	913.04	890.83	868.89	876.56	830.14	824.55
43	1,262.03	1,261.48	1,229.07	1,095.23	1,071.59	1,072.56	1,052.90	1,064.65	1,052.15	1,047.48	962.73	935.09	912.34	889.87	897.73	850.19	844.47
44	1,299.23	1,298.66	1,265.30	1,127.51	1,103.18	1,104.17	1,083.93	1,096.04	1,083.16	1,078.36	991.10	962.65	939.23	916.11	924.19	875.25	869.36
45	1,342.94	1,342.36	1,307.87	1,165.44	1,140.29	1,141.32	1,120.40	1,132.91	1,119.60	1,114.64	1,024.45	995.04	970.83	946.93	955.29	904.70	898.61
46	1,395.02	1,394.41	1,358.59	1,210.64	1,184.51	1,185.58	1,163.85	1,176.85	1,163.02	1,157.87	1,064.18	1,033.63	1,008.48	983.65	992.33	939.78	933.46
47	1,453.61	1,452.98	1,415.65	1,261.49	1,234.26	1,235.38	1,212.73	1,226.27	1,211.87	1,206.50	1,108.87	1,077.04	1,050.84	1,024.96	1,034.01	979.25	972.66
48	1,520.57	1,519.91	1,480.86	1,319.60	1,291.12	1,292.29	1,268.60	1,282.76	1,267.69	1,262.07	1,159.95	1,126.65	1,099.25	1,072.18	1,081.64	1,024.36	1,017.47
49	1,586.60	1,585.91	1,545.17	1,376.90	1,347.19	1,348.40	1,323.69	1,338.47	1,322.74	1,316.88	1,210.33	1,175.58	1,146.98	1,118.74	1,128.61	1,068.84	1,061.65
50	1,661.00	1,660.28	1,617.62	1,441.47	1,410.36	1,411.64	1,385.76	1,401.23	1,384.77	1,378.63	1,267.08	1,230.70	1,200.77	1,171.20	1,181.54	1,118.97	1,111.43
51	1,734.47	1,733.72	1,689.18	1,505.23	1,472.74	1,474.08	1,447.05	1,463.21	1,446.02	1,439.61	1,323.13	1,285.14	1,253.88	1,223.00	1,233.80	1,168.46	1,160.60
52	1,815.38	1,814.60	1,767.97	1,575.45	1,541.45	1,542.84	1,514.56	1,531.47	1,513.48	1,506.77	1,384.85	1,345.09	1,312.37	1,280.06	1,291.36	1,222.97	1,214.74
53	1,897.23	1,896.40	1,847.68	1,646.47	1,610.94	1,612.39	1,582.84	1,600.51	1,581.71	1,574.70	1,447.28	1,405.73	1,371.54	1,337.76	1,349.57	1,278.10	1,269.50
54	1,985.58	1,984.72	1,933.72	1,723.14	1,685.96	1,687.48	1,656.55	1,675.05	1,655.37	1,648.03	1,514.68	1,471.19	1,435.41	1,400.06	1,412.42	1,337.62	1,328.62
55	2,073.93	2,073.03	2,019.77	1,799.82	1,760.98	1,762.57	1,730.26	1,749.58	1,729.02	1,721.36	1,582.08	1,536.66	1,499.28	1,462.36	1,475.27	1,397.14	1,387.74
56	2,169.72	2,168.78	2,113.06	1,882.95	1,842.31	1,843.98	1,810.17	1,830.39	1,808.88	1,800.87	1,655.15	1,607.63	1,568.53	1,529.90	1,543.41	1,461.67	1,451.83
57	2,266.44	2,265.46	2,207.25	1,966.89	1,924.44	1,926.18	1,890.87	1,911.98	1,889.52	1,881.15	1,728.94	1,679.30	1,638.45	1,598.10	1,612.21	1,526.83	1,516.55
58	2,369.67	2,368.65	2,307.79	2,056.47	2,012.09	2,013.91	1,976.99	1,999.07	1,975.58	1,966.83	1,807.68	1,755.78	1,713.08	1,670.89	1,685.65	1,596.37	1,585.63
59	2,420.82	2,419.77	2,357.60	2,100.86	2,055.53	2,057.38	2,019.67	2,042.22	2,018.23	2,009.28	1,846.70	1,793.68	1,750.06	1,706.96	1,722.03	1,630.83	1,619.86
60	2,524.05	2,522.96	2,458.14	2,190.45	2,143.18	2,145.12	2,105.79	2,129.31	2,104.29	2,094.97	1,925.45	1,870.17	1,824.68	1,779.75	1,795.46	1,700.38	1,688.93
61	2,613.34	2,612.20	2,545.09	2,267.93	2,218.99	2,220.99	2,180.28	2,204.63	2,178.72	2,169.07	1,993.56	1,936.32	1,889.23	1,842.70	1,858.97	1,760.52	1,748.67
62	2,671.93	2,670.77	2,602.15	2,318.78	2,268.74	2,270.79	2,229.16	2,254.05	2,227.57	2,217.70	2,038.26	1,979.74	1,931.58	1,884.02	1,900.65	1,799.99	1,787.88
63	2,745.40	2,744.21	2,673.70	2,382.54	2,331.12	2,333.23	2,290.46	2,316.03	2,288.82	2,278.68	2,094.30	2,034.17	1,984.70	1,935.82	1,952.91	1,849.49	1,837.04
64+	2,790.03	2,788.83	2,717.16	2,421.27	2,369.04	2,371.17	2,327.70	2,353.68	2,326.05	2,315.73	2,128.35	2,067.24	2,016.96	1,967.31	1,984.68	1,879.56	1,866.90

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, 2026 through December 31, 2026

**Region**  
**4** San Francisco 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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	735.79	735.47	716.58	638.54	624.76	625.33	613.86	620.72	613.43	610.71	561.29	545.18	531.92	518.82	523.40	495.68	492.34
15	801.20	800.85	780.27	695.30	680.30	680.91	668.43	675.89	667.95	664.99	611.18	593.64	579.20	564.93	569.92	539.74	536.11
16	826.20	825.84	804.63	717.00	701.53	702.16	689.29	696.99	688.80	685.75	630.26	612.17	597.28	582.57	587.71	556.59	552.84
17	851.21	850.84	828.98	738.71	722.76	723.42	710.16	718.09	709.65	706.50	649.34	630.70	615.35	600.20	605.50	573.43	569.57
18	878.14	877.76	855.21	762.08	745.63	746.30	732.62	740.80	732.10	728.86	669.88	650.65	634.82	619.19	624.66	591.58	587.59
19	905.07	904.68	881.43	785.45	768.50	769.19	755.09	763.52	754.55	751.21	690.43	670.60	654.29	638.18	643.81	609.72	605.61
20	932.96	932.56	908.60	809.65	792.18	792.90	778.36	787.05	777.81	774.36	711.70	691.27	674.46	657.85	663.66	628.51	624.28
21	961.82	961.40	936.70	834.70	816.68	817.42	802.44	811.40	801.86	798.31	733.72	712.65	695.32	678.19	684.18	647.95	643.59
22	961.82	961.40	936.70	834.70	816.68	817.42	802.44	811.40	801.86	798.31	733.72	712.65	695.32	678.19	684.18	647.95	643.59
23	961.82	961.40	936.70	834.70	816.68	817.42	802.44	811.40	801.86	798.31	733.72	712.65	695.32	678.19	684.18	647.95	643.59
24	961.82	961.40	936.70	834.70	816.68	817.42	802.44	811.40	801.86	798.31	733.72	712.65	695.32	678.19	684.18	647.95	643.59
25	965.67	965.25	940.45	838.03	819.95	820.69	805.65	814.64	805.07	801.50	736.65	715.50	698.10	680.91	686.92	650.54	646.16
26	984.90	984.48	959.18	854.73	836.28	837.04	821.69	830.87	821.11	817.47	751.32	729.75	712.00	694.47	700.60	663.50	659.03
27	1,007.99	1,007.55	981.66	874.76	855.88	856.66	840.95	850.34	840.35	836.63	768.93	746.86	728.69	710.75	717.02	679.05	674.48
28	1,045.50	1,045.04	1,018.19	907.31	887.73	888.54	872.25	881.99	871.63	867.76	797.55	774.65	755.81	737.20	743.71	704.32	699.58
29	1,076.28	1,075.81	1,048.17	934.02	913.87	914.69	897.93	907.95	897.29	893.31	821.03	797.46	778.06	758.90	765.60	725.05	720.17
30	1,091.66	1,091.19	1,063.15	947.38	926.93	927.77	910.76	920.93	910.12	906.08	832.77	808.86	789.18	769.75	776.55	735.42	730.47
31	1,114.75	1,114.27	1,085.64	967.41	946.53	947.39	930.02	940.41	929.36	925.24	850.38	825.96	805.87	786.03	792.97	750.97	745.92
32	1,137.83	1,137.34	1,108.12	987.44	966.14	967.01	949.28	959.88	948.60	944.40	867.99	843.06	822.56	802.30	809.39	766.52	761.36
33	1,152.26	1,151.76	1,122.17	999.97	978.39	979.27	961.32	972.05	960.63	956.38	878.99	853.75	832.99	812.48	819.65	776.24	771.02
34	1,167.65	1,167.14	1,137.15	1,013.32	991.45	992.35	974.16	985.04	973.46	969.15	890.73	865.16	844.11	823.33	830.60	786.61	781.31
35	1,175.34	1,174.83	1,144.65	1,020.00	997.99	998.89	980.58	991.53	979.88	975.54	896.60	870.86	849.68	828.75	836.07	791.79	786.46
36	1,183.04	1,182.52	1,152.14	1,026.68	1,004.52	1,005.43	987.00	998.02	986.29	981.92	902.47	876.56	855.24	834.18	841.54	796.98	791.61
37	1,190.73	1,190.22	1,159.63	1,033.35	1,011.05	1,011.97	993.42	1,004.51	992.71	988.31	908.34	882.26	860.80	839.60	847.02	802.16	796.76
38	1,198.43	1,197.91	1,167.13	1,040.03	1,017.59	1,018.51	999.83	1,011.00	999.12	994.69	914.21	887.96	866.36	845.03	852.49	807.34	801.91
39	1,213.82	1,213.29	1,182.12	1,053.39	1,030.65	1,031.58	1,012.67	1,023.98	1,011.95	1,007.47	925.95	899.36	877.49	855.88	863.44	817.71	812.21
40	1,229.20	1,228.67	1,197.10	1,066.74	1,043.72	1,044.66	1,025.51	1,036.96	1,024.78	1,020.24	937.69	910.77	888.61	866.73	874.38	828.08	822.50
41	1,252.29	1,251.75	1,219.58	1,086.77	1,063.32	1,064.28	1,044.77	1,056.44	1,044.03	1,039.40	955.30	927.87	905.30	883.01	890.80	843.63	837.95
42	1,274.41	1,273.86	1,241.13	1,105.97	1,082.10	1,083.08	1,063.23	1,075.10	1,062.47	1,057.76	972.17	944.26	921.29	898.61	906.54	858.53	852.75
43	1,305.19	1,304.62	1,271.10	1,132.68	1,108.24	1,109.24	1,088.91	1,101.06	1,088.13	1,083.31	995.65	967.07	943.54	920.31	928.43	879.26	873.35
44	1,343.66	1,343.08	1,308.57	1,166.07	1,140.91	1,141.94	1,121.00	1,133.52	1,120.20	1,115.24	1,025.00	995.57	971.36	947.44	955.80	905.18	899.09
45	1,388.87	1,388.26	1,352.60	1,205.30	1,179.29	1,180.36	1,158.72	1,171.66	1,157.89	1,152.76	1,059.49	1,029.07	1,004.04	979.31	987.96	935.64	929.34
46	1,442.73	1,442.10	1,405.05	1,252.04	1,225.02	1,226.13	1,203.65	1,217.09	1,202.80	1,197.47	1,100.57	1,068.97	1,042.97	1,017.29	1,026.27	971.92	965.38
47	1,503.32	1,502.67	1,464.06	1,304.63	1,276.47	1,277.63	1,254.21	1,268.21	1,253.31	1,247.76	1,146.80	1,113.87	1,086.78	1,060.02	1,069.38	1,012.74	1,005.93
48	1,572.57	1,571.89	1,531.50	1,364.73	1,335.28	1,336.48	1,311.98	1,326.63	1,311.05	1,305.24	1,199.62	1,165.18	1,136.84	1,108.85	1,118.64	1,059.39	1,052.26
49	1,640.86	1,640.15	1,598.01	1,423.99	1,393.26	1,394.52	1,368.96	1,384.24	1,367.98	1,361.92	1,251.72	1,215.78	1,186.21	1,157.00	1,167.21	1,105.40	1,097.96
50	1,717.81	1,717.06	1,672.95	1,490.77	1,458.59	1,459.91	1,433.15	1,449.15	1,432.13	1,425.78	1,310.42	1,272.79	1,241.83	1,211.25	1,221.95	1,157.23	1,149.44
51	1,793.79	1,793.02	1,746.95	1,556.71	1,523.11	1,524.49	1,496.54	1,513.25	1,495.48	1,488.85	1,368.38	1,329.09	1,296.76	1,264.83	1,276.00	1,208.42	1,200.29
52	1,877.47	1,876.66	1,828.44	1,629.33	1,594.16	1,595.60	1,566.35	1,583.85	1,565.24	1,558.30	1,432.21	1,391.09	1,357.26	1,323.83	1,335.52	1,264.79	1,256.28
53	1,962.11	1,961.26	1,910.87	1,702.78	1,666.03	1,667.54	1,636.97	1,655.25	1,635.80	1,628.55	1,496.78	1,453.81	1,418.44	1,383.51	1,395.73	1,321.81	1,312.92
54	2,053.48	2,052.59	1,999.85	1,782.07	1,743.62	1,745.19	1,713.20	1,732.33	1,711.98	1,704.39	1,566.48	1,521.51	1,484.50	1,447.94	1,460.73	1,383.37	1,374.06
55	2,144.86	2,143.93	2,088.84	1,861.37	1,821.20	1,822.85	1,789.43	1,809.41	1,788.16	1,780.23	1,636.19	1,589.21	1,550.55	1,512.37	1,525.72	1,444.92	1,435.20
56	2,243.92	2,242.95	2,185.32	1,947.34	1,905.32	1,907.04	1,872.08	1,892.99	1,870.75	1,862.46	1,711.76	1,662.61	1,622.17	1,582.22	1,596.19	1,511.66	1,501.49
57	2,343.95	2,342.94	2,282.74	2,034.15	1,990.25	1,992.05	1,955.54	1,977.37	1,954.14	1,945.48	1,788.06	1,736.73	1,694.49	1,652.76	1,667.35	1,579.05	1,568.42
58	2,450.71	2,449.65	2,386.71	2,126.80	2,080.91	2,082.79	2,044.61	2,067.44	2,043.15	2,034.09	1,869.51	1,815.83	1,771.67	1,728.04	1,743.29	1,650.97	1,639.86
59	2,503.61	2,502.53	2,438.23	2,172.71	2,125.82	2,127.75	2,088.74	2,112.06	2,087.25	2,078.00	1,909.86	1,855.03	1,809.91	1,765.34	1,780.92	1,686.61	1,675.25
60	2,610.38	2,609.25	2,542.20	2,265.36	2,216.48	2,218.48	2,177.81	2,202.13	2,176.26	2,166.61	1,991.30	1,934.13	1,887.09	1,840.62	1,856.87	1,758.53	1,746.69
61	2,702.71	2,701.54	2,632.13	2,345.49	2,294.88	2,296.95	2,254.84	2,280.02	2,253.24	2,243.25	2,061.74	2,002.55	1,953.84	1,905.72	1,922.55	1,820.73	1,808.48
62	2,763.31	2,762.11	2,691.14	2,398.08	2,346.33	2,348.45	2,305.40	2,331.14	2,303.75	2,293.55	2,107.96	2,047.44	1,997.64	1,948.45	1,965.65	1,861.55	1,849.02
63	2,839.29	2,838.06	2,765.14	2,464.02	2,410.85	2,413.02	2,368.79	2,395.24	2,367.10	2,356.61	2,165.93	2,103.74	2,052.57	2,002.03	2,019.70	1,912.74	1,899.87
64+	2,885.46	2,884.20	2,810.10	2,504.10	2,450.04	2,452.26	2,407.32	2,434.20	2,405.58	2,394.93	2,201.16	2,137.95	2,085.96	2,034.57	2,052.54	1,943.85	1,930.77

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# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

Region

**5**

Contra Costa 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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	682.49	682.19	664.67	592.29	579.50	580.03	569.39	575.75	568.99	566.47	520.63	505.68	493.38	481.23	485.48	459.77	456.68
15	743.16	742.83	723.75	644.93	631.02	631.59	620.01	626.93	619.57	616.82	566.91	550.63	537.24	524.01	528.64	500.64	497.27
16	766.35	766.02	746.34	665.06	650.71	651.30	639.36	646.50	638.90	636.07	584.61	567.82	554.01	540.37	545.14	516.27	512.79
17	789.55	789.21	768.93	685.19	670.41	671.01	658.71	666.07	658.24	655.33	602.30	585.01	570.78	556.72	561.64	531.89	528.31
18	814.53	814.18	793.26	706.87	691.62	692.24	679.55	687.14	679.07	676.06	621.36	603.52	588.84	574.34	579.41	548.72	545.03
19	839.51	839.14	817.58	728.55	712.83	713.47	700.39	708.21	699.89	696.79	640.41	622.02	606.90	591.95	597.18	565.55	561.74
20	865.38	865.01	842.78	751.00	734.80	735.46	721.98	730.04	721.46	718.27	660.15	641.19	625.60	610.19	615.58	582.98	579.06
21	892.14	891.76	868.85	774.23	757.52	758.21	744.31	752.62	743.78	740.48	680.56	661.03	644.95	629.06	634.62	601.01	596.96
22	892.14	891.76	868.85	774.23	757.52	758.21	744.31	752.62	743.78	740.48	680.56	661.03	644.95	629.06	634.62	601.01	596.96
23	892.14	891.76	868.85	774.23	757.52	758.21	744.31	752.62	743.78	740.48	680.56	661.03	644.95	629.06	634.62	601.01	596.96
24	892.14	891.76	868.85	774.23	757.52	758.21	744.31	752.62	743.78	740.48	680.56	661.03	644.95	629.06	634.62	601.01	596.96
25	895.71	895.33	872.32	777.33	760.55	761.24	747.28	755.63	746.75	743.44	683.29	663.67	647.53	631.58	637.16	603.41	599.35
26	913.56	913.16	889.70	792.81	775.70	776.40	762.17	770.68	761.63	758.25	696.90	676.89	660.43	644.16	649.85	615.43	611.29
27	934.97	934.56	910.55	811.39	793.88	794.60	780.03	788.74	779.48	776.02	713.23	692.75	675.90	659.26	665.08	629.86	625.62
28	969.76	969.34	944.43	841.59	823.43	824.17	809.06	818.10	808.48	804.90	739.77	718.53	701.06	683.79	689.83	653.30	648.90
29	998.31	997.88	972.24	866.36	847.67	848.43	832.88	842.18	832.29	828.60	761.55	739.69	721.70	703.92	710.14	672.53	668.00
30	1,012.58	1,012.15	986.14	878.75	859.79	860.56	844.79	854.22	844.19	840.45	772.44	750.26	732.02	713.99	720.29	682.15	677.55
31	1,034.00	1,033.55	1,006.99	897.33	877.97	878.76	862.65	872.28	862.04	858.22	788.77	766.13	747.49	729.09	735.52	696.57	691.88
32	1,055.41	1,054.95	1,027.84	915.91	896.15	896.96	880.52	890.35	879.89	875.99	805.11	781.99	762.97	744.18	750.75	710.99	706.21
33	1,068.79	1,068.33	1,040.88	927.53	907.51	908.33	891.68	901.64	891.04	887.10	815.32	791.91	772.65	753.62	760.27	720.01	715.16
34	1,083.06	1,082.59	1,054.78	939.92	919.63	920.46	903.59	913.68	902.94	898.94	826.21	802.48	782.97	763.68	770.43	729.63	724.71
35	1,090.20	1,089.73	1,061.73	946.11	925.69	926.53	909.54	919.70	908.89	904.87	831.65	807.77	788.13	768.72	775.50	734.43	729.49
36	1,097.34	1,096.86	1,068.68	952.30	931.75	932.59	915.50	925.72	914.84	910.79	837.09	813.06	793.29	773.75	780.58	739.24	734.27
37	1,104.47	1,104.00	1,075.63	958.50	937.81	938.66	921.45	931.74	920.80	916.71	842.54	818.35	798.44	778.78	785.66	744.05	739.04
38	1,111.61	1,111.13	1,082.58	964.69	943.87	944.72	927.41	937.76	926.75	922.64	847.98	823.64	803.60	783.81	790.74	748.86	743.82
39	1,125.89	1,125.40	1,096.48	977.08	955.99	956.86	939.32	949.80	938.65	934.49	858.87	834.21	813.92	793.88	800.89	758.47	753.37
40	1,140.16	1,139.67	1,110.38	989.47	968.11	968.99	951.22	961.85	950.55	946.33	869.76	844.79	824.24	803.94	811.04	768.09	762.92
41	1,161.57	1,161.07	1,131.24	1,008.05	986.29	987.18	969.09	979.91	968.40	964.11	886.10	860.65	839.72	819.04	826.27	782.51	777.25
42	1,182.09	1,181.58	1,151.22	1,025.85	1,003.72	1,004.62	986.21	997.22	985.50	981.14	901.75	875.86	854.56	833.51	840.87	796.34	790.98
43	1,210.64	1,210.12	1,179.02	1,050.63	1,027.96	1,028.89	1,010.02	1,021.30	1,009.30	1,004.83	923.53	897.01	875.19	853.64	861.18	815.57	810.08
44	1,246.33	1,245.79	1,213.78	1,081.60	1,058.26	1,059.21	1,039.80	1,051.41	1,039.06	1,034.45	950.75	923.45	900.99	878.80	886.56	839.61	833.96
45	1,288.26	1,287.70	1,254.61	1,117.99	1,093.86	1,094.85	1,074.78	1,086.78	1,074.01	1,069.25	982.74	954.52	931.30	908.37	916.39	867.86	862.02
46	1,338.22	1,337.64	1,303.27	1,161.34	1,136.28	1,137.31	1,116.46	1,128.93	1,115.66	1,110.72	1,020.85	991.54	967.42	943.60	951.93	901.51	895.45
47	1,394.42	1,393.82	1,358.01	1,210.12	1,184.01	1,185.08	1,163.35	1,176.34	1,162.52	1,157.37	1,063.72	1,033.18	1,008.05	983.23	991.91	939.38	933.06
48	1,458.66	1,458.02	1,420.56	1,265.87	1,238.55	1,239.67	1,216.94	1,230.53	1,216.07	1,210.69	1,112.72	1,080.78	1,054.49	1,028.52	1,037.60	982.65	976.04
49	1,522.00	1,521.34	1,482.25	1,320.84	1,292.33	1,293.50	1,269.79	1,283.97	1,268.88	1,263.26	1,161.04	1,127.71	1,100.28	1,073.18	1,082.66	1,025.32	1,018.42
50	1,593.37	1,592.68	1,551.76	1,382.77	1,352.93	1,354.16	1,329.33	1,344.18	1,328.38	1,322.50	1,215.49	1,180.59	1,151.88	1,123.51	1,133.43	1,073.40	1,066.18
51	1,663.85	1,663.13	1,620.40	1,443.94	1,412.78	1,414.05	1,388.13	1,403.63	1,387.14	1,381.00	1,269.25	1,232.81	1,202.83	1,173.21	1,183.56	1,120.88	1,113.34
52	1,741.47	1,740.71	1,695.99	1,511.30	1,478.68	1,480.02	1,452.89	1,469.11	1,451.85	1,445.42	1,328.46	1,290.32	1,258.94	1,227.93	1,238.78	1,173.17	1,165.27
53	1,819.97	1,819.19	1,772.44	1,579.43	1,545.34	1,546.74	1,518.39	1,535.34	1,517.30	1,510.58	1,388.35	1,348.49	1,315.69	1,283.29	1,294.62	1,226.06	1,217.81
54	1,904.73	1,903.90	1,854.98	1,652.98	1,617.31	1,618.77	1,589.10	1,606.84	1,587.96	1,580.93	1,453.01	1,411.29	1,376.96	1,343.05	1,354.91	1,283.16	1,274.52
55	1,989.48	1,988.62	1,937.53	1,726.53	1,689.27	1,690.80	1,659.80	1,678.34	1,658.62	1,651.27	1,517.66	1,474.09	1,438.23	1,402.81	1,415.20	1,340.25	1,331.23
56	2,081.37	2,080.47	2,027.02	1,806.28	1,767.30	1,768.90	1,736.47	1,755.86	1,735.23	1,727.54	1,587.76	1,542.17	1,504.66	1,467.61	1,480.57	1,402.16	1,392.72
57	2,174.16	2,173.21	2,117.38	1,886.80	1,846.08	1,847.75	1,813.88	1,834.13	1,812.58	1,804.55	1,658.54	1,610.92	1,571.74	1,533.03	1,546.57	1,464.66	1,454.80
58	2,273.18	2,272.20	2,213.82	1,972.74	1,930.17	1,931.91	1,896.49	1,917.67	1,895.14	1,886.74	1,734.08	1,684.29	1,643.33	1,602.86	1,617.01	1,531.37	1,521.07
59	2,322.25	2,321.25	2,261.60	2,015.32	1,971.83	1,973.61	1,937.43	1,959.07	1,936.05	1,927.47	1,771.51	1,720.65	1,678.80	1,637.46	1,651.91	1,564.43	1,553.90
60	2,421.28	2,420.23	2,358.05	2,101.26	2,055.91	2,057.77	2,020.05	2,042.61	2,018.61	2,009.66	1,847.05	1,794.02	1,750.39	1,707.28	1,722.36	1,631.14	1,620.16
61	2,506.93	2,505.84	2,441.46	2,175.59	2,128.64	2,130.56	2,091.50	2,114.86	2,090.01	2,080.75	1,912.39	1,857.48	1,812.30	1,767.67	1,783.28	1,688.84	1,677.47
62	2,563.13	2,562.02	2,496.19	2,224.36	2,176.36	2,178.33	2,138.39	2,162.27	2,136.87	2,127.40	1,955.26	1,899.13	1,852.93	1,807.30	1,823.26	1,726.70	1,715.08
63	2,633.61	2,632.47	2,564.83	2,285.53	2,236.20	2,238.22	2,197.19	2,221.73	2,195.63	2,185.90	2,009.03	1,951.35	1,903.88	1,857.00	1,873.40	1,774.18	1,762.24
64+	2,676.42	2,675.28	2,606.55	2,322.69	2,272.56	2,274.63	2,232.93	2,257.86	2,231.34	2,221.44	2,041.68	1,983.09	1,934.85	1,887.18	1,903.86	1,803.03	1,790.88

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, 2026 through December 31, 2026

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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	683.43	683.13	665.58	593.10	580.30	580.82	570.18	576.54	569.77	567.25	521.35	506.38	494.06	481.90	486.15	460.40	457.31
15	744.18	743.86	724.74	645.82	631.88	632.45	620.86	627.79	620.42	617.67	567.69	551.39	537.98	524.73	529.36	501.33	497.95
16	767.41	767.07	747.36	665.98	651.61	652.19	640.24	647.39	639.78	636.95	585.41	568.60	554.77	541.11	545.89	516.98	513.50
17	790.63	790.29	769.98	686.14	671.33	671.93	659.62	666.98	659.15	656.23	603.13	585.81	571.56	557.49	562.41	532.62	529.04
18	815.65	815.29	794.35	707.84	692.57	693.19	680.49	688.09	680.00	676.99	622.21	604.35	589.65	575.13	580.20	549.48	545.78
19	840.66	840.30	818.71	729.55	713.81	714.45	701.36	709.19	700.86	697.75	641.29	622.88	607.73	592.76	598.00	566.33	562.52
20	866.57	866.19	843.94	752.03	735.81	736.47	722.97	731.04	722.45	719.25	661.06	642.08	626.46	611.03	616.43	583.78	579.85
21	893.37	892.98	870.04	775.29	758.56	759.25	745.33	753.65	744.80	741.50	681.50	661.93	645.83	629.93	635.49	601.84	597.78
22	893.37	892.98	870.04	775.29	758.56	759.25	745.33	753.65	744.80	741.50	681.50	661.93	645.83	629.93	635.49	601.84	597.78
23	893.37	892.98	870.04	775.29	758.56	759.25	745.33	753.65	744.80	741.50	681.50	661.93	645.83	629.93	635.49	601.84	597.78
24	893.37	892.98	870.04	775.29	758.56	759.25	745.33	753.65	744.80	741.50	681.50	661.93	645.83	629.93	635.49	601.84	597.78
25	896.94	896.56	873.52	778.39	761.60	762.29	748.31	756.67	747.78	744.46	684.23	664.58	648.42	632.45	638.03	604.24	600.18
26	914.81	914.42	890.92	793.90	776.77	777.47	763.22	771.74	762.67	759.29	697.86	677.82	661.33	645.05	650.74	616.28	612.13
27	936.25	935.85	911.80	812.51	794.97	795.69	781.11	789.83	780.55	777.09	714.21	693.71	676.83	660.17	665.99	630.72	626.48
28	971.09	970.67	945.73	842.74	824.56	825.30	810.17	819.22	809.60	806.01	740.79	719.52	702.02	684.73	690.78	654.20	649.79
29	999.68	999.25	973.57	867.55	848.83	849.60	834.02	843.34	833.43	829.74	762.60	740.70	722.69	704.89	711.11	673.45	668.92
30	1,013.98	1,013.54	987.49	879.96	860.97	861.75	845.95	855.40	845.35	841.60	773.50	751.29	733.02	714.97	721.28	683.08	678.49
31	1,035.42	1,034.97	1,008.38	898.57	879.17	879.97	863.84	873.48	863.22	859.40	789.86	767.18	748.52	730.09	736.53	697.53	692.83
32	1,056.86	1,056.40	1,029.26	917.17	897.38	898.19	881.73	891.57	881.10	877.19	806.21	783.07	764.02	745.21	751.79	711.97	707.18
33	1,070.26	1,069.79	1,042.31	928.80	908.76	909.58	892.91	902.88	892.27	888.31	816.44	793.00	773.71	754.66	761.32	721.00	716.15
34	1,084.55	1,084.08	1,056.23	941.21	920.89	921.73	904.83	914.93	904.19	900.18	827.34	803.59	784.04	764.73	771.49	730.63	725.71
35	1,091.70	1,091.23	1,063.19	947.41	926.96	927.80	910.79	920.96	910.14	906.11	832.79	808.88	789.21	769.77	776.57	735.44	730.49
36	1,098.85	1,098.37	1,070.15	953.61	933.03	933.88	916.76	926.99	916.10	912.04	838.25	814.18	794.38	774.81	781.65	740.26	735.28
37	1,105.99	1,105.51	1,077.11	959.81	939.10	939.95	922.72	933.02	922.06	917.97	843.70	819.47	799.54	779.85	786.74	745.07	740.06
38	1,113.14	1,112.66	1,084.07	966.02	945.17	946.02	928.68	939.05	928.02	923.91	849.15	824.77	804.71	784.89	791.82	749.89	744.84
39	1,127.43	1,126.95	1,097.99	978.42	957.31	958.17	940.61	951.11	939.94	935.77	860.05	835.36	815.04	794.97	801.99	759.52	754.40
40	1,141.73	1,141.23	1,111.91	990.83	969.44	970.32	952.53	963.17	951.85	947.63	870.96	845.95	825.38	805.05	812.16	769.15	763.97
41	1,163.17	1,162.66	1,132.79	1,009.43	987.65	988.54	970.42	981.26	969.73	965.43	887.31	861.84	840.88	820.17	827.41	783.59	778.32
42	1,183.72	1,183.20	1,152.80	1,027.26	1,005.10	1,006.00	987.56	998.59	986.86	982.48	902.99	877.06	855.73	834.66	842.03	797.43	792.06
43	1,212.30	1,211.78	1,180.64	1,052.07	1,029.37	1,030.30	1,011.41	1,022.71	1,010.69	1,006.21	924.80	898.24	876.40	854.81	862.36	816.69	811.19
44	1,248.04	1,247.50	1,215.44	1,083.09	1,059.71	1,060.67	1,041.23	1,052.85	1,040.48	1,035.87	952.06	924.72	902.23	880.01	887.78	840.76	835.11
45	1,290.03	1,289.47	1,256.34	1,119.52	1,095.36	1,096.35	1,076.26	1,088.27	1,075.49	1,070.72	984.09	955.83	932.58	909.62	917.65	869.05	863.20
46	1,340.06	1,339.48	1,305.06	1,162.94	1,137.84	1,138.87	1,117.99	1,130.48	1,117.20	1,112.25	1,022.25	992.90	968.75	944.89	953.24	902.75	896.68
47	1,396.34	1,395.73	1,359.87	1,211.78	1,185.63	1,186.70	1,164.95	1,177.96	1,164.12	1,158.96	1,065.18	1,034.60	1,009.44	984.58	993.27	940.67	934.34
48	1,460.66	1,460.03	1,422.51	1,267.61	1,240.25	1,241.37	1,218.61	1,232.22	1,217.75	1,212.35	1,114.25	1,082.26	1,055.94	1,029.93	1,039.03	984.00	977.38
49	1,524.09	1,523.43	1,484.29	1,322.65	1,294.11	1,295.28	1,271.53	1,285.73	1,270.63	1,265.00	1,162.64	1,129.26	1,101.79	1,074.66	1,084.15	1,026.73	1,019.82
50	1,595.56	1,594.87	1,553.89	1,384.67	1,354.79	1,356.02	1,331.16	1,346.02	1,330.21	1,324.32	1,217.16	1,182.21	1,153.46	1,125.05	1,134.99	1,074.88	1,067.64
51	1,666.14	1,665.41	1,622.62	1,445.92	1,414.72	1,416.00	1,390.04	1,405.56	1,389.05	1,382.89	1,271.00	1,234.51	1,204.48	1,174.82	1,185.19	1,122.42	1,114.87
52	1,743.86	1,743.10	1,698.32	1,513.37	1,480.71	1,482.05	1,454.88	1,471.13	1,453.85	1,447.40	1,330.29	1,292.09	1,260.67	1,229.62	1,240.48	1,174.78	1,166.88
53	1,822.48	1,821.69	1,774.88	1,581.60	1,547.47	1,548.87	1,520.47	1,537.45	1,519.39	1,512.66	1,390.26	1,350.34	1,317.50	1,285.06	1,296.40	1,227.74	1,219.48
54	1,907.35	1,906.52	1,857.53	1,655.25	1,619.53	1,620.99	1,591.28	1,609.05	1,590.14	1,583.10	1,455.00	1,413.23	1,378.85	1,344.90	1,356.77	1,284.92	1,276.27
55	1,992.22	1,991.35	1,940.19	1,728.91	1,691.59	1,693.12	1,662.09	1,680.65	1,660.90	1,653.54	1,519.75	1,476.11	1,440.21	1,404.74	1,417.14	1,342.09	1,333.06
56	2,084.23	2,083.33	2,029.80	1,808.76	1,769.73	1,771.33	1,738.85	1,758.27	1,737.61	1,729.92	1,589.94	1,544.29	1,506.73	1,469.62	1,482.60	1,404.08	1,394.63
57	2,177.14	2,176.20	2,120.29	1,889.39	1,848.62	1,850.29	1,816.37	1,836.65	1,815.07	1,807.03	1,660.82	1,613.13	1,573.90	1,535.14	1,548.69	1,466.67	1,456.80
58	2,276.31	2,275.32	2,216.86	1,975.45	1,932.82	1,934.56	1,899.10	1,920.31	1,897.75	1,889.34	1,736.46	1,686.61	1,645.58	1,605.06	1,619.23	1,533.48	1,523.16
59	2,325.44	2,324.44	2,264.71	2,018.09	1,974.54	1,976.32	1,940.09	1,961.76	1,938.71	1,930.12	1,773.94	1,723.01	1,681.10	1,639.71	1,654.18	1,566.58	1,556.03
60	2,424.61	2,423.56	2,361.29	2,104.15	2,058.74	2,060.60	2,022.83	2,045.41	2,021.38	2,012.43	1,849.59	1,796.49	1,752.79	1,709.63	1,724.72	1,633.38	1,622.39
61	2,510.37	2,509.28	2,444.81	2,178.58	2,131.56	2,133.49	2,094.38	2,117.76	2,092.88	2,083.61	1,915.02	1,860.03	1,814.79	1,770.10	1,785.73	1,691.16	1,679.78
62	2,566.65	2,565.54	2,499.62	2,227.42	2,179.35	2,181.32	2,141.33	2,165.24	2,139.81	2,130.32	1,957.95	1,901.74	1,855.48	1,809.79	1,825.77	1,729.07	1,717.44
63	2,637.23	2,636.09	2,568.36	2,288.67	2,239.28	2,241.30	2,200.21	2,224.78	2,198.64	2,188.90	2,011.79	1,954.03	1,906.50	1,859.55	1,875.97	1,776.62	1,764.66
64+	2,680.11	2,678.94	2,610.12	2,325.87	2,275.68	2,277.75	2,235.99	2,260.95	2,234.40	2,224.50	2,044.50	1,985.79	1,937.49	1,889.79	1,906.47	1,805.52	1,793.34

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.

# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

Region

**7**

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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	710.03	709.72	691.48	616.18	602.88	603.43	592.37	598.98	591.95	589.32	541.64	526.09	513.29	500.65	505.07	478.32	475.10
15	773.14	772.81	752.95	670.95	656.47	657.07	645.02	652.23	644.56	641.71	589.78	572.85	558.92	545.15	549.97	520.84	517.33
16	797.27	796.93	776.45	691.90	676.96	677.58	665.16	672.58	664.68	661.74	608.19	590.73	576.36	562.17	567.13	537.10	533.48
17	821.40	821.05	799.95	712.84	697.46	698.09	685.29	692.94	684.80	681.77	626.60	608.61	593.81	579.18	584.30	553.35	549.63
18	847.39	847.02	825.26	735.39	719.52	720.17	706.97	714.86	706.47	703.34	646.43	627.87	612.59	597.51	602.78	570.86	567.02
19	873.38	873.00	850.57	757.94	741.59	742.26	728.65	736.79	728.13	724.91	666.25	647.12	631.38	615.83	621.27	588.37	584.41
20	900.30	899.91	876.78	781.30	764.44	765.13	751.11	759.49	750.57	747.25	686.78	667.06	650.84	634.81	640.42	606.50	602.42
21	928.14	927.74	903.90	805.47	788.08	788.80	774.34	782.98	773.79	770.36	708.02	687.70	670.97	654.45	660.22	625.26	621.05
22	928.14	927.74	903.90	805.47	788.08	788.80	774.34	782.98	773.79	770.36	708.02	687.70	670.97	654.45	660.22	625.26	621.05
23	928.14	927.74	903.90	805.47	788.08	788.80	774.34	782.98	773.79	770.36	708.02	687.70	670.97	654.45	660.22	625.26	621.05
24	928.14	927.74	903.90	805.47	788.08	788.80	774.34	782.98	773.79	770.36	708.02	687.70	670.97	654.45	660.22	625.26	621.05
25	931.85	931.45	907.52	808.69	791.24	791.95	777.43	786.12	776.88	773.44	710.86	690.45	673.65	657.06	662.86	627.76	623.53
26	950.41	950.00	925.59	824.80	807.00	807.73	792.92	801.78	792.36	788.84	725.02	704.20	687.07	670.15	676.07	640.26	635.96
27	972.69	972.27	947.29	844.13	825.91	826.66	811.51	820.57	810.93	807.33	742.01	720.70	703.17	685.86	691.91	655.27	650.86
28	1,008.89	1,008.45	982.54	875.54	856.65	857.42	841.70	851.10	841.10	837.38	769.62	747.52	729.34	711.38	717.66	679.66	675.08
29	1,038.59	1,038.14	1,011.46	901.32	881.87	882.66	866.48	876.16	865.87	862.03	792.28	769.53	750.81	732.32	738.79	699.66	694.95
30	1,053.44	1,052.98	1,025.93	914.21	894.48	895.28	878.87	888.69	878.25	874.35	803.61	780.53	761.55	742.80	749.35	709.67	704.89
31	1,075.71	1,075.25	1,047.62	933.54	913.39	914.22	897.46	907.48	896.82	892.84	820.60	797.04	777.65	758.50	765.20	724.67	719.80
32	1,097.99	1,097.51	1,069.31	952.87	932.30	933.15	916.04	926.27	915.39	911.33	837.59	813.54	793.76	774.21	781.04	739.68	734.70
33	1,111.91	1,111.43	1,082.87	964.95	944.13	944.98	927.66	938.01	926.99	922.89	848.21	823.86	803.82	784.03	790.95	749.06	744.02
34	1,126.76	1,126.27	1,097.33	977.84	956.74	957.60	940.05	950.54	939.38	935.21	859.54	834.86	814.56	794.50	801.51	759.06	753.95
35	1,134.19	1,133.70	1,104.57	984.28	963.04	963.91	946.24	956.81	945.57	941.38	865.20	840.36	819.92	799.73	806.79	764.07	758.92
36	1,141.61	1,141.12	1,111.80	990.72	969.34	970.22	952.43	963.07	951.76	947.54	870.87	845.87	825.29	804.97	812.08	769.07	763.89
37	1,149.04	1,148.54	1,119.03	997.17	975.65	976.53	958.63	969.33	957.95	953.70	876.53	851.37	830.66	810.20	817.36	774.07	768.86
38	1,156.46	1,155.96	1,126.26	1,003.61	981.95	982.84	964.82	975.60	964.14	959.86	882.20	856.87	836.03	815.44	822.64	779.07	773.83
39	1,171.31	1,170.80	1,140.72	1,016.50	994.56	995.46	977.21	988.13	976.52	972.19	893.53	867.87	846.76	825.91	833.20	789.08	783.77
40	1,186.16	1,185.65	1,155.18	1,029.39	1,007.17	1,008.08	989.60	1,000.65	988.90	984.52	904.85	878.87	857.50	836.38	843.77	799.08	793.70
41	1,208.44	1,207.91	1,176.88	1,048.72	1,026.09	1,027.01	1,008.19	1,019.45	1,007.47	1,003.00	921.85	895.38	873.60	852.09	859.61	814.09	808.61
42	1,229.78	1,229.25	1,197.67	1,067.24	1,044.21	1,045.16	1,026.00	1,037.45	1,025.27	1,020.72	938.13	911.20	889.03	867.14	874.80	828.47	822.89
43	1,259.48	1,258.94	1,226.59	1,093.02	1,069.43	1,070.40	1,050.78	1,062.51	1,050.03	1,045.37	960.79	933.20	910.50	888.08	895.92	848.48	842.76
44	1,296.61	1,296.05	1,262.75	1,125.24	1,100.95	1,101.95	1,081.75	1,093.83	1,080.98	1,076.19	989.11	960.71	937.34	914.26	922.33	873.49	867.61
45	1,340.23	1,339.65	1,305.23	1,163.09	1,137.99	1,139.02	1,118.14	1,130.63	1,117.35	1,112.39	1,022.39	993.03	968.88	945.02	953.36	902.87	896.80
46	1,392.21	1,391.61	1,355.85	1,208.20	1,182.13	1,183.20	1,161.51	1,174.48	1,160.68	1,155.53	1,062.03	1,031.54	1,006.45	981.67	990.34	937.89	931.57
47	1,450.68	1,450.05	1,412.80	1,258.95	1,231.78	1,232.89	1,210.29	1,223.80	1,209.43	1,204.07	1,106.64	1,074.87	1,048.72	1,022.90	1,031.93	977.28	970.70
48	1,517.51	1,516.85	1,477.88	1,316.94	1,288.52	1,289.68	1,266.04	1,280.18	1,265.14	1,259.53	1,157.62	1,124.38	1,097.03	1,070.02	1,079.47	1,022.30	1,015.42
49	1,583.41	1,582.72	1,542.05	1,374.13	1,344.47	1,345.69	1,321.02	1,335.77	1,320.08	1,314.23	1,207.89	1,173.21	1,144.67	1,116.48	1,126.34	1,066.69	1,059.51
50	1,657.66	1,656.94	1,614.37	1,438.56	1,407.52	1,408.79	1,382.97	1,398.41	1,381.98	1,375.86	1,264.53	1,228.22	1,198.35	1,168.84	1,179.16	1,116.71	1,109.20
51	1,730.98	1,730.23	1,685.77	1,502.20	1,469.78	1,471.11	1,444.14	1,460.27	1,443.11	1,436.71	1,320.46	1,282.55	1,251.36	1,220.54	1,231.32	1,166.11	1,158.26
52	1,811.73	1,810.94	1,764.41	1,572.27	1,538.34	1,539.73	1,511.51	1,528.38	1,510.43	1,503.74	1,382.06	1,342.38	1,309.73	1,277.48	1,288.76	1,220.50	1,212.29
53	1,893.40	1,892.58	1,843.96	1,643.15	1,607.69	1,609.15	1,579.65	1,597.29	1,578.52	1,571.53	1,444.37	1,402.90	1,368.78	1,335.07	1,346.86	1,275.53	1,266.94
54	1,981.58	1,980.72	1,929.83	1,719.67	1,682.56	1,684.08	1,653.21	1,671.67	1,652.03	1,644.71	1,511.63	1,468.23	1,432.52	1,397.24	1,409.58	1,334.93	1,325.94
55	2,069.75	2,068.85	2,015.70	1,796.19	1,757.43	1,759.02	1,726.77	1,746.05	1,725.54	1,717.89	1,578.89	1,533.56	1,496.26	1,459.41	1,472.30	1,394.33	1,384.94
56	2,165.35	2,164.41	2,108.80	1,879.16	1,838.60	1,840.26	1,806.53	1,826.70	1,805.24	1,797.24	1,651.82	1,604.39	1,565.37	1,526.82	1,540.30	1,458.73	1,448.91
57	2,261.88	2,260.90	2,202.80	1,962.92	1,920.56	1,922.30	1,887.06	1,908.13	1,885.71	1,877.36	1,725.45	1,675.91	1,635.15	1,594.88	1,608.96	1,523.75	1,513.50
58	2,364.90	2,363.87	2,303.14	2,052.33	2,008.04	2,009.86	1,973.01	1,995.04	1,971.60	1,962.87	1,804.04	1,752.25	1,709.63	1,667.53	1,682.25	1,593.16	1,582.44
59	2,415.95	2,414.90	2,352.85	2,096.63	2,051.39	2,053.24	2,015.60	2,038.11	2,014.16	2,005.24	1,842.98	1,790.07	1,746.53	1,703.52	1,718.56	1,627.55	1,616.59
60	2,518.97	2,517.88	2,453.19	2,186.04	2,138.86	2,140.80	2,101.55	2,125.02	2,100.05	2,090.75	1,921.58	1,866.41	1,821.01	1,776.16	1,791.85	1,696.95	1,685.53
61	2,608.07	2,606.94	2,539.96	2,263.36	2,214.52	2,216.52	2,175.89	2,200.19	2,174.34	2,164.70	1,989.55	1,932.42	1,885.42	1,838.99	1,855.23	1,756.98	1,745.15
62	2,666.54	2,665.39	2,596.91	2,314.11	2,264.17	2,266.21	2,224.67	2,249.51	2,223.08	2,213.23	2,034.15	1,975.75	1,927.69	1,880.22	1,896.82	1,796.37	1,784.28
63	2,739.87	2,738.68	2,668.31	2,377.74	2,326.43	2,328.53	2,285.84	2,311.37	2,284.21	2,274.09	2,090.08	2,030.08	1,980.70	1,931.92	1,948.98	1,845.76	1,833.34
64+	2,784.42	2,783.22	2,711.70	2,416.41	2,364.24	2,366.40	2,323.02	2,348.94	2,321.37	2,311.08	2,124.06	2,063.10	2,012.91	1,963.35	1,980.66	1,875.78	1,863.15

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, 2026 through December 31, 2026

**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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	756.91	756.58	737.14	656.87	642.69	643.27	631.48	638.53	631.03	628.23	577.40	560.82	547.18	533.71	538.42	509.90	506.47
15	824.19	823.83	802.66	715.25	699.82	700.45	687.61	695.29	687.12	684.08	628.72	610.67	595.82	581.15	586.28	555.23	551.49
16	849.91	849.54	827.72	737.58	721.66	722.31	709.07	716.99	708.57	705.43	648.35	629.73	614.42	599.29	604.58	572.56	568.71
17	875.64	875.26	852.77	759.90	743.50	744.18	730.53	738.69	730.01	726.78	667.97	648.79	633.01	617.42	622.88	589.89	585.92
18	903.34	902.95	879.75	783.95	767.03	767.72	753.65	762.06	753.11	749.77	689.11	669.32	653.04	636.96	642.58	608.55	604.46
19	931.04	930.64	906.73	807.99	790.55	791.27	776.76	785.43	776.21	772.77	710.24	689.85	673.07	656.49	662.29	627.22	622.99
20	959.74	959.32	934.67	832.89	814.92	815.65	800.70	809.64	800.13	796.58	732.13	711.11	693.81	676.73	682.70	646.55	642.19
21	989.42	988.99	963.58	858.65	840.12	840.88	825.46	834.68	824.87	821.22	754.77	733.10	715.27	697.66	703.82	666.54	662.06
22	989.42	988.99	963.58	858.65	840.12	840.88	825.46	834.68	824.87	821.22	754.77	733.10	715.27	697.66	703.82	666.54	662.06
23	989.42	988.99	963.58	858.65	840.12	840.88	825.46	834.68	824.87	821.22	754.77	733.10	715.27	697.66	703.82	666.54	662.06
24	989.42	988.99	963.58	858.65	840.12	840.88	825.46	834.68	824.87	821.22	754.77	733.10	715.27	697.66	703.82	666.54	662.06
25	993.38	992.95	967.43	862.08	843.48	844.24	828.77	838.02	828.17	824.50	757.79	736.03	718.13	700.45	706.63	669.21	664.70
26	1,013.17	1,012.73	986.71	879.26	860.28	861.06	845.27	854.71	844.67	840.93	772.89	750.70	732.44	714.40	720.71	682.54	677.94
27	1,036.91	1,036.46	1,009.83	899.86	880.44	881.24	865.09	874.75	864.47	860.64	791.00	768.29	749.60	731.14	737.60	698.54	693.83
28	1,075.50	1,075.03	1,047.41	933.35	913.21	914.03	897.28	907.30	896.64	892.67	820.44	796.88	777.50	758.35	765.05	724.53	719.65
29	1,107.16	1,106.68	1,078.25	960.83	940.09	940.94	923.69	934.01	923.03	918.94	844.59	820.34	800.39	780.68	787.57	745.86	740.84
30	1,122.99	1,122.51	1,093.66	974.57	953.53	954.40	936.90	947.36	936.23	932.08	856.66	832.07	811.83	791.84	798.83	756.52	751.43
31	1,146.74	1,146.24	1,116.79	995.17	973.70	974.58	956.71	967.40	956.03	951.79	874.78	849.66	829.00	808.58	815.72	772.52	767.32
32	1,170.48	1,169.98	1,139.92	1,015.78	993.86	994.76	976.52	987.43	975.83	971.50	892.89	867.26	846.16	825.33	832.61	788.52	783.21
33	1,185.33	1,184.81	1,154.37	1,028.66	1,006.46	1,007.37	988.90	999.95	988.20	983.82	904.22	878.25	856.89	835.79	843.17	798.52	793.14
34	1,201.16	1,200.64	1,169.79	1,042.40	1,019.90	1,020.83	1,002.11	1,013.30	1,001.40	996.96	916.29	889.98	868.34	846.95	854.43	809.18	803.73
35	1,209.07	1,208.55	1,177.50	1,049.27	1,026.62	1,027.55	1,008.72	1,019.98	1,008.00	1,003.53	922.33	895.85	874.06	852.53	860.06	814.51	809.03
36	1,216.99	1,216.46	1,185.20	1,056.14	1,033.35	1,034.28	1,015.32	1,026.66	1,014.60	1,010.10	928.37	901.71	879.78	858.12	865.69	819.85	814.33
37	1,224.90	1,224.37	1,192.91	1,063.01	1,040.07	1,041.01	1,021.92	1,033.34	1,021.19	1,016.67	934.41	907.58	885.50	863.70	871.32	825.18	819.62
38	1,232.82	1,232.28	1,200.62	1,069.88	1,046.79	1,047.73	1,028.53	1,040.01	1,027.79	1,023.24	940.44	913.44	891.23	869.28	876.95	830.51	824.92
39	1,248.65	1,248.11	1,216.04	1,083.61	1,060.23	1,061.19	1,041.73	1,053.37	1,040.99	1,036.38	952.52	925.17	902.67	880.44	888.21	841.18	835.51
40	1,264.48	1,263.93	1,231.46	1,097.35	1,073.67	1,074.64	1,054.94	1,066.72	1,054.19	1,049.52	964.60	936.90	914.11	891.60	899.48	851.84	846.11
41	1,288.22	1,287.67	1,254.58	1,117.96	1,093.83	1,094.82	1,074.75	1,086.75	1,073.99	1,069.23	982.71	954.50	931.28	908.35	916.37	867.84	862.00
42	1,310.98	1,310.41	1,276.74	1,137.71	1,113.16	1,114.16	1,093.74	1,105.95	1,092.96	1,088.12	1,000.07	971.36	947.73	924.39	932.56	883.17	877.22
43	1,342.64	1,342.06	1,307.58	1,165.19	1,140.04	1,141.07	1,120.15	1,132.66	1,119.35	1,114.39	1,024.22	994.82	970.62	946.72	955.08	904.50	898.41
44	1,382.22	1,381.62	1,346.12	1,199.53	1,173.65	1,174.71	1,153.17	1,166.05	1,152.35	1,147.24	1,054.41	1,024.14	999.23	974.62	983.23	931.16	924.89
45	1,428.72	1,428.10	1,391.41	1,239.89	1,213.13	1,214.23	1,191.97	1,205.28	1,191.12	1,185.84	1,089.89	1,058.60	1,032.85	1,007.41	1,016.31	962.49	956.01
46	1,484.13	1,483.49	1,445.37	1,287.97	1,260.18	1,261.32	1,238.19	1,252.02	1,237.31	1,231.83	1,132.16	1,099.65	1,072.90	1,046.48	1,055.72	999.81	993.08
47	1,546.46	1,545.79	1,506.08	1,342.07	1,313.11	1,314.29	1,290.20	1,304.61	1,289.28	1,283.57	1,179.71	1,145.84	1,117.97	1,090.44	1,100.06	1,041.80	1,034.79
48	1,617.70	1,617.00	1,575.45	1,403.89	1,373.59	1,374.84	1,349.63	1,364.70	1,348.67	1,342.69	1,234.05	1,198.62	1,169.47	1,140.67	1,150.74	1,089.80	1,082.46
49	1,687.95	1,687.22	1,643.87	1,464.85	1,433.24	1,434.54	1,408.24	1,423.97	1,407.24	1,401.00	1,287.64	1,250.67	1,220.25	1,190.20	1,200.71	1,137.12	1,129.47
50	1,767.10	1,766.34	1,720.96	1,533.55	1,500.45	1,501.81	1,474.28	1,490.74	1,473.23	1,466.70	1,348.02	1,309.32	1,277.47	1,246.01	1,257.01	1,190.44	1,182.43
51	1,845.27	1,844.47	1,797.08	1,601.38	1,566.82	1,568.24	1,539.49	1,556.68	1,538.39	1,531.57	1,407.65	1,367.23	1,333.98	1,301.13	1,312.62	1,243.10	1,234.73
52	1,931.35	1,930.51	1,880.91	1,676.08	1,639.91	1,641.39	1,611.30	1,629.30	1,610.16	1,603.02	1,473.31	1,431.01	1,396.21	1,361.82	1,373.85	1,301.09	1,292.33
53	2,018.42	2,017.54	1,965.70	1,751.64	1,713.84	1,715.39	1,683.94	1,702.75	1,682.74	1,675.29	1,539.73	1,495.53	1,459.15	1,423.22	1,435.78	1,359.74	1,350.59
54	2,112.41	2,111.50	2,057.24	1,833.22	1,793.65	1,795.27	1,762.36	1,782.04	1,761.11	1,753.30	1,611.44	1,565.17	1,527.10	1,489.49	1,502.65	1,423.07	1,413.49
55	2,206.41	2,205.45	2,148.78	1,914.79	1,873.46	1,875.16	1,840.78	1,861.34	1,839.47	1,831.32	1,683.14	1,634.81	1,595.05	1,555.77	1,569.51	1,486.39	1,476.38
56	2,308.32	2,307.32	2,248.03	2,003.23	1,960.00	1,961.77	1,925.81	1,947.31	1,924.43	1,915.91	1,760.88	1,710.32	1,668.72	1,627.63	1,642.00	1,555.04	1,544.57
57	2,411.22	2,410.17	2,348.25	2,092.53	2,047.37	2,049.22	2,011.65	2,034.12	2,010.22	2,001.31	1,839.38	1,786.57	1,743.11	1,700.19	1,715.20	1,624.36	1,613.43
58	2,521.04	2,519.95	2,455.20	2,187.84	2,140.62	2,142.56	2,103.28	2,126.77	2,101.78	2,092.47	1,923.16	1,867.94	1,822.51	1,777.63	1,793.32	1,698.35	1,686.92
59	2,575.46	2,574.35	2,508.20	2,235.06	2,186.83	2,188.81	2,148.68	2,172.67	2,147.15	2,137.63	1,964.67	1,908.26	1,861.85	1,816.00	1,832.03	1,735.01	1,723.33
60	2,685.29	2,684.12	2,615.16	2,330.37	2,280.08	2,282.14	2,240.31	2,265.32	2,238.71	2,228.79	2,048.45	1,989.64	1,941.24	1,893.44	1,910.15	1,808.99	1,796.82
61	2,780.27	2,779.07	2,707.66	2,412.80	2,360.73	2,362.87	2,319.55	2,345.45	2,317.90	2,307.63	2,120.91	2,060.01	2,009.91	1,960.41	1,977.72	1,872.98	1,860.37
62	2,842.60	2,841.37	2,768.37	2,466.90	2,413.66	2,415.84	2,371.56	2,398.04	2,369.86	2,359.36	2,168.46	2,106.20	2,054.97	2,004.36	2,022.06	1,914.97	1,902.08
63	2,920.77	2,919.50	2,844.49	2,534.73	2,480.03	2,482.27	2,436.77	2,463.98	2,435.03	2,424.24	2,228.08	2,164.11	2,111.48	2,059.48	2,077.66	1,967.63	1,954.39
64+	2,968.26	2,966.97	2,890.74	2,575.95	2,520.36	2,522.64	2,476.38	2,504.04	2,474.61	2,463.66	2,264.31	2,199.30	2,145.81	2,092.98	2,111.46	1,999.62	1,986.18

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, 2026 through December 31, 2026

## Region

# 9

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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	792.07	791.73	771.39	687.39	672.55	673.16	660.82	668.20	660.35	657.42	604.23	586.88	572.60	558.50	563.43	533.60	530.00
15	862.48	862.11	839.96	748.49	732.33	733.00	719.56	727.59	719.05	715.86	657.94	639.05	623.50	608.15	613.52	581.03	577.12
16	889.40	889.02	866.17	771.85	755.19	755.87	742.02	750.30	741.49	738.20	678.47	658.99	642.96	627.13	632.67	599.16	595.13
17	916.32	915.92	892.39	795.21	778.05	778.75	764.48	773.01	763.93	760.55	699.01	678.94	662.42	646.11	651.82	617.30	613.14
18	945.31	944.90	920.62	820.37	802.67	803.39	788.66	797.47	788.10	784.61	721.12	700.42	683.38	666.55	672.44	636.83	632.54
19	974.30	973.88	948.86	845.53	827.28	828.03	812.85	821.93	812.27	808.67	743.24	721.90	704.34	687.00	693.06	656.36	651.94
20	1,004.33	1,003.89	978.10	871.59	852.78	853.55	837.90	847.26	837.30	833.59	766.14	744.15	726.05	708.17	714.42	676.59	672.03
21	1,035.39	1,034.94	1,008.35	898.54	879.15	879.95	863.82	873.46	863.20	859.38	789.84	767.16	748.50	730.07	736.52	697.51	692.82
22	1,035.39	1,034.94	1,008.35	898.54	879.15	879.95	863.82	873.46	863.20	859.38	789.84	767.16	748.50	730.07	736.52	697.51	692.82
23	1,035.39	1,034.94	1,008.35	898.54	879.15	879.95	863.82	873.46	863.20	859.38	789.84	767.16	748.50	730.07	736.52	697.51	692.82
24	1,035.39	1,034.94	1,008.35	898.54	879.15	879.95	863.82	873.46	863.20	859.38	789.84	767.16	748.50	730.07	736.52	697.51	692.82
25	1,039.53	1,039.08	1,012.38	902.14	882.67	883.47	867.27	876.96	866.65	862.81	793.00	770.23	751.50	732.99	739.46	700.30	695.59
26	1,060.24	1,059.78	1,032.55	920.11	900.25	901.07	884.55	894.43	883.92	880.00	808.80	785.57	766.47	747.59	754.19	714.25	709.44
27	1,085.09	1,084.62	1,056.75	941.67	921.35	922.18	905.28	915.39	904.63	900.63	827.75	803.99	784.43	765.11	771.87	730.99	726.07
28	1,125.47	1,124.98	1,096.08	976.72	955.64	956.50	938.97	949.45	938.30	934.14	858.56	833.91	813.62	793.59	800.59	758.19	753.09
29	1,158.60	1,158.10	1,128.34	1,005.47	983.77	984.66	966.61	977.40	965.92	961.64	883.83	858.45	837.57	816.95	824.16	780.51	775.26
30	1,175.17	1,174.66	1,144.48	1,019.85	997.84	998.74	980.43	991.38	979.73	975.39	896.47	870.73	849.55	828.63	835.95	791.67	786.35
31	1,200.02	1,199.50	1,168.68	1,041.41	1,018.94	1,019.86	1,001.16	1,012.34	1,000.45	996.02	915.42	889.14	867.51	846.15	853.62	808.41	802.97
32	1,224.87	1,224.34	1,192.88	1,062.98	1,040.04	1,040.98	1,021.89	1,033.31	1,021.17	1,016.64	934.38	907.55	885.48	863.67	871.30	825.16	819.60
33	1,240.40	1,239.86	1,208.00	1,076.46	1,053.22	1,054.18	1,034.85	1,046.41	1,034.11	1,029.53	946.23	919.06	896.71	874.62	882.35	835.62	829.99
34	1,256.96	1,256.42	1,224.14	1,090.83	1,067.29	1,068.26	1,048.67	1,060.38	1,047.93	1,043.28	958.86	931.34	908.68	886.30	894.13	846.78	841.08
35	1,265.25	1,264.70	1,232.20	1,098.02	1,074.32	1,075.30	1,055.58	1,067.37	1,054.83	1,050.16	965.18	937.47	914.67	892.15	900.02	852.36	846.62
36	1,273.53	1,272.98	1,240.27	1,105.21	1,081.36	1,082.33	1,062.49	1,074.36	1,061.74	1,057.03	971.50	943.61	920.66	897.99	905.91	857.94	852.16
37	1,281.81	1,281.26	1,248.34	1,112.40	1,088.39	1,089.37	1,069.40	1,081.35	1,068.64	1,063.91	977.82	949.75	926.65	903.83	911.81	863.52	857.71
38	1,290.10	1,289.54	1,256.41	1,119.59	1,095.42	1,096.41	1,076.31	1,088.33	1,075.55	1,070.78	984.14	955.88	932.63	909.67	917.70	869.10	863.25
39	1,306.66	1,306.10	1,272.54	1,133.96	1,109.49	1,110.49	1,090.14	1,102.31	1,089.36	1,084.53	996.78	968.16	944.61	921.35	929.48	880.26	874.33
40	1,323.23	1,322.66	1,288.67	1,148.34	1,123.56	1,124.57	1,103.96	1,116.28	1,103.17	1,098.28	1,009.41	980.43	956.59	933.03	941.27	891.42	885.42
41	1,348.08	1,347.50	1,312.87	1,169.90	1,144.66	1,145.69	1,124.69	1,137.25	1,123.89	1,118.91	1,028.37	998.85	974.55	950.55	958.94	908.16	902.05
42	1,371.89	1,371.30	1,336.06	1,190.57	1,164.88	1,165.93	1,144.56	1,157.34	1,143.74	1,138.67	1,046.54	1,016.49	991.77	967.34	975.88	924.20	917.98
43	1,405.03	1,404.42	1,368.33	1,219.32	1,193.01	1,194.09	1,172.20	1,185.29	1,171.36	1,166.17	1,071.81	1,041.04	1,015.72	990.70	999.45	946.52	940.15
44	1,446.44	1,445.81	1,408.67	1,255.27	1,228.18	1,229.29	1,206.75	1,220.23	1,205.89	1,200.55	1,103.41	1,071.73	1,045.66	1,019.91	1,028.91	974.42	967.86
45	1,495.10	1,494.46	1,456.06	1,297.50	1,269.50	1,270.64	1,247.35	1,261.28	1,246.46	1,240.94	1,140.53	1,107.78	1,080.84	1,054.22	1,063.53	1,007.21	1,000.43
46	1,553.09	1,552.41	1,512.53	1,347.82	1,318.73	1,319.92	1,295.72	1,310.19	1,294.80	1,289.06	1,184.76	1,150.74	1,122.75	1,095.10	1,104.77	1,046.27	1,039.22
47	1,618.32	1,617.62	1,576.05	1,404.42	1,374.12	1,375.36	1,350.14	1,365.22	1,349.18	1,343.20	1,234.52	1,199.07	1,169.91	1,141.10	1,151.17	1,090.21	1,082.87
48	1,692.86	1,692.13	1,648.65	1,469.12	1,437.41	1,438.71	1,412.34	1,428.11	1,411.33	1,405.08	1,291.39	1,254.31	1,223.80	1,193.66	1,204.20	1,140.43	1,132.75
49	1,766.38	1,765.61	1,720.25	1,532.92	1,499.83	1,501.19	1,473.67	1,490.13	1,472.62	1,466.09	1,347.47	1,308.78	1,276.95	1,245.50	1,256.50	1,189.95	1,181.94
50	1,849.21	1,848.41	1,800.91	1,604.80	1,570.17	1,571.59	1,542.78	1,560.00	1,541.68	1,534.84	1,410.65	1,370.15	1,336.83	1,303.90	1,315.42	1,245.75	1,237.37
51	1,931.00	1,930.17	1,880.57	1,675.78	1,639.62	1,641.10	1,611.02	1,629.01	1,609.87	1,602.73	1,473.05	1,430.76	1,395.96	1,361.58	1,373.60	1,300.86	1,292.10
52	2,021.08	2,020.21	1,968.30	1,753.96	1,716.11	1,717.66	1,686.17	1,705.00	1,684.97	1,677.50	1,541.77	1,497.50	1,461.08	1,425.10	1,437.68	1,361.54	1,352.38
53	2,112.20	2,111.28	2,057.04	1,833.03	1,793.47	1,795.09	1,762.18	1,781.86	1,760.93	1,753.13	1,611.27	1,565.01	1,526.95	1,489.34	1,502.49	1,422.92	1,413.34
54	2,210.56	2,209.60	2,152.83	1,918.39	1,876.99	1,878.69	1,844.25	1,864.84	1,842.93	1,834.77	1,686.31	1,637.89	1,598.05	1,558.70	1,572.46	1,489.19	1,479.16
55	2,308.92	2,307.92	2,248.62	2,003.75	1,960.51	1,962.28	1,926.31	1,947.82	1,924.94	1,916.41	1,761.34	1,710.77	1,669.16	1,628.06	1,642.43	1,555.45	1,544.98
56	2,415.57	2,414.52	2,352.48	2,096.30	2,051.06	2,052.92	2,015.28	2,037.79	2,013.85	2,004.92	1,842.70	1,789.79	1,746.26	1,703.25	1,718.29	1,627.29	1,616.34
57	2,523.25	2,522.15	2,457.35	2,189.75	2,142.49	2,144.43	2,105.12	2,128.63	2,103.62	2,094.30	1,924.84	1,869.57	1,824.10	1,779.18	1,794.89	1,699.83	1,688.39
58	2,638.18	2,637.03	2,569.28	2,289.49	2,240.08	2,242.11	2,201.00	2,225.58	2,199.43	2,189.69	2,012.51	1,954.73	1,907.18	1,860.22	1,876.64	1,777.26	1,765.29
59	2,695.12	2,693.96	2,624.74	2,338.91	2,288.43	2,290.50	2,248.51	2,273.62	2,246.91	2,236.95	2,055.95	1,996.92	1,948.35	1,900.37	1,917.15	1,815.62	1,803.40
60	2,810.05	2,808.83	2,736.66	2,438.65	2,386.02	2,388.18	2,344.40	2,370.58	2,342.73	2,332.34	2,143.62	2,082.08	2,031.44	1,981.41	1,998.90	1,893.04	1,880.30
61	2,909.45	2,908.19	2,833.47	2,524.91	2,470.42	2,472.65	2,427.32	2,454.43	2,425.59	2,414.84	2,219.45	2,155.73	2,103.29	2,051.50	2,069.61	1,960.00	1,946.81
62	2,974.68	2,973.39	2,896.99	2,581.52	2,525.81	2,528.09	2,481.74	2,509.46	2,479.97	2,468.99	2,269.21	2,204.06	2,150.45	2,097.49	2,116.01	2,003.95	1,990.46
63	3,056.47	3,055.15	2,976.65	2,652.50	2,595.26	2,597.60	2,549.99	2,578.46	2,548.17	2,536.88	2,331.61	2,264.66	2,209.58	2,155.17	2,174.20	2,059.05	2,045.19
64+	3,106.17	3,104.82	3,025.05	2,695.62	2,637.45	2,639.85	2,591.46	2,620.38	2,589.60	2,578.14	2,369.52	2,301.48	2,245.50	2,190.21	2,209.56	2,092.53	2,078.46

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# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	644.50	644.22	627.67	559.31	547.24	547.74	537.70	543.70	537.31	534.93	491.65	477.53	465.92	454.44	458.46	434.18	431.26
15	701.79	701.48	683.46	609.03	595.89	596.43	585.49	592.03	585.08	582.48	535.35	519.98	507.33	494.84	499.21	472.77	469.59
16	723.69	723.38	704.79	628.04	614.49	615.04	603.77	610.51	603.34	600.66	552.06	536.21	523.17	510.29	514.79	487.53	484.25
17	745.59	745.27	726.12	647.05	633.09	633.66	622.04	628.99	621.60	618.84	568.77	552.44	539.00	525.73	530.37	502.28	498.90
18	769.18	768.85	749.10	667.52	653.12	653.71	641.72	648.89	641.26	638.42	586.77	569.92	556.06	542.36	547.15	518.18	514.69
19	792.77	792.43	772.07	687.99	673.15	673.75	661.40	668.79	660.93	658.00	604.76	587.40	573.11	559.00	563.93	534.07	530.47
20	817.21	816.85	795.86	709.20	693.89	694.52	681.79	689.40	681.30	678.28	623.40	605.50	590.77	576.22	581.31	550.53	546.82
21	842.48	842.12	820.48	731.13	715.35	716.00	702.87	710.72	702.37	699.26	642.68	624.23	609.04	594.05	599.29	567.55	563.73
22	842.48	842.12	820.48	731.13	715.35	716.00	702.87	710.72	702.37	699.26	642.68	624.23	609.04	594.05	599.29	567.55	563.73
23	842.48	842.12	820.48	731.13	715.35	716.00	702.87	710.72	702.37	699.26	642.68	624.23	609.04	594.05	599.29	567.55	563.73
24	842.48	842.12	820.48	731.13	715.35	716.00	702.87	710.72	702.37	699.26	642.68	624.23	609.04	594.05	599.29	567.55	563.73
25	845.85	845.48	823.76	734.05	718.21	718.86	705.68	713.56	705.18	702.06	645.25	626.72	611.48	596.42	601.69	569.82	565.99
26	862.70	862.33	840.17	748.68	732.52	733.18	719.74	727.78	719.23	716.04	658.10	639.21	623.66	608.30	613.67	581.17	577.26
27	882.92	882.54	859.86	766.22	749.69	750.37	736.61	744.84	736.09	732.82	673.53	654.19	638.28	622.56	628.06	594.80	590.79
28	915.78	915.38	891.86	794.74	777.59	778.29	764.02	772.55	763.48	760.09	698.59	678.53	662.03	645.73	651.43	616.93	612.78
29	942.74	942.33	918.11	818.13	800.48	801.20	786.51	795.30	785.95	782.47	719.16	698.51	681.52	664.74	670.61	635.09	630.82
30	956.21	955.80	931.24	829.83	811.92	812.66	797.76	806.67	797.19	793.66	729.44	708.50	691.26	674.24	680.19	644.17	639.84
31	976.43	976.01	950.93	847.38	829.09	829.84	814.63	823.73	814.05	810.44	744.86	723.48	705.88	688.50	694.58	657.79	653.37
32	996.65	996.22	970.63	864.93	846.26	847.03	831.50	840.78	830.91	827.22	760.29	738.46	720.50	702.76	708.96	671.41	666.90
33	1,009.29	1,008.85	982.93	875.89	856.99	857.77	842.04	851.44	841.44	837.71	769.93	747.82	729.63	711.67	717.95	679.93	675.35
34	1,022.77	1,022.33	996.06	887.59	868.44	869.22	853.29	862.82	852.68	848.90	780.21	757.81	739.38	721.17	727.54	689.01	684.37
35	1,029.51	1,029.06	1,002.62	893.44	874.16	874.95	858.91	868.50	858.30	854.49	785.35	762.81	744.25	725.92	732.33	693.55	688.88
36	1,036.25	1,035.80	1,009.19	899.29	879.88	880.68	864.53	874.19	863.92	860.09	790.49	767.80	749.12	730.68	737.13	698.09	693.39
37	1,042.99	1,042.54	1,015.75	905.14	885.61	886.41	870.16	879.87	869.54	865.68	795.64	772.79	754.00	735.43	741.92	702.63	697.90
38	1,049.73	1,049.28	1,022.32	910.99	891.33	892.13	875.78	885.56	875.15	871.28	800.78	777.79	758.87	740.18	746.72	707.17	702.41
39	1,063.21	1,062.75	1,035.44	922.69	902.77	903.59	887.03	896.93	886.39	882.46	811.06	787.77	768.61	749.69	756.30	716.25	711.43
40	1,076.69	1,076.22	1,048.57	934.38	914.22	915.05	898.27	908.30	897.63	893.65	821.34	797.76	778.36	759.19	765.89	725.33	720.45
41	1,096.91	1,096.43	1,068.26	951.93	931.39	932.23	915.14	925.36	914.49	910.44	836.77	812.74	792.98	773.45	780.28	738.95	733.98
42	1,116.29	1,115.80	1,087.13	968.75	947.84	948.70	931.31	941.71	930.64	926.52	851.55	827.10	806.98	787.11	794.06	752.01	746.95
43	1,143.25	1,142.75	1,113.39	992.14	970.73	971.61	953.80	964.45	953.12	948.89	872.12	847.08	826.47	806.12	813.24	770.17	764.98
44	1,176.94	1,176.43	1,146.21	1,021.39	999.35	1,000.25	981.91	992.88	981.21	976.86	897.82	872.05	850.83	829.88	837.21	792.87	787.53
45	1,216.54	1,216.01	1,184.77	1,055.75	1,032.97	1,033.90	1,014.95	1,026.28	1,014.22	1,009.73	928.03	901.38	879.46	857.80	865.38	819.55	814.03
46	1,263.72	1,263.17	1,230.72	1,096.69	1,073.03	1,074.00	1,054.31	1,066.08	1,053.56	1,048.89	964.02	936.34	913.57	891.07	898.94	851.33	845.60
47	1,316.80	1,316.23	1,282.41	1,142.76	1,118.09	1,119.10	1,098.59	1,110.86	1,097.81	1,092.94	1,004.51	975.67	951.94	928.49	936.69	887.08	881.11
48	1,377.45	1,376.86	1,341.48	1,195.40	1,169.60	1,170.66	1,149.20	1,162.03	1,148.38	1,143.29	1,050.78	1,020.61	995.79	971.26	979.84	927.95	921.70
49	1,437.27	1,436.65	1,399.74	1,247.31	1,220.39	1,221.49	1,199.10	1,212.49	1,198.25	1,192.94	1,096.41	1,064.93	1,039.03	1,013.44	1,022.39	968.24	961.73
50	1,504.67	1,504.02	1,465.37	1,305.80	1,277.62	1,278.77	1,255.33	1,269.35	1,254.44	1,248.88	1,147.82	1,114.87	1,087.75	1,060.97	1,070.33	1,013.65	1,006.83
51	1,571.23	1,570.54	1,530.19	1,363.56	1,334.13	1,335.34	1,310.86	1,325.50	1,309.92	1,304.12	1,198.60	1,164.18	1,135.87	1,107.89	1,117.68	1,058.49	1,051.36
52	1,644.52	1,643.81	1,601.57	1,427.16	1,396.37	1,397.63	1,372.01	1,387.33	1,371.03	1,364.95	1,254.51	1,218.49	1,188.85	1,159.58	1,169.82	1,107.86	1,100.41
53	1,718.66	1,717.91	1,673.77	1,491.50	1,459.32	1,460.64	1,433.86	1,449.87	1,432.84	1,426.49	1,311.06	1,273.42	1,242.45	1,211.85	1,222.55	1,157.81	1,150.01
54	1,798.69	1,797.92	1,751.72	1,560.96	1,527.28	1,528.66	1,500.63	1,517.39	1,499.56	1,492.92	1,372.12	1,332.72	1,300.31	1,268.29	1,279.49	1,211.72	1,203.57
55	1,878.73	1,877.92	1,829.67	1,630.42	1,595.23	1,596.68	1,567.41	1,584.91	1,566.29	1,559.35	1,433.17	1,392.03	1,358.17	1,324.72	1,336.42	1,265.64	1,257.12
56	1,965.51	1,964.65	1,914.17	1,705.73	1,668.91	1,670.42	1,639.80	1,658.11	1,638.63	1,631.37	1,499.37	1,456.32	1,420.90	1,385.91	1,398.14	1,324.10	1,315.19
57	2,053.12	2,052.23	1,999.50	1,781.76	1,743.31	1,744.89	1,712.90	1,732.03	1,711.68	1,704.09	1,566.21	1,521.24	1,484.24	1,447.69	1,460.47	1,383.13	1,373.82
58	2,146.64	2,145.71	2,090.58	1,862.92	1,822.72	1,824.36	1,790.92	1,810.92	1,789.64	1,781.71	1,637.55	1,590.53	1,551.84	1,513.63	1,526.99	1,446.12	1,436.39
59	2,192.98	2,192.03	2,135.70	1,903.13	1,862.06	1,863.74	1,829.58	1,850.01	1,828.27	1,820.17	1,672.89	1,624.86	1,585.34	1,546.30	1,559.95	1,477.34	1,467.40
60	2,286.49	2,285.50	2,226.78	1,984.29	1,941.46	1,943.22	1,907.60	1,928.90	1,906.24	1,897.79	1,744.23	1,694.15	1,652.95	1,612.24	1,626.47	1,540.34	1,529.97
61	2,367.37	2,366.34	2,305.54	2,054.47	2,010.14	2,011.95	1,975.07	1,997.13	1,973.66	1,964.92	1,805.93	1,754.08	1,711.41	1,669.27	1,684.01	1,594.82	1,584.09
62	2,420.44	2,419.40	2,357.23	2,100.54	2,055.20	2,057.06	2,019.35	2,041.90	2,017.91	2,008.97	1,846.42	1,793.40	1,749.78	1,706.69	1,721.76	1,630.58	1,619.60
63	2,487.00	2,485.92	2,422.05	2,158.29	2,111.72	2,113.63	2,074.88	2,098.05	2,073.40	2,064.21	1,897.19	1,842.72	1,797.90	1,753.62	1,769.11	1,675.41	1,664.14
64+	2,527.44	2,526.36	2,461.44	2,193.39	2,146.05	2,148.00	2,108.61	2,132.16	2,107.11	2,097.78	1,928.04	1,872.69	1,827.12	1,782.15	1,797.87	1,702.65	1,691.19

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, 2026 through December 31, 2026

## 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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	525.36	525.13	511.64	455.93	446.09	446.49	438.30	443.20	437.99	436.05	400.77	389.26	379.79	370.44	373.71	353.92	351.54
15	572.06	571.81	557.12	496.45	485.74	486.18	477.26	482.59	476.92	474.81	436.39	423.86	413.55	403.37	406.93	385.38	382.79
16	589.92	589.66	574.51	511.95	500.90	501.35	492.16	497.66	491.81	489.63	450.01	437.09	426.46	415.96	419.63	397.41	394.73
17	607.77	607.51	591.90	527.44	516.06	516.53	507.06	512.72	506.70	504.45	463.63	450.32	439.37	428.55	432.33	409.44	406.68
18	627.00	626.73	610.63	544.13	532.39	532.87	523.10	528.94	522.73	520.41	478.30	464.57	453.27	442.11	446.01	422.39	419.55
19	646.23	645.95	629.35	560.82	548.71	549.21	539.14	545.16	538.76	536.37	492.97	478.82	467.17	455.67	459.69	435.34	432.41
20	666.15	665.86	648.75	578.10	565.63	566.14	555.76	561.96	555.36	552.90	508.16	493.57	481.57	469.71	473.86	448.76	445.74
21	686.75	686.45	668.81	595.98	583.12	583.65	572.95	579.34	572.54	570.00	523.88	508.84	496.46	484.24	488.51	462.64	459.53
22	686.75	686.45	668.81	595.98	583.12	583.65	572.95	579.34	572.54	570.00	523.88	508.84	496.46	484.24	488.51	462.64	459.53
23	686.75	686.45	668.81	595.98	583.12	583.65	572.95	579.34	572.54	570.00	523.88	508.84	496.46	484.24	488.51	462.64	459.53
24	686.75	686.45	668.81	595.98	583.12	583.65	572.95	579.34	572.54	570.00	523.88	508.84	496.46	484.24	488.51	462.64	459.53
25	689.49	689.20	671.49	598.36	585.45	585.98	575.24	581.66	574.83	572.28	525.98	510.87	498.45	486.17	490.47	464.49	461.36
26	703.23	702.93	684.86	610.28	597.11	597.65	586.70	593.25	586.28	583.68	536.45	521.05	508.38	495.86	500.24	473.74	470.56
27	719.71	719.40	700.92	624.59	611.11	611.66	600.45	607.15	600.02	597.36	549.03	533.26	520.29	507.48	511.96	484.85	481.58
28	746.49	746.17	727.00	647.83	633.85	634.42	622.79	629.75	622.35	619.59	569.46	553.11	539.65	526.37	531.01	502.89	499.51
29	768.47	768.14	748.40	666.90	652.51	653.10	641.13	648.29	640.67	637.83	586.22	569.39	555.54	541.86	546.64	517.69	514.21
30	779.46	779.12	759.10	676.44	661.84	662.44	650.29	657.56	649.83	646.95	594.60	577.53	563.48	549.61	554.46	525.10	521.56
31	795.94	795.60	775.15	690.74	675.83	676.45	664.05	671.46	663.57	660.63	607.18	589.74	575.40	561.23	566.19	536.20	532.59
32	812.42	812.07	791.21	705.05	689.83	690.45	677.80	685.36	677.31	674.31	619.75	601.96	587.31	572.85	577.91	547.30	543.62
33	822.72	822.37	801.24	713.98	698.58	699.21	686.39	694.06	685.90	682.86	627.61	609.59	594.76	580.12	585.24	554.24	550.51
34	833.71	833.35	811.94	723.52	707.91	708.55	695.56	703.32	695.06	691.98	635.99	617.73	602.71	587.86	593.05	561.65	557.87
35	839.21	838.84	817.29	728.29	712.57	713.22	700.14	707.96	699.64	696.54	640.18	621.80	606.68	591.74	596.96	565.35	561.54
36	844.70	844.33	822.64	733.06	717.24	717.88	704.72	712.59	704.22	701.10	644.37	625.87	610.65	595.61	600.87	569.05	565.22
37	850.19	849.83	827.99	737.82	721.90	722.55	709.31	717.23	708.80	705.66	648.56	629.94	614.62	599.48	604.78	572.75	568.89
38	855.69	855.32	833.34	742.59	726.57	727.22	713.89	721.86	713.38	710.22	652.75	634.01	618.59	603.36	608.69	576.45	572.57
39	866.68	866.30	844.04	752.13	735.90	736.56	723.06	731.13	722.54	719.34	661.14	642.15	626.54	611.11	616.50	583.85	579.92
40	877.66	877.28	854.74	761.66	745.23	745.90	732.23	740.40	731.70	728.46	669.52	650.30	634.48	618.85	624.32	591.25	587.28
41	894.15	893.76	870.79	775.97	759.22	759.91	745.98	754.31	745.44	742.14	682.09	662.51	646.39	630.48	636.04	602.36	598.30
42	909.94	909.55	886.18	789.67	772.63	773.33	759.15	767.63	758.61	755.25	694.14	674.21	657.81	641.61	647.28	613.00	608.87
43	931.92	931.51	907.58	808.75	791.29	792.01	777.49	786.17	776.93	773.49	710.90	690.49	673.70	657.11	662.91	627.80	623.58
44	959.39	958.97	934.33	832.58	814.62	815.35	800.41	809.34	799.84	796.29	731.86	710.85	693.56	676.48	682.45	646.31	641.96
45	991.66	991.23	965.77	860.60	842.02	842.78	827.34	836.57	826.75	823.08	756.48	734.76	716.89	699.24	705.41	668.05	663.56
46	1,030.12	1,029.68	1,003.22	893.97	874.68	875.47	859.42	869.02	858.81	855.00	785.82	763.26	744.69	726.35	732.77	693.96	689.29
47	1,073.39	1,072.92	1,045.35	931.52	911.42	912.24	895.52	905.52	894.88	890.91	818.82	795.32	775.97	756.86	763.54	723.11	718.24
48	1,122.83	1,122.35	1,093.51	974.43	953.40	954.26	936.77	947.23	936.10	931.95	856.54	831.95	811.72	791.73	798.72	756.42	751.33
49	1,171.59	1,171.08	1,140.99	1,016.74	994.80	995.70	977.45	988.36	976.75	972.42	893.74	868.08	846.96	826.11	833.40	789.26	783.95
50	1,226.53	1,226.00	1,194.50	1,064.42	1,041.45	1,042.39	1,023.28	1,034.71	1,022.55	1,018.02	935.65	908.79	886.68	864.85	872.48	826.28	820.71
51	1,280.78	1,280.23	1,247.34	1,111.50	1,087.52	1,088.50	1,068.55	1,080.48	1,067.78	1,063.05	977.04	948.98	925.90	903.10	911.07	862.82	857.02
52	1,340.53	1,339.95	1,305.52	1,163.35	1,138.25	1,139.28	1,118.39	1,130.88	1,117.59	1,112.64	1,022.61	993.25	969.09	945.23	953.58	903.07	897.00
53	1,400.97	1,400.36	1,364.38	1,215.80	1,189.56	1,190.64	1,168.81	1,181.86	1,167.98	1,162.80	1,068.71	1,038.03	1,012.78	987.84	996.56	943.79	937.43
54	1,466.21	1,465.57	1,427.92	1,272.42	1,244.96	1,246.08	1,223.24	1,236.90	1,222.37	1,216.95	1,118.48	1,086.37	1,059.95	1,033.84	1,042.97	987.74	981.09
55	1,531.45	1,530.78	1,491.45	1,329.04	1,300.36	1,301.53	1,277.67	1,291.94	1,276.76	1,271.10	1,168.25	1,134.71	1,107.11	1,079.85	1,089.38	1,031.69	1,024.74
56	1,602.18	1,601.49	1,560.34	1,390.42	1,360.42	1,361.65	1,336.68	1,351.61	1,335.73	1,329.81	1,222.21	1,187.12	1,158.25	1,129.72	1,139.70	1,079.34	1,072.08
57	1,673.60	1,672.88	1,629.90	1,452.40	1,421.06	1,422.35	1,396.27	1,411.86	1,395.28	1,389.09	1,276.70	1,240.04	1,209.88	1,180.08	1,190.50	1,127.46	1,119.87
58	1,749.83	1,749.08	1,704.14	1,518.56	1,485.79	1,487.13	1,459.87	1,476.17	1,458.83	1,452.36	1,334.85	1,296.52	1,264.99	1,233.83	1,244.73	1,178.81	1,170.87
59	1,787.60	1,786.83	1,740.92	1,551.34	1,517.86	1,519.23	1,491.38	1,508.03	1,490.32	1,483.71	1,363.66	1,324.51	1,292.29	1,260.47	1,271.60	1,204.25	1,196.15
60	1,863.83	1,863.03	1,815.16	1,617.49	1,582.59	1,584.02	1,554.98	1,572.34	1,553.87	1,546.98	1,421.81	1,380.99	1,347.40	1,314.22	1,325.82	1,255.61	1,247.16
61	1,929.76	1,928.93	1,879.36	1,674.71	1,638.56	1,640.05	1,609.98	1,627.96	1,608.83	1,601.70	1,472.10	1,429.84	1,395.06	1,360.70	1,372.72	1,300.02	1,291.27
62	1,973.03	1,972.17	1,921.50	1,712.25	1,675.30	1,676.81	1,646.08	1,664.46	1,644.90	1,637.61	1,505.11	1,461.89	1,426.34	1,391.21	1,403.49	1,329.17	1,320.22
63	2,027.28	2,026.40	1,974.34	1,759.33	1,721.37	1,722.92	1,691.34	1,710.23	1,690.13	1,682.64	1,546.49	1,502.09	1,465.56	1,429.47	1,442.09	1,365.72	1,356.52
64+	2,060.25	2,059.35	2,006.43	1,787.94	1,749.36	1,750.95	1,718.85	1,738.02	1,717.62	1,710.00	1,571.64	1,526.52	1,489.38	1,452.72	1,465.53	1,387.92	1,378.59

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.

# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	585.10	584.85	569.82	507.77	496.81	497.26	488.15	493.60	487.80	485.64	446.34	433.53	422.98	412.56	416.21	394.17	391.51
15	637.11	636.84	620.47	552.90	540.97	541.46	531.54	537.47	531.16	528.80	486.02	472.06	460.58	449.24	453.20	429.20	426.31
16	657.00	656.71	639.84	570.16	557.86	558.36	548.13	554.25	547.74	545.31	501.19	486.80	474.96	463.26	467.35	442.60	439.62
17	676.88	676.59	659.21	587.42	574.74	575.26	564.72	571.02	564.31	561.81	516.35	501.53	489.33	477.28	481.50	456.00	452.93
18	698.30	698.00	680.06	606.01	592.93	593.46	582.58	589.09	582.17	579.59	532.69	517.40	504.81	492.38	496.73	470.42	467.26
19	719.71	719.40	700.92	624.59	611.11	611.66	600.45	607.16	600.02	597.36	549.03	533.27	520.29	507.48	511.96	484.85	481.59
20	741.89	741.57	722.52	643.84	629.94	630.51	618.96	625.87	618.51	615.77	565.95	549.70	536.33	523.12	527.74	499.79	496.43
21	764.84	764.51	744.87	663.75	649.43	650.01	638.10	645.22	637.64	634.82	583.45	566.70	552.92	539.30	544.06	515.25	511.78
22	764.84	764.51	744.87	663.75	649.43	650.01	638.10	645.22	637.64	634.82	583.45	566.70	552.92	539.30	544.06	515.25	511.78
23	764.84	764.51	744.87	663.75	649.43	650.01	638.10	645.22	637.64	634.82	583.45	566.70	552.92	539.30	544.06	515.25	511.78
24	764.84	764.51	744.87	663.75	649.43	650.01	638.10	645.22	637.64	634.82	583.45	566.70	552.92	539.30	544.06	515.25	511.78
25	767.90	767.57	747.85	666.41	652.03	652.61	640.65	647.80	640.19	637.36	585.79	568.97	555.13	541.46	546.24	517.31	513.83
26	783.20	782.86	762.74	679.68	665.01	665.61	653.41	660.71	652.95	650.05	597.45	580.30	566.19	552.24	557.12	527.61	524.06
27	801.55	801.21	780.62	695.61	680.60	681.21	668.73	676.19	668.25	665.29	611.46	593.90	579.46	565.19	570.18	539.98	536.35
28	831.38	831.02	809.67	721.50	705.93	706.57	693.61	701.36	693.12	690.05	634.21	616.00	601.02	586.22	591.40	560.08	556.31
29	855.86	855.49	833.50	742.74	726.71	727.37	714.03	722.01	713.52	710.36	652.88	634.14	618.71	603.48	608.81	576.56	572.68
30	868.09	867.72	845.42	753.36	737.10	737.77	724.24	732.33	723.73	720.52	662.22	643.21	627.56	612.11	617.51	584.81	580.87
31	886.45	886.07	863.30	769.29	752.69	753.37	739.56	747.81	739.03	735.75	676.22	656.81	640.83	625.05	630.57	597.17	593.15
32	904.81	904.41	881.18	785.22	768.27	768.97	754.87	763.30	754.33	750.99	690.22	670.41	654.10	637.99	643.63	609.54	605.44
33	916.28	915.88	892.35	795.17	778.01	778.72	764.44	772.98	763.90	760.51	698.98	678.91	662.39	646.08	651.79	617.27	613.11
34	928.52	928.11	904.27	805.79	788.40	789.12	774.65	783.30	774.10	770.67	708.31	687.97	671.24	654.71	660.49	625.51	621.30
35	934.63	934.23	910.23	811.10	793.60	794.32	779.76	788.46	779.20	775.75	712.98	692.51	675.66	659.03	664.84	629.63	625.40
36	940.75	940.35	916.18	816.41	798.80	799.52	784.86	793.63	784.30	780.83	717.65	697.04	680.09	663.34	669.20	633.76	629.49
37	946.87	946.46	922.14	821.72	803.99	804.72	789.97	798.79	789.40	785.90	722.31	701.58	684.51	667.65	673.55	637.88	633.58
38	952.99	952.58	928.10	827.03	809.19	809.92	795.07	803.95	794.50	790.98	726.98	706.11	688.93	671.97	677.90	642.00	637.68
39	965.23	964.81	940.02	837.65	819.58	820.32	805.28	814.27	804.71	801.14	736.32	715.18	697.78	680.60	686.61	650.24	645.87
40	977.47	977.04	951.94	848.27	829.97	830.72	815.49	824.60	814.91	811.30	745.65	724.24	706.63	689.23	695.31	658.49	654.06
41	995.82	995.39	969.82	864.20	845.55	846.32	830.80	840.08	830.21	826.53	759.65	737.84	719.90	702.17	708.37	670.85	666.34
42	1,013.41	1,012.97	986.95	879.47	860.49	861.27	845.48	854.92	844.88	841.13	773.07	750.88	732.61	714.57	720.88	682.70	678.11
43	1,037.89	1,037.44	1,010.78	900.71	881.27	882.07	865.90	875.57	865.28	861.45	791.74	769.01	750.31	731.83	738.29	699.19	694.49
44	1,068.48	1,068.02	1,040.58	927.26	907.25	908.07	891.42	901.38	890.79	886.84	815.08	791.68	772.42	753.40	760.05	719.80	714.96
45	1,104.43	1,103.95	1,075.59	958.46	937.77	938.62	921.41	931.70	920.76	916.68	842.50	818.32	798.41	778.75	785.63	744.02	739.01
46	1,147.26	1,146.76	1,117.30	995.63	974.14	975.02	957.15	967.84	956.47	952.23	875.18	850.05	829.38	808.95	816.09	772.87	767.67
47	1,195.45	1,194.93	1,164.23	1,037.44	1,015.05	1,015.97	997.35	1,008.49	996.64	992.22	911.94	885.75	864.21	842.93	850.37	805.33	799.91
48	1,250.51	1,249.97	1,217.86	1,085.23	1,061.81	1,062.77	1,043.29	1,054.94	1,042.55	1,037.93	953.94	926.56	904.02	881.76	889.54	842.43	836.76
49	1,304.82	1,304.25	1,270.74	1,132.36	1,107.92	1,108.92	1,088.60	1,100.75	1,087.82	1,083.00	995.37	966.79	943.28	920.05	928.17	879.01	873.10
50	1,366.00	1,365.41	1,330.33	1,185.46	1,159.88	1,160.93	1,139.64	1,152.37	1,138.83	1,133.78	1,042.05	1,012.13	987.51	963.19	971.70	920.23	914.04
51	1,426.43	1,425.81	1,389.17	1,237.90	1,211.18	1,212.28	1,190.05	1,203.34	1,189.21	1,183.94	1,088.14	1,056.90	1,031.19	1,005.80	1,014.68	960.94	954.47
52	1,492.97	1,492.32	1,453.98	1,295.64	1,267.68	1,268.83	1,245.57	1,259.48	1,244.68	1,239.16	1,138.90	1,106.20	1,079.29	1,052.71	1,062.01	1,005.77	999.00
53	1,560.27	1,559.60	1,519.53	1,354.05	1,324.83	1,326.03	1,301.72	1,316.26	1,300.79	1,295.03	1,190.24	1,156.07	1,127.95	1,100.17	1,109.89	1,051.11	1,044.03
54	1,632.93	1,632.23	1,590.29	1,417.11	1,386.53	1,387.78	1,362.34	1,377.55	1,361.37	1,355.34	1,245.67	1,209.91	1,180.48	1,151.41	1,161.57	1,100.06	1,092.65
55	1,705.59	1,704.86	1,661.05	1,480.17	1,448.22	1,449.53	1,422.96	1,438.85	1,421.94	1,415.64	1,301.10	1,263.74	1,233.00	1,202.64	1,213.26	1,149.01	1,141.27
56	1,784.37	1,783.60	1,737.77	1,548.53	1,515.11	1,516.48	1,488.68	1,505.31	1,487.62	1,481.03	1,361.19	1,322.11	1,289.95	1,258.19	1,269.30	1,202.08	1,193.98
57	1,863.92	1,863.11	1,815.24	1,617.56	1,582.65	1,584.08	1,555.05	1,572.41	1,553.94	1,547.05	1,421.87	1,381.05	1,347.46	1,314.28	1,325.88	1,255.66	1,247.21
58	1,948.81	1,947.97	1,897.92	1,691.24	1,654.74	1,656.24	1,625.87	1,644.03	1,624.72	1,617.52	1,486.64	1,443.95	1,408.83	1,374.14	1,386.27	1,312.85	1,304.02
59	1,990.88	1,990.02	1,938.89	1,727.75	1,690.46	1,691.99	1,660.97	1,679.52	1,659.79	1,652.43	1,518.73	1,475.12	1,439.24	1,403.80	1,416.19	1,341.19	1,332.17
60	2,075.78	2,074.88	2,021.57	1,801.42	1,762.55	1,764.14	1,731.80	1,751.14	1,730.56	1,722.90	1,583.49	1,538.03	1,500.62	1,463.66	1,476.59	1,398.39	1,388.97
61	2,149.20	2,148.27	2,093.07	1,865.14	1,824.89	1,826.54	1,793.06	1,813.08	1,791.78	1,783.84	1,639.50	1,592.43	1,553.70	1,515.43	1,528.81	1,447.85	1,438.10
62	2,197.39	2,196.43	2,140.00	1,906.96	1,865.80	1,867.49	1,833.26	1,853.73	1,831.95	1,823.83	1,676.26	1,628.13	1,588.53	1,549.41	1,563.09	1,480.31	1,470.35
63	2,257.81	2,256.83	2,198.84	1,959.39	1,917.11	1,918.84	1,883.67	1,904.70	1,882.32	1,873.98	1,722.35	1,672.90	1,632.21	1,592.02	1,606.07	1,521.02	1,510.78
64+	2,294.52	2,293.53	2,234.61	1,991.25	1,948.29	1,950.03	1,914.30	1,935.66	1,912.92	1,904.46	1,750.35	1,700.10	1,658.76	1,617.90	1,632.18	1,545.75	1,535.34

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.

# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

**Region**  
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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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	663.39	663.10	646.06	575.71	563.29	563.79	553.46	559.64	553.06	550.61	506.06	491.53	479.58	467.77	471.90	446.91	443.90
15	722.36	722.04	703.49	626.88	613.36	613.91	602.66	609.39	602.23	599.56	551.04	535.22	522.21	509.35	513.84	486.63	483.35
16	744.90	744.58	725.45	646.45	632.50	633.07	621.47	628.41	621.02	618.27	568.24	551.93	538.50	525.24	529.88	501.82	498.44
17	767.45	767.12	747.41	666.02	651.64	652.23	640.28	647.43	639.82	636.98	585.44	568.63	554.80	541.14	545.92	517.01	513.53
18	791.73	791.39	771.06	687.09	672.26	672.87	660.53	667.91	660.06	657.14	603.97	586.63	572.36	558.26	563.19	533.37	529.78
19	816.01	815.66	794.70	708.16	692.88	693.50	680.79	688.39	680.31	677.29	622.49	604.62	589.91	575.38	580.46	549.72	546.02
20	841.16	840.80	819.19	729.98	714.23	714.88	701.77	709.61	701.27	698.16	641.67	623.25	608.09	593.12	598.35	566.66	562.85
21	867.18	866.80	844.53	752.56	736.32	736.99	723.48	731.56	722.96	719.76	661.52	642.53	626.90	611.46	616.86	584.19	580.26
22	867.18	866.80	844.53	752.56	736.32	736.99	723.48	731.56	722.96	719.76	661.52	642.53	626.90	611.46	616.86	584.19	580.26
23	867.18	866.80	844.53	752.56	736.32	736.99	723.48	731.56	722.96	719.76	661.52	642.53	626.90	611.46	616.86	584.19	580.26
24	867.18	866.80	844.53	752.56	736.32	736.99	723.48	731.56	722.96	719.76	661.52	642.53	626.90	611.46	616.86	584.19	580.26
25	870.64	870.27	847.91	755.57	739.27	739.93	726.37	734.48	725.85	722.64	664.16	645.10	629.40	613.91	619.33	586.53	582.58
26	887.99	887.60	864.80	770.62	753.99	754.67	740.84	749.11	740.31	737.03	677.39	657.95	641.94	626.13	631.66	598.21	594.18
27	908.80	908.41	885.07	788.68	771.66	772.36	758.20	766.67	757.66	754.31	693.27	673.37	656.99	640.81	646.47	612.23	608.11
28	942.62	942.21	918.00	818.03	800.38	801.10	786.42	795.20	785.86	782.38	719.07	698.43	681.44	664.66	670.52	635.01	630.74
29	970.37	969.95	945.03	842.12	823.94	824.69	809.57	818.61	808.99	805.41	740.24	718.99	701.50	684.22	690.26	653.71	649.31
30	984.24	983.82	958.54	854.16	835.72	836.48	821.15	830.32	820.56	816.92	750.82	729.27	711.53	694.01	700.13	663.06	658.59
31	1,005.06	1,004.62	978.81	872.22	853.40	854.17	838.51	847.87	837.91	834.20	766.70	744.69	726.57	708.68	714.94	677.08	672.52
32	1,025.87	1,025.43	999.08	890.28	871.07	871.86	855.87	865.43	855.26	851.47	782.58	760.11	741.62	723.36	729.74	691.10	686.44
33	1,038.88	1,038.43	1,011.75	901.57	882.11	882.91	866.72	876.40	866.11	862.27	792.50	769.75	751.02	732.53	739.00	699.86	695.15
34	1,052.75	1,052.30	1,025.26	913.61	893.89	894.70	878.30	888.11	877.67	873.78	803.08	780.03	761.05	742.31	748.87	709.21	704.43
35	1,059.69	1,059.23	1,032.01	919.63	899.78	900.60	884.09	893.96	883.46	879.54	808.38	785.17	766.07	747.20	753.80	713.88	709.07
36	1,066.63	1,066.16	1,038.77	925.65	905.67	906.49	889.88	899.81	889.24	885.30	813.67	790.31	771.08	752.09	758.74	718.55	713.72
37	1,073.56	1,073.10	1,045.53	931.67	911.57	912.39	895.66	905.67	895.03	891.06	818.96	795.45	776.10	756.99	763.67	723.23	718.36
38	1,080.50	1,080.03	1,052.28	937.69	917.46	918.29	901.45	911.52	900.81	896.82	824.25	800.59	781.11	761.88	768.61	727.90	723.00
39	1,094.38	1,093.90	1,065.80	949.73	929.24	930.08	913.03	923.22	912.38	908.33	834.84	810.87	791.14	771.66	778.47	737.25	732.28
40	1,108.25	1,107.77	1,079.31	961.77	941.02	941.87	924.60	934.93	923.94	919.85	845.42	821.15	801.17	781.44	788.34	746.59	741.57
41	1,129.06	1,128.57	1,099.58	979.84	958.69	959.56	941.97	952.48	941.29	937.12	861.30	836.57	816.22	796.12	803.15	760.61	755.50
42	1,149.01	1,148.51	1,119.00	997.14	975.63	976.51	958.61	969.31	957.92	953.68	876.51	851.35	830.64	810.18	817.34	774.05	768.84
43	1,176.76	1,176.25	1,146.03	1,021.23	999.19	1,000.09	981.76	992.72	981.06	976.71	897.68	871.91	850.70	829.75	837.08	792.75	787.41
44	1,211.45	1,210.92	1,179.81	1,051.33	1,028.64	1,029.57	1,010.70	1,021.98	1,009.98	1,005.50	924.14	897.61	875.78	854.21	861.75	816.11	810.62
45	1,252.20	1,251.66	1,219.50	1,086.70	1,063.25	1,064.21	1,044.70	1,056.37	1,043.95	1,039.33	955.23	927.81	905.24	882.95	890.74	843.57	837.89
46	1,300.76	1,300.20	1,266.79	1,128.84	1,104.48	1,105.48	1,085.21	1,097.33	1,084.44	1,079.64	992.28	963.79	940.35	917.19	925.29	876.28	870.39
47	1,355.40	1,354.81	1,320.00	1,176.25	1,150.87	1,151.91	1,130.79	1,143.42	1,129.99	1,124.98	1,033.95	1,004.27	979.84	955.71	964.15	913.09	906.94
48	1,417.83	1,417.22	1,380.81	1,230.44	1,203.88	1,204.97	1,182.88	1,196.09	1,182.04	1,176.80	1,081.58	1,050.53	1,024.98	999.74	1,008.56	955.15	948.72
49	1,479.40	1,478.76	1,440.77	1,283.87	1,256.16	1,257.30	1,234.25	1,248.03	1,233.37	1,227.91	1,128.55	1,096.15	1,069.49	1,043.15	1,052.36	996.63	989.92
50	1,548.78	1,548.11	1,508.33	1,344.08	1,315.07	1,316.26	1,292.13	1,306.56	1,291.21	1,285.49	1,181.47	1,147.55	1,119.64	1,092.07	1,101.71	1,043.36	1,036.34
51	1,617.28	1,616.58	1,575.05	1,403.53	1,373.24	1,374.48	1,349.28	1,364.35	1,348.32	1,342.35	1,233.73	1,198.31	1,169.16	1,140.37	1,150.44	1,089.51	1,082.18
52	1,692.73	1,691.99	1,648.52	1,469.00	1,437.30	1,438.60	1,412.23	1,428.00	1,411.22	1,404.97	1,291.28	1,254.21	1,223.70	1,193.57	1,204.11	1,140.34	1,132.66
53	1,769.04	1,768.27	1,722.84	1,535.23	1,502.09	1,503.45	1,475.89	1,492.37	1,474.84	1,468.30	1,349.50	1,310.75	1,278.87	1,247.38	1,258.39	1,191.75	1,183.73
54	1,851.42	1,850.62	1,803.07	1,606.72	1,572.05	1,573.47	1,544.62	1,561.87	1,543.52	1,536.68	1,412.34	1,371.79	1,338.43	1,305.47	1,316.99	1,247.24	1,238.85
55	1,933.80	1,932.97	1,883.30	1,678.21	1,642.00	1,643.48	1,613.35	1,631.37	1,612.20	1,605.06	1,475.19	1,432.83	1,397.98	1,363.55	1,375.59	1,302.74	1,293.97
56	2,023.12	2,022.25	1,970.29	1,755.73	1,717.84	1,719.39	1,687.87	1,706.72	1,686.67	1,679.19	1,543.32	1,499.01	1,462.55	1,426.53	1,439.13	1,362.91	1,353.74
57	2,113.31	2,112.39	2,058.12	1,833.99	1,794.41	1,796.04	1,763.11	1,782.80	1,761.85	1,754.05	1,612.12	1,565.83	1,527.75	1,490.13	1,503.28	1,423.67	1,414.09
58	2,209.56	2,208.61	2,151.86	1,917.53	1,876.15	1,877.84	1,843.42	1,864.00	1,842.10	1,833.94	1,685.55	1,637.15	1,597.33	1,558.00	1,571.75	1,488.52	1,478.50
59	2,257.26	2,256.28	2,198.31	1,958.92	1,916.64	1,918.38	1,883.21	1,904.24	1,881.87	1,873.53	1,721.93	1,672.49	1,631.81	1,591.63	1,605.68	1,520.65	1,510.41
60	2,353.52	2,352.50	2,292.05	2,042.45	1,998.38	2,000.18	1,963.51	1,985.44	1,962.11	1,953.42	1,795.36	1,743.81	1,701.40	1,659.50	1,674.15	1,585.49	1,574.82
61	2,436.76	2,435.71	2,373.13	2,114.70	2,069.06	2,070.93	2,032.97	2,055.67	2,031.52	2,022.52	1,858.87	1,805.50	1,761.58	1,718.20	1,733.37	1,641.57	1,630.52
62	2,491.40	2,490.32	2,426.33	2,162.11	2,115.45	2,117.36	2,078.55	2,101.76	2,077.07	2,067.86	1,900.54	1,845.98	1,801.08	1,756.72	1,772.23	1,678.38	1,667.08
63	2,559.90	2,558.80	2,493.05	2,221.56	2,173.62	2,175.58	2,135.70	2,159.55	2,134.18	2,124.72	1,952.80	1,896.73	1,850.60	1,805.03	1,820.96	1,724.53	1,712.92
64+	2,601.54	2,600.40	2,533.59	2,257.68	2,208.96	2,210.97	2,170.44	2,194.68	2,168.88	2,159.28	1,984.56	1,927.59	1,880.70	1,834.38	1,850.58	1,752.57	1,740.78

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, 2026 through December 31, 2026

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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	505.50	505.28	492.30	438.69	429.22	429.61	421.73	426.44	421.43	419.56	385.61	374.54	365.43	356.43	359.58	340.54	338.25
15	550.43	550.19	536.06	477.68	467.37	467.79	459.22	464.35	458.89	456.86	419.89	407.84	397.92	388.12	391.54	370.81	368.31
16	567.61	567.37	552.79	492.59	481.96	482.40	473.55	478.84	473.21	471.12	433.00	420.57	410.34	400.23	403.77	382.38	379.81
17	584.79	584.54	569.52	507.50	496.55	497.00	487.89	493.33	487.54	485.38	446.10	433.30	422.76	412.35	415.99	393.96	391.30
18	603.29	603.03	587.54	523.56	512.26	512.72	503.32	508.94	502.96	500.73	460.22	447.00	436.13	425.39	429.15	406.42	403.68
19	621.80	621.53	605.56	539.61	527.97	528.44	518.76	524.55	518.39	516.09	474.33	460.71	449.51	438.44	442.31	418.88	416.06
20	640.96	640.68	624.22	556.24	544.24	544.73	534.74	540.72	534.36	532.00	488.95	474.91	463.36	451.95	455.94	431.79	428.89
21	660.78	660.50	643.52	573.45	561.07	561.58	551.28	557.44	550.89	548.45	504.07	489.60	477.69	465.93	470.04	445.15	442.15
22	660.78	660.50	643.52	573.45	561.07	561.58	551.28	557.44	550.89	548.45	504.07	489.60	477.69	465.93	470.04	445.15	442.15
23	660.78	660.50	643.52	573.45	561.07	561.58	551.28	557.44	550.89	548.45	504.07	489.60	477.69	465.93	470.04	445.15	442.15
24	660.78	660.50	643.52	573.45	561.07	561.58	551.28	557.44	550.89	548.45	504.07	489.60	477.69	465.93	470.04	445.15	442.15
25	663.42	663.14	646.10	575.74	563.31	563.82	553.49	559.67	553.09	550.64	506.09	491.56	479.60	467.79	471.92	446.93	443.92
26	676.64	676.35	658.97	587.21	574.54	575.06	564.51	570.82	564.11	561.61	516.17	501.35	489.16	477.11	481.32	455.83	452.76
27	692.50	692.20	674.41	600.97	588.00	588.53	577.74	584.20	577.33	574.77	528.27	513.10	500.62	488.29	492.60	466.51	463.37
28	718.27	717.96	699.51	623.34	609.88	610.44	599.24	605.94	598.82	596.16	547.93	532.19	519.25	506.46	510.93	483.88	480.62
29	739.41	739.09	720.10	641.69	627.84	628.41	616.89	623.77	616.45	613.71	564.06	547.86	534.54	521.37	525.98	498.12	494.77
30	749.99	749.66	730.40	650.86	636.82	637.39	625.71	632.69	625.26	622.49	572.12	555.69	542.18	528.83	533.50	505.24	501.84
31	765.85	765.51	745.84	664.62	650.28	650.87	638.94	646.07	638.48	635.65	584.22	567.45	553.64	540.01	544.78	515.93	512.45
32	781.70	781.37	761.29	678.39	663.75	664.35	652.17	659.45	651.70	648.82	596.32	579.20	565.11	551.19	556.06	526.61	523.07
33	791.62	791.27	770.94	686.99	672.16	672.77	660.44	667.81	659.97	657.04	603.88	586.54	572.27	558.18	563.11	533.29	529.70
34	802.19	801.84	781.24	696.16	681.14	681.76	669.26	676.73	668.78	665.82	611.94	594.37	579.92	565.64	570.63	540.41	536.77
35	807.47	807.13	786.39	700.75	685.63	686.25	673.67	681.19	673.19	670.20	615.98	598.29	583.74	569.36	574.39	543.97	540.31
36	812.76	812.41	791.54	705.34	690.12	690.74	678.08	685.65	677.59	674.59	620.01	602.21	587.56	573.09	578.15	547.53	543.85
37	818.05	817.69	796.68	709.93	694.61	695.23	682.49	690.11	682.00	678.98	624.04	606.12	591.38	576.82	581.91	551.09	547.38
38	823.33	822.98	801.83	714.51	699.09	699.73	686.90	694.57	686.41	683.37	628.07	610.04	595.20	580.54	585.67	554.65	550.92
39	833.91	833.54	812.13	723.69	708.07	708.71	695.72	703.49	695.22	692.14	636.14	617.87	602.85	588.00	593.19	561.78	558.00
40	844.48	844.11	822.42	732.86	717.05	717.70	704.54	712.41	704.04	700.92	644.20	625.71	610.49	595.45	600.71	568.90	565.07
41	860.34	859.96	837.87	746.63	730.51	731.17	717.77	725.79	717.26	714.08	656.30	637.46	621.95	606.64	611.99	579.58	575.68
42	875.54	875.16	852.67	759.82	743.42	744.09	730.45	738.61	729.93	726.69	667.89	648.72	632.94	617.35	622.80	589.82	585.85
43	896.68	896.29	873.26	778.17	761.37	762.06	748.09	756.44	747.56	744.25	684.02	664.39	648.23	632.26	637.85	604.07	600.00
44	923.11	922.71	899.00	801.10	783.82	784.52	770.14	778.74	769.59	766.18	704.19	683.97	667.33	650.90	656.65	621.87	617.69
45	954.17	953.75	929.25	828.06	810.19	810.92	796.05	804.94	795.49	791.96	727.88	706.98	689.79	672.80	678.74	642.79	638.47
46	991.17	990.74	965.29	860.17	841.61	842.37	826.92	836.16	826.33	822.67	756.11	734.40	716.54	698.89	705.06	667.72	663.23
47	1,032.80	1,032.35	1,005.83	896.30	876.95	877.75	861.66	871.28	861.04	857.23	787.86	765.24	746.63	728.24	734.67	695.77	691.08
48	1,080.38	1,079.91	1,052.16	937.58	917.35	918.18	901.35	911.41	900.71	896.71	824.16	800.49	781.02	761.79	768.52	727.82	722.92
49	1,127.29	1,126.80	1,097.85	978.30	957.19	958.05	940.49	950.99	939.82	935.65	859.95	835.26	814.94	794.87	801.89	759.42	754.31
50	1,180.16	1,179.64	1,149.33	1,024.17	1,002.07	1,002.98	984.59	995.59	983.89	979.53	900.27	874.42	853.16	832.15	839.49	795.03	789.68
51	1,232.36	1,231.82	1,200.17	1,069.48	1,046.40	1,047.34	1,028.14	1,039.62	1,027.41	1,022.86	940.09	913.10	890.89	868.95	876.63	830.20	824.61
52	1,289.84	1,289.29	1,256.16	1,119.37	1,095.21	1,096.20	1,076.10	1,088.12	1,075.34	1,070.57	983.95	955.70	932.45	909.49	917.52	868.93	863.08
53	1,347.99	1,347.41	1,312.79	1,169.83	1,144.58	1,145.62	1,124.62	1,137.18	1,123.82	1,118.84	1,028.31	998.78	974.49	950.49	958.88	908.10	901.99
54	1,410.77	1,410.16	1,373.92	1,224.31	1,197.89	1,198.97	1,176.99	1,190.13	1,176.15	1,170.94	1,076.19	1,045.29	1,019.87	994.75	1,003.54	950.39	943.99
55	1,473.54	1,472.90	1,435.06	1,278.78	1,251.19	1,252.32	1,229.36	1,243.09	1,228.48	1,223.04	1,124.08	1,091.81	1,065.25	1,039.02	1,048.19	992.68	986.00
56	1,541.60	1,540.94	1,501.34	1,337.85	1,308.98	1,310.16	1,286.14	1,300.51	1,285.23	1,279.53	1,176.00	1,142.23	1,114.45	1,087.01	1,096.61	1,038.53	1,031.54
57	1,610.32	1,609.63	1,568.27	1,397.49	1,367.33	1,368.56	1,343.48	1,358.48	1,342.52	1,336.57	1,228.42	1,193.15	1,164.13	1,135.46	1,145.49	1,084.83	1,077.52
58	1,683.67	1,682.94	1,639.70	1,461.14	1,429.61	1,430.90	1,404.67	1,420.36	1,403.67	1,397.45	1,284.37	1,247.50	1,217.16	1,187.18	1,197.66	1,134.24	1,126.60
59	1,720.01	1,719.27	1,675.09	1,492.68	1,460.47	1,461.79	1,434.99	1,451.01	1,433.97	1,427.61	1,312.10	1,274.43	1,243.43	1,212.81	1,223.52	1,158.72	1,150.92
60	1,793.36	1,792.58	1,746.53	1,556.33	1,522.75	1,524.12	1,496.18	1,512.89	1,495.12	1,488.49	1,368.05	1,328.77	1,296.45	1,264.53	1,275.69	1,208.13	1,200.00
61	1,856.80	1,855.99	1,808.30	1,611.38	1,576.61	1,578.03	1,549.11	1,566.40	1,548.00	1,541.14	1,416.44	1,375.77	1,342.31	1,309.25	1,320.81	1,250.87	1,242.45
62	1,898.42	1,897.60	1,848.85	1,647.51	1,611.96	1,613.41	1,583.84	1,601.52	1,582.71	1,575.69	1,448.20	1,406.62	1,372.41	1,338.61	1,350.43	1,278.91	1,270.30
63	1,950.63	1,949.78	1,899.68	1,692.81	1,656.28	1,657.78	1,627.39	1,645.56	1,626.23	1,619.02	1,488.02	1,445.30	1,410.14	1,375.42	1,387.56	1,314.08	1,305.23
64+	1,982.34	1,981.50	1,930.56	1,720.35	1,683.21	1,684.74	1,653.84	1,672.32	1,652.67	1,645.35	1,512.21	1,468.80	1,433.07	1,397.79	1,410.12	1,335.45	1,326.45

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, 2026 through December 31, 2026

**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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	541.03	540.80	526.90	469.53	459.39	459.81	451.38	456.42	451.06	449.06	412.72	400.87	391.12	381.49	384.86	364.48	362.02
15	589.13	588.87	573.74	511.26	500.23	500.68	491.50	496.99	491.15	488.98	449.41	436.51	425.89	415.40	419.07	396.88	394.20
16	607.51	607.25	591.65	527.22	515.84	516.31	506.84	512.50	506.48	504.24	463.44	450.13	439.18	428.37	432.15	409.26	406.51
17	625.90	625.63	609.56	543.18	531.45	531.94	522.18	528.01	521.81	519.50	477.46	463.76	452.48	441.33	445.23	421.65	418.81
18	645.70	645.43	628.84	560.36	548.27	548.76	538.70	544.72	538.32	535.94	492.57	478.43	466.79	455.30	459.32	434.99	432.06
19	665.51	665.22	648.13	577.55	565.08	565.59	555.23	561.43	554.83	552.37	507.68	493.10	481.11	469.26	473.40	448.33	445.31
20	686.02	685.72	668.10	595.35	582.50	583.02	572.34	578.73	571.93	569.39	523.32	508.30	495.93	483.72	487.99	462.15	459.04
21	707.23	706.93	688.76	613.76	600.51	601.06	590.04	596.63	589.62	587.00	539.51	524.02	511.27	498.68	503.08	476.44	473.23
22	707.23	706.93	688.76	613.76	600.51	601.06	590.04	596.63	589.62	587.00	539.51	524.02	511.27	498.68	503.08	476.44	473.23
23	707.23	706.93	688.76	613.76	600.51	601.06	590.04	596.63	589.62	587.00	539.51	524.02	511.27	498.68	503.08	476.44	473.23
24	707.23	706.93	688.76	613.76	600.51	601.06	590.04	596.63	589.62	587.00	539.51	524.02	511.27	498.68	503.08	476.44	473.23
25	710.06	709.76	691.52	616.21	602.92	603.46	592.40	599.01	591.98	589.35	541.67	526.11	513.32	500.68	505.10	478.35	475.13
26	724.21	723.89	705.29	628.49	614.93	615.48	604.20	610.95	603.77	601.09	552.46	536.59	523.54	510.65	515.16	487.88	484.59
27	741.18	740.86	721.82	643.22	629.34	629.91	618.36	625.27	617.92	615.18	565.40	549.17	535.81	522.62	527.23	499.31	495.95
28	768.76	768.43	748.69	667.16	652.76	653.35	641.37	648.53	640.91	638.07	586.44	569.61	555.75	542.07	546.85	517.89	514.41
29	791.39	791.05	770.73	686.80	671.98	672.58	660.25	667.63	659.78	656.86	603.71	586.38	572.11	558.02	562.95	533.14	529.55
30	802.71	802.36	781.75	696.62	681.58	682.20	669.69	677.17	669.22	666.25	612.34	594.76	580.29	566.00	571.00	540.76	537.12
31	819.68	819.33	798.28	711.35	696.00	696.62	683.85	691.49	683.37	680.34	625.29	607.34	592.56	577.97	583.08	552.20	548.48
32	836.66	836.30	814.81	726.08	710.41	711.05	698.02	705.81	697.52	694.43	638.24	619.91	604.83	589.94	595.15	563.63	559.84
33	847.27	846.90	825.14	735.28	719.42	720.07	706.87	714.76	706.36	703.23	646.33	627.77	612.50	597.42	602.70	570.78	566.94
34	858.58	858.21	836.16	745.10	729.02	729.68	716.31	724.31	715.80	712.62	654.96	636.16	620.68	605.40	610.74	578.40	574.51
35	864.24	863.87	841.67	750.01	733.83	734.49	721.03	729.08	720.51	717.32	659.28	640.35	624.77	609.39	614.77	582.21	578.29
36	869.90	869.52	847.18	754.92	738.63	739.30	725.75	733.85	725.23	722.02	663.59	644.54	628.86	613.38	618.79	586.02	582.08
37	875.56	875.18	852.69	759.83	743.44	744.11	730.47	738.62	729.95	726.71	667.91	648.73	632.95	617.37	622.82	589.83	585.86
38	881.21	880.83	858.20	764.74	748.24	748.92	735.19	743.40	734.66	731.41	672.23	652.93	637.05	621.36	626.84	593.65	589.65
39	892.53	892.14	869.22	774.56	757.85	758.53	744.63	752.94	744.10	740.80	680.86	661.31	645.23	629.34	634.89	601.27	597.22
40	903.85	903.45	880.24	784.38	767.46	768.15	754.07	762.49	753.53	750.19	689.49	669.69	653.41	637.32	642.94	608.89	604.79
41	920.82	920.42	896.77	799.11	781.87	782.58	768.23	776.81	767.68	764.28	702.44	682.27	665.68	649.28	655.02	620.33	616.15
42	937.09	936.68	912.61	813.23	795.68	796.40	781.80	790.53	781.24	777.78	714.85	694.32	677.44	660.75	666.59	631.29	627.04
43	959.72	959.30	934.65	832.87	814.90	815.63	800.68	809.62	800.11	796.57	732.11	711.09	693.80	676.71	682.69	646.53	642.18
44	988.01	987.58	962.20	857.42	838.92	839.68	824.28	833.49	823.70	820.05	753.69	732.05	714.25	696.66	702.81	665.59	661.11
45	1,021.25	1,020.80	994.58	886.27	867.14	867.93	852.02	861.53	851.41	847.63	779.05	756.68	738.28	720.10	726.45	687.98	683.35
46	1,060.85	1,060.39	1,033.15	920.64	900.77	901.58	885.06	894.94	884.43	880.51	809.26	786.03	766.91	748.02	754.63	714.66	709.85
47	1,105.41	1,104.93	1,076.54	959.31	938.60	939.45	922.23	932.53	921.57	917.49	843.25	819.04	799.12	779.44	786.32	744.68	739.67
48	1,156.33	1,155.83	1,126.13	1,003.50	981.84	982.73	964.71	975.49	964.02	959.75	882.09	856.77	835.93	815.34	822.54	778.98	773.74
49	1,206.54	1,206.02	1,175.03	1,047.07	1,024.48	1,025.40	1,006.61	1,017.85	1,005.89	1,001.43	920.40	893.97	872.23	850.75	858.26	812.81	807.34
50	1,263.12	1,262.57	1,230.13	1,096.17	1,072.52	1,073.49	1,053.81	1,065.58	1,053.06	1,048.39	963.56	935.90	913.13	890.65	898.51	850.92	845.20
51	1,318.99	1,318.42	1,284.55	1,144.66	1,119.96	1,120.97	1,100.42	1,112.71	1,099.64	1,094.76	1,006.18	977.29	953.52	930.04	938.25	888.56	882.58
52	1,380.52	1,379.92	1,344.47	1,198.06	1,172.20	1,173.26	1,151.75	1,164.62	1,150.93	1,145.83	1,053.12	1,022.88	998.00	973.43	982.02	930.01	923.75
53	1,442.76	1,442.13	1,405.08	1,252.07	1,225.05	1,226.16	1,203.68	1,217.12	1,202.82	1,197.49	1,100.60	1,069.00	1,043.00	1,017.31	1,026.29	971.94	965.40
54	1,509.94	1,509.29	1,470.51	1,310.38	1,282.10	1,283.26	1,259.73	1,273.80	1,258.83	1,253.26	1,151.85	1,118.78	1,091.57	1,064.69	1,074.09	1,017.20	1,010.36
55	1,577.13	1,576.45	1,535.94	1,368.68	1,339.15	1,340.36	1,315.79	1,330.48	1,314.85	1,309.02	1,203.10	1,168.56	1,140.14	1,112.06	1,121.88	1,062.46	1,055.31
56	1,649.98	1,649.26	1,606.89	1,431.90	1,401.00	1,402.27	1,376.56	1,391.93	1,375.58	1,369.48	1,258.67	1,222.53	1,192.80	1,163.42	1,173.70	1,111.54	1,104.06
57	1,723.53	1,722.78	1,678.52	1,495.73	1,463.45	1,464.77	1,437.92	1,453.98	1,436.90	1,430.53	1,314.78	1,277.03	1,245.97	1,215.29	1,226.02	1,161.09	1,153.27
58	1,802.03	1,801.25	1,754.97	1,563.86	1,530.11	1,531.49	1,503.42	1,520.21	1,502.35	1,495.69	1,374.67	1,335.20	1,302.72	1,270.64	1,281.86	1,213.97	1,205.80
59	1,840.93	1,840.13	1,792.85	1,597.61	1,563.14	1,564.55	1,535.87	1,553.02	1,534.77	1,527.97	1,404.34	1,364.02	1,330.84	1,298.07	1,309.53	1,240.18	1,231.83
60	1,919.43	1,918.60	1,869.31	1,665.74	1,629.79	1,631.27	1,601.36	1,619.25	1,600.22	1,593.13	1,464.22	1,422.18	1,387.59	1,353.42	1,365.37	1,293.06	1,284.36
61	1,987.33	1,986.47	1,935.43	1,724.66	1,687.44	1,688.97	1,658.01	1,676.52	1,656.83	1,649.48	1,516.02	1,472.49	1,436.67	1,401.30	1,413.67	1,338.80	1,329.79
62	2,031.88	2,031.00	1,978.82	1,763.33	1,725.28	1,726.84	1,695.18	1,714.11	1,693.97	1,686.46	1,550.01	1,505.50	1,468.88	1,432.71	1,445.36	1,368.82	1,359.60
63	2,087.75	2,086.85	2,033.23	1,811.82	1,772.72	1,774.32	1,741.79	1,761.24	1,740.55	1,732.84	1,592.63	1,546.90	1,509.28	1,472.11	1,485.11	1,406.46	1,396.99
64+	2,121.69	2,120.79	2,066.28	1,841.28	1,801.53	1,803.18	1,770.12	1,789.89	1,768.86	1,761.00	1,618.53	1,572.06	1,533.81	1,496.04	1,509.24	1,429.32	1,419.69

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.

# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	607.08	606.82	591.23	526.84	515.47	515.94	506.48	512.14	506.12	503.88	463.11	449.81	438.87	428.06	431.84	408.97	406.22
15	661.04	660.76	643.78	573.67	561.29	561.80	551.50	557.66	551.11	548.67	504.27	489.79	477.88	466.11	470.23	445.32	442.33
16	681.68	681.38	663.87	591.58	578.81	579.34	568.72	575.07	568.31	565.79	520.01	505.08	492.80	480.66	484.90	459.22	456.13
17	702.31	702.01	683.97	609.49	596.33	596.87	585.93	592.47	585.51	582.92	535.75	520.37	507.71	495.21	499.58	473.12	469.94
18	724.53	724.22	705.61	628.77	615.20	615.76	604.47	611.22	604.04	601.36	552.70	536.83	523.78	510.88	515.39	488.09	484.81
19	746.75	746.43	727.25	648.05	634.07	634.64	623.01	629.96	622.56	619.80	569.65	553.30	539.84	526.54	531.19	503.06	499.68
20	769.76	769.43	749.66	668.02	653.61	654.20	642.21	649.38	641.75	638.90	587.21	570.35	556.48	542.77	547.56	518.57	515.08
21	793.57	793.23	772.85	688.68	673.82	674.43	662.07	669.46	661.60	658.66	605.37	587.99	573.69	559.56	564.50	534.60	531.01
22	793.57	793.23	772.85	688.68	673.82	674.43	662.07	669.46	661.60	658.66	605.37	587.99	573.69	559.56	564.50	534.60	531.01
23	793.57	793.23	772.85	688.68	673.82	674.43	662.07	669.46	661.60	658.66	605.37	587.99	573.69	559.56	564.50	534.60	531.01
24	793.57	793.23	772.85	688.68	673.82	674.43	662.07	669.46	661.60	658.66	605.37	587.99	573.69	559.56	564.50	534.60	531.01
25	796.74	796.40	775.94	691.44	676.52	677.13	664.72	672.14	664.24	661.30	607.79	590.34	575.98	561.80	566.76	536.74	533.13
26	812.62	812.26	791.39	705.21	689.99	690.62	677.96	685.53	677.47	674.47	619.90	602.10	587.45	572.99	578.05	547.43	543.75
27	831.66	831.30	809.94	721.74	706.17	706.80	693.85	701.60	693.35	690.28	634.43	616.21	601.22	586.42	591.60	560.26	556.49
28	862.61	862.24	840.08	748.60	732.44	733.11	719.67	727.70	719.15	715.97	658.04	639.14	623.60	608.24	613.61	581.11	577.20
29	888.01	887.62	864.81	770.64	754.01	754.69	740.85	749.13	740.33	737.05	677.41	657.96	641.96	626.15	631.67	598.22	594.20
30	900.70	900.31	877.18	781.66	764.79	765.48	751.45	759.84	750.91	747.58	687.09	667.37	651.13	635.10	640.71	606.78	602.69
31	919.75	919.35	895.73	798.19	780.96	781.67	767.34	775.91	766.79	763.39	701.62	681.48	664.90	648.53	654.25	619.61	615.44
32	938.79	938.39	914.28	814.71	797.13	797.85	783.23	791.97	782.67	779.20	716.15	695.59	678.67	661.96	667.80	632.44	628.18
33	950.70	950.29	925.87	825.04	807.24	807.97	793.16	802.01	792.59	789.08	725.23	704.41	687.28	670.35	676.27	640.46	636.14
34	963.39	962.98	938.23	836.06	818.02	818.76	803.75	812.73	803.18	799.62	734.92	713.82	696.46	679.30	685.30	649.01	644.64
35	969.74	969.32	944.42	841.57	823.41	824.16	809.05	818.08	808.47	804.89	739.76	718.52	701.04	683.78	689.82	653.29	648.89
36	976.09	975.67	950.60	847.08	828.80	829.55	814.34	823.44	813.76	810.16	744.60	723.23	705.63	688.26	694.33	657.56	653.14
37	982.44	982.01	956.78	852.59	834.19	834.95	819.64	828.79	819.06	815.43	749.45	727.93	710.22	692.73	698.85	661.84	657.38
38	988.79	988.36	962.97	858.10	839.58	840.34	824.94	834.15	824.35	820.70	754.29	732.63	714.81	697.21	703.37	666.12	661.63
39	1,001.49	1,001.05	975.33	869.12	850.36	851.13	835.53	844.86	834.93	831.23	763.98	742.04	723.99	706.16	712.40	674.67	670.13
40	1,014.18	1,013.74	987.70	880.14	861.15	861.92	846.12	855.57	845.52	841.77	773.66	751.45	733.17	715.12	721.43	683.22	678.62
41	1,033.23	1,032.78	1,006.25	896.67	877.32	878.11	862.01	871.64	861.40	857.58	788.19	765.56	746.94	728.55	734.98	696.05	691.37
42	1,051.48	1,051.03	1,024.02	912.51	892.81	893.62	877.24	887.04	876.61	872.73	802.11	779.08	760.13	741.42	747.96	708.35	703.58
43	1,076.88	1,076.41	1,048.75	934.54	914.38	915.20	898.43	908.46	897.79	893.81	821.49	797.90	778.49	759.32	766.03	725.46	720.57
44	1,108.62	1,108.14	1,079.67	962.09	941.33	942.18	924.91	935.24	924.25	920.15	845.70	821.42	801.44	781.70	788.61	746.84	741.81
45	1,145.92	1,145.42	1,115.99	994.46	973.00	973.88	956.03	966.70	955.34	951.11	874.15	849.05	828.40	808.00	815.14	771.97	766.77
46	1,190.36	1,189.84	1,159.27	1,033.03	1,010.73	1,011.65	993.10	1,004.19	992.39	988.00	908.05	881.98	860.53	839.34	846.75	801.91	796.51
47	1,240.35	1,239.81	1,207.96	1,076.41	1,053.18	1,054.14	1,034.81	1,046.37	1,034.07	1,029.49	946.19	919.03	896.67	874.59	882.31	835.59	829.96
48	1,297.49	1,296.93	1,263.60	1,126.00	1,101.70	1,102.70	1,082.48	1,094.57	1,081.71	1,076.92	989.78	961.36	937.98	914.88	922.96	874.08	868.19
49	1,353.83	1,353.25	1,318.48	1,174.90	1,149.54	1,150.58	1,129.49	1,142.10	1,128.68	1,123.68	1,032.76	1,003.11	978.71	954.61	963.04	912.03	905.90
50	1,417.32	1,416.70	1,380.30	1,229.99	1,203.45	1,204.53	1,182.45	1,195.66	1,181.61	1,176.37	1,081.19	1,050.15	1,024.60	999.37	1,008.20	954.80	948.38
51	1,480.01	1,479.37	1,441.36	1,284.40	1,256.68	1,257.81	1,234.76	1,248.54	1,233.88	1,228.41	1,129.01	1,096.60	1,069.93	1,043.58	1,052.79	997.04	990.33
52	1,549.05	1,548.38	1,508.60	1,344.31	1,315.30	1,316.49	1,292.36	1,306.79	1,291.44	1,285.71	1,181.68	1,147.75	1,119.84	1,092.26	1,101.90	1,043.55	1,036.52
53	1,618.88	1,618.18	1,576.61	1,404.92	1,374.60	1,375.84	1,350.62	1,365.70	1,349.66	1,343.68	1,234.95	1,199.50	1,170.32	1,141.50	1,151.58	1,090.59	1,083.25
54	1,694.27	1,693.54	1,650.03	1,470.34	1,438.61	1,439.91	1,413.51	1,429.30	1,412.51	1,406.25	1,292.46	1,255.35	1,224.82	1,194.66	1,205.21	1,141.38	1,133.70
55	1,769.66	1,768.90	1,723.45	1,535.77	1,502.62	1,503.98	1,476.41	1,492.90	1,475.36	1,468.82	1,349.97	1,311.21	1,279.32	1,247.82	1,258.83	1,192.17	1,184.14
56	1,851.40	1,850.60	1,803.05	1,606.70	1,572.03	1,573.45	1,544.60	1,561.85	1,543.50	1,536.66	1,412.33	1,371.78	1,338.41	1,305.45	1,316.98	1,247.23	1,238.84
57	1,933.93	1,933.09	1,883.43	1,678.32	1,642.11	1,643.59	1,613.46	1,631.48	1,612.31	1,605.16	1,475.28	1,432.93	1,398.07	1,363.64	1,375.68	1,302.83	1,294.06
58	2,022.02	2,021.14	1,969.21	1,754.77	1,716.90	1,718.45	1,686.95	1,705.79	1,685.75	1,678.28	1,542.48	1,498.19	1,461.75	1,425.76	1,438.34	1,362.17	1,353.00
59	2,065.66	2,064.77	2,011.72	1,792.65	1,753.96	1,755.54	1,723.36	1,742.61	1,722.13	1,714.50	1,575.77	1,530.53	1,493.31	1,456.53	1,469.39	1,391.57	1,382.21
60	2,153.75	2,152.82	2,097.50	1,869.09	1,828.75	1,830.41	1,796.85	1,816.92	1,795.57	1,787.61	1,642.97	1,595.80	1,556.98	1,518.64	1,532.05	1,450.91	1,441.15
61	2,229.93	2,228.97	2,171.70	1,935.20	1,893.44	1,895.15	1,860.41	1,881.19	1,859.08	1,850.85	1,701.09	1,652.25	1,612.06	1,572.36	1,586.24	1,502.24	1,492.13
62	2,279.93	2,278.94	2,220.39	1,978.59	1,935.89	1,937.64	1,902.12	1,923.36	1,900.76	1,892.34	1,739.22	1,689.29	1,648.20	1,607.61	1,621.81	1,535.92	1,525.58
63	2,342.62	2,341.61	2,281.44	2,033.00	1,989.12	1,990.92	1,954.42	1,976.25	1,953.03	1,944.38	1,787.05	1,735.74	1,693.52	1,651.82	1,666.40	1,578.15	1,567.53
64+	2,380.71	2,379.69	2,318.55	2,066.04	2,021.46	2,023.29	1,986.21	2,008.38	1,984.80	1,975.98	1,816.11	1,763.97	1,721.07	1,678.68	1,693.50	1,603.80	1,593.03

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# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

**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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	529.52	529.29	515.69	459.54	449.62	450.03	441.78	446.71	441.46	439.50	403.94	392.34	382.80	373.37	376.67	356.72	354.32
15	576.59	576.34	561.53	500.38	489.58	490.03	481.04	486.42	480.70	478.57	439.85	427.22	416.83	406.56	410.15	388.43	385.82
16	594.59	594.33	579.06	516.00	504.87	505.32	496.06	501.60	495.71	493.51	453.58	440.55	429.84	419.25	422.95	400.56	397.86
17	612.58	612.32	596.59	531.62	520.15	520.62	511.07	516.78	510.71	508.45	467.31	453.89	442.85	431.94	435.76	412.68	409.90
18	631.97	631.69	615.46	548.44	536.60	537.09	527.24	533.13	526.87	524.53	482.09	468.25	456.86	445.61	449.54	425.74	422.87
19	651.35	651.07	634.34	565.26	553.06	553.56	543.41	549.48	543.03	540.62	496.87	482.61	470.87	459.27	463.33	438.79	435.84
20	671.42	671.13	653.89	582.68	570.10	570.62	560.16	566.41	559.76	557.28	512.19	497.48	485.38	473.43	477.61	452.32	449.27
21	692.19	691.89	674.11	600.70	587.74	588.27	577.48	583.93	577.07	574.52	528.03	512.87	500.39	488.07	492.38	466.30	463.17
22	692.19	691.89	674.11	600.70	587.74	588.27	577.48	583.93	577.07	574.52	528.03	512.87	500.39	488.07	492.38	466.30	463.17
23	692.19	691.89	674.11	600.70	587.74	588.27	577.48	583.93	577.07	574.52	528.03	512.87	500.39	488.07	492.38	466.30	463.17
24	692.19	691.89	674.11	600.70	587.74	588.27	577.48	583.93	577.07	574.52	528.03	512.87	500.39	488.07	492.38	466.30	463.17
25	694.96	694.65	676.81	603.10	590.09	590.62	579.79	586.27	579.38	576.81	530.14	514.92	502.40	490.02	494.35	468.17	465.02
26	708.80	708.49	690.29	615.12	601.84	602.39	591.34	597.95	590.92	588.30	540.70	525.18	512.40	499.78	504.20	477.50	474.28
27	725.41	725.10	706.47	629.53	615.95	616.50	605.20	611.96	604.77	602.09	553.37	537.49	524.41	511.50	516.01	488.69	485.40
28	752.41	752.08	732.76	652.96	638.87	639.45	627.73	634.73	627.28	624.50	573.97	557.49	543.93	530.53	535.22	506.87	503.46
29	774.56	774.22	754.33	672.18	657.68	658.27	646.20	653.42	645.74	642.88	590.86	573.90	559.94	546.15	550.97	521.79	518.28
30	785.63	785.29	765.11	681.79	667.08	667.68	655.44	662.76	654.98	652.07	599.31	582.11	567.95	553.96	558.85	529.26	525.69
31	802.24	801.90	781.29	696.21	681.19	681.80	669.30	676.78	668.83	665.86	611.99	594.41	579.96	565.67	570.67	540.45	536.81
32	818.86	818.50	797.47	710.63	695.29	695.92	683.16	690.79	682.68	679.65	624.66	606.72	591.97	577.39	582.49	551.64	547.93
33	829.24	828.88	807.58	719.64	704.11	704.75	691.83	699.55	691.33	688.27	632.58	614.42	599.47	584.71	589.87	558.63	554.87
34	840.31	839.95	818.37	729.25	713.51	714.16	701.07	708.89	700.57	697.46	641.03	622.62	607.48	592.52	597.75	566.09	562.28
35	845.85	845.49	823.76	734.06	718.21	718.86	705.69	713.57	705.18	702.06	645.25	626.73	611.48	596.42	601.69	569.82	565.99
36	851.39	851.02	829.15	738.86	722.92	723.57	710.31	718.24	709.80	706.65	649.48	630.83	615.48	600.33	605.63	573.55	569.69
37	856.93	856.56	834.55	743.67	727.62	728.28	714.93	722.91	714.42	711.25	653.70	634.93	619.49	604.23	609.57	577.28	573.40
38	862.46	862.09	839.94	748.47	732.32	732.98	719.55	727.58	719.03	715.85	657.92	639.03	623.49	608.14	613.51	581.02	577.10
39	873.54	873.16	850.73	758.08	741.72	742.39	728.78	736.92	728.27	725.04	666.37	647.24	631.50	615.95	621.38	588.48	584.52
40	884.61	884.23	861.51	767.69	751.13	751.81	738.02	746.27	737.50	734.23	674.82	655.45	639.50	623.75	629.26	595.94	591.93
41	901.23	900.84	877.69	782.11	765.23	765.92	751.88	760.28	751.35	748.02	687.49	667.75	651.51	635.47	641.08	607.13	603.04
42	917.15	916.75	893.19	795.93	778.75	779.46	765.17	773.71	764.62	761.23	699.64	679.55	663.02	646.69	652.40	617.85	613.69
43	939.30	938.89	914.77	815.15	797.56	798.28	783.65	792.40	783.09	779.62	716.53	695.96	679.03	662.31	668.16	632.78	628.52
44	966.98	966.57	941.73	839.18	821.07	821.81	806.75	815.75	806.17	802.60	737.66	716.48	699.05	681.84	687.86	651.43	647.04
45	999.52	999.08	973.41	867.41	848.69	849.46	833.89	843.20	833.29	829.60	762.47	740.58	722.57	704.77	711.00	673.34	668.81
46	1,038.28	1,037.83	1,011.16	901.05	881.61	882.40	866.23	875.90	865.61	861.77	792.04	769.30	750.59	732.11	738.57	699.46	694.75
47	1,081.89	1,081.42	1,053.63	938.89	918.63	919.46	902.61	912.69	901.96	897.97	825.31	801.61	782.12	762.86	769.59	728.83	723.93
48	1,131.72	1,131.23	1,102.17	982.14	960.95	961.82	944.19	954.73	943.51	939.33	863.33	838.54	818.14	798.00	805.04	762.41	757.28
49	1,180.87	1,180.36	1,150.03	1,024.79	1,002.68	1,003.59	985.19	996.19	984.49	980.12	900.82	874.95	853.67	832.65	840.00	795.52	790.16
50	1,236.24	1,235.71	1,203.96	1,072.85	1,049.70	1,050.65	1,031.39	1,042.90	1,030.65	1,026.08	943.06	915.98	893.70	871.70	879.39	832.82	827.21
51	1,290.93	1,290.37	1,257.21	1,120.31	1,096.13	1,097.12	1,077.01	1,089.03	1,076.24	1,071.47	984.77	956.50	933.23	910.25	918.29	869.66	863.80
52	1,351.15	1,350.56	1,315.86	1,172.57	1,147.26	1,148.30	1,127.25	1,139.84	1,126.45	1,121.45	1,030.71	1,001.12	976.77	952.71	961.13	910.23	904.10
53	1,412.06	1,411.45	1,375.18	1,225.43	1,198.98	1,200.07	1,178.07	1,191.22	1,177.23	1,172.01	1,077.18	1,046.25	1,020.80	995.67	1,004.46	951.26	944.86
54	1,477.82	1,477.18	1,439.22	1,282.50	1,254.82	1,255.95	1,232.93	1,246.70	1,232.05	1,226.59	1,127.34	1,094.97	1,068.34	1,042.03	1,051.23	995.56	988.86
55	1,543.58	1,542.91	1,503.26	1,339.56	1,310.65	1,311.84	1,287.79	1,302.17	1,286.87	1,281.17	1,177.50	1,143.70	1,115.88	1,088.40	1,098.01	1,039.86	1,032.86
56	1,614.87	1,614.17	1,572.70	1,401.43	1,371.19	1,372.43	1,347.27	1,362.32	1,346.31	1,340.34	1,231.89	1,196.52	1,167.42	1,138.67	1,148.72	1,087.89	1,080.57
57	1,686.86	1,686.13	1,642.80	1,463.91	1,432.31	1,433.61	1,407.33	1,423.04	1,406.33	1,400.09	1,286.81	1,249.86	1,219.46	1,189.43	1,199.93	1,136.38	1,128.73
58	1,763.69	1,762.93	1,717.63	1,530.58	1,497.55	1,498.91	1,471.43	1,487.86	1,470.38	1,463.86	1,345.42	1,306.79	1,275.00	1,243.61	1,254.59	1,188.14	1,180.15
59	1,801.76	1,800.98	1,754.71	1,563.62	1,529.88	1,531.26	1,503.19	1,519.98	1,502.12	1,495.46	1,374.46	1,335.00	1,302.53	1,270.45	1,281.67	1,213.79	1,205.62
60	1,878.59	1,877.78	1,829.53	1,630.30	1,595.12	1,596.56	1,567.29	1,584.79	1,566.17	1,559.23	1,433.07	1,391.92	1,358.07	1,324.63	1,336.32	1,265.55	1,257.03
61	1,945.04	1,944.20	1,894.25	1,687.97	1,651.54	1,653.03	1,622.73	1,640.85	1,621.57	1,614.39	1,483.76	1,441.16	1,406.11	1,371.48	1,383.59	1,310.32	1,301.50
62	1,988.65	1,987.79	1,936.72	1,725.81	1,688.57	1,690.09	1,659.11	1,677.64	1,657.93	1,650.58	1,517.03	1,473.47	1,437.63	1,402.23	1,414.61	1,339.69	1,330.68
63	2,043.33	2,042.45	1,989.97	1,773.27	1,735.00	1,736.57	1,704.73	1,723.77	1,703.52	1,695.97	1,558.74	1,513.99	1,477.16	1,440.79	1,453.51	1,376.53	1,367.27
64+	2,076.57	2,075.67	2,022.33	1,802.10	1,763.22	1,764.81	1,732.44	1,751.79	1,731.21	1,723.56	1,584.09	1,538.61	1,501.17	1,464.21	1,477.14	1,398.90	1,389.51

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, 2026 through December 31, 2026

**Region**  
**18**  
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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	547.14	546.90	532.85	474.83	464.58	465.00	456.47	461.57	456.15	454.13	417.38	405.40	395.54	385.80	389.20	368.59	366.11
15	595.78	595.52	580.22	517.03	505.87	506.33	497.05	502.60	496.70	494.49	454.48	441.43	430.70	420.09	423.80	401.36	398.65
16	614.37	614.11	598.33	533.17	521.66	522.14	512.56	518.29	512.20	509.93	468.67	455.21	444.14	433.20	437.03	413.88	411.10
17	632.97	632.69	616.44	549.31	537.45	537.94	528.08	533.98	527.70	525.36	482.85	468.99	457.58	446.31	450.26	426.41	423.54
18	652.99	652.71	635.94	566.69	554.46	554.96	544.79	550.87	544.40	541.99	498.13	483.83	472.06	460.44	464.50	439.90	436.94
19	673.02	672.73	655.44	584.07	571.46	571.98	561.49	567.76	561.09	558.61	513.41	498.67	486.54	474.56	478.75	453.39	450.34
20	693.76	693.46	675.64	602.07	589.07	589.61	578.80	585.26	578.38	575.82	529.23	514.03	501.53	489.18	493.50	467.37	464.22
21	715.22	714.91	696.54	620.69	607.29	607.84	596.70	603.36	596.27	593.63	545.60	529.93	517.04	504.31	508.76	481.82	478.58
22	715.22	714.91	696.54	620.69	607.29	607.84	596.70	603.36	596.27	593.63	545.60	529.93	517.04	504.31	508.76	481.82	478.58
23	715.22	714.91	696.54	620.69	607.29	607.84	596.70	603.36	596.27	593.63	545.60	529.93	517.04	504.31	508.76	481.82	478.58
24	715.22	714.91	696.54	620.69	607.29	607.84	596.70	603.36	596.27	593.63	545.60	529.93	517.04	504.31	508.76	481.82	478.58
25	718.08	717.77	699.32	623.17	609.72	610.27	599.09	605.78	598.66	596.01	547.78	532.05	519.11	506.33	510.80	483.75	480.49
26	732.38	732.07	713.26	635.58	621.87	622.43	611.02	617.84	610.58	607.88	558.69	542.65	529.45	516.41	520.97	493.38	490.06
27	749.55	749.22	729.97	650.48	636.44	637.02	625.34	632.32	624.89	622.13	571.79	555.37	541.86	528.52	533.18	504.95	501.55
28	777.44	777.10	757.14	674.69	660.13	660.72	648.61	655.85	648.15	645.28	593.06	576.04	562.03	548.19	553.03	523.74	520.21
29	800.33	799.98	779.43	694.55	679.56	680.17	667.71	675.16	667.23	664.27	610.52	592.99	578.57	564.32	569.31	539.16	535.53
30	811.77	811.42	790.57	704.48	689.28	689.90	677.25	684.82	676.77	673.77	619.25	601.47	586.84	572.39	577.45	546.87	543.18
31	828.94	828.58	807.29	719.38	703.85	704.49	691.57	699.30	691.08	688.02	632.35	614.19	599.25	584.50	589.66	558.43	554.67
32	846.10	845.74	824.01	734.27	718.43	719.08	705.89	713.78	705.39	702.27	645.44	626.91	611.66	596.60	601.87	569.99	566.16
33	856.83	856.46	834.45	743.58	727.54	728.19	714.84	722.83	714.34	711.17	653.63	634.86	619.42	604.16	609.50	577.22	573.33
34	868.27	867.90	845.60	753.51	737.25	737.92	724.39	732.48	723.88	720.67	662.36	643.34	627.69	612.23	617.64	584.93	580.99
35	874.00	873.62	851.17	758.48	742.11	742.78	729.17	737.31	728.65	725.42	666.72	647.58	631.83	616.27	621.71	588.78	584.82
36	879.72	879.34	856.74	763.45	746.97	747.64	733.94	742.13	733.42	730.17	671.08	651.82	635.96	620.30	625.78	592.64	588.65
37	885.44	885.06	862.32	768.41	751.83	752.51	738.71	746.96	738.19	734.92	675.45	656.06	640.10	624.34	629.85	596.49	592.48
38	891.16	890.77	867.89	773.38	756.69	757.37	743.49	751.79	742.96	739.66	679.81	660.30	644.24	628.37	633.92	600.35	596.31
39	902.60	902.21	879.03	783.31	766.40	767.10	753.03	761.44	752.50	749.16	688.54	668.78	652.51	636.44	642.06	608.06	603.96
40	914.05	913.65	890.18	793.24	776.12	776.82	762.58	771.10	762.04	758.66	697.27	677.25	660.78	644.51	650.20	615.77	611.62
41	931.21	930.81	906.89	808.13	790.69	791.41	776.90	785.58	776.35	772.91	710.37	689.97	673.19	656.61	662.41	627.33	623.11
42	947.66	947.25	922.91	822.41	804.66	805.39	790.63	799.45	790.06	786.56	722.92	702.16	685.08	668.21	674.11	638.41	634.11
43	970.55	970.13	945.20	842.27	824.10	824.84	809.72	818.76	809.14	805.56	740.38	719.12	701.63	684.35	690.39	653.83	649.43
44	999.16	998.73	973.06	867.10	848.39	849.15	833.59	842.90	832.99	829.30	762.20	740.32	722.31	704.52	710.74	673.10	668.57
45	1,032.77	1,032.33	1,005.80	896.27	876.93	877.72	861.63	871.25	861.02	857.20	787.84	765.22	746.61	728.22	734.65	695.75	691.06
46	1,072.83	1,072.36	1,044.81	931.03	910.94	911.76	895.05	905.04	894.41	890.45	818.40	794.90	775.57	756.47	763.15	722.73	717.86
47	1,117.88	1,117.40	1,088.69	970.13	949.20	950.06	932.64	943.05	931.97	927.85	852.77	828.29	808.14	788.24	795.20	753.08	748.02
48	1,169.38	1,168.87	1,138.84	1,014.82	992.92	993.82	975.60	986.50	974.91	970.59	892.05	866.44	845.37	824.55	831.83	787.78	782.47
49	1,220.16	1,219.63	1,188.30	1,058.89	1,036.04	1,036.98	1,017.97	1,029.34	1,017.24	1,012.73	930.79	904.07	882.08	860.35	867.95	821.98	816.45
50	1,277.38	1,276.82	1,244.02	1,108.55	1,084.62	1,085.60	1,065.70	1,077.60	1,064.94	1,060.22	974.44	946.46	923.44	900.70	908.65	860.53	854.74
51	1,333.88	1,333.30	1,299.04	1,157.58	1,132.60	1,133.62	1,112.84	1,125.27	1,112.05	1,107.12	1,017.54	988.32	964.29	940.54	948.84	898.59	892.55
52	1,396.10	1,395.50	1,359.64	1,211.58	1,185.43	1,186.51	1,164.76	1,177.76	1,163.92	1,158.77	1,065.01	1,034.43	1,009.27	984.41	993.11	940.51	934.18
53	1,459.04	1,458.41	1,420.94	1,266.20	1,238.88	1,240.00	1,217.27	1,230.86	1,216.40	1,211.01	1,113.02	1,081.06	1,054.77	1,028.79	1,037.88	982.91	976.30
54	1,526.99	1,526.33	1,487.11	1,325.17	1,296.57	1,297.74	1,273.95	1,288.18	1,273.04	1,267.40	1,164.85	1,131.41	1,103.89	1,076.70	1,086.21	1,028.68	1,021.76
55	1,594.93	1,594.24	1,553.28	1,384.13	1,354.26	1,355.49	1,330.64	1,345.50	1,329.69	1,323.80	1,216.68	1,181.75	1,153.01	1,124.61	1,134.54	1,074.46	1,067.23
56	1,668.60	1,667.88	1,625.03	1,448.06	1,416.81	1,418.09	1,392.10	1,407.64	1,391.11	1,384.94	1,272.88	1,236.33	1,206.26	1,176.56	1,186.95	1,124.09	1,116.52
57	1,742.98	1,742.23	1,697.47	1,512.61	1,479.97	1,481.31	1,454.15	1,470.39	1,453.12	1,446.68	1,329.62	1,291.45	1,260.03	1,229.01	1,239.86	1,174.19	1,166.29
58	1,822.37	1,821.58	1,774.78	1,581.51	1,547.38	1,548.78	1,520.39	1,537.37	1,519.30	1,512.57	1,390.18	1,350.27	1,317.43	1,284.98	1,296.33	1,227.68	1,219.41
59	1,861.71	1,860.90	1,813.09	1,615.65	1,580.78	1,582.21	1,553.21	1,570.55	1,552.10	1,545.22	1,420.19	1,379.42	1,345.86	1,312.72	1,324.31	1,254.18	1,245.73
60	1,941.10	1,940.26	1,890.41	1,684.55	1,648.19	1,649.68	1,619.44	1,637.52	1,618.29	1,611.11	1,480.75	1,438.24	1,403.26	1,368.70	1,380.78	1,307.66	1,298.86
61	2,009.76	2,008.89	1,957.27	1,744.13	1,706.49	1,708.03	1,676.72	1,695.45	1,675.53	1,668.10	1,533.13	1,489.11	1,452.89	1,417.11	1,429.63	1,353.91	1,344.80
62	2,054.82	2,053.93	2,001.16	1,783.23	1,744.75	1,746.33	1,714.31	1,733.46	1,713.09	1,705.50	1,567.50	1,522.50	1,485.47	1,448.88	1,461.68	1,384.27	1,374.95
63	2,111.32	2,110.41	2,056.18	1,832.27	1,792.73	1,794.35	1,761.45	1,781.12	1,760.20	1,752.40	1,610.60	1,564.36	1,526.31	1,488.73	1,501.87	1,422.33	1,412.76
64+	2,145.66	2,144.73	2,089.62	1,862.07	1,821.87	1,823.52	1,790.10	1,810.08	1,788.81	1,780.89	1,636.80	1,589.79	1,551.12	1,512.93	1,526.28	1,445.46	1,435.74

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# PPO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

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 1700/20%	Silver PPO 2500/55	Silver PPO 2250/60	Silver PPO 1700/50	Silver PPO 2500/50	Silver HDHP PPO 1700/50%	Bronze PPO 5800/60	Bronze HDHP PPO 7200/0%
0-14	609.62	609.36	593.70	529.05	517.63	518.10	508.60	514.28	508.24	505.99	465.04	451.69	440.71	429.85	433.65	410.68	407.92
15	663.81	663.52	646.47	576.07	563.64	564.15	553.81	559.99	553.41	550.96	506.38	491.84	479.88	468.06	472.19	447.19	444.18
16	684.53	684.23	666.65	594.05	581.23	581.76	571.09	577.47	570.69	568.16	522.19	507.19	494.86	482.67	486.93	461.14	458.04
17	705.25	704.94	686.83	612.03	598.83	599.37	588.38	594.95	587.96	585.36	537.99	522.55	509.84	497.28	501.67	475.10	471.90
18	727.56	727.24	708.56	631.40	617.77	618.33	607.00	613.77	606.56	603.87	555.01	539.08	525.97	513.01	517.54	490.13	486.84
19	749.87	749.55	730.29	650.76	636.72	637.29	625.61	632.60	625.16	622.39	572.03	555.61	542.10	528.75	533.42	505.17	501.77
20	772.98	772.65	752.80	670.82	656.34	656.93	644.89	652.09	644.43	641.58	589.66	572.73	558.80	545.04	549.85	520.73	517.23
21	796.89	796.54	776.08	691.56	676.64	677.25	664.84	672.26	664.36	661.42	607.90	590.45	576.09	561.90	566.86	536.84	533.23
22	796.89	796.54	776.08	691.56	676.64	677.25	664.84	672.26	664.36	661.42	607.90	590.45	576.09	561.90	566.86	536.84	533.23
23	796.89	796.54	776.08	691.56	676.64	677.25	664.84	672.26	664.36	661.42	607.90	590.45	576.09	561.90	566.86	536.84	533.23
24	796.89	796.54	776.08	691.56	676.64	677.25	664.84	672.26	664.36	661.42	607.90	590.45	576.09	561.90	566.86	536.84	533.23
25	800.08	799.73	779.18	694.33	679.35	679.96	667.50	674.95	667.02	664.06	610.33	592.81	578.39	564.15	569.13	538.99	535.36
26	816.01	815.66	794.70	708.16	692.88	693.51	680.79	688.39	680.31	677.29	622.49	604.62	589.91	575.38	580.46	549.72	546.02
27	835.14	834.78	813.33	724.76	709.12	709.76	696.75	704.53	696.25	693.17	637.08	618.79	603.74	588.87	594.07	562.61	558.82
28	866.22	865.84	843.60	751.73	735.51	736.17	722.68	730.75	722.16	718.96	660.79	641.82	626.20	610.78	616.18	583.54	579.62
29	891.72	891.33	868.43	773.86	757.16	757.84	743.95	752.26	743.42	740.13	680.24	660.71	644.64	628.76	634.32	600.72	596.68
30	904.47	904.08	880.85	784.93	767.99	768.68	754.59	763.02	754.05	750.71	689.97	670.16	653.86	637.75	643.39	609.31	605.21
31	923.59	923.19	899.47	801.52	784.23	784.93	770.55	779.15	770.00	766.58	704.56	684.33	667.68	651.24	656.99	622.20	618.01
32	942.72	942.31	918.10	818.12	800.47	801.19	786.50	795.28	785.94	782.46	719.15	698.50	681.51	664.73	670.60	635.08	630.81
33	954.67	954.26	929.74	828.49	810.61	811.35	796.47	805.37	795.91	792.38	728.26	707.36	690.15	673.15	679.10	643.13	638.80
34	967.42	967.00	942.16	839.56	821.44	822.18	807.11	816.12	806.54	802.96	737.99	716.80	699.37	682.14	688.17	651.72	647.34
35	973.80	973.38	948.37	845.09	826.85	827.60	812.43	821.50	811.85	808.25	742.85	721.53	703.98	686.64	692.70	656.02	651.60
36	980.17	979.75	954.58	850.62	832.27	833.02	817.75	826.88	817.17	813.54	747.72	726.25	708.58	691.14	697.24	660.31	655.87
37	986.55	986.12	960.78	856.16	837.68	838.44	823.07	832.26	822.48	818.84	752.58	730.97	713.19	695.63	701.77	664.61	660.13
38	992.92	992.49	966.99	861.69	843.09	843.86	828.39	837.64	827.80	824.13	757.44	735.70	717.80	700.13	706.31	668.90	664.40
39	1,005.67	1,005.24	979.41	872.75	853.92	854.69	839.02	848.39	838.43	834.71	767.17	745.14	727.02	709.12	715.38	677.49	672.93
40	1,018.42	1,017.98	991.83	883.82	864.75	865.53	849.66	859.15	849.05	845.29	776.90	754.59	736.24	718.11	724.45	686.08	681.46
41	1,037.55	1,037.10	1,010.45	900.42	880.99	881.78	865.62	875.28	865.00	861.17	791.49	768.76	750.06	731.59	738.05	698.96	694.26
42	1,055.88	1,055.42	1,028.30	916.32	896.55	897.36	880.91	890.75	880.28	876.38	805.47	782.34	763.31	744.52	751.09	711.31	706.52
43	1,081.38	1,080.91	1,053.14	938.45	918.20	919.03	902.18	912.26	901.54	897.54	824.92	801.24	781.75	762.50	769.23	728.49	723.59
44	1,113.25	1,112.77	1,084.18	966.12	945.27	946.12	928.78	939.15	928.11	924.00	849.24	824.85	804.79	784.97	791.90	749.96	744.92
45	1,150.71	1,150.21	1,120.66	998.62	977.07	977.95	960.02	970.74	959.34	955.09	877.81	852.60	831.87	811.38	818.55	775.20	769.98
46	1,195.33	1,194.82	1,164.12	1,037.35	1,014.96	1,015.88	997.25	1,008.39	996.54	992.13	911.85	885.67	864.13	842.85	850.29	805.26	799.84
47	1,245.54	1,245.00	1,213.01	1,080.91	1,057.59	1,058.54	1,039.14	1,050.74	1,038.40	1,033.80	950.15	922.87	900.42	878.25	886.00	839.08	833.43
48	1,302.91	1,302.35	1,268.89	1,130.71	1,106.31	1,107.31	1,087.01	1,099.15	1,086.23	1,081.42	993.92	965.38	941.90	918.70	926.82	877.73	871.82
49	1,359.49	1,358.90	1,323.99	1,179.81	1,154.35	1,155.39	1,134.21	1,146.88	1,133.40	1,128.38	1,037.08	1,007.30	982.80	958.60	967.06	915.85	909.68
50	1,423.24	1,422.63	1,386.07	1,235.13	1,208.48	1,209.57	1,187.40	1,200.66	1,186.55	1,181.29	1,085.71	1,054.54	1,028.89	1,003.55	1,012.41	958.79	952.34
51	1,486.20	1,485.55	1,447.38	1,289.77	1,261.93	1,263.07	1,239.92	1,253.77	1,239.04	1,233.55	1,133.73	1,101.18	1,074.40	1,047.94	1,057.19	1,001.21	994.47
52	1,555.53	1,554.85	1,514.90	1,349.93	1,320.80	1,321.99	1,297.76	1,312.25	1,296.84	1,291.09	1,186.62	1,152.55	1,124.52	1,096.83	1,106.51	1,047.91	1,040.86
53	1,625.65	1,624.95	1,583.20	1,410.79	1,380.35	1,381.59	1,356.27	1,371.41	1,355.30	1,349.29	1,240.12	1,204.51	1,175.21	1,146.27	1,156.39	1,095.15	1,087.78
54	1,701.36	1,700.62	1,656.93	1,476.49	1,444.63	1,445.93	1,419.43	1,435.28	1,418.41	1,412.13	1,297.87	1,260.60	1,229.94	1,199.65	1,210.25	1,146.15	1,138.44
55	1,777.06	1,776.29	1,730.65	1,542.19	1,508.91	1,510.27	1,482.58	1,499.14	1,481.53	1,474.96	1,355.62	1,316.70	1,284.67	1,253.03	1,264.10	1,197.15	1,189.09
56	1,859.14	1,858.34	1,810.59	1,613.42	1,578.60	1,580.03	1,551.06	1,568.38	1,549.96	1,543.09	1,418.23	1,377.51	1,344.01	1,310.91	1,322.48	1,252.45	1,244.02
57	1,942.02	1,941.18	1,891.30	1,685.34	1,648.97	1,650.46	1,620.21	1,638.30	1,619.05	1,611.88	1,481.45	1,438.92	1,403.92	1,369.35	1,381.44	1,308.28	1,299.47
58	2,030.47	2,029.59	1,977.45	1,762.11	1,724.08	1,725.64	1,694.00	1,712.92	1,692.79	1,685.29	1,548.93	1,504.46	1,467.87	1,431.72	1,444.36	1,367.87	1,358.66
59	2,074.30	2,073.40	2,020.13	1,800.14	1,761.29	1,762.89	1,730.57	1,749.89	1,729.33	1,721.67	1,582.36	1,536.93	1,499.55	1,462.62	1,475.54	1,397.39	1,387.99
60	2,162.76	2,161.82	2,106.27	1,876.91	1,836.40	1,838.06	1,804.37	1,824.51	1,803.08	1,795.09	1,649.84	1,602.47	1,563.50	1,524.99	1,538.46	1,456.98	1,447.17
61	2,239.26	2,238.29	2,180.78	1,943.30	1,901.36	1,903.08	1,868.19	1,889.05	1,866.86	1,858.59	1,708.20	1,659.16	1,618.80	1,578.93	1,592.88	1,508.52	1,498.36
62	2,289.46	2,288.47	2,229.67	1,986.86	1,943.99	1,945.74	1,910.07	1,931.40	1,908.71	1,900.25	1,746.50	1,696.35	1,655.09	1,614.33	1,628.59	1,542.34	1,531.96
63	2,352.42	2,351.40	2,290.98	2,041.50	1,997.44	1,999.25	1,962.60	1,984.51	1,961.20	1,952.51	1,794.52	1,743.00	1,700.60	1,658.72	1,673.37	1,584.75	1,574.08
64+	2,390.67	2,389.62	2,328.24	2,074.68	2,029.92	2,031.75	1,994.52	2,016.78	1,993.08	1,984.26	1,823.70	1,771.35	1,728.27	1,685.70	1,700.58	1,610.52	1,599.69

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 PLAN RATES

# HMO Rates

NEW AND RENEWING BUSINESS,  
EFFECTIVE OCTOBER 1, 2026 THROUGH DECEMBER 31, 2026

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## Region

# 1

Nevada 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	521.77	534.35	516.53	507.36	502.27	463.99	456.50	450.08	442.60	438.76	414.76
15	568.15	581.85	562.44	552.46	546.92	505.23	497.08	490.09	481.94	477.76	451.63
16	585.89	600.01	580.00	569.71	563.99	521.00	512.59	505.39	496.99	492.68	465.72
17	603.62	618.17	597.55	586.95	581.06	536.77	528.11	520.68	512.03	507.59	479.82
18	622.72	637.73	616.46	605.52	599.45	553.75	544.81	537.16	528.23	523.65	495.00
19	641.82	657.29	635.36	624.09	617.83	570.74	561.52	553.63	544.43	539.71	510.18
20	661.60	677.55	654.94	643.32	636.87	588.33	578.83	570.69	561.21	556.34	525.90
21	682.06	698.50	675.20	663.22	656.57	606.52	596.73	588.34	578.56	573.54	542.17
22	682.06	698.50	675.20	663.22	656.57	606.52	596.73	588.34	578.56	573.54	542.17
23	682.06	698.50	675.20	663.22	656.57	606.52	596.73	588.34	578.56	573.54	542.17
24	682.06	698.50	675.20	663.22	656.57	606.52	596.73	588.34	578.56	573.54	542.17
25	684.79	701.30	677.90	665.87	659.19	608.95	599.12	590.70	580.88	575.84	544.34
26	698.43	715.27	691.40	679.14	672.32	621.08	611.05	602.46	592.45	587.31	555.18
27	714.80	732.03	707.61	695.05	688.08	635.63	625.37	616.58	606.33	601.08	568.19
28	741.40	759.27	733.94	720.92	713.69	659.29	648.65	639.53	628.90	623.44	589.34
29	763.22	781.62	755.55	742.14	734.70	678.70	667.74	658.36	647.41	641.80	606.69
30	774.13	792.80	766.35	752.75	745.20	688.40	677.29	667.77	656.67	650.97	615.36
31	790.50	809.56	782.56	768.67	760.96	702.96	691.61	681.89	670.55	664.74	628.37
32	806.87	826.33	798.76	784.59	776.72	717.52	705.93	696.01	684.44	678.50	641.39
33	817.10	836.80	808.89	794.54	786.57	726.61	714.88	704.84	693.12	687.11	649.52
34	828.02	847.98	819.69	805.15	797.07	736.32	724.43	714.25	702.38	696.28	658.19
35	833.47	853.57	825.09	810.45	802.33	741.17	729.20	718.96	707.00	700.87	662.53
36	838.93	859.16	830.49	815.76	807.58	746.02	733.98	723.66	711.63	705.46	666.87
37	844.39	864.74	835.90	821.07	812.83	750.87	738.75	728.37	716.26	710.05	671.21
38	849.84	870.33	841.30	826.37	818.08	755.73	743.53	733.08	720.89	714.64	675.54
39	860.76	881.51	852.10	836.98	828.59	765.43	753.07	742.49	730.15	723.81	684.22
40	871.67	892.68	862.90	847.60	839.09	775.13	762.62	751.90	739.40	732.99	692.89
41	888.04	909.45	879.11	863.51	854.85	789.69	776.94	766.02	753.29	746.76	705.90
42	903.73	925.51	894.64	878.77	869.95	803.64	790.67	779.56	766.60	759.95	718.37
43	925.55	947.87	916.24	899.99	890.96	823.05	809.76	798.38	785.11	778.30	735.72
44	952.83	975.81	943.25	926.52	917.22	847.31	833.63	821.92	808.25	801.24	757.41
45	984.89	1,008.64	974.99	957.69	948.08	875.82	861.68	849.57	835.44	828.20	782.89
46	1,023.09	1,047.75	1,012.80	994.83	984.85	909.78	895.10	882.52	867.84	860.32	813.25
47	1,066.06	1,091.76	1,055.34	1,036.61	1,026.21	947.99	932.69	919.58	904.29	896.45	847.41
48	1,115.16	1,142.05	1,103.95	1,084.36	1,073.49	991.66	975.65	961.94	945.95	937.75	886.45
49	1,163.59	1,191.64	1,151.89	1,131.45	1,120.10	1,034.73	1,018.02	1,003.71	987.03	978.47	924.94
50	1,218.15	1,247.52	1,205.90	1,184.51	1,172.63	1,083.25	1,065.76	1,050.78	1,033.31	1,024.35	968.31
51	1,272.04	1,302.70	1,259.25	1,236.91	1,224.50	1,131.16	1,112.90	1,097.26	1,079.02	1,069.66	1,011.15
52	1,331.38	1,363.47	1,317.99	1,294.61	1,281.62	1,183.93	1,164.82	1,148.45	1,129.35	1,119.56	1,058.31
53	1,391.40	1,424.94	1,377.40	1,352.97	1,339.40	1,237.30	1,217.33	1,200.22	1,180.27	1,170.03	1,106.03
54	1,456.19	1,491.30	1,441.55	1,415.97	1,401.77	1,294.92	1,274.02	1,256.11	1,235.23	1,224.52	1,157.53
55	1,520.99	1,557.66	1,505.69	1,478.98	1,464.14	1,352.54	1,330.71	1,312.01	1,290.20	1,279.01	1,209.04
56	1,591.24	1,629.60	1,575.24	1,547.29	1,531.77	1,415.02	1,392.17	1,372.61	1,349.79	1,338.08	1,264.88
57	1,662.17	1,702.25	1,645.46	1,616.27	1,600.05	1,478.09	1,454.23	1,433.79	1,409.96	1,397.73	1,321.27
58	1,737.88	1,779.78	1,720.41	1,689.88	1,672.93	1,545.42	1,520.47	1,499.10	1,474.18	1,461.39	1,381.45
59	1,775.40	1,818.20	1,757.54	1,726.36	1,709.04	1,578.78	1,553.29	1,531.46	1,506.00	1,492.94	1,411.27
60	1,851.10	1,895.73	1,832.49	1,799.98	1,781.92	1,646.10	1,619.53	1,596.76	1,570.22	1,556.60	1,471.45
61	1,916.58	1,962.79	1,897.31	1,863.65	1,844.95	1,704.33	1,676.81	1,653.25	1,625.76	1,611.66	1,523.50
62	1,959.55	2,006.79	1,939.85	1,905.43	1,886.32	1,742.54	1,714.41	1,690.31	1,662.21	1,647.79	1,557.65
63	2,013.43	2,061.97	1,993.19	1,957.83	1,938.19	1,790.45	1,761.55	1,736.79	1,707.92	1,693.10	1,600.48
64+	2,046.18	2,095.50	2,025.60	1,989.66	1,969.71	1,819.56	1,790.19	1,765.02	1,735.68	1,720.62	1,626.51

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.

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## Region

# 1

Nevada 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	466.10	477.33	461.41	453.22	448.68	427.00	424.56	418.24	412.93	407.70	394.29
15	507.53	519.76	502.42	493.51	488.56	464.95	462.30	455.42	449.63	443.94	429.34
16	523.37	535.99	518.11	508.91	503.81	479.47	476.73	469.63	463.66	457.80	442.74
17	539.21	552.21	533.79	524.32	519.06	493.98	491.16	483.85	477.70	471.66	456.14
18	556.27	569.68	550.68	540.91	535.48	509.61	506.70	499.15	492.81	486.58	470.57
19	573.33	587.15	567.56	557.49	551.90	525.24	522.24	514.46	507.92	501.50	485.00
20	591.00	605.25	585.05	574.68	568.91	541.42	538.33	530.32	523.58	516.96	499.95
21	609.28	623.97	603.15	592.45	586.51	558.17	554.98	546.72	539.77	532.95	515.41
22	609.28	623.97	603.15	592.45	586.51	558.17	554.98	546.72	539.77	532.95	515.41
23	609.28	623.97	603.15	592.45	586.51	558.17	554.98	546.72	539.77	532.95	515.41
24	609.28	623.97	603.15	592.45	586.51	558.17	554.98	546.72	539.77	532.95	515.41
25	611.71	626.46	605.56	594.82	588.85	560.40	557.20	548.91	541.93	535.08	517.48
26	623.90	638.94	617.63	606.67	600.58	571.56	568.30	559.84	552.73	545.74	527.78
27	638.52	653.92	632.10	620.89	614.66	584.96	581.62	572.96	565.68	558.53	540.15
28	662.28	678.25	655.62	643.99	637.53	606.73	603.27	594.28	586.73	579.31	560.25
29	681.78	698.22	674.92	662.95	656.30	624.59	621.03	611.78	604.00	596.37	576.75
30	691.53	708.20	684.57	672.43	665.68	633.52	629.91	620.53	612.64	604.89	584.99
31	706.15	723.18	699.05	686.65	679.76	646.92	643.23	633.65	625.59	617.68	597.36
32	720.77	738.15	713.53	700.87	693.84	660.31	656.55	646.77	638.55	630.47	609.73
33	729.91	747.51	722.57	709.75	702.63	668.69	664.87	654.97	646.65	638.47	617.47
34	739.66	757.49	732.22	719.23	712.02	677.62	673.75	663.72	655.28	647.00	625.71
35	744.54	762.49	737.05	723.97	716.71	682.08	678.19	668.09	659.60	651.26	629.84
36	749.41	767.48	741.87	728.71	721.40	686.55	682.63	672.46	663.92	655.52	633.96
37	754.28	772.47	746.70	733.45	726.09	691.01	687.07	676.84	668.24	659.79	638.08
38	759.16	777.46	751.52	738.19	730.79	695.48	691.51	681.21	672.56	664.05	642.21
39	768.91	787.44	761.17	747.67	740.17	704.41	700.39	689.96	681.19	672.58	650.45
40	778.66	797.43	770.83	757.15	749.56	713.34	709.27	698.71	689.83	681.10	658.70
41	793.28	812.40	785.30	771.37	763.63	726.73	722.59	711.83	702.78	693.89	671.07
42	807.29	826.75	799.17	785.00	777.12	739.57	735.35	724.40	715.20	706.15	682.92
43	826.79	846.72	818.47	803.95	795.89	757.43	753.11	741.90	732.47	723.21	699.42
44	851.16	871.68	842.60	827.65	819.35	779.76	775.31	763.77	754.06	744.52	720.03
45	879.80	901.01	870.95	855.50	846.92	805.99	801.40	789.46	779.43	769.57	744.26
46	913.91	935.95	904.72	888.67	879.76	837.25	832.48	820.08	809.66	799.42	773.12
47	952.30	975.26	942.72	926.00	916.71	872.42	867.44	854.52	843.66	832.99	805.59
48	996.17	1,020.18	986.15	968.65	958.94	912.60	907.40	893.89	882.53	871.37	842.70
49	1,039.43	1,064.49	1,028.97	1,010.72	1,000.58	952.23	946.80	932.70	920.85	909.20	879.30
50	1,088.17	1,114.40	1,077.22	1,058.11	1,047.50	996.89	991.20	976.44	964.03	951.84	920.53
51	1,136.30	1,163.70	1,124.87	1,104.92	1,093.83	1,040.98	1,035.04	1,019.63	1,006.67	993.94	961.25
52	1,189.31	1,217.98	1,177.35	1,156.46	1,144.86	1,089.54	1,083.33	1,067.20	1,053.63	1,040.31	1,006.09
53	1,242.92	1,272.89	1,230.42	1,208.60	1,196.47	1,138.66	1,132.17	1,115.31	1,101.13	1,087.21	1,051.44
54	1,300.81	1,332.17	1,287.72	1,264.88	1,252.19	1,191.69	1,184.89	1,167.24	1,152.41	1,137.84	1,100.41
55	1,358.69	1,391.44	1,345.02	1,321.16	1,307.91	1,244.71	1,237.61	1,219.18	1,203.69	1,188.47	1,149.37
56	1,421.44	1,455.71	1,407.15	1,382.18	1,368.32	1,302.21	1,294.78	1,275.49	1,259.29	1,243.36	1,202.46
57	1,484.84	1,520.60	1,469.88	1,443.80	1,429.32	1,360.26	1,352.50	1,332.35	1,315.42	1,298.79	1,256.06
58	1,552.41	1,589.86	1,536.82	1,509.56	1,494.42	1,422.21	1,414.10	1,393.04	1,375.34	1,357.94	1,313.27
59	1,585.95	1,624.18	1,570.00	1,542.15	1,526.68	1,452.91	1,444.62	1,423.11	1,405.02	1,387.26	1,341.62
60	1,653.58	1,693.44	1,636.95	1,607.91	1,591.78	1,514.87	1,506.23	1,483.79	1,464.94	1,446.41	1,398.83
61	1,712.07	1,753.34	1,694.85	1,664.78	1,648.08	1,568.45	1,559.50	1,536.28	1,516.76	1,497.58	1,448.31
62	1,750.45	1,792.65	1,732.85	1,702.11	1,685.03	1,603.62	1,594.47	1,570.72	1,550.76	1,531.15	1,480.78
63	1,798.58	1,841.95	1,780.50	1,748.91	1,731.37	1,647.71	1,638.31	1,613.91	1,593.40	1,573.25	1,521.50
64+	1,827.84	1,871.91	1,809.45	1,777.35	1,759.53	1,674.51	1,664.94	1,640.16	1,619.31	1,598.85	1,546.23

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, 2026 through December 31, 2026

## 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	608.11	622.78	602.00	591.32	585.39	540.77	532.04	524.56	515.84	511.37	483.39
15	662.17	678.13	655.51	643.88	637.42	588.84	579.33	571.19	561.69	556.82	526.36
16	682.84	699.30	675.97	663.98	657.32	607.21	597.41	589.02	579.22	574.20	542.79
17	703.50	720.47	696.43	684.07	677.21	625.59	615.49	606.84	596.76	591.58	559.22
18	725.76	743.26	718.46	705.72	698.64	645.39	634.97	626.04	615.64	610.30	576.91
19	748.02	766.05	740.50	727.36	720.06	665.18	654.44	645.24	634.52	629.01	594.60
20	771.07	789.66	763.32	749.78	742.26	685.68	674.61	665.13	654.07	648.40	612.93
21	794.92	814.09	786.93	772.97	765.21	706.89	695.47	685.70	674.30	668.45	631.88
22	794.92	814.09	786.93	772.97	765.21	706.89	695.47	685.70	674.30	668.45	631.88
23	794.92	814.09	786.93	772.97	765.21	706.89	695.47	685.70	674.30	668.45	631.88
24	794.92	814.09	786.93	772.97	765.21	706.89	695.47	685.70	674.30	668.45	631.88
25	798.10	817.34	790.07	776.06	768.27	709.71	698.26	688.44	677.00	671.13	634.41
26	814.00	833.62	805.81	791.52	783.58	723.85	712.17	702.16	690.48	684.49	647.05
27	833.08	853.16	824.70	810.07	801.94	740.82	728.86	718.61	706.67	700.54	662.22
28	864.08	884.91	855.39	840.21	831.79	768.38	755.98	745.36	732.96	726.61	686.86
29	889.52	910.96	880.57	864.95	856.27	791.01	778.24	767.30	754.54	748.00	707.08
30	902.23	923.99	893.16	877.32	868.52	802.32	789.36	778.27	765.33	758.69	717.19
31	921.31	943.52	912.05	895.87	886.88	819.28	806.05	794.73	781.51	774.74	732.35
32	940.39	963.06	930.93	914.42	905.25	836.25	822.75	811.18	797.70	790.78	747.52
33	952.31	975.27	942.74	926.01	916.72	846.85	833.18	821.47	807.81	800.81	757.00
34	965.03	988.30	955.33	938.38	928.97	858.16	844.31	832.44	818.60	811.50	767.11
35	971.39	994.81	961.62	944.56	935.09	863.81	849.87	837.92	823.99	816.85	772.16
36	977.75	1,001.32	967.92	950.75	941.21	869.47	855.43	843.41	829.39	822.20	777.22
37	984.11	1,007.84	974.22	956.93	947.33	875.12	861.00	848.90	834.78	827.54	782.27
38	990.47	1,014.35	980.51	963.12	953.45	880.78	866.56	854.38	840.18	832.89	787.33
39	1,003.19	1,027.38	993.10	975.48	965.70	892.09	877.69	865.35	850.97	843.59	797.44
40	1,015.91	1,040.40	1,005.69	987.85	977.94	903.40	888.82	876.32	861.76	854.28	807.55
41	1,034.99	1,059.94	1,024.58	1,006.40	996.31	920.37	905.51	892.78	877.94	870.32	822.71
42	1,053.27	1,078.66	1,042.68	1,024.18	1,013.91	936.62	921.50	908.55	893.45	885.70	837.25
43	1,078.71	1,104.71	1,067.86	1,048.91	1,038.39	959.24	943.76	930.49	915.03	907.09	857.47
44	1,110.50	1,137.28	1,099.34	1,079.83	1,069.00	987.52	971.58	957.92	942.00	933.83	882.74
45	1,147.86	1,175.54	1,136.32	1,116.16	1,104.97	1,020.74	1,004.26	990.15	973.69	965.24	912.44
46	1,192.38	1,221.13	1,180.39	1,159.45	1,147.82	1,060.33	1,043.21	1,028.55	1,011.45	1,002.68	947.83
47	1,242.46	1,272.41	1,229.97	1,208.15	1,196.03	1,104.86	1,087.03	1,071.75	1,053.93	1,044.79	987.64
48	1,299.69	1,331.03	1,286.62	1,263.80	1,251.12	1,155.76	1,137.10	1,121.12	1,102.48	1,092.92	1,033.13
49	1,356.13	1,388.83	1,342.50	1,318.68	1,305.45	1,205.95	1,186.48	1,169.80	1,150.36	1,140.38	1,078.00
50	1,419.73	1,453.96	1,405.45	1,380.52	1,366.67	1,262.50	1,242.12	1,224.66	1,204.30	1,193.86	1,128.55
51	1,482.53	1,518.27	1,467.62	1,441.58	1,427.12	1,318.34	1,297.06	1,278.83	1,257.57	1,246.66	1,178.46
52	1,551.68	1,589.09	1,536.08	1,508.83	1,493.69	1,379.84	1,357.56	1,338.49	1,316.23	1,304.82	1,233.44
53	1,621.64	1,660.73	1,605.33	1,576.85	1,561.03	1,442.05	1,418.77	1,398.83	1,375.57	1,363.64	1,289.04
54	1,697.15	1,738.07	1,680.09	1,650.28	1,633.73	1,509.20	1,484.84	1,463.97	1,439.63	1,427.15	1,349.07
55	1,772.67	1,815.41	1,754.85	1,723.71	1,706.42	1,576.36	1,550.91	1,529.11	1,503.69	1,490.65	1,409.10
56	1,854.55	1,899.26	1,835.90	1,803.33	1,785.24	1,649.16	1,622.54	1,599.74	1,573.14	1,559.50	1,474.19
57	1,937.22	1,983.93	1,917.74	1,883.72	1,864.82	1,722.68	1,694.87	1,671.05	1,643.27	1,629.02	1,539.90
58	2,025.46	2,074.29	2,005.09	1,969.52	1,949.76	1,801.14	1,772.07	1,747.16	1,718.12	1,703.22	1,610.04
59	2,069.18	2,119.06	2,048.37	2,012.03	1,991.85	1,840.02	1,810.32	1,784.88	1,755.20	1,739.98	1,644.80
60	2,157.41	2,209.43	2,135.72	2,097.83	2,076.79	1,918.49	1,887.52	1,860.99	1,830.05	1,814.18	1,714.93
61	2,233.73	2,287.58	2,211.26	2,172.03	2,150.25	1,986.35	1,954.28	1,926.82	1,894.78	1,878.35	1,775.60
62	2,283.81	2,338.87	2,260.84	2,220.73	2,198.45	2,030.88	1,998.10	1,970.01	1,937.26	1,920.46	1,815.40
63	2,346.60	2,403.18	2,323.01	2,281.80	2,258.91	2,086.73	2,053.04	2,024.18	1,990.53	1,973.27	1,865.32
64+	2,384.76	2,442.27	2,360.79	2,318.91	2,295.63	2,120.67	2,086.41	2,057.10	2,022.90	2,005.35	1,895.64

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, 2026 through December 31, 2026

## 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	534.67	547.56	529.30	519.91	514.69	489.82	487.03	479.78	473.68	467.69	452.30
15	582.20	596.24	576.35	566.12	560.44	533.36	530.32	522.42	515.78	509.26	492.51
16	600.37	614.85	594.34	583.79	577.94	550.01	546.87	538.73	531.88	525.16	507.88
17	618.54	633.46	612.32	601.46	595.43	566.66	563.43	555.04	547.98	541.05	523.25
18	638.11	653.50	631.70	620.49	614.27	584.59	581.25	572.60	565.32	558.17	539.81
19	657.68	673.54	651.07	639.52	633.10	602.52	599.08	590.16	582.66	575.29	556.36
20	677.95	694.30	671.14	659.23	652.62	621.08	617.54	608.34	600.61	593.02	573.51
21	698.92	715.77	691.89	679.62	672.80	640.29	636.64	627.16	619.19	611.36	591.25
22	698.92	715.77	691.89	679.62	672.80	640.29	636.64	627.16	619.19	611.36	591.25
23	698.92	715.77	691.89	679.62	672.80	640.29	636.64	627.16	619.19	611.36	591.25
24	698.92	715.77	691.89	679.62	672.80	640.29	636.64	627.16	619.19	611.36	591.25
25	701.72	718.63	694.66	682.34	675.49	642.85	639.19	629.67	621.67	613.80	593.61
26	715.69	732.95	708.50	695.93	688.95	655.66	651.92	642.21	634.05	626.03	605.44
27	732.47	750.13	725.10	712.24	705.09	671.03	667.20	657.26	648.91	640.70	619.63
28	759.73	778.04	752.09	738.74	731.33	696.00	692.03	681.72	673.06	664.55	642.69
29	782.09	800.95	774.23	760.49	752.86	716.49	712.40	701.79	692.87	684.11	661.61
30	793.27	812.40	785.30	771.37	763.63	726.73	722.59	711.83	702.78	693.89	671.07
31	810.05	829.58	801.90	787.68	779.78	742.10	737.87	726.88	717.64	708.56	685.26
32	826.82	846.76	818.51	803.99	795.92	757.47	753.14	741.93	732.50	723.24	699.45
33	837.31	857.49	828.89	814.18	806.01	767.07	762.69	751.34	741.79	732.41	708.31
34	848.49	868.95	839.96	825.06	816.78	777.32	772.88	761.37	751.70	742.19	717.77
35	854.08	874.67	845.49	830.49	822.16	782.44	777.97	766.39	756.65	747.08	722.50
36	859.67	880.40	851.03	835.93	827.54	787.56	783.07	771.41	761.60	751.97	727.23
37	865.26	886.12	856.56	841.37	832.93	792.68	788.16	776.42	766.56	756.86	731.96
38	870.85	891.85	862.10	846.80	838.31	797.80	793.25	781.44	771.51	761.75	736.69
39	882.04	903.30	873.17	857.68	849.07	808.05	803.44	791.47	781.42	771.53	746.15
40	893.22	914.76	884.24	868.55	859.84	818.29	813.63	801.51	791.32	781.32	755.61
41	909.99	931.93	900.84	884.86	875.99	833.66	828.90	816.56	806.18	795.99	769.80
42	926.07	948.40	916.76	900.49	891.46	848.39	843.55	830.99	820.43	810.05	783.40
43	948.44	971.30	938.90	922.24	912.99	868.88	863.92	851.05	840.24	829.61	802.32
44	976.39	999.93	966.57	949.43	939.90	894.49	889.39	876.14	865.01	854.07	825.97
45	1,009.24	1,033.57	999.09	981.37	971.52	924.58	919.31	905.62	894.11	882.80	853.76
46	1,048.38	1,073.66	1,037.84	1,019.43	1,009.20	960.44	954.96	940.74	928.78	917.04	886.87
47	1,092.41	1,118.75	1,081.43	1,062.24	1,051.59	1,000.78	995.07	980.25	967.79	955.55	924.12
48	1,142.74	1,170.29	1,131.24	1,111.17	1,100.03	1,046.88	1,040.91	1,025.40	1,012.37	999.57	966.69
49	1,192.36	1,221.11	1,180.37	1,159.43	1,147.80	1,092.34	1,086.11	1,069.93	1,056.34	1,042.98	1,008.67
50	1,248.27	1,278.37	1,235.72	1,213.80	1,201.62	1,143.56	1,137.04	1,120.11	1,105.87	1,091.89	1,055.97
51	1,303.49	1,334.91	1,290.38	1,267.49	1,254.77	1,194.15	1,187.33	1,169.65	1,154.79	1,140.18	1,102.68
52	1,364.29	1,397.18	1,350.57	1,326.61	1,313.31	1,249.85	1,242.72	1,224.21	1,208.66	1,193.37	1,154.12
53	1,425.80	1,460.17	1,411.46	1,386.42	1,372.51	1,306.20	1,298.75	1,279.40	1,263.15	1,247.17	1,206.15
54	1,492.20	1,528.17	1,477.19	1,450.98	1,436.43	1,367.02	1,359.23	1,338.98	1,321.97	1,305.25	1,262.31
55	1,558.59	1,596.17	1,542.92	1,515.55	1,500.34	1,427.85	1,419.71	1,398.56	1,380.79	1,363.33	1,318.48
56	1,630.58	1,669.89	1,614.18	1,585.55	1,569.64	1,493.80	1,485.28	1,463.16	1,444.57	1,426.30	1,379.38
57	1,703.27	1,744.33	1,686.14	1,656.23	1,639.61	1,560.39	1,551.49	1,528.39	1,508.96	1,489.88	1,440.87
58	1,780.85	1,823.78	1,762.94	1,731.67	1,714.29	1,631.47	1,622.16	1,598.00	1,577.69	1,557.74	1,506.50
59	1,819.29	1,863.15	1,801.00	1,769.04	1,751.30	1,666.68	1,657.17	1,632.49	1,611.75	1,591.37	1,539.02
60	1,896.87	1,942.60	1,877.80	1,844.48	1,825.98	1,737.75	1,727.84	1,702.11	1,680.48	1,659.23	1,604.65
61	1,963.97	2,011.32	1,944.22	1,909.73	1,890.57	1,799.22	1,788.96	1,762.32	1,739.92	1,717.92	1,661.41
62	2,008.00	2,056.41	1,987.81	1,952.54	1,932.95	1,839.56	1,829.07	1,801.83	1,778.93	1,756.43	1,698.65
63	2,063.21	2,112.96	2,042.47	2,006.23	1,986.11	1,890.14	1,879.36	1,851.37	1,827.85	1,804.73	1,745.36
64+	2,096.76	2,147.31	2,075.67	2,038.86	2,018.40	1,920.87	1,909.92	1,881.48	1,857.57	1,834.08	1,773.75

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.

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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	538.41	551.39	532.99	523.54	518.28	478.78	471.05	464.43	456.71	452.75	427.98
15	586.26	600.40	580.37	570.07	564.35	521.34	512.92	505.71	497.30	492.99	466.02
16	604.56	619.14	598.48	587.87	581.97	537.61	528.93	521.50	512.83	508.38	480.57
17	622.86	637.88	616.60	605.66	599.58	553.88	544.94	537.28	528.35	523.77	495.11
18	642.57	658.06	636.11	624.82	618.55	571.41	562.18	554.28	545.07	540.34	510.78
19	662.27	678.24	655.61	643.98	637.52	588.93	579.42	571.28	561.78	556.91	526.44
20	682.68	699.14	675.82	663.83	657.17	607.08	597.28	588.88	579.09	574.07	542.67
21	703.80	720.77	696.72	684.36	677.50	625.85	615.75	607.10	597.00	591.83	559.45
22	703.80	720.77	696.72	684.36	677.50	625.85	615.75	607.10	597.00	591.83	559.45
23	703.80	720.77	696.72	684.36	677.50	625.85	615.75	607.10	597.00	591.83	559.45
24	703.80	720.77	696.72	684.36	677.50	625.85	615.75	607.10	597.00	591.83	559.45
25	706.61	723.65	699.51	687.10	680.21	628.36	618.21	609.53	599.39	594.19	561.69
26	720.69	738.06	713.44	700.79	693.76	640.88	630.53	621.67	611.33	606.03	572.88
27	737.58	755.36	730.16	717.21	710.02	655.90	645.31	636.24	625.66	620.23	586.30
28	765.03	783.47	757.34	743.90	736.44	680.30	669.32	659.91	648.94	643.32	608.12
29	787.55	806.54	779.63	765.80	758.12	700.33	689.03	679.34	668.05	662.25	626.03
30	798.81	818.07	790.78	776.75	768.96	710.35	698.88	689.06	677.60	671.72	634.98
31	815.70	835.37	807.50	793.17	785.22	725.37	713.66	703.63	691.93	685.93	648.40
32	832.59	852.67	824.22	809.60	801.48	740.39	728.43	718.20	706.26	700.13	661.83
33	843.15	863.48	834.67	819.86	811.64	749.77	737.67	727.30	715.21	709.01	670.22
34	854.41	875.01	845.82	830.81	822.48	759.79	747.52	737.02	724.76	718.48	679.17
35	860.04	880.78	851.39	836.29	827.90	764.79	752.45	741.87	729.54	723.21	683.65
36	865.67	886.54	856.97	841.76	833.32	769.80	757.37	746.73	734.32	727.95	688.13
37	871.30	892.31	862.54	847.24	838.74	774.81	762.30	751.59	739.09	732.68	692.60
38	876.93	898.07	868.11	852.71	844.16	779.82	767.23	756.44	743.87	737.42	697.08
39	888.19	909.61	879.26	863.66	855.00	789.83	777.08	766.16	753.42	746.89	706.03
40	899.45	921.14	890.41	874.61	865.84	799.84	786.93	775.87	762.97	756.35	714.98
41	916.35	938.44	907.13	891.04	882.10	814.86	801.71	790.44	777.30	770.56	728.41
42	932.53	955.01	923.15	906.78	897.68	829.26	815.87	804.40	791.03	784.17	741.27
43	955.05	978.08	945.45	928.68	919.36	849.29	835.57	823.83	810.14	803.11	759.18
44	983.21	1,006.91	973.32	956.05	946.46	874.32	860.20	848.11	834.02	826.78	781.55
45	1,016.28	1,040.79	1,006.06	988.22	978.30	903.73	889.14	876.65	862.07	854.60	807.85
46	1,055.70	1,081.15	1,045.08	1,026.54	1,016.24	938.78	923.63	910.65	895.51	887.74	839.18
47	1,100.04	1,126.56	1,088.97	1,069.66	1,058.93	978.21	962.42	948.89	933.12	925.03	874.42
48	1,150.71	1,178.45	1,139.14	1,118.93	1,107.71	1,023.27	1,006.75	992.60	976.10	967.64	914.70
49	1,200.68	1,229.63	1,188.61	1,167.52	1,155.81	1,067.71	1,050.47	1,035.71	1,018.49	1,009.66	954.42
50	1,256.98	1,287.29	1,244.34	1,222.27	1,210.01	1,117.78	1,099.73	1,084.28	1,066.25	1,057.00	999.18
51	1,312.58	1,344.23	1,299.38	1,276.33	1,263.53	1,167.22	1,148.38	1,132.24	1,113.41	1,103.76	1,043.38
52	1,373.81	1,406.94	1,360.00	1,335.87	1,322.47	1,221.67	1,201.95	1,185.05	1,165.35	1,155.25	1,092.05
53	1,435.75	1,470.36	1,421.31	1,396.10	1,382.09	1,276.74	1,256.13	1,238.48	1,217.89	1,207.33	1,141.28
54	1,502.61	1,538.84	1,487.50	1,461.11	1,446.45	1,336.20	1,314.63	1,296.15	1,274.61	1,263.55	1,194.43
55	1,569.47	1,607.31	1,553.69	1,526.12	1,510.82	1,395.66	1,373.13	1,353.83	1,331.32	1,319.77	1,247.58
56	1,641.96	1,681.55	1,625.45	1,596.61	1,580.60	1,460.12	1,436.55	1,416.36	1,392.81	1,380.73	1,305.20
57	1,715.16	1,756.51	1,697.91	1,667.79	1,651.06	1,525.21	1,500.59	1,479.50	1,454.90	1,442.28	1,363.38
58	1,793.28	1,836.51	1,775.24	1,743.75	1,726.26	1,594.68	1,568.93	1,546.88	1,521.17	1,507.98	1,425.48
59	1,831.99	1,876.15	1,813.56	1,781.39	1,763.52	1,629.10	1,602.80	1,580.27	1,554.00	1,540.53	1,456.25
60	1,910.11	1,956.16	1,890.90	1,857.35	1,838.72	1,698.57	1,671.15	1,647.66	1,620.27	1,606.22	1,518.35
61	1,977.67	2,025.35	1,957.79	1,923.05	1,903.76	1,758.65	1,730.26	1,705.94	1,677.58	1,663.03	1,572.06
62	2,022.01	2,070.76	2,001.68	1,966.17	1,946.44	1,798.08	1,769.05	1,744.19	1,715.19	1,700.32	1,607.30
63	2,077.61	2,127.70	2,056.72	2,020.23	1,999.97	1,847.52	1,817.70	1,792.15	1,762.36	1,747.07	1,651.50
64+	2,111.40	2,162.31	2,090.16	2,053.08	2,032.50	1,877.55	1,847.25	1,821.30	1,791.00	1,775.49	1,678.35

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, 2026 through December 31, 2026

## 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	483.99	495.65	479.12	470.62	465.90	443.39	440.86	434.29	428.77	423.35	409.43
15	527.01	539.71	521.71	512.45	507.31	482.80	480.05	472.90	466.89	460.98	445.82
16	543.46	556.56	537.99	528.45	523.15	497.87	495.03	487.66	481.46	475.37	459.73
17	559.91	573.40	554.28	544.44	538.98	512.94	510.01	502.42	496.03	489.76	473.65
18	577.62	591.55	571.81	561.67	556.03	529.17	526.15	518.31	511.73	505.26	488.63
19	595.34	609.69	589.35	578.89	573.09	545.40	542.28	534.21	527.42	520.75	503.62
20	613.68	628.48	607.51	596.73	590.75	562.20	559.00	550.67	543.67	536.80	519.14
21	632.66	647.92	626.30	615.19	609.02	579.59	576.29	567.70	560.49	553.40	535.20
22	632.66	647.92	626.30	615.19	609.02	579.59	576.29	567.70	560.49	553.40	535.20
23	632.66	647.92	626.30	615.19	609.02	579.59	576.29	567.70	560.49	553.40	535.20
24	632.66	647.92	626.30	615.19	609.02	579.59	576.29	567.70	560.49	553.40	535.20
25	635.19	650.51	628.81	617.65	611.45	581.91	578.59	569.97	562.73	555.61	537.34
26	647.85	663.46	641.33	629.95	623.63	593.50	590.12	581.33	573.94	566.68	548.04
27	663.03	679.01	656.36	644.72	638.25	607.41	603.95	594.95	587.39	579.96	560.89
28	687.70	704.28	680.79	668.71	662.00	630.02	626.42	617.09	609.25	601.55	581.76
29	707.95	725.02	700.83	688.40	681.49	648.56	644.86	635.26	627.19	619.26	598.89
30	718.07	735.38	710.85	698.24	691.24	657.84	654.08	644.34	636.16	628.11	607.45
31	733.26	750.93	725.88	713.00	705.85	671.75	667.92	657.97	649.61	641.39	620.29
32	748.44	766.48	740.91	727.77	720.47	685.66	681.75	671.59	663.06	654.67	633.14
33	757.93	776.20	750.31	737.00	729.60	694.35	690.39	680.11	671.47	662.97	641.17
34	768.05	786.57	760.33	746.84	739.35	703.62	699.61	689.19	680.43	671.83	649.73
35	773.11	791.75	765.34	751.76	744.22	708.26	704.22	693.73	684.92	676.26	654.01
36	778.17	796.94	770.35	756.68	749.09	712.90	708.83	698.28	689.40	680.68	658.29
37	783.24	802.12	775.36	761.60	753.96	717.54	713.44	702.82	693.89	685.11	662.57
38	788.30	807.30	780.37	766.53	758.84	722.17	718.05	707.36	698.37	689.54	666.86
39	798.42	817.67	790.39	776.37	768.58	731.45	727.27	716.44	707.34	698.39	675.42
40	808.54	828.04	800.41	786.21	778.33	740.72	736.49	725.52	716.31	707.25	683.98
41	823.73	843.59	815.44	800.98	792.94	754.63	750.32	739.15	729.76	720.53	696.83
42	838.28	858.49	829.85	815.13	806.95	767.96	763.58	752.21	742.65	733.26	709.14
43	858.52	879.22	849.89	834.81	826.44	786.51	782.02	770.37	760.58	750.97	726.26
44	883.83	905.14	874.94	859.42	850.80	809.69	805.07	793.08	783.00	773.10	747.67
45	913.56	935.59	904.38	888.33	879.42	836.93	832.16	819.76	809.35	799.11	772.82
46	948.99	971.87	939.45	922.78	913.53	869.39	864.43	851.56	840.73	830.10	802.80
47	988.85	1,012.69	978.91	961.54	951.90	905.90	900.73	887.32	876.04	864.97	836.51
48	1,034.40	1,059.34	1,024.00	1,005.83	995.74	947.63	942.23	928.20	916.40	904.81	875.05
49	1,079.32	1,105.34	1,068.47	1,049.51	1,038.98	988.78	983.14	968.50	956.19	944.10	913.05
50	1,129.93	1,157.18	1,118.57	1,098.73	1,087.71	1,035.15	1,029.25	1,013.92	1,001.03	988.37	955.86
51	1,179.91	1,208.36	1,168.05	1,147.33	1,135.82	1,080.94	1,074.77	1,058.77	1,045.31	1,032.09	998.14
52	1,234.96	1,264.73	1,222.54	1,200.85	1,188.80	1,131.36	1,124.91	1,108.16	1,094.08	1,080.24	1,044.70
53	1,290.63	1,321.75	1,277.65	1,254.99	1,242.40	1,182.37	1,175.62	1,158.11	1,143.40	1,128.94	1,091.80
54	1,350.73	1,383.30	1,337.15	1,313.43	1,300.25	1,237.43	1,230.37	1,212.05	1,196.64	1,181.51	1,142.65
55	1,410.84	1,444.85	1,396.65	1,371.87	1,358.11	1,292.49	1,285.12	1,265.98	1,249.89	1,234.08	1,193.49
56	1,476.00	1,511.59	1,461.16	1,435.24	1,420.84	1,352.19	1,344.47	1,324.45	1,307.62	1,291.09	1,248.61
57	1,541.80	1,578.97	1,526.29	1,499.22	1,484.18	1,412.47	1,404.41	1,383.49	1,365.91	1,348.64	1,304.27
58	1,612.02	1,650.89	1,595.81	1,567.50	1,551.78	1,476.80	1,468.38	1,446.51	1,428.13	1,410.07	1,363.68
59	1,646.82	1,686.52	1,630.26	1,601.34	1,585.27	1,508.68	1,500.07	1,477.73	1,458.95	1,440.50	1,393.12
60	1,717.05	1,758.44	1,699.78	1,669.62	1,652.87	1,573.01	1,564.04	1,540.75	1,521.17	1,501.93	1,452.52
61	1,777.78	1,820.64	1,759.90	1,728.68	1,711.34	1,628.65	1,619.36	1,595.25	1,574.97	1,555.06	1,503.90
62	1,817.64	1,861.46	1,799.36	1,767.44	1,749.71	1,665.17	1,655.67	1,631.01	1,610.29	1,589.92	1,537.62
63	1,867.62	1,912.65	1,848.84	1,816.04	1,797.82	1,710.96	1,701.20	1,675.86	1,654.56	1,633.64	1,579.90
64+	1,897.98	1,943.76	1,878.90	1,845.57	1,827.06	1,738.77	1,728.87	1,703.10	1,681.47	1,660.20	1,605.60

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, 2026 through December 31, 2026

## 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	588.44	602.62	582.52	572.19	566.45	523.27	514.82	507.59	499.15	494.82	467.75
15	640.74	656.19	634.30	623.05	616.80	569.78	560.59	552.71	543.52	538.80	509.33
16	660.74	676.67	654.10	642.49	636.05	587.57	578.08	569.96	560.48	555.62	525.23
17	680.74	697.15	673.90	661.94	655.30	605.35	595.58	587.21	577.45	572.44	541.12
18	702.28	719.21	695.22	682.88	676.03	624.50	614.42	605.79	595.72	590.55	558.24
19	723.82	741.27	716.54	703.83	696.77	643.66	633.27	624.37	613.99	608.66	575.36
20	746.12	764.11	738.62	725.52	718.24	663.49	652.78	643.61	632.91	627.42	593.10
21	769.20	787.75	761.47	747.96	740.45	684.01	672.97	663.51	652.48	646.82	611.44
22	769.20	787.75	761.47	747.96	740.45	684.01	672.97	663.51	652.48	646.82	611.44
23	769.20	787.75	761.47	747.96	740.45	684.01	672.97	663.51	652.48	646.82	611.44
24	769.20	787.75	761.47	747.96	740.45	684.01	672.97	663.51	652.48	646.82	611.44
25	772.28	790.90	764.51	750.95	743.42	686.75	675.66	666.17	655.09	649.41	613.89
26	787.66	806.65	779.74	765.91	758.22	700.43	689.12	679.44	668.14	662.35	626.11
27	806.12	825.56	798.02	783.86	776.00	716.85	705.27	695.36	683.80	677.87	640.79
28	836.12	856.28	827.71	813.03	804.87	743.52	731.52	721.24	709.25	703.10	664.63
29	860.74	881.49	852.08	836.96	828.57	765.41	753.06	742.47	730.13	723.80	684.20
30	873.04	894.09	864.26	848.93	840.41	776.36	763.82	753.09	740.57	734.15	693.98
31	891.50	913.00	882.54	866.88	858.19	792.77	779.97	769.01	756.23	749.67	708.66
32	909.96	931.90	900.81	884.83	875.96	809.19	796.13	784.94	771.89	765.19	723.33
33	921.50	943.72	912.24	896.05	887.06	819.45	806.22	794.89	781.67	774.90	732.50
34	933.81	956.32	924.42	908.02	898.91	830.39	816.99	805.51	792.11	785.24	742.29
35	939.96	962.62	930.51	914.00	904.83	835.87	822.37	810.81	797.33	790.42	747.18
36	946.12	968.93	936.60	919.99	910.76	841.34	827.75	816.12	802.55	795.59	752.07
37	952.27	975.23	942.69	925.97	916.68	846.81	833.14	821.43	807.77	800.77	756.96
38	958.42	981.53	948.79	931.95	922.61	852.28	838.52	826.74	812.99	805.94	761.85
39	970.73	994.13	960.97	943.92	934.45	863.23	849.29	837.35	823.43	816.29	771.64
40	983.04	1,006.74	973.15	955.89	946.30	874.17	860.06	847.97	833.87	826.64	781.42
41	1,001.50	1,025.64	991.43	973.84	964.07	890.59	876.21	863.89	849.53	842.16	796.09
42	1,019.19	1,043.76	1,008.94	991.04	981.10	906.32	891.69	879.16	864.54	857.04	810.16
43	1,043.80	1,068.97	1,033.31	1,014.98	1,004.80	928.21	913.22	900.39	885.42	877.74	829.72
44	1,074.57	1,100.48	1,063.77	1,044.90	1,034.41	955.57	940.14	926.93	911.52	903.61	854.18
45	1,110.73	1,137.50	1,099.56	1,080.05	1,069.21	987.72	971.77	958.11	942.19	934.01	882.92
46	1,153.80	1,181.62	1,142.20	1,121.93	1,110.68	1,026.02	1,009.46	995.27	978.72	970.24	917.16
47	1,202.26	1,231.25	1,190.17	1,169.06	1,157.33	1,069.11	1,051.85	1,037.07	1,019.83	1,010.99	955.68
48	1,257.64	1,287.96	1,245.00	1,222.91	1,210.64	1,118.36	1,100.31	1,084.84	1,066.81	1,057.56	999.70
49	1,312.26	1,343.89	1,299.06	1,276.01	1,263.21	1,166.93	1,148.09	1,131.95	1,113.14	1,103.48	1,043.12
50	1,373.79	1,406.91	1,359.98	1,335.85	1,322.45	1,221.65	1,201.93	1,185.03	1,165.33	1,155.23	1,092.03
51	1,434.56	1,469.14	1,420.13	1,394.94	1,380.95	1,275.69	1,255.09	1,237.45	1,216.88	1,206.33	1,140.34
52	1,501.48	1,537.68	1,486.38	1,460.01	1,445.37	1,335.20	1,313.64	1,295.18	1,273.65	1,262.60	1,193.53
53	1,569.17	1,607.00	1,553.39	1,525.83	1,510.53	1,395.39	1,372.86	1,353.57	1,331.07	1,319.52	1,247.34
54	1,642.24	1,681.84	1,625.73	1,596.89	1,580.87	1,460.37	1,436.79	1,416.60	1,393.05	1,380.97	1,305.42
55	1,715.32	1,756.67	1,698.07	1,667.94	1,651.21	1,525.35	1,500.73	1,479.63	1,455.04	1,442.42	1,363.51
56	1,794.54	1,837.81	1,776.50	1,744.98	1,727.48	1,595.80	1,570.04	1,547.98	1,522.24	1,509.04	1,426.49
57	1,874.54	1,919.73	1,855.69	1,822.77	1,804.49	1,666.94	1,640.03	1,616.98	1,590.10	1,576.31	1,490.08
58	1,959.92	2,007.17	1,940.21	1,905.79	1,886.68	1,742.87	1,714.73	1,690.63	1,662.53	1,648.11	1,557.95
59	2,002.23	2,050.50	1,982.09	1,946.93	1,927.40	1,780.49	1,751.74	1,727.13	1,698.41	1,683.68	1,591.58
60	2,087.61	2,137.94	2,066.62	2,029.95	2,009.59	1,856.41	1,826.44	1,800.78	1,770.84	1,755.48	1,659.45
61	2,161.45	2,213.56	2,139.72	2,101.76	2,080.67	1,922.08	1,891.05	1,864.47	1,833.48	1,817.58	1,718.15
62	2,209.91	2,263.19	2,187.69	2,148.88	2,127.32	1,965.17	1,933.45	1,906.27	1,874.58	1,858.33	1,756.67
63	2,270.68	2,325.42	2,247.85	2,207.97	2,185.82	2,019.21	1,986.61	1,958.69	1,926.13	1,909.42	1,804.97
64+	2,307.60	2,363.25	2,284.41	2,243.88	2,221.35	2,052.03	2,018.91	1,990.53	1,957.44	1,940.46	1,834.32

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, 2026 through December 31, 2026

## 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	525.65	538.32	520.36	511.13	506.00	481.55	478.81	471.68	465.68	459.79	444.67
15	572.37	586.17	566.62	556.56	550.98	524.36	521.37	513.60	507.08	500.66	484.19
16	590.24	604.47	584.30	573.94	568.18	540.73	537.64	529.63	522.90	516.29	499.31
17	608.10	622.76	601.99	591.31	585.38	557.09	553.91	545.66	538.73	531.92	514.42
18	627.34	642.47	621.03	610.02	603.90	574.72	571.44	562.93	555.78	548.75	530.70
19	646.58	662.17	640.08	628.72	622.42	592.34	588.96	580.19	572.82	565.58	546.97
20	666.51	682.58	659.80	648.10	641.60	610.60	607.11	598.07	590.47	583.01	563.83
21	687.12	703.69	680.21	668.14	661.44	629.48	625.89	616.57	608.74	601.04	581.27
22	687.12	703.69	680.21	668.14	661.44	629.48	625.89	616.57	608.74	601.04	581.27
23	687.12	703.69	680.21	668.14	661.44	629.48	625.89	616.57	608.74	601.04	581.27
24	687.12	703.69	680.21	668.14	661.44	629.48	625.89	616.57	608.74	601.04	581.27
25	689.87	706.50	682.93	670.82	664.09	632.00	628.39	619.04	611.17	603.44	583.59
26	703.61	720.57	696.54	684.18	677.32	644.59	640.91	631.37	623.34	615.46	595.22
27	720.10	737.46	712.86	700.21	693.19	659.70	655.93	646.17	637.95	629.89	609.17
28	746.90	764.91	739.39	726.27	718.99	684.25	680.34	670.21	661.70	653.33	631.84
29	768.89	787.43	761.16	747.65	740.15	704.39	700.37	689.94	681.17	672.56	650.44
30	779.88	798.68	772.04	758.34	750.74	714.46	710.39	699.81	690.91	682.18	659.74
31	796.37	815.57	788.36	774.38	766.61	729.57	725.41	714.61	705.52	696.60	673.69
32	812.86	832.46	804.69	790.41	782.49	744.68	740.43	729.40	720.13	711.03	687.64
33	823.17	843.02	814.89	800.44	792.41	754.12	749.82	738.65	729.26	720.04	696.36
34	834.16	854.28	825.78	811.13	802.99	764.19	759.83	748.52	739.00	729.66	705.66
35	839.66	859.90	831.22	816.47	808.28	769.23	764.84	753.45	743.87	734.47	710.31
36	845.16	865.53	836.66	821.82	813.57	774.26	769.85	758.38	748.74	739.28	714.96
37	850.66	871.16	842.10	827.16	818.86	779.30	774.85	763.31	753.61	744.08	719.61
38	856.15	876.79	847.54	832.51	824.16	784.34	779.86	768.25	758.48	748.89	724.26
39	867.15	888.05	858.43	843.20	834.74	794.41	789.87	778.11	768.22	758.51	733.56
40	878.14	899.31	869.31	853.89	845.32	804.48	799.89	787.98	777.96	768.13	742.86
41	894.63	916.20	885.63	869.92	861.20	819.59	814.91	802.77	792.57	782.55	756.81
42	910.43	932.38	901.28	885.29	876.41	834.06	829.31	816.96	806.57	796.37	770.18
43	932.42	954.90	923.05	906.67	897.58	854.21	849.33	836.69	826.05	815.61	788.78
44	959.91	983.05	950.25	933.40	924.03	879.39	874.37	861.35	850.40	839.65	812.03
45	992.20	1,016.12	982.22	964.80	955.12	908.97	903.79	890.33	879.01	867.90	839.35
46	1,030.68	1,055.53	1,020.32	1,002.22	992.16	944.22	938.84	924.86	913.10	901.56	871.90
47	1,073.97	1,099.86	1,063.17	1,044.31	1,033.83	983.88	978.27	963.70	951.45	939.42	908.52
48	1,123.44	1,150.53	1,112.14	1,092.41	1,081.46	1,029.20	1,023.33	1,008.09	995.28	982.70	950.37
49	1,172.23	1,200.49	1,160.44	1,139.85	1,128.42	1,073.90	1,067.77	1,051.87	1,038.50	1,025.37	991.64
50	1,227.20	1,256.78	1,214.86	1,193.30	1,181.33	1,124.26	1,117.84	1,101.19	1,087.20	1,073.45	1,038.14
51	1,281.48	1,312.38	1,268.59	1,246.09	1,233.59	1,173.98	1,167.29	1,149.90	1,135.29	1,120.93	1,084.06
52	1,341.26	1,373.60	1,327.77	1,304.22	1,291.13	1,228.75	1,221.74	1,203.55	1,188.25	1,173.22	1,134.63
53	1,401.73	1,435.52	1,387.63	1,363.01	1,349.34	1,284.14	1,276.82	1,257.80	1,241.82	1,226.12	1,185.78
54	1,467.00	1,502.37	1,452.25	1,426.49	1,412.18	1,343.94	1,336.28	1,316.38	1,299.65	1,283.21	1,241.00
55	1,532.28	1,569.22	1,516.87	1,489.96	1,475.01	1,403.75	1,395.74	1,374.95	1,357.48	1,340.31	1,296.22
56	1,603.05	1,641.70	1,586.93	1,558.78	1,543.14	1,468.58	1,460.20	1,438.46	1,420.18	1,402.22	1,356.09
57	1,674.51	1,714.88	1,657.67	1,628.27	1,611.93	1,534.05	1,525.30	1,502.58	1,483.49	1,464.73	1,416.54
58	1,750.78	1,792.99	1,733.18	1,702.43	1,685.35	1,603.92	1,594.77	1,571.02	1,551.06	1,531.44	1,481.06
59	1,788.57	1,831.70	1,770.59	1,739.18	1,721.73	1,638.54	1,629.20	1,604.93	1,584.54	1,564.50	1,513.03
60	1,864.85	1,909.80	1,846.09	1,813.34	1,795.15	1,708.42	1,698.67	1,673.37	1,652.11	1,631.21	1,577.56
61	1,930.81	1,977.36	1,911.39	1,877.48	1,858.65	1,768.85	1,758.75	1,732.56	1,710.55	1,688.91	1,633.36
62	1,974.10	2,021.69	1,954.25	1,919.58	1,900.32	1,808.50	1,798.19	1,771.41	1,748.90	1,726.78	1,669.98
63	2,028.38	2,077.28	2,007.98	1,972.36	1,952.57	1,858.23	1,847.63	1,820.12	1,796.99	1,774.26	1,715.90
64+	2,061.36	2,111.07	2,040.63	2,004.42	1,984.32	1,888.44	1,877.67	1,849.71	1,826.22	1,803.12	1,743.81

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.

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

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	604.48	619.06	598.41	587.79	581.89	537.54	528.86	521.43	512.76	508.31	480.51
15	658.22	674.09	651.60	640.04	633.62	585.32	575.87	567.78	558.34	553.50	523.22
16	678.76	695.13	671.94	660.01	653.39	603.59	593.85	585.50	575.77	570.77	539.55
17	699.31	716.17	692.27	679.99	673.17	621.86	611.82	603.22	593.19	588.05	555.88
18	721.43	738.82	714.18	701.51	694.47	641.53	631.18	622.31	611.96	606.65	573.47
19	743.56	761.48	736.08	723.02	715.77	661.21	650.53	641.39	630.73	625.26	591.05
20	766.47	784.95	758.76	745.30	737.83	681.59	670.58	661.16	650.17	644.53	609.27
21	790.18	809.23	782.23	768.35	760.64	702.67	691.32	681.61	670.28	664.46	628.11
22	790.18	809.23	782.23	768.35	760.64	702.67	691.32	681.61	670.28	664.46	628.11
23	790.18	809.23	782.23	768.35	760.64	702.67	691.32	681.61	670.28	664.46	628.11
24	790.18	809.23	782.23	768.35	760.64	702.67	691.32	681.61	670.28	664.46	628.11
25	793.34	812.46	785.36	771.43	763.69	705.48	694.09	684.33	672.96	667.12	630.63
26	809.14	828.65	801.00	786.79	778.90	719.53	707.91	697.97	686.36	680.41	643.19
27	828.10	848.07	819.78	805.23	797.16	736.39	724.51	714.32	702.45	696.36	658.26
28	858.92	879.63	850.28	835.20	826.82	763.80	751.47	740.91	728.59	722.27	682.76
29	884.21	905.52	875.32	859.79	851.16	786.28	773.59	762.72	750.04	743.53	702.86
30	896.85	918.47	887.83	872.08	863.33	797.53	784.65	773.62	760.76	754.16	712.91
31	915.81	937.89	906.60	890.52	881.59	814.39	801.24	789.98	776.85	770.11	727.98
32	934.78	957.31	925.38	908.96	899.84	831.25	817.83	806.34	792.94	786.06	743.06
33	946.63	969.45	937.11	920.49	911.25	841.79	828.20	816.56	802.99	796.03	752.48
34	959.27	982.40	949.63	932.78	923.42	853.04	839.27	827.47	813.71	806.66	762.53
35	965.59	988.87	955.88	938.93	929.51	858.66	844.80	832.92	819.08	811.97	767.55
36	971.92	995.35	962.14	945.07	935.59	864.28	850.33	838.38	824.44	817.29	772.58
37	978.24	1,001.82	968.40	951.22	941.68	869.90	855.86	843.83	829.80	822.60	777.60
38	984.56	1,008.30	974.66	957.37	947.76	875.52	861.39	849.28	835.16	827.92	782.63
39	997.20	1,021.24	987.17	969.66	959.93	886.77	872.45	860.19	845.89	838.55	792.68
40	1,009.84	1,034.19	999.69	981.95	972.10	898.01	883.51	871.09	856.61	849.18	802.73
41	1,028.81	1,053.61	1,018.46	1,000.39	990.36	914.87	900.10	887.45	872.70	865.13	817.80
42	1,046.98	1,072.22	1,036.45	1,018.07	1,007.85	931.03	916.00	903.13	888.12	880.41	832.25
43	1,072.27	1,098.12	1,061.49	1,042.65	1,032.20	953.52	938.12	924.94	909.56	901.68	852.35
44	1,103.88	1,130.49	1,092.77	1,073.39	1,062.62	981.63	965.78	952.20	936.37	928.25	877.47
45	1,141.01	1,168.52	1,129.54	1,109.50	1,098.37	1,014.65	998.27	984.24	967.88	959.48	907.00
46	1,185.26	1,213.84	1,173.34	1,152.53	1,140.97	1,054.00	1,036.98	1,022.41	1,005.41	996.69	942.17
47	1,235.04	1,264.82	1,222.62	1,200.93	1,188.89	1,098.27	1,080.54	1,065.35	1,047.64	1,038.55	981.74
48	1,291.94	1,323.08	1,278.95	1,256.26	1,243.65	1,148.86	1,130.31	1,114.43	1,095.90	1,086.40	1,026.96
49	1,348.04	1,380.54	1,334.48	1,310.81	1,297.66	1,198.75	1,179.40	1,162.82	1,143.49	1,133.57	1,071.56
50	1,411.25	1,445.28	1,397.06	1,372.28	1,358.51	1,254.96	1,234.70	1,217.35	1,197.11	1,186.73	1,121.81
51	1,473.68	1,509.21	1,458.86	1,432.98	1,418.60	1,310.47	1,289.32	1,271.20	1,250.06	1,239.22	1,171.43
52	1,542.42	1,579.61	1,526.91	1,499.82	1,484.78	1,371.61	1,349.46	1,330.50	1,308.38	1,297.03	1,226.08
53	1,611.96	1,650.82	1,595.75	1,567.44	1,551.72	1,433.44	1,410.30	1,390.48	1,367.36	1,355.50	1,281.35
54	1,687.03	1,727.70	1,670.06	1,640.43	1,623.98	1,500.19	1,475.97	1,455.23	1,431.04	1,418.63	1,341.02
55	1,762.09	1,804.57	1,744.37	1,713.43	1,696.24	1,566.95	1,541.65	1,519.98	1,494.71	1,481.75	1,400.69
56	1,843.48	1,887.92	1,824.94	1,792.57	1,774.58	1,639.32	1,612.86	1,590.19	1,563.75	1,550.19	1,465.39
57	1,925.66	1,972.08	1,906.29	1,872.47	1,853.69	1,712.40	1,684.75	1,661.08	1,633.46	1,619.29	1,530.71
58	2,013.37	2,061.91	1,993.12	1,957.76	1,938.12	1,790.39	1,761.49	1,736.73	1,707.86	1,693.05	1,600.43
59	2,056.83	2,106.42	2,036.14	2,000.02	1,979.96	1,829.04	1,799.51	1,774.22	1,744.73	1,729.60	1,634.98
60	2,144.54	2,196.24	2,122.97	2,085.31	2,064.39	1,907.04	1,876.25	1,849.88	1,819.13	1,803.35	1,704.70
61	2,220.39	2,273.93	2,198.07	2,159.07	2,137.41	1,974.49	1,942.62	1,915.31	1,883.47	1,867.14	1,765.00
62	2,270.17	2,324.91	2,247.35	2,207.48	2,185.33	2,018.76	1,986.17	1,958.26	1,925.70	1,909.00	1,804.57
63	2,332.60	2,388.84	2,309.14	2,268.18	2,245.42	2,074.27	2,040.78	2,012.10	1,978.65	1,961.49	1,854.19
64+	2,370.54	2,427.69	2,346.69	2,305.05	2,281.92	2,108.01	2,073.96	2,044.83	2,010.84	1,993.38	1,884.33

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, 2026 through December 31, 2026

## 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	539.98	553.00	534.55	525.07	519.80	494.69	491.86	484.54	478.38	472.33	456.79
15	587.98	602.16	582.07	571.74	566.01	538.66	535.58	527.61	520.90	514.32	497.40
16	606.33	620.95	600.23	589.59	583.67	555.47	552.30	544.08	537.16	530.37	512.92
17	624.68	639.74	618.40	607.43	601.34	572.28	569.02	560.54	553.42	546.42	528.45
18	644.45	659.99	637.97	626.65	620.36	590.39	587.02	578.28	570.93	563.71	545.17
19	664.21	680.23	657.53	645.87	639.39	608.50	605.02	596.01	588.44	581.00	561.89
20	684.68	701.19	677.80	665.77	659.09	627.25	623.67	614.38	606.57	598.90	579.20
21	705.86	722.88	698.76	686.36	679.48	646.65	642.96	633.38	625.33	617.43	597.12
22	705.86	722.88	698.76	686.36	679.48	646.65	642.96	633.38	625.33	617.43	597.12
23	705.86	722.88	698.76	686.36	679.48	646.65	642.96	633.38	625.33	617.43	597.12
24	705.86	722.88	698.76	686.36	679.48	646.65	642.96	633.38	625.33	617.43	597.12
25	708.68	725.77	701.55	689.11	682.20	649.23	645.53	635.92	627.84	619.90	599.50
26	722.80	740.22	715.53	702.84	695.79	662.17	658.39	648.58	640.34	632.25	611.45
27	739.74	757.57	732.30	719.31	712.09	677.69	673.82	663.79	655.35	647.06	625.78
28	767.27	785.77	759.55	746.08	738.59	702.91	698.90	688.49	679.74	671.14	649.07
29	789.85	808.90	781.91	768.04	760.34	723.60	719.47	708.76	699.75	690.90	668.17
30	801.15	820.46	793.09	779.02	771.21	733.95	729.76	718.89	709.76	700.78	677.73
31	818.09	837.81	809.86	795.49	787.52	749.46	745.19	734.09	724.76	715.60	692.06
32	835.03	855.16	826.63	811.97	803.82	764.98	760.62	749.29	739.77	730.42	706.39
33	845.62	866.00	837.11	822.26	814.01	774.68	770.26	758.79	749.15	739.68	715.35
34	856.91	877.57	848.29	833.24	824.89	785.03	780.55	768.93	759.16	749.56	724.90
35	862.56	883.35	853.88	838.74	830.32	790.20	785.70	773.99	764.16	754.50	729.68
36	868.21	889.14	859.47	844.23	835.76	795.38	790.84	779.06	769.16	759.44	734.45
37	873.85	894.92	865.06	849.72	841.19	800.55	795.98	784.13	774.16	764.37	739.23
38	879.50	900.70	870.65	855.21	846.63	805.72	801.13	789.20	779.17	769.31	744.01
39	890.79	912.27	881.83	866.19	857.50	816.07	811.41	799.33	789.17	779.19	753.56
40	902.09	923.83	893.01	877.17	868.37	826.42	821.70	809.46	799.18	789.07	763.11
41	919.03	941.18	909.79	893.64	884.68	841.94	837.13	824.67	814.19	803.89	777.45
42	935.26	957.81	925.86	909.43	900.31	856.81	851.92	839.23	828.57	818.09	791.18
43	957.85	980.94	948.22	931.39	922.05	877.50	872.50	859.50	848.58	837.85	810.29
44	986.08	1,009.86	976.17	958.85	949.23	903.37	898.21	884.84	873.59	862.55	834.17
45	1,019.26	1,043.83	1,009.01	991.11	981.17	933.76	928.43	914.61	902.98	891.56	862.24
46	1,058.79	1,084.31	1,048.14	1,029.54	1,019.22	969.97	964.44	950.08	938.00	926.14	895.67
47	1,103.26	1,129.85	1,092.16	1,072.79	1,062.02	1,010.71	1,004.94	989.98	977.40	965.04	933.29
48	1,154.08	1,181.90	1,142.47	1,122.20	1,110.95	1,057.27	1,051.24	1,035.58	1,022.42	1,009.49	976.29
49	1,204.19	1,233.23	1,192.08	1,170.94	1,159.19	1,103.18	1,096.89	1,080.55	1,066.82	1,053.33	1,018.68
50	1,260.66	1,291.06	1,247.98	1,225.84	1,213.55	1,154.91	1,148.32	1,131.22	1,116.85	1,102.72	1,066.45
51	1,316.42	1,348.16	1,303.19	1,280.07	1,267.23	1,206.00	1,199.12	1,181.26	1,166.25	1,151.50	1,113.62
52	1,377.83	1,411.05	1,363.98	1,339.78	1,326.34	1,262.26	1,255.06	1,236.36	1,220.65	1,205.22	1,165.57
53	1,439.95	1,474.67	1,425.47	1,400.18	1,386.14	1,319.16	1,311.64	1,292.10	1,275.68	1,259.55	1,218.12
54	1,507.01	1,543.34	1,491.85	1,465.39	1,450.69	1,380.59	1,372.72	1,352.27	1,335.09	1,318.21	1,274.84
55	1,574.06	1,612.01	1,558.23	1,530.59	1,515.24	1,442.02	1,433.80	1,412.45	1,394.50	1,376.86	1,331.57
56	1,646.77	1,686.47	1,630.21	1,601.29	1,585.22	1,508.63	1,500.02	1,477.68	1,458.91	1,440.46	1,393.07
57	1,720.18	1,761.65	1,702.88	1,672.67	1,655.89	1,575.88	1,566.89	1,543.56	1,523.94	1,504.67	1,455.17
58	1,798.53	1,841.89	1,780.44	1,748.85	1,731.31	1,647.66	1,638.26	1,613.86	1,593.35	1,573.20	1,521.45
59	1,837.35	1,881.64	1,818.87	1,786.60	1,768.68	1,683.22	1,673.62	1,648.70	1,627.75	1,607.16	1,554.29
60	1,915.70	1,961.88	1,896.43	1,862.79	1,844.10	1,755.00	1,744.99	1,719.00	1,697.16	1,675.70	1,620.57
61	1,983.46	2,031.28	1,963.51	1,928.68	1,909.33	1,817.08	1,806.71	1,779.81	1,757.19	1,734.97	1,677.90
62	2,027.93	2,076.82	2,007.54	1,971.92	1,952.14	1,857.82	1,847.22	1,819.71	1,796.59	1,773.87	1,715.52
63	2,083.69	2,133.93	2,062.74	2,026.14	2,005.82	1,908.90	1,898.01	1,869.75	1,845.99	1,822.64	1,762.69
64+	2,117.58	2,168.64	2,096.28	2,059.08	2,038.44	1,939.95	1,928.88	1,900.14	1,875.99	1,852.29	1,791.36

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, 2026 through December 31, 2026

## 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	552.72	566.05	547.17	537.46	532.07	491.51	483.58	476.78	468.85	464.79	439.36
15	601.85	616.36	595.80	585.23	579.36	535.20	526.56	519.16	510.53	506.10	478.42
16	620.64	635.60	614.40	603.50	597.45	551.91	543.00	535.37	526.47	521.90	493.35
17	639.43	654.84	633.00	621.77	615.53	568.61	559.43	551.57	542.40	537.70	508.28
18	659.66	675.56	653.02	641.44	635.00	586.60	577.13	569.02	559.56	554.71	524.36
19	679.89	696.28	673.05	661.11	654.48	604.59	594.83	586.47	576.72	571.72	540.44
20	700.84	717.74	693.79	681.48	674.65	623.22	613.16	604.54	594.49	589.34	557.10
21	722.51	739.93	715.25	702.56	695.51	642.50	632.13	623.24	612.88	607.57	574.33
22	722.51	739.93	715.25	702.56	695.51	642.50	632.13	623.24	612.88	607.57	574.33
23	722.51	739.93	715.25	702.56	695.51	642.50	632.13	623.24	612.88	607.57	574.33
24	722.51	739.93	715.25	702.56	695.51	642.50	632.13	623.24	612.88	607.57	574.33
25	725.40	742.89	718.11	705.37	698.29	645.07	634.65	625.74	615.33	610.00	576.63
26	739.86	757.69	732.42	719.42	712.20	657.92	647.30	638.20	627.59	622.15	588.11
27	757.20	775.45	749.58	736.28	728.90	673.34	662.47	653.16	642.30	636.73	601.90
28	785.37	804.31	777.48	763.68	756.02	698.40	687.12	677.46	666.20	660.42	624.30
29	808.49	827.99	800.36	786.16	778.28	718.96	707.35	697.41	685.81	679.87	642.67
30	820.05	839.82	811.81	797.41	789.41	729.24	717.46	707.38	695.62	689.59	651.86
31	837.39	857.58	828.97	814.27	806.10	744.66	732.63	722.34	710.33	704.17	665.65
32	854.73	875.34	846.14	831.13	822.79	760.08	747.81	737.30	725.04	718.75	679.43
33	865.57	886.44	856.87	841.67	833.22	769.71	757.29	746.64	734.23	727.86	688.05
34	877.13	898.28	868.31	852.91	844.35	779.99	767.40	756.62	744.04	737.58	697.24
35	882.91	904.20	874.03	858.53	849.92	785.13	772.46	761.60	748.94	742.45	701.83
36	888.69	910.12	879.76	864.15	855.48	790.27	777.52	766.59	753.84	747.31	706.42
37	894.47	916.04	885.48	869.77	861.04	795.41	782.57	771.57	758.75	752.17	711.02
38	900.25	921.96	891.20	875.39	866.61	800.55	787.63	776.56	763.65	757.03	715.61
39	911.81	933.80	902.64	886.63	877.74	810.83	797.74	786.53	773.46	766.75	724.80
40	923.37	945.64	914.09	897.87	888.87	821.11	807.86	796.50	783.26	776.47	733.99
41	940.71	963.39	931.25	914.73	905.56	836.53	823.03	811.46	797.97	791.05	747.78
42	957.33	980.41	947.71	930.89	921.55	851.31	837.57	825.80	812.07	805.02	760.99
43	980.45	1,004.09	970.59	953.37	943.81	871.87	857.80	845.74	831.68	824.47	779.36
44	1,009.35	1,033.69	999.20	981.48	971.63	897.57	883.08	870.67	856.20	848.77	802.34
45	1,043.31	1,068.46	1,032.82	1,014.50	1,004.32	927.77	912.79	899.96	885.00	877.33	829.33
46	1,083.77	1,109.90	1,072.87	1,053.84	1,043.27	963.75	948.19	934.86	919.32	911.35	861.49
47	1,129.29	1,156.52	1,117.93	1,098.10	1,087.09	1,004.23	988.01	974.13	957.93	949.63	897.68
48	1,181.31	1,209.79	1,169.43	1,148.69	1,137.16	1,050.49	1,033.53	1,019.00	1,002.06	993.37	939.03
49	1,232.61	1,262.33	1,220.22	1,198.57	1,186.54	1,096.10	1,078.41	1,063.25	1,045.58	1,036.51	979.81
50	1,290.41	1,321.52	1,277.43	1,254.77	1,242.19	1,147.50	1,128.98	1,113.11	1,094.61	1,085.11	1,025.75
51	1,347.49	1,379.98	1,333.94	1,310.27	1,297.13	1,198.26	1,178.92	1,162.35	1,143.02	1,133.11	1,071.12
52	1,410.35	1,444.35	1,396.17	1,371.40	1,357.64	1,254.16	1,233.91	1,216.57	1,196.34	1,185.97	1,121.09
53	1,473.93	1,509.47	1,459.11	1,433.22	1,418.85	1,310.70	1,289.54	1,271.41	1,250.28	1,239.43	1,171.63
54	1,542.57	1,579.76	1,527.06	1,499.97	1,484.92	1,371.73	1,349.59	1,330.62	1,308.50	1,297.15	1,226.19
55	1,611.21	1,650.05	1,595.01	1,566.71	1,550.99	1,432.77	1,409.64	1,389.83	1,366.73	1,354.87	1,280.75
56	1,685.63	1,726.27	1,668.68	1,639.07	1,622.63	1,498.95	1,474.75	1,454.02	1,429.85	1,417.45	1,339.91
57	1,760.77	1,803.22	1,743.06	1,712.14	1,694.96	1,565.77	1,540.49	1,518.84	1,493.59	1,480.64	1,399.64
58	1,840.97	1,885.35	1,822.45	1,790.12	1,772.17	1,637.09	1,610.66	1,588.02	1,561.62	1,548.08	1,463.39
59	1,880.71	1,926.05	1,861.79	1,828.76	1,810.42	1,672.42	1,645.42	1,622.30	1,595.33	1,581.49	1,494.98
60	1,960.91	2,008.18	1,941.19	1,906.75	1,887.62	1,743.74	1,715.59	1,691.48	1,663.36	1,648.93	1,558.73
61	2,030.27	2,079.21	2,009.85	1,974.19	1,954.39	1,805.42	1,776.28	1,751.31	1,722.20	1,707.26	1,613.87
62	2,075.78	2,125.83	2,054.91	2,018.46	1,998.21	1,845.90	1,816.10	1,790.58	1,760.81	1,745.54	1,650.05
63	2,132.86	2,184.28	2,111.42	2,073.96	2,053.15	1,896.66	1,866.04	1,839.81	1,809.23	1,793.53	1,695.42
64+	2,167.53	2,219.79	2,145.75	2,107.68	2,086.53	1,927.50	1,896.39	1,869.72	1,838.64	1,822.71	1,722.99

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# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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	485.97	497.69	481.09	472.55	467.81	445.21	442.67	436.08	430.53	425.09	411.11
15	529.17	541.93	523.85	514.56	509.39	484.78	482.02	474.84	468.80	462.88	447.65
16	545.69	558.84	540.20	530.62	525.29	499.91	497.06	489.66	483.44	477.32	461.62
17	562.20	575.76	556.55	546.68	541.19	515.04	512.11	504.48	498.07	491.77	475.59
18	579.99	593.97	574.16	563.97	558.32	531.34	528.31	520.44	513.83	507.33	490.64
19	597.78	612.19	591.77	581.27	575.44	547.63	544.51	536.40	529.59	522.89	505.69
20	616.20	631.06	610.00	599.18	593.17	564.51	561.29	552.93	545.91	539.00	521.27
21	635.26	650.57	628.87	617.71	611.52	581.97	578.65	570.03	562.79	555.67	537.39
22	635.26	650.57	628.87	617.71	611.52	581.97	578.65	570.03	562.79	555.67	537.39
23	635.26	650.57	628.87	617.71	611.52	581.97	578.65	570.03	562.79	555.67	537.39
24	635.26	650.57	628.87	617.71	611.52	581.97	578.65	570.03	562.79	555.67	537.39
25	637.80	653.18	631.39	620.19	613.96	584.30	580.97	572.31	565.04	557.90	539.54
26	650.51	666.19	643.96	632.54	626.19	595.94	592.54	583.71	576.30	569.01	550.29
27	665.75	681.80	659.06	647.36	640.87	609.91	606.43	597.40	589.80	582.35	563.19
28	690.53	707.17	683.58	671.46	664.72	632.60	628.99	619.63	611.75	604.02	584.15
29	710.86	727.99	703.71	691.22	684.29	651.23	647.51	637.87	629.76	621.80	601.34
30	721.02	738.40	713.77	701.11	694.07	660.54	656.77	646.99	638.77	630.69	609.94
31	736.27	754.02	728.86	715.93	708.75	674.50	670.66	660.67	652.27	644.02	622.84
32	751.51	769.63	743.95	730.76	723.43	688.47	684.54	674.35	665.78	657.36	635.74
33	761.04	779.39	753.39	740.02	732.60	697.20	693.22	682.90	674.22	665.70	643.80
34	771.20	789.80	763.45	749.91	742.38	706.51	702.48	692.02	683.23	674.59	652.40
35	776.29	795.00	768.48	754.85	747.28	711.17	707.11	696.58	687.73	679.03	656.70
36	781.37	800.21	773.51	759.79	752.17	715.82	711.74	701.14	692.23	683.48	660.99
37	786.45	805.41	778.54	764.73	757.06	720.48	716.37	705.70	696.73	687.92	665.29
38	791.53	810.62	783.57	769.67	761.95	725.14	721.00	710.26	701.24	692.37	669.59
39	801.70	821.03	793.64	779.56	771.74	734.45	730.26	719.38	710.24	701.26	678.19
40	811.86	831.43	803.70	789.44	781.52	743.76	739.52	728.50	719.25	710.15	686.79
41	827.11	847.05	818.79	804.26	796.20	757.73	753.40	742.18	732.75	723.49	699.69
42	841.72	862.01	833.25	818.47	810.26	771.11	766.71	755.29	745.70	736.27	712.05
43	862.05	882.83	853.38	838.24	829.83	789.74	785.23	773.54	763.71	754.05	729.24
44	887.46	908.85	878.53	862.95	854.29	813.01	808.38	796.34	786.22	776.28	750.74
45	917.31	939.43	908.09	891.98	883.03	840.37	835.57	823.13	812.67	802.39	776.00
46	952.89	975.86	943.31	926.57	917.28	872.96	867.98	855.05	844.19	833.51	806.09
47	992.91	1,016.85	982.93	965.49	955.80	909.62	904.43	890.96	879.64	868.52	839.95
48	1,038.65	1,063.69	1,028.20	1,009.96	999.83	951.52	946.09	932.01	920.16	908.53	878.64
49	1,083.75	1,109.88	1,072.85	1,053.82	1,043.25	992.84	987.18	972.48	960.12	947.98	916.79
50	1,134.57	1,161.93	1,123.16	1,103.24	1,092.17	1,039.40	1,033.47	1,018.08	1,005.14	992.43	959.79
51	1,184.76	1,213.32	1,172.84	1,152.04	1,140.48	1,085.38	1,079.18	1,063.11	1,049.60	1,036.33	1,002.24
52	1,240.03	1,269.92	1,227.56	1,205.78	1,193.68	1,136.01	1,129.53	1,112.71	1,098.57	1,084.67	1,048.99
53	1,295.93	1,327.17	1,282.90	1,260.14	1,247.50	1,187.22	1,180.45	1,162.87	1,148.09	1,133.57	1,096.28
54	1,356.28	1,388.98	1,342.64	1,318.82	1,305.59	1,242.51	1,235.42	1,217.02	1,201.56	1,186.36	1,147.34
55	1,416.63	1,450.78	1,402.38	1,377.50	1,363.69	1,297.80	1,290.39	1,271.18	1,255.02	1,239.15	1,198.39
56	1,482.06	1,517.79	1,467.16	1,441.13	1,426.67	1,357.74	1,349.99	1,329.89	1,312.99	1,296.39	1,253.74
57	1,548.13	1,585.45	1,532.56	1,505.37	1,490.27	1,418.26	1,410.17	1,389.17	1,371.52	1,354.18	1,309.63
58	1,618.64	1,657.66	1,602.36	1,573.94	1,558.15	1,482.86	1,474.40	1,452.45	1,433.99	1,415.85	1,369.28
59	1,653.58	1,693.45	1,636.95	1,607.91	1,591.78	1,514.87	1,506.23	1,483.80	1,464.94	1,446.42	1,398.84
60	1,724.09	1,765.66	1,706.76	1,676.48	1,659.66	1,579.47	1,570.46	1,547.07	1,527.41	1,508.10	1,458.49
61	1,785.08	1,828.11	1,767.13	1,735.78	1,718.37	1,635.34	1,626.01	1,601.79	1,581.44	1,561.44	1,510.08
62	1,825.10	1,869.10	1,806.75	1,774.69	1,756.89	1,672.00	1,662.47	1,637.71	1,616.90	1,596.45	1,543.93
63	1,875.29	1,920.50	1,856.43	1,823.49	1,805.20	1,717.98	1,708.18	1,682.74	1,661.36	1,640.35	1,586.39
64+	1,905.78	1,951.71	1,886.61	1,853.13	1,834.56	1,745.91	1,735.95	1,710.09	1,688.37	1,667.01	1,612.17

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, 2026 through December 31, 2026

## 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	552.14	565.45	546.58	536.89	531.50	490.99	483.06	476.27	468.36	464.29	438.90
15	601.22	615.71	595.17	584.61	578.75	534.63	526.00	518.61	509.99	505.56	477.91
16	619.98	634.93	613.75	602.86	596.81	551.32	542.42	534.80	525.91	521.34	492.82
17	638.75	654.15	632.32	621.11	614.88	568.01	558.84	550.98	541.82	537.12	507.74
18	658.96	674.84	652.33	640.76	634.33	585.98	576.52	568.42	558.97	554.12	523.81
19	679.16	695.54	672.33	660.41	653.78	603.95	594.20	585.85	576.11	571.11	539.87
20	700.10	716.97	693.05	680.76	673.93	622.56	612.51	603.90	593.86	588.71	556.51
21	721.75	739.15	714.49	701.81	694.77	641.82	631.46	622.58	612.23	606.92	573.72
22	721.75	739.15	714.49	701.81	694.77	641.82	631.46	622.58	612.23	606.92	573.72
23	721.75	739.15	714.49	701.81	694.77	641.82	631.46	622.58	612.23	606.92	573.72
24	721.75	739.15	714.49	701.81	694.77	641.82	631.46	622.58	612.23	606.92	573.72
25	724.63	742.10	717.35	704.62	697.55	644.38	633.98	625.07	614.68	609.35	576.01
26	739.07	756.89	731.64	718.66	711.45	657.22	646.61	637.52	626.92	621.49	587.49
27	756.39	774.63	748.79	735.50	728.12	672.62	661.76	652.46	641.62	636.05	601.26
28	784.54	803.45	776.65	762.87	755.22	697.65	686.39	676.75	665.49	659.72	623.63
29	807.64	827.11	799.51	785.33	777.45	718.19	706.60	696.67	685.09	679.14	641.99
30	819.18	838.93	810.95	796.56	788.57	728.46	716.70	706.63	694.88	688.86	651.17
31	836.51	856.67	828.09	813.40	805.24	743.87	731.86	721.57	709.58	703.42	664.94
32	853.83	874.41	845.24	830.25	821.92	759.27	747.01	736.51	724.27	717.99	678.71
33	864.65	885.50	855.96	840.77	832.34	768.90	756.48	745.85	733.45	727.09	687.32
34	876.20	897.33	867.39	852.00	843.46	779.17	766.59	755.81	743.25	736.80	696.50
35	881.98	903.24	873.11	857.62	849.01	784.30	771.64	760.79	748.15	741.66	701.09
36	887.75	909.15	878.82	863.23	854.57	789.43	776.69	765.77	753.04	746.51	705.67
37	893.52	915.07	884.54	868.85	860.13	794.57	781.74	770.75	757.94	751.37	710.26
38	899.30	920.98	890.25	874.46	865.69	799.70	786.79	775.74	762.84	756.22	714.85
39	910.85	932.81	901.69	885.69	876.81	809.97	796.90	785.70	772.63	765.93	724.03
40	922.39	944.63	913.12	896.92	887.92	820.24	807.00	795.66	782.43	775.64	733.21
41	939.72	962.37	930.27	913.76	904.60	835.65	822.15	810.60	797.12	790.21	746.98
42	956.32	979.37	946.70	929.90	920.58	850.41	836.68	824.92	811.21	804.17	760.18
43	979.41	1,003.02	969.56	952.36	942.81	870.95	856.88	844.84	830.80	823.59	778.54
44	1,008.28	1,032.59	998.14	980.43	970.60	896.62	882.14	869.74	855.29	847.87	801.49
45	1,042.20	1,067.33	1,031.72	1,013.42	1,003.25	926.78	911.82	899.01	884.06	876.39	828.45
46	1,082.62	1,108.72	1,071.73	1,052.72	1,042.16	962.72	947.18	933.87	918.35	910.38	860.58
47	1,128.09	1,155.29	1,116.75	1,096.94	1,085.93	1,003.16	986.96	973.09	956.92	948.62	896.72
48	1,180.06	1,208.51	1,168.19	1,147.47	1,135.96	1,049.37	1,032.43	1,017.92	1,001.00	992.32	938.03
49	1,231.30	1,260.99	1,218.92	1,197.30	1,185.28	1,094.94	1,077.26	1,062.12	1,044.47	1,035.41	978.77
50	1,289.04	1,320.12	1,276.08	1,253.44	1,240.87	1,146.28	1,127.78	1,111.93	1,093.44	1,083.96	1,024.66
51	1,346.06	1,378.51	1,332.52	1,308.88	1,295.75	1,196.99	1,177.66	1,161.11	1,141.81	1,131.91	1,069.99
52	1,408.85	1,442.82	1,394.68	1,369.94	1,356.20	1,252.83	1,232.60	1,215.28	1,195.07	1,184.71	1,119.90
53	1,472.37	1,507.86	1,457.56	1,431.70	1,417.34	1,309.31	1,288.17	1,270.06	1,248.95	1,238.12	1,170.39
54	1,540.93	1,578.08	1,525.44	1,498.37	1,483.34	1,370.28	1,348.16	1,329.21	1,307.11	1,295.78	1,224.89
55	1,609.50	1,648.30	1,593.31	1,565.05	1,549.35	1,431.25	1,408.14	1,388.35	1,365.27	1,353.43	1,279.39
56	1,683.84	1,724.43	1,666.90	1,637.33	1,620.91	1,497.36	1,473.18	1,452.48	1,428.33	1,415.95	1,338.49
57	1,758.90	1,801.30	1,741.21	1,710.32	1,693.16	1,564.11	1,538.86	1,517.23	1,492.01	1,479.07	1,398.15
58	1,839.01	1,883.35	1,820.52	1,788.22	1,770.28	1,635.35	1,608.95	1,586.34	1,559.96	1,546.43	1,461.84
59	1,878.71	1,924.00	1,859.82	1,826.82	1,808.50	1,670.65	1,643.68	1,620.58	1,593.64	1,579.81	1,493.39
60	1,958.82	2,006.05	1,939.12	1,904.72	1,885.62	1,741.89	1,713.77	1,689.68	1,661.59	1,647.18	1,557.07
61	2,028.11	2,077.01	2,007.72	1,972.10	1,952.32	1,803.50	1,774.39	1,749.45	1,720.37	1,705.45	1,612.15
62	2,073.58	2,123.57	2,052.73	2,016.31	1,996.09	1,843.94	1,814.17	1,788.67	1,758.94	1,743.68	1,648.30
63	2,130.60	2,181.97	2,109.17	2,071.76	2,050.97	1,894.64	1,864.06	1,837.86	1,807.30	1,791.63	1,693.62
64+	2,165.25	2,217.45	2,143.47	2,105.43	2,084.31	1,925.46	1,894.38	1,867.74	1,836.69	1,820.76	1,721.16

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, 2026 through December 31, 2026

## Region 7

Santa Clara 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	496.33	508.30	491.34	482.62	477.78	454.70	452.10	445.37	439.71	434.15	419.87
15	540.45	553.48	535.01	525.52	520.25	495.11	492.29	484.96	478.79	472.74	457.19
16	557.32	570.75	551.71	541.92	536.49	510.57	507.65	500.09	493.74	487.50	471.46
17	574.19	588.03	568.41	558.33	552.73	526.02	523.02	515.23	508.68	502.25	485.73
18	592.35	606.63	586.40	575.99	570.21	542.66	539.57	531.53	524.78	518.14	501.10
19	610.52	625.24	604.38	593.66	587.70	559.31	556.12	547.83	540.87	534.03	516.46
20	629.33	644.51	623.00	611.95	605.81	576.54	573.25	564.72	557.54	550.49	532.38
21	648.80	664.44	642.27	630.88	624.55	594.37	590.98	582.18	574.78	567.52	548.85
22	648.80	664.44	642.27	630.88	624.55	594.37	590.98	582.18	574.78	567.52	548.85
23	648.80	664.44	642.27	630.88	624.55	594.37	590.98	582.18	574.78	567.52	548.85
24	648.80	664.44	642.27	630.88	624.55	594.37	590.98	582.18	574.78	567.52	548.85
25	651.39	667.10	644.84	633.40	627.05	596.75	593.35	584.51	577.08	569.79	551.04
26	664.37	680.39	657.69	646.02	639.54	608.64	605.17	596.15	588.58	581.14	562.02
27	679.94	696.33	673.10	661.16	654.53	622.90	619.35	610.13	602.37	594.76	575.19
28	705.24	722.25	698.15	685.77	678.89	646.08	642.40	632.83	624.79	616.89	596.60
29	726.00	743.51	718.70	705.95	698.87	665.10	661.31	651.46	643.18	635.05	614.16
30	736.39	754.14	728.98	716.05	708.86	674.61	670.77	660.78	652.38	644.13	622.94
31	751.96	770.09	744.39	731.19	723.85	688.88	684.95	674.75	666.17	657.75	636.11
32	767.53	786.03	759.81	746.33	738.84	703.14	699.13	688.72	679.97	671.37	649.29
33	777.26	796.00	769.44	755.79	748.21	712.06	708.00	697.45	688.59	679.88	657.52
34	787.64	806.63	779.72	765.89	758.20	721.57	717.45	706.77	697.79	688.96	666.30
35	792.83	811.94	784.86	770.93	763.20	726.32	722.18	711.43	702.39	693.50	670.69
36	798.02	817.26	790.00	775.98	768.20	731.08	726.91	716.08	706.98	698.04	675.08
37	803.21	822.58	795.13	781.03	773.19	735.83	731.64	720.74	711.58	702.58	679.47
38	808.40	827.89	800.27	786.07	778.19	740.59	736.36	725.40	716.18	707.12	683.86
39	818.78	838.52	810.55	796.17	788.18	750.10	745.82	734.71	725.38	716.20	692.64
40	829.16	849.15	820.82	806.26	798.18	759.61	755.28	744.03	734.57	725.28	701.43
41	844.73	865.10	836.24	821.40	813.16	773.87	769.46	758.00	748.37	738.90	714.60
42	859.66	880.38	851.01	835.91	827.53	787.55	783.05	771.39	761.59	751.96	727.22
43	880.42	901.64	871.56	856.10	847.51	806.57	801.96	790.02	779.98	770.12	744.78
44	906.37	928.22	897.26	881.34	872.50	830.34	825.60	813.31	802.97	792.82	766.74
45	936.86	959.45	927.44	910.99	901.85	858.28	853.38	840.67	829.99	819.49	792.53
46	973.20	996.66	963.41	946.32	936.83	891.56	886.47	873.27	862.18	851.27	823.27
47	1,014.07	1,038.52	1,003.87	986.06	976.17	929.01	923.71	909.95	898.39	887.03	857.85
48	1,060.78	1,086.36	1,050.12	1,031.49	1,021.14	971.80	966.22	951.87	939.77	927.89	897.36
49	1,106.85	1,133.53	1,095.72	1,076.28	1,065.48	1,014.00	1,008.22	993.20	980.58	968.18	936.33
50	1,158.75	1,186.69	1,147.10	1,126.75	1,115.45	1,061.55	1,055.50	1,039.78	1,026.56	1,013.58	980.24
51	1,210.01	1,239.18	1,197.84	1,176.59	1,164.79	1,108.51	1,102.18	1,085.77	1,071.97	1,058.42	1,023.60
52	1,266.45	1,296.99	1,253.72	1,231.48	1,219.12	1,160.22	1,153.60	1,136.42	1,121.98	1,107.79	1,071.35
53	1,323.55	1,355.46	1,310.24	1,286.99	1,274.08	1,212.52	1,205.61	1,187.65	1,172.56	1,157.73	1,119.65
54	1,385.18	1,418.58	1,371.25	1,346.93	1,333.41	1,268.99	1,261.75	1,242.96	1,227.16	1,211.64	1,171.79
55	1,446.82	1,481.70	1,432.27	1,406.86	1,392.75	1,325.45	1,317.89	1,298.27	1,281.77	1,265.56	1,223.93
56	1,513.64	1,550.14	1,498.42	1,471.84	1,457.08	1,386.67	1,378.76	1,358.23	1,340.97	1,324.01	1,280.46
57	1,581.12	1,619.24	1,565.22	1,537.45	1,522.03	1,448.49	1,440.23	1,418.78	1,400.75	1,383.03	1,337.54
58	1,653.14	1,692.99	1,636.51	1,607.48	1,591.35	1,514.46	1,505.82	1,483.40	1,464.55	1,446.03	1,398.46
59	1,688.82	1,729.54	1,671.84	1,642.18	1,625.70	1,547.16	1,538.33	1,515.42	1,496.16	1,477.24	1,428.65
60	1,760.84	1,803.29	1,743.13	1,712.20	1,695.03	1,613.13	1,603.93	1,580.04	1,559.96	1,540.24	1,489.57
61	1,823.12	1,867.07	1,804.79	1,772.77	1,754.99	1,670.19	1,660.66	1,635.93	1,615.14	1,594.72	1,542.26
62	1,863.99	1,908.93	1,845.25	1,812.51	1,794.33	1,707.64	1,697.89	1,672.61	1,651.35	1,630.47	1,576.84
63	1,915.25	1,961.42	1,895.99	1,862.35	1,843.67	1,754.59	1,744.58	1,718.60	1,696.76	1,675.30	1,620.19
64+	1,946.40	1,993.32	1,926.81	1,892.64	1,873.65	1,783.11	1,772.94	1,746.54	1,724.34	1,702.56	1,646.55

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# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## Region 7

Santa Clara 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	475.53	487.16	470.78	462.44	457.79	446.15	443.61	437.03	431.45	425.59	411.90
15	517.80	530.47	512.63	503.54	498.49	485.81	483.05	475.88	469.80	463.41	448.51
16	533.96	547.03	528.63	519.26	514.05	500.97	498.12	490.73	484.47	477.88	462.51
17	550.12	563.58	544.63	534.98	529.60	516.14	513.20	505.58	499.13	492.34	476.51
18	567.53	581.41	561.86	551.90	546.36	532.47	529.44	521.58	514.92	507.92	491.58
19	584.93	599.24	579.10	568.83	563.12	548.80	545.68	537.57	530.71	523.50	506.66
20	602.96	617.71	596.94	586.36	580.47	565.71	562.49	554.14	547.07	539.63	522.27
21	621.61	636.82	615.40	604.50	598.42	583.21	579.89	571.28	563.99	556.32	538.43
22	621.61	636.82	615.40	604.50	598.42	583.21	579.89	571.28	563.99	556.32	538.43
23	621.61	636.82	615.40	604.50	598.42	583.21	579.89	571.28	563.99	556.32	538.43
24	621.61	636.82	615.40	604.50	598.42	583.21	579.89	571.28	563.99	556.32	538.43
25	624.09	639.36	617.87	606.91	600.82	585.54	582.21	573.56	566.24	558.55	540.58
26	636.53	652.10	630.17	619.00	612.78	597.20	593.81	584.99	577.52	569.67	551.35
27	651.44	667.38	644.94	633.51	627.15	611.20	607.72	598.70	591.06	583.02	564.27
28	675.69	692.22	668.94	657.09	650.49	633.94	630.34	620.98	613.06	604.72	585.27
29	695.58	712.60	688.64	676.43	669.63	652.61	648.90	639.26	631.10	622.52	602.50
30	705.52	722.79	698.48	686.10	679.21	661.94	658.17	648.40	640.13	631.42	611.12
31	720.44	738.07	713.25	700.61	693.57	675.93	672.09	662.11	653.66	644.78	624.04
32	735.36	753.35	728.02	715.12	707.93	689.93	686.01	675.82	667.20	658.13	636.96
33	744.69	762.91	737.25	724.19	716.91	698.68	694.71	684.39	675.66	666.47	645.04
34	754.63	773.10	747.10	733.86	726.49	708.01	703.98	693.53	684.68	675.37	653.65
35	759.60	778.19	752.02	738.69	731.27	712.68	708.62	698.10	689.19	679.82	657.96
36	764.58	783.28	756.95	743.53	736.06	717.34	713.26	702.67	693.71	684.27	662.27
37	769.55	788.38	761.87	748.37	740.85	722.01	717.90	707.24	698.22	688.72	666.57
38	774.52	793.47	766.79	753.20	745.63	726.67	722.54	711.81	702.73	693.18	670.88
39	784.47	803.66	776.64	762.87	755.21	736.00	731.82	720.95	711.75	702.08	679.50
40	794.41	813.85	786.49	772.55	764.78	745.34	741.10	730.09	720.78	710.98	688.11
41	809.33	829.14	801.26	787.05	779.15	759.33	755.02	743.81	734.31	724.33	701.03
42	823.63	843.78	815.41	800.96	792.91	772.75	768.35	756.94	747.28	737.12	713.42
43	843.52	864.16	835.10	820.30	812.06	791.41	786.91	775.23	765.33	754.93	730.65
44	868.39	889.63	859.72	844.48	836.00	814.74	810.10	798.08	787.89	777.18	752.18
45	897.60	919.56	888.64	872.89	864.12	842.15	837.36	824.93	814.40	803.33	777.49
46	932.41	955.22	923.11	906.74	897.63	874.81	869.83	856.92	845.98	834.48	807.64
47	971.57	995.34	961.88	944.83	935.33	911.55	906.37	892.91	881.51	869.53	841.56
48	1,016.33	1,041.20	1,006.19	988.35	978.42	953.54	948.12	934.04	922.12	909.58	880.33
49	1,060.46	1,086.41	1,049.88	1,031.27	1,020.91	994.95	989.29	974.60	962.16	949.08	918.56
50	1,110.19	1,137.35	1,099.11	1,079.63	1,068.78	1,041.60	1,035.68	1,020.30	1,007.28	993.59	961.63
51	1,159.30	1,187.66	1,147.73	1,127.38	1,116.06	1,087.68	1,081.49	1,065.44	1,051.84	1,037.54	1,004.17
52	1,213.38	1,243.07	1,201.27	1,179.98	1,168.12	1,138.42	1,131.94	1,115.14	1,100.91	1,085.94	1,051.01
53	1,268.08	1,299.11	1,255.42	1,233.17	1,220.78	1,189.74	1,182.97	1,165.41	1,150.54	1,134.89	1,098.39
54	1,327.13	1,359.60	1,313.89	1,290.60	1,277.63	1,245.14	1,238.06	1,219.68	1,204.12	1,187.74	1,149.54
55	1,386.18	1,420.10	1,372.35	1,348.03	1,334.48	1,300.55	1,293.15	1,273.95	1,257.69	1,240.59	1,200.69
56	1,450.21	1,485.69	1,435.74	1,410.29	1,396.12	1,360.62	1,352.88	1,332.79	1,315.79	1,297.90	1,256.15
57	1,514.86	1,551.92	1,499.74	1,473.16	1,458.36	1,421.27	1,413.19	1,392.21	1,374.44	1,355.75	1,312.15
58	1,583.85	1,622.61	1,568.05	1,540.26	1,524.78	1,486.01	1,477.56	1,455.62	1,437.04	1,417.50	1,371.91
59	1,618.04	1,657.63	1,601.90	1,573.50	1,557.69	1,518.08	1,509.45	1,487.04	1,468.06	1,448.10	1,401.53
60	1,687.04	1,728.32	1,670.21	1,640.60	1,624.12	1,582.82	1,573.82	1,550.45	1,530.66	1,509.85	1,461.29
61	1,746.72	1,789.45	1,729.29	1,698.63	1,681.57	1,638.81	1,629.49	1,605.29	1,584.81	1,563.26	1,512.98
62	1,785.88	1,829.57	1,768.06	1,736.72	1,719.27	1,675.55	1,666.02	1,641.28	1,620.34	1,598.31	1,546.90
63	1,834.98	1,879.88	1,816.67	1,784.47	1,766.54	1,721.62	1,711.83	1,686.42	1,664.89	1,642.26	1,589.44
64+	1,864.83	1,910.46	1,846.20	1,813.50	1,795.26	1,749.63	1,739.67	1,713.84	1,691.97	1,668.96	1,615.29

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.

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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	624.40	639.45	618.12	607.15	601.06	555.25	546.28	538.61	529.65	525.06	496.34
15	679.90	696.29	673.06	661.12	654.49	604.60	594.84	586.48	576.73	571.73	540.46
16	701.12	718.03	694.07	681.76	674.92	623.48	613.41	604.79	594.73	589.58	557.32
17	722.34	739.76	715.08	702.39	695.35	642.35	631.98	623.09	612.74	607.42	574.19
18	745.20	763.16	737.70	724.62	717.35	662.67	651.97	642.81	632.12	626.64	592.36
19	768.05	786.57	760.33	746.84	739.35	682.99	671.97	662.52	651.51	645.86	610.53
20	791.72	810.81	783.76	769.86	762.13	704.04	692.67	682.94	671.59	665.76	629.34
21	816.21	835.89	808.00	793.67	785.70	725.82	714.10	704.06	692.36	686.35	648.81
22	816.21	835.89	808.00	793.67	785.70	725.82	714.10	704.06	692.36	686.35	648.81
23	816.21	835.89	808.00	793.67	785.70	725.82	714.10	704.06	692.36	686.35	648.81
24	816.21	835.89	808.00	793.67	785.70	725.82	714.10	704.06	692.36	686.35	648.81
25	819.47	839.23	811.23	796.84	788.85	728.72	716.95	706.88	695.13	689.10	651.40
26	835.80	855.95	827.39	812.71	804.56	743.23	731.24	720.96	708.97	702.83	664.38
27	855.39	876.01	846.78	831.76	823.42	760.65	748.37	737.86	725.59	719.30	679.95
28	887.22	908.61	878.30	862.71	854.06	788.96	776.22	765.32	752.59	746.07	705.25
29	913.34	935.36	904.15	888.11	879.20	812.19	799.08	787.85	774.75	768.03	726.01
30	926.40	948.73	917.08	900.81	891.77	823.80	810.50	799.11	785.83	779.01	736.39
31	945.98	968.79	936.47	919.86	910.63	841.22	827.64	816.01	802.44	795.48	751.97
32	965.57	988.85	955.86	938.91	929.49	858.64	844.78	832.91	819.06	811.96	767.54
33	977.82	1,001.39	967.98	950.81	941.27	869.53	855.49	843.47	829.44	822.25	777.27
34	990.88	1,014.77	980.91	963.51	953.84	881.14	866.91	854.73	840.52	833.23	787.65
35	997.41	1,021.45	987.38	969.86	960.13	886.95	872.63	860.36	846.06	838.72	792.84
36	1,003.94	1,028.14	993.84	976.21	966.42	892.75	878.34	866.00	851.60	844.21	798.03
37	1,010.46	1,034.83	1,000.30	982.56	972.70	898.56	884.05	871.63	857.14	849.70	803.22
38	1,016.99	1,041.51	1,006.77	988.91	978.99	904.37	889.77	877.26	862.68	855.20	808.41
39	1,030.05	1,054.89	1,019.70	1,001.61	991.56	915.98	901.19	888.53	873.75	866.18	818.79
40	1,043.11	1,068.26	1,032.62	1,014.30	1,004.13	927.59	912.62	899.79	884.83	877.16	829.17
41	1,062.70	1,088.32	1,052.02	1,033.35	1,022.99	945.01	929.76	916.69	901.45	893.63	844.75
42	1,081.48	1,107.55	1,070.60	1,051.61	1,041.06	961.71	946.18	932.88	917.37	909.42	859.67
43	1,107.59	1,134.30	1,096.46	1,077.00	1,066.20	984.93	969.03	955.41	939.53	931.38	880.43
44	1,140.24	1,167.73	1,128.78	1,108.75	1,097.63	1,013.96	997.59	983.57	967.22	958.83	906.38
45	1,178.60	1,207.02	1,166.75	1,146.05	1,134.56	1,048.08	1,031.16	1,016.67	999.76	991.09	936.88
46	1,224.31	1,253.83	1,212.00	1,190.50	1,178.56	1,088.72	1,071.15	1,056.09	1,038.54	1,029.53	973.21
47	1,275.73	1,306.49	1,262.90	1,240.50	1,228.06	1,134.45	1,116.14	1,100.45	1,082.15	1,072.77	1,014.08
48	1,334.50	1,366.67	1,321.08	1,297.64	1,284.63	1,186.71	1,167.55	1,151.14	1,132.00	1,122.19	1,060.80
49	1,392.45	1,426.02	1,378.45	1,353.99	1,340.41	1,238.24	1,218.25	1,201.13	1,181.16	1,170.92	1,106.86
50	1,457.75	1,492.89	1,443.09	1,417.49	1,403.27	1,296.31	1,275.38	1,257.45	1,236.55	1,225.83	1,158.77
51	1,522.23	1,558.93	1,506.92	1,480.19	1,465.34	1,353.65	1,331.79	1,313.08	1,291.25	1,280.05	1,210.02
52	1,593.24	1,631.65	1,577.22	1,549.23	1,533.69	1,416.79	1,393.92	1,374.33	1,351.48	1,339.76	1,266.47
53	1,665.06	1,705.21	1,648.32	1,619.08	1,602.84	1,480.66	1,456.76	1,436.29	1,412.41	1,400.16	1,323.56
54	1,742.60	1,784.62	1,725.08	1,694.48	1,677.48	1,549.62	1,524.60	1,503.17	1,478.18	1,465.36	1,385.20
55	1,820.14	1,864.02	1,801.84	1,769.87	1,752.12	1,618.57	1,592.44	1,570.06	1,543.96	1,530.57	1,446.84
56	1,904.21	1,950.12	1,885.06	1,851.62	1,833.05	1,693.33	1,665.99	1,642.58	1,615.27	1,601.26	1,513.66
57	1,989.10	2,037.05	1,969.10	1,934.16	1,914.76	1,768.81	1,740.26	1,715.80	1,687.27	1,672.64	1,581.14
58	2,079.70	2,129.84	2,058.78	2,022.26	2,001.97	1,849.38	1,819.52	1,793.95	1,764.13	1,748.83	1,653.16
59	2,124.59	2,175.81	2,103.22	2,065.91	2,045.19	1,889.30	1,858.80	1,832.67	1,802.21	1,786.58	1,688.84
60	2,215.19	2,268.59	2,192.91	2,154.01	2,132.40	1,969.86	1,938.06	1,910.82	1,879.06	1,862.76	1,760.86
61	2,293.54	2,348.84	2,270.48	2,230.20	2,207.83	2,039.54	2,006.62	1,978.41	1,945.52	1,928.65	1,823.14
62	2,344.96	2,401.50	2,321.38	2,280.20	2,257.33	2,085.27	2,051.60	2,022.77	1,989.14	1,971.89	1,864.02
63	2,409.44	2,467.53	2,385.22	2,342.90	2,319.40	2,142.61	2,108.02	2,078.39	2,043.84	2,026.11	1,915.27
64+	2,448.63	2,507.67	2,424.00	2,381.01	2,357.10	2,177.46	2,142.30	2,112.18	2,077.08	2,059.05	1,946.43

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# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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	561.51	575.04	555.86	546.00	540.52	514.41	511.47	503.85	497.45	491.16	475.00
15	611.42	626.16	605.27	594.53	588.57	560.13	556.94	548.64	541.67	534.82	517.23
16	630.50	645.70	624.16	613.09	606.94	577.61	574.32	565.77	558.58	551.51	533.37
17	649.59	665.25	643.05	631.65	625.31	595.10	591.70	582.89	575.48	568.21	549.51
18	670.14	686.29	663.40	651.63	645.09	613.92	610.42	601.33	593.69	586.18	566.90
19	690.69	707.34	683.74	671.61	664.88	632.75	629.14	619.77	611.90	604.16	584.29
20	711.98	729.14	704.82	692.31	685.37	652.25	648.53	638.87	630.76	622.78	602.29
21	734.00	751.69	726.62	713.72	706.56	672.43	668.59	658.63	650.26	642.04	620.92
22	734.00	751.69	726.62	713.72	706.56	672.43	668.59	658.63	650.26	642.04	620.92
23	734.00	751.69	726.62	713.72	706.56	672.43	668.59	658.63	650.26	642.04	620.92
24	734.00	751.69	726.62	713.72	706.56	672.43	668.59	658.63	650.26	642.04	620.92
25	736.93	754.70	729.52	716.58	709.39	675.12	671.26	661.27	652.86	644.61	623.40
26	751.61	769.73	744.05	730.85	723.52	688.56	684.64	674.44	665.87	657.45	635.82
27	769.23	787.77	761.49	747.98	740.48	704.70	700.68	690.25	681.48	672.86	650.72
28	797.85	817.09	789.83	775.82	768.04	730.93	726.76	715.93	706.84	697.90	674.94
29	821.34	841.14	813.08	798.66	790.65	752.44	748.15	737.01	727.64	718.44	694.81
30	833.09	853.17	824.71	810.08	801.95	763.20	758.85	747.55	738.05	728.72	704.74
31	850.70	871.21	842.15	827.21	818.91	779.34	774.90	763.36	753.66	744.12	719.65
32	868.32	889.25	859.59	844.34	835.87	795.48	790.94	779.16	769.26	759.53	734.55
33	879.33	900.53	870.48	855.04	846.46	805.57	800.97	789.04	779.02	769.16	743.86
34	891.07	912.55	882.11	866.46	857.77	816.32	811.67	799.58	789.42	779.44	753.80
35	896.94	918.57	887.92	872.17	863.42	821.70	817.02	804.85	794.62	784.57	758.76
36	902.82	924.58	893.74	877.88	869.07	827.08	822.37	810.12	799.82	789.71	763.73
37	908.69	930.59	899.55	883.59	874.73	832.46	827.71	815.39	805.03	794.85	768.70
38	914.56	936.61	905.36	889.30	880.38	837.84	833.06	820.66	810.23	799.98	773.67
39	926.30	948.64	916.99	900.72	891.68	848.60	843.76	831.19	820.63	810.25	783.60
40	938.05	960.66	928.61	912.14	902.99	859.36	854.46	841.73	831.04	820.53	793.54
41	955.66	978.70	946.05	929.27	919.95	875.50	870.50	857.54	846.64	835.94	808.44
42	972.54	995.99	962.76	945.68	936.20	890.96	885.88	872.69	861.60	850.70	822.72
43	996.03	1,020.05	986.02	968.52	958.81	912.48	907.28	893.76	882.41	871.25	842.59
44	1,025.39	1,050.11	1,015.08	997.07	987.07	939.38	934.02	920.11	908.42	896.93	867.42
45	1,059.89	1,085.44	1,049.23	1,030.62	1,020.28	970.98	965.44	951.07	938.98	927.11	896.61
46	1,100.99	1,127.54	1,089.92	1,070.59	1,059.85	1,008.64	1,002.88	987.95	975.39	963.06	931.38
47	1,147.24	1,174.89	1,135.70	1,115.55	1,104.36	1,051.00	1,045.01	1,029.44	1,016.36	1,003.51	970.50
48	1,200.08	1,229.02	1,188.02	1,166.94	1,155.23	1,099.42	1,093.14	1,076.86	1,063.18	1,049.74	1,015.20
49	1,252.20	1,282.39	1,239.61	1,217.61	1,205.40	1,147.16	1,140.61	1,123.63	1,109.35	1,095.32	1,059.29
50	1,310.92	1,342.52	1,297.73	1,274.71	1,261.92	1,200.95	1,194.10	1,176.32	1,161.37	1,146.68	1,108.96
51	1,368.90	1,401.91	1,355.14	1,331.10	1,317.74	1,254.07	1,246.92	1,228.35	1,212.74	1,197.40	1,158.02
52	1,432.76	1,467.30	1,418.35	1,393.19	1,379.21	1,312.58	1,305.09	1,285.65	1,269.31	1,253.26	1,212.04
53	1,497.35	1,533.45	1,482.29	1,456.00	1,441.39	1,371.75	1,363.92	1,343.61	1,326.54	1,309.76	1,266.68
54	1,567.08	1,604.86	1,551.32	1,523.80	1,508.52	1,435.63	1,427.44	1,406.18	1,388.31	1,370.76	1,325.66
55	1,636.81	1,676.27	1,620.35	1,591.61	1,575.64	1,499.51	1,490.96	1,468.75	1,450.09	1,431.75	1,384.65
56	1,712.41	1,753.70	1,695.19	1,665.12	1,648.42	1,568.77	1,559.82	1,536.59	1,517.06	1,497.88	1,448.61
57	1,788.75	1,831.87	1,770.76	1,739.35	1,721.90	1,638.70	1,629.35	1,605.09	1,584.69	1,564.65	1,513.18
58	1,870.22	1,915.31	1,851.42	1,818.57	1,800.33	1,713.34	1,703.57	1,678.20	1,656.87	1,635.92	1,582.10
59	1,910.59	1,956.65	1,891.38	1,857.82	1,839.19	1,750.32	1,740.34	1,714.42	1,692.64	1,671.23	1,616.25
60	1,992.07	2,040.09	1,972.03	1,937.05	1,917.62	1,824.96	1,814.55	1,787.53	1,764.81	1,742.50	1,685.18
61	2,062.53	2,112.25	2,041.79	2,005.57	1,985.45	1,889.52	1,878.74	1,850.76	1,827.24	1,804.13	1,744.78
62	2,108.77	2,159.61	2,087.56	2,050.53	2,029.96	1,931.88	1,920.86	1,892.25	1,868.21	1,844.58	1,783.90
63	2,166.76	2,218.99	2,144.97	2,106.91	2,085.78	1,985.00	1,973.68	1,944.28	1,919.58	1,895.30	1,832.96
64+	2,202.00	2,255.07	2,179.86	2,141.16	2,119.68	2,017.29	2,005.77	1,975.89	1,950.78	1,926.12	1,862.76

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.

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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	575.20	589.07	569.41	559.31	553.70	511.50	503.24	496.17	487.92	483.69	457.23
15	626.33	641.43	620.03	609.03	602.92	556.96	547.97	540.27	531.29	526.68	497.87
16	645.88	661.45	639.38	628.04	621.74	574.35	565.08	557.13	547.87	543.12	513.41
17	665.43	681.47	658.73	647.05	640.56	591.73	582.18	574.00	564.46	559.56	528.95
18	686.48	703.03	679.58	667.52	660.82	610.45	600.60	592.16	582.31	577.26	545.68
19	707.53	724.59	700.42	687.99	681.09	629.18	619.02	610.32	600.17	594.97	562.42
20	729.34	746.92	722.00	709.19	702.08	648.57	638.10	629.13	618.67	613.30	579.75
21	751.89	770.02	744.33	731.13	723.79	668.62	657.83	648.58	637.80	632.27	597.68
22	751.89	770.02	744.33	731.13	723.79	668.62	657.83	648.58	637.80	632.27	597.68
23	751.89	770.02	744.33	731.13	723.79	668.62	657.83	648.58	637.80	632.27	597.68
24	751.89	770.02	744.33	731.13	723.79	668.62	657.83	648.58	637.80	632.27	597.68
25	754.90	773.10	747.31	734.05	726.69	671.30	660.46	651.18	640.35	634.80	600.07
26	769.94	788.50	762.20	748.67	741.16	684.67	673.62	664.15	653.11	647.45	612.03
27	787.98	806.98	780.06	766.22	758.54	700.72	689.41	679.72	668.42	662.62	626.37
28	817.31	837.01	809.09	794.74	786.76	726.79	715.06	705.01	693.29	687.28	649.68
29	841.37	861.65	832.91	818.13	809.93	748.19	736.11	725.77	713.70	707.51	668.81
30	853.40	873.97	844.82	829.83	821.51	758.89	746.64	736.14	723.91	717.63	678.37
31	871.45	892.45	862.68	847.38	838.88	774.94	762.43	751.71	739.21	732.80	692.71
32	889.49	910.94	880.55	864.92	856.25	790.98	778.21	767.28	754.52	747.98	707.06
33	900.77	922.49	891.71	875.89	867.11	801.01	788.08	777.00	764.09	757.46	716.02
34	912.80	934.81	903.62	887.59	878.69	811.71	798.61	787.38	774.29	767.58	725.59
35	918.81	940.97	909.57	893.44	884.48	817.06	803.87	792.57	779.39	772.64	730.37
36	924.83	947.13	915.53	899.29	890.27	822.41	809.13	797.76	784.50	777.69	735.15
37	930.84	953.29	921.48	905.14	896.06	827.76	814.39	802.95	789.60	782.75	739.93
38	936.86	959.45	927.44	910.99	901.85	833.11	819.66	808.14	794.70	787.81	744.71
39	948.89	971.77	939.35	922.68	913.43	843.80	830.18	818.51	804.91	797.93	754.28
40	960.92	984.09	951.26	934.38	925.01	854.50	840.71	828.89	815.11	808.04	763.84
41	978.97	1,002.57	969.12	951.93	942.38	870.55	856.49	844.46	830.42	823.22	778.18
42	996.26	1,020.28	986.24	968.74	959.03	885.93	871.62	859.37	845.09	837.76	791.93
43	1,020.32	1,044.92	1,010.06	992.14	982.19	907.32	892.68	880.13	865.50	857.99	811.06
44	1,050.40	1,075.72	1,039.83	1,021.39	1,011.14	934.07	918.99	906.07	891.01	883.28	834.96
45	1,085.73	1,111.91	1,074.82	1,055.75	1,045.16	965.49	949.91	936.56	920.99	913.00	863.05
46	1,127.84	1,155.03	1,116.50	1,096.69	1,085.69	1,002.94	986.75	972.88	956.70	948.41	896.52
47	1,175.21	1,203.54	1,163.39	1,142.75	1,131.29	1,045.06	1,028.19	1,013.74	996.89	988.24	934.18
48	1,229.35	1,258.98	1,216.98	1,195.39	1,183.40	1,093.20	1,075.55	1,060.44	1,042.81	1,033.76	977.21
49	1,282.73	1,313.66	1,269.83	1,247.30	1,234.79	1,140.67	1,122.26	1,106.49	1,088.09	1,078.65	1,019.65
50	1,342.88	1,375.26	1,329.38	1,305.79	1,292.70	1,194.16	1,174.88	1,158.37	1,139.12	1,129.24	1,067.46
51	1,402.28	1,436.09	1,388.18	1,363.55	1,349.88	1,246.98	1,226.85	1,209.61	1,189.50	1,179.19	1,114.68
52	1,467.70	1,503.08	1,452.94	1,427.16	1,412.85	1,305.15	1,284.08	1,266.04	1,244.99	1,234.19	1,166.68
53	1,533.86	1,570.84	1,518.44	1,491.50	1,476.54	1,363.99	1,341.97	1,323.11	1,301.12	1,289.83	1,219.27
54	1,605.29	1,644.00	1,589.15	1,560.96	1,545.30	1,427.51	1,404.47	1,384.73	1,361.71	1,349.90	1,276.05
55	1,676.72	1,717.15	1,659.86	1,630.42	1,614.06	1,491.03	1,466.96	1,446.34	1,422.30	1,409.96	1,332.83
56	1,754.17	1,796.46	1,736.53	1,705.72	1,688.61	1,559.90	1,534.72	1,513.15	1,487.99	1,475.09	1,394.39
57	1,832.37	1,876.54	1,813.94	1,781.76	1,763.89	1,629.44	1,603.13	1,580.60	1,554.32	1,540.84	1,456.55
58	1,915.83	1,962.01	1,896.56	1,862.91	1,844.23	1,703.65	1,676.15	1,652.59	1,625.12	1,611.03	1,522.90
59	1,957.18	2,004.37	1,937.50	1,903.13	1,884.04	1,740.43	1,712.33	1,688.27	1,660.20	1,645.80	1,555.77
60	2,040.64	2,089.84	2,020.12	1,984.28	1,964.38	1,814.65	1,785.35	1,760.26	1,731.00	1,715.98	1,622.11
61	2,112.82	2,163.76	2,091.58	2,054.47	2,033.86	1,878.83	1,848.50	1,822.52	1,792.23	1,776.68	1,679.49
62	2,160.19	2,212.27	2,138.47	2,100.53	2,079.46	1,920.96	1,889.95	1,863.38	1,832.41	1,816.51	1,717.14
63	2,219.59	2,273.10	2,197.27	2,158.29	2,136.64	1,973.78	1,941.91	1,914.62	1,882.79	1,866.46	1,764.36
64+	2,255.67	2,310.06	2,232.99	2,193.39	2,171.37	2,005.86	1,973.49	1,945.74	1,913.40	1,896.81	1,793.04

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, 2026 through December 31, 2026

## 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	513.82	526.21	508.65	499.63	494.62	470.72	468.03	461.06	455.20	449.45	434.66
15	559.49	572.98	553.87	544.04	538.58	512.56	509.64	502.05	495.67	489.40	473.30
16	576.96	590.87	571.15	561.02	555.39	528.56	525.54	517.72	511.14	504.67	488.07
17	594.42	608.75	588.44	578.00	572.21	544.56	541.45	533.39	526.61	519.95	502.85
18	613.23	628.01	607.06	596.29	590.31	561.79	558.58	550.26	543.27	536.40	518.76
19	632.03	647.27	625.68	614.58	608.41	579.02	575.71	567.14	559.93	552.85	534.66
20	651.51	667.22	644.96	633.52	627.16	596.86	593.45	584.62	577.19	569.89	551.14
21	671.66	687.85	664.91	653.11	646.56	615.32	611.81	602.70	595.04	587.51	568.19
22	671.66	687.85	664.91	653.11	646.56	615.32	611.81	602.70	595.04	587.51	568.19
23	671.66	687.85	664.91	653.11	646.56	615.32	611.81	602.70	595.04	587.51	568.19
24	671.66	687.85	664.91	653.11	646.56	615.32	611.81	602.70	595.04	587.51	568.19
25	674.35	690.61	667.57	655.72	649.15	617.78	614.26	605.11	597.42	589.86	570.46
26	687.78	704.36	680.86	668.79	662.08	630.09	626.49	617.16	609.32	601.61	581.82
27	703.90	720.87	696.82	684.46	677.59	644.85	641.18	631.63	623.60	615.71	595.46
28	730.10	747.70	722.75	709.93	702.81	668.85	665.04	655.13	646.81	638.63	617.62
29	751.59	769.71	744.03	730.83	723.50	688.54	684.61	674.42	665.85	657.43	635.80
30	762.34	780.71	754.67	741.28	733.84	698.39	694.40	684.06	675.37	666.83	644.89
31	778.45	797.22	770.63	756.96	749.36	713.16	709.09	698.53	689.65	680.93	658.53
32	794.57	813.73	786.58	772.63	764.88	727.92	723.77	712.99	703.93	695.03	672.17
33	804.65	824.05	796.56	782.43	774.58	737.15	732.95	722.03	712.86	703.84	680.69
34	815.40	835.05	807.20	792.88	784.92	747.00	742.74	731.68	722.38	713.24	689.78
35	820.77	840.56	812.52	798.10	790.10	751.92	747.63	736.50	727.14	717.94	694.33
36	826.14	846.06	817.84	803.33	795.27	756.84	752.53	741.32	731.90	722.64	698.87
37	831.52	851.56	823.15	808.55	800.44	761.77	757.42	746.14	736.66	727.34	703.42
38	836.89	857.07	828.47	813.78	805.61	766.69	762.31	750.96	741.42	732.04	707.96
39	847.64	868.07	839.11	824.23	815.96	776.53	772.10	760.60	750.94	741.44	717.05
40	858.38	879.08	849.75	834.68	826.30	786.38	781.89	770.25	760.46	750.84	726.14
41	874.50	895.59	865.71	850.35	841.82	801.15	796.58	784.71	774.74	764.94	739.78
42	889.95	911.41	881.00	865.37	856.69	815.30	810.65	798.57	788.43	778.46	752.85
43	911.44	933.42	902.28	886.27	877.38	834.99	830.23	817.86	807.47	797.26	771.03
44	938.31	960.93	928.87	912.40	903.24	859.60	854.70	841.97	831.27	820.76	793.76
45	969.88	993.26	960.13	943.09	933.63	888.52	883.45	870.30	859.24	848.37	820.46
46	1,007.49	1,031.78	997.36	979.67	969.84	922.98	917.71	904.05	892.56	881.27	852.28
47	1,049.81	1,075.12	1,039.25	1,020.81	1,010.57	961.74	956.26	942.02	930.05	918.28	888.08
48	1,098.17	1,124.64	1,087.12	1,067.84	1,057.12	1,006.05	1,000.31	985.41	972.89	960.59	928.99
49	1,145.85	1,173.48	1,134.33	1,114.21	1,103.03	1,049.74	1,043.75	1,028.20	1,015.14	1,002.30	969.33
50	1,199.59	1,228.51	1,187.52	1,166.46	1,154.75	1,098.96	1,092.69	1,076.42	1,062.74	1,049.30	1,014.78
51	1,252.65	1,282.85	1,240.05	1,218.05	1,205.83	1,147.57	1,141.02	1,124.03	1,109.75	1,095.71	1,059.67
52	1,311.08	1,342.69	1,297.90	1,274.87	1,262.08	1,201.10	1,194.25	1,176.47	1,161.52	1,146.83	1,109.10
53	1,370.19	1,403.22	1,356.41	1,332.35	1,318.98	1,255.25	1,248.09	1,229.50	1,213.88	1,198.53	1,159.10
54	1,434.00	1,468.57	1,419.58	1,394.39	1,380.40	1,313.71	1,306.21	1,286.76	1,270.41	1,254.34	1,213.08
55	1,497.80	1,533.91	1,482.74	1,456.44	1,441.83	1,372.16	1,364.33	1,344.02	1,326.94	1,310.16	1,267.06
56	1,566.98	1,604.76	1,551.23	1,523.71	1,508.42	1,435.54	1,427.35	1,406.09	1,388.23	1,370.67	1,325.58
57	1,636.84	1,676.30	1,620.38	1,591.63	1,575.67	1,499.53	1,490.98	1,468.77	1,450.11	1,431.77	1,384.67
58	1,711.39	1,752.65	1,694.18	1,664.13	1,647.43	1,567.83	1,558.89	1,535.67	1,516.16	1,496.99	1,447.74
59	1,748.33	1,790.48	1,730.75	1,700.05	1,682.99	1,601.68	1,592.54	1,568.82	1,548.89	1,529.30	1,478.99
60	1,822.89	1,866.84	1,804.56	1,772.54	1,754.76	1,669.98	1,660.45	1,635.72	1,614.94	1,594.51	1,542.06
61	1,887.37	1,932.87	1,868.39	1,835.24	1,816.83	1,729.05	1,719.18	1,693.58	1,672.06	1,650.92	1,596.61
62	1,929.68	1,976.20	1,910.28	1,876.39	1,857.56	1,767.81	1,757.73	1,731.55	1,709.55	1,687.93	1,632.40
63	1,982.74	2,030.54	1,962.80	1,927.98	1,908.64	1,816.42	1,806.06	1,779.16	1,756.56	1,734.34	1,677.29
64+	2,014.98	2,063.55	1,994.73	1,959.33	1,939.68	1,845.96	1,835.43	1,808.10	1,785.12	1,762.53	1,704.57

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, 2026 through December 31, 2026

## 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	492.29	504.33	487.37	478.74	473.93	461.87	459.25	452.43	446.66	440.58	426.41
15	536.05	549.16	530.70	521.29	516.05	502.93	500.07	492.65	486.36	479.75	464.32
16	552.78	566.30	547.26	537.56	532.16	518.63	515.68	508.02	501.54	494.72	478.81
17	569.51	583.44	563.83	553.83	548.27	534.33	531.29	523.40	516.72	509.69	493.30
18	587.53	601.90	581.66	571.35	565.61	551.23	548.10	539.96	533.07	525.82	508.91
19	605.55	620.36	599.50	588.88	582.96	568.14	564.90	556.52	549.42	541.95	524.51
20	624.21	639.48	617.98	607.02	600.93	585.64	582.31	573.67	566.35	558.65	540.68
21	643.51	659.26	637.09	625.80	619.51	603.76	600.32	591.41	583.86	575.93	557.40
22	643.51	659.26	637.09	625.80	619.51	603.76	600.32	591.41	583.86	575.93	557.40
23	643.51	659.26	637.09	625.80	619.51	603.76	600.32	591.41	583.86	575.93	557.40
24	643.51	659.26	637.09	625.80	619.51	603.76	600.32	591.41	583.86	575.93	557.40
25	646.09	661.90	639.64	628.30	621.99	606.17	602.73	593.78	586.20	578.23	559.63
26	658.96	675.08	652.38	640.82	634.38	618.25	614.73	605.60	597.88	589.75	570.78
27	674.40	690.90	667.67	655.84	649.25	632.74	629.14	619.80	611.89	603.57	584.16
28	699.50	716.61	692.52	680.24	673.41	656.28	652.55	642.86	634.66	626.03	605.90
29	720.09	737.71	712.90	700.27	693.23	675.60	671.76	661.79	653.34	644.46	623.73
30	730.39	748.26	723.10	710.28	703.14	685.26	681.37	671.25	662.68	653.67	632.65
31	745.83	764.08	738.39	725.30	718.01	699.75	695.78	685.45	676.70	667.50	646.03
32	761.28	779.90	753.68	740.32	732.88	714.24	710.18	699.64	690.71	681.32	659.41
33	770.93	789.79	763.23	749.71	742.17	723.30	719.19	708.51	699.47	689.96	667.77
34	781.22	800.34	773.43	759.72	752.09	732.96	728.79	717.97	708.81	699.17	676.69
35	786.37	805.61	778.52	764.73	757.04	737.79	733.60	722.70	713.48	703.78	681.14
36	791.52	810.89	783.62	769.73	762.00	742.62	738.40	727.44	718.15	708.39	685.60
37	796.67	816.16	788.72	774.74	766.95	747.45	743.20	732.17	722.82	713.00	690.06
38	801.82	821.44	793.82	779.74	771.91	752.28	748.00	736.90	727.49	717.60	694.52
39	812.11	831.98	804.01	789.76	781.82	761.94	757.61	746.36	736.84	726.82	703.44
40	822.41	842.53	814.20	799.77	791.74	771.60	767.21	755.82	746.18	736.03	712.36
41	837.85	858.35	829.49	814.79	806.60	786.09	781.62	770.02	760.19	749.85	725.74
42	852.65	873.52	844.15	829.18	820.85	799.98	795.43	783.62	773.62	763.10	738.56
43	873.25	894.61	864.53	849.21	840.68	819.30	814.64	802.54	792.30	781.53	756.39
44	898.99	920.98	890.02	874.24	865.46	843.45	838.65	826.20	815.66	804.57	778.69
45	929.23	951.97	919.96	903.65	894.57	871.83	866.87	854.00	843.10	831.64	804.89
46	965.27	988.89	955.64	938.70	929.27	905.64	900.49	887.12	875.79	863.89	836.10
47	1,005.81	1,030.42	995.77	978.12	968.30	943.67	938.31	924.38	912.58	900.17	871.22
48	1,052.14	1,077.89	1,041.64	1,023.18	1,012.90	987.14	981.53	966.96	954.62	941.64	911.35
49	1,097.83	1,124.69	1,086.88	1,067.61	1,056.89	1,030.01	1,024.15	1,008.95	996.07	982.53	950.93
50	1,149.31	1,177.43	1,137.84	1,117.68	1,106.45	1,078.31	1,072.18	1,056.26	1,042.78	1,028.60	995.52
51	1,200.15	1,229.52	1,188.17	1,167.11	1,155.39	1,126.01	1,119.60	1,102.98	1,088.91	1,074.10	1,039.55
52	1,256.14	1,286.87	1,243.60	1,221.56	1,209.29	1,178.53	1,171.83	1,154.43	1,139.70	1,124.21	1,088.05
53	1,312.77	1,344.89	1,299.67	1,276.63	1,263.80	1,231.66	1,224.66	1,206.48	1,191.08	1,174.89	1,137.10
54	1,373.90	1,407.52	1,360.19	1,336.08	1,322.66	1,289.02	1,281.69	1,262.66	1,246.55	1,229.60	1,190.05
55	1,435.03	1,470.15	1,420.71	1,395.53	1,381.51	1,346.38	1,338.72	1,318.85	1,302.02	1,284.31	1,243.01
56	1,501.31	1,538.05	1,486.33	1,459.99	1,445.32	1,408.57	1,400.56	1,379.76	1,362.15	1,343.63	1,300.42
57	1,568.24	1,606.61	1,552.59	1,525.07	1,509.75	1,471.36	1,462.99	1,441.27	1,422.87	1,403.53	1,358.39
58	1,639.67	1,679.79	1,623.31	1,594.53	1,578.51	1,538.37	1,529.63	1,506.91	1,487.68	1,467.46	1,420.26
59	1,675.06	1,716.05	1,658.35	1,628.95	1,612.59	1,571.58	1,562.64	1,539.44	1,519.80	1,499.13	1,450.92
60	1,746.49	1,789.23	1,729.06	1,698.42	1,681.35	1,638.60	1,629.28	1,605.09	1,584.61	1,563.06	1,512.79
61	1,808.27	1,852.51	1,790.23	1,758.49	1,740.83	1,696.56	1,686.91	1,661.86	1,640.66	1,618.35	1,566.30
62	1,848.81	1,894.05	1,830.36	1,797.92	1,779.86	1,734.59	1,724.73	1,699.12	1,677.44	1,654.63	1,601.41
63	1,899.65	1,946.13	1,880.69	1,847.36	1,828.80	1,782.29	1,772.16	1,745.84	1,723.56	1,700.13	1,645.45
64+	1,930.53	1,977.78	1,911.27	1,877.40	1,858.53	1,811.28	1,800.96	1,774.23	1,751.58	1,727.79	1,672.20

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.

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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	544.71	557.84	539.23	529.67	524.35	484.38	476.56	469.87	462.06	458.05	432.99
15	593.13	607.43	587.16	576.75	570.96	527.44	518.93	511.63	503.13	498.76	471.48
16	611.64	626.39	605.49	594.75	588.78	543.90	535.12	527.60	518.83	514.33	486.20
17	630.15	645.35	623.82	612.75	606.60	560.37	551.32	543.57	534.53	529.90	500.91
18	650.09	665.76	643.55	632.14	625.80	578.10	568.76	560.77	551.45	546.66	516.76
19	670.03	686.18	663.29	651.52	644.99	595.82	586.21	577.97	568.36	563.43	532.61
20	690.68	707.33	683.73	671.60	664.86	614.19	604.27	595.78	585.87	580.79	549.02
21	712.04	729.20	704.88	692.37	685.43	633.18	622.96	614.21	603.99	598.76	566.00
22	712.04	729.20	704.88	692.37	685.43	633.18	622.96	614.21	603.99	598.76	566.00
23	712.04	729.20	704.88	692.37	685.43	633.18	622.96	614.21	603.99	598.76	566.00
24	712.04	729.20	704.88	692.37	685.43	633.18	622.96	614.21	603.99	598.76	566.00
25	714.89	732.12	707.70	695.14	688.17	635.72	625.45	616.66	606.41	601.15	568.27
26	729.13	746.71	721.79	708.99	701.88	648.38	637.91	628.95	618.49	613.13	579.59
27	746.22	764.21	738.71	725.61	718.33	663.58	652.86	643.69	632.99	627.50	593.17
28	773.99	792.65	766.20	752.61	745.06	688.27	677.16	667.64	656.54	650.85	615.24
29	796.77	815.98	788.76	774.77	766.99	708.53	697.09	687.30	675.87	670.01	633.36
30	808.16	827.65	800.04	785.84	777.96	718.66	707.06	697.12	685.53	679.59	642.41
31	825.25	845.15	816.95	802.46	794.41	733.86	722.01	711.86	700.03	693.96	656.00
32	842.34	862.65	833.87	819.08	810.86	749.05	736.96	726.60	714.53	708.33	669.58
33	853.02	873.59	844.44	829.46	821.14	758.55	746.31	735.82	723.59	717.31	678.07
34	864.41	885.25	855.72	840.54	832.11	768.68	756.27	745.64	733.25	726.89	687.13
35	870.11	891.09	861.36	846.08	837.59	773.75	761.26	750.56	738.08	731.68	691.65
36	875.81	896.92	867.00	851.62	843.08	778.81	766.24	755.47	742.91	736.47	696.18
37	881.50	902.76	872.64	857.16	848.56	783.88	771.22	760.39	747.75	741.26	700.71
38	887.20	908.59	878.28	862.70	854.04	788.95	776.21	765.30	752.58	746.05	705.24
39	898.59	920.26	889.56	873.77	865.01	799.08	786.18	775.13	762.24	755.63	714.29
40	909.98	931.92	900.83	884.85	875.98	809.21	796.14	784.95	771.90	765.21	723.35
41	927.07	949.42	917.75	901.47	892.43	824.40	811.09	799.69	786.40	779.58	736.93
42	943.45	966.20	933.96	917.39	908.19	838.97	825.42	813.82	800.29	793.35	749.95
43	966.24	989.53	956.52	939.55	930.13	859.23	845.36	833.48	819.62	812.51	768.06
44	994.72	1,018.70	984.71	967.24	957.54	884.56	870.28	858.04	843.78	836.46	790.70
45	1,028.18	1,052.97	1,017.84	999.79	989.76	914.32	899.55	886.91	872.17	864.60	817.31
46	1,068.06	1,093.81	1,057.32	1,038.56	1,028.14	949.77	934.44	921.31	905.99	898.13	849.00
47	1,112.92	1,139.75	1,101.72	1,082.18	1,071.32	989.66	973.69	960.00	944.04	935.86	884.66
48	1,164.18	1,192.25	1,152.48	1,132.03	1,120.67	1,035.25	1,018.54	1,004.23	987.53	978.97	925.41
49	1,214.74	1,244.02	1,202.52	1,181.19	1,169.34	1,080.21	1,062.77	1,047.83	1,030.41	1,021.48	965.60
50	1,271.70	1,302.36	1,258.91	1,236.58	1,224.17	1,130.86	1,112.61	1,096.97	1,078.73	1,069.38	1,010.88
51	1,327.95	1,359.97	1,314.60	1,291.28	1,278.32	1,180.89	1,161.82	1,145.49	1,126.45	1,116.68	1,055.59
52	1,389.90	1,423.41	1,375.92	1,351.51	1,337.95	1,235.97	1,216.02	1,198.93	1,179.00	1,168.77	1,104.83
53	1,452.56	1,487.58	1,437.95	1,412.44	1,398.27	1,291.69	1,270.84	1,252.98	1,232.15	1,221.46	1,154.64
54	1,520.20	1,556.85	1,504.91	1,478.22	1,463.39	1,351.84	1,330.02	1,311.33	1,289.53	1,278.34	1,208.41
55	1,587.84	1,626.13	1,571.88	1,543.99	1,528.50	1,412.00	1,389.20	1,369.68	1,346.91	1,335.23	1,262.18
56	1,661.18	1,701.23	1,644.48	1,615.31	1,599.10	1,477.21	1,453.37	1,432.94	1,409.12	1,396.90	1,320.48
57	1,735.24	1,777.07	1,717.79	1,687.31	1,670.39	1,543.07	1,518.15	1,496.82	1,471.93	1,459.17	1,379.34
58	1,814.27	1,858.01	1,796.03	1,764.17	1,746.47	1,613.35	1,587.30	1,564.99	1,538.98	1,525.63	1,442.17
59	1,853.44	1,898.12	1,834.80	1,802.25	1,784.17	1,648.17	1,621.57	1,598.78	1,572.20	1,558.56	1,473.30
60	1,932.47	1,979.06	1,913.04	1,879.10	1,860.25	1,718.46	1,690.71	1,666.95	1,639.24	1,625.02	1,536.13
61	2,000.83	2,049.06	1,980.71	1,945.57	1,926.05	1,779.24	1,750.52	1,725.92	1,697.22	1,682.50	1,590.46
62	2,045.69	2,095.00	2,025.11	1,989.19	1,969.23	1,819.13	1,789.76	1,764.61	1,735.28	1,720.23	1,626.12
63	2,101.94	2,152.61	2,080.80	2,043.88	2,023.38	1,869.15	1,838.98	1,813.13	1,782.99	1,767.53	1,670.84
64+	2,136.12	2,187.60	2,114.64	2,077.11	2,056.29	1,899.54	1,868.88	1,842.63	1,811.97	1,796.28	1,698.00

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, 2026 through December 31, 2026

## 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	478.93	490.47	474.11	465.70	461.03	438.75	436.25	429.75	424.29	418.93	405.15
15	521.50	534.07	516.25	507.09	502.01	477.75	475.03	467.95	462.01	456.16	441.16
16	537.77	550.74	532.37	522.92	517.68	492.66	489.85	482.56	476.43	470.40	454.93
17	554.05	567.41	548.48	538.75	533.35	507.58	504.68	497.16	490.85	484.64	468.70
18	571.58	585.36	565.83	555.80	550.22	523.64	520.65	512.89	506.38	499.97	483.53
19	589.11	603.31	583.19	572.84	567.09	539.69	536.62	528.62	521.91	515.31	498.35
20	607.27	621.91	601.16	590.49	584.57	556.33	553.15	544.92	537.99	531.19	513.71
21	626.05	641.14	619.75	608.76	602.65	573.53	570.26	561.77	554.63	547.62	529.60
22	626.05	641.14	619.75	608.76	602.65	573.53	570.26	561.77	554.63	547.62	529.60
23	626.05	641.14	619.75	608.76	602.65	573.53	570.26	561.77	554.63	547.62	529.60
24	626.05	641.14	619.75	608.76	602.65	573.53	570.26	561.77	554.63	547.62	529.60
25	628.55	643.71	622.23	611.19	605.06	575.83	572.54	564.02	556.85	549.81	531.72
26	641.07	656.53	634.63	623.37	617.11	587.30	583.95	575.25	567.94	560.76	542.31
27	656.10	671.92	649.50	637.98	631.58	601.06	597.63	588.73	581.25	573.90	555.02
28	680.51	696.92	673.67	661.72	655.08	623.43	619.87	610.64	602.88	595.26	575.68
29	700.55	717.44	693.50	681.20	674.37	641.78	638.12	628.62	620.63	612.78	592.62
30	710.56	727.70	703.42	690.94	684.01	650.96	647.25	637.61	629.50	621.54	601.10
31	725.59	743.08	718.29	705.55	698.47	664.72	660.93	651.09	642.82	634.69	613.81
32	740.61	758.47	733.17	720.16	712.94	678.49	674.62	664.57	656.13	647.83	626.52
33	750.01	768.09	742.46	729.29	721.98	687.09	683.17	673.00	664.45	656.04	634.46
34	760.02	778.35	752.38	739.03	731.62	696.27	692.30	681.99	673.32	664.81	642.94
35	765.03	783.47	757.34	743.90	736.44	700.86	696.86	686.48	677.76	669.19	647.17
36	770.04	788.60	762.30	748.77	741.26	705.45	701.42	690.97	682.19	673.57	651.41
37	775.05	793.73	767.25	753.64	746.08	710.03	705.98	695.47	686.63	677.95	655.65
38	780.06	798.86	772.21	758.51	750.90	714.62	710.54	699.96	691.07	682.33	659.88
39	790.07	809.12	782.13	768.25	760.55	723.80	719.67	708.95	699.94	691.09	668.36
40	800.09	819.38	792.04	777.99	770.19	732.97	728.79	717.94	708.82	699.85	676.83
41	815.11	834.77	806.92	792.60	784.65	746.74	742.48	731.42	722.13	713.00	689.54
42	829.51	849.51	821.17	806.60	798.51	759.93	755.60	744.34	734.88	725.59	701.72
43	849.55	870.03	841.00	826.08	817.80	778.28	773.84	762.32	752.63	743.11	718.67
44	874.59	895.67	865.79	850.43	841.90	801.22	796.65	784.79	774.82	765.02	739.85
45	904.01	925.81	894.92	879.05	870.23	828.18	823.46	811.19	800.88	790.76	764.74
46	939.07	961.71	929.63	913.14	903.98	860.30	855.39	842.65	831.94	821.42	794.40
47	978.51	1,002.10	968.67	951.49	941.94	896.43	891.32	878.04	866.89	855.92	827.77
48	1,023.59	1,048.27	1,013.29	995.32	985.33	937.73	932.38	918.49	906.82	895.35	865.90
49	1,068.04	1,093.79	1,057.30	1,038.54	1,028.12	978.45	972.86	958.38	946.20	934.23	903.50
50	1,118.12	1,145.08	1,106.88	1,087.24	1,076.33	1,024.33	1,018.49	1,003.32	990.57	978.04	945.87
51	1,167.58	1,195.73	1,155.84	1,135.33	1,123.94	1,069.64	1,063.54	1,047.70	1,034.38	1,021.30	987.71
52	1,222.05	1,251.51	1,209.76	1,188.29	1,176.37	1,119.54	1,113.15	1,096.57	1,082.64	1,068.95	1,033.78
53	1,277.14	1,307.93	1,264.29	1,241.86	1,229.41	1,170.01	1,163.33	1,146.01	1,131.44	1,117.14	1,080.39
54	1,336.61	1,368.84	1,323.17	1,299.70	1,286.66	1,224.49	1,217.51	1,199.37	1,184.13	1,169.16	1,130.70
55	1,396.09	1,429.74	1,382.05	1,357.53	1,343.91	1,278.98	1,271.68	1,252.74	1,236.82	1,221.18	1,181.01
56	1,460.57	1,495.78	1,445.88	1,420.23	1,405.98	1,338.05	1,330.42	1,310.60	1,293.95	1,277.59	1,235.56
57	1,525.68	1,562.46	1,510.34	1,483.54	1,468.66	1,397.70	1,389.73	1,369.03	1,351.63	1,334.54	1,290.64
58	1,595.17	1,633.63	1,579.13	1,551.11	1,535.55	1,461.36	1,453.02	1,431.39	1,413.20	1,395.32	1,349.42
59	1,629.60	1,668.89	1,613.21	1,584.60	1,568.70	1,492.91	1,484.39	1,462.28	1,443.70	1,425.44	1,378.55
60	1,699.09	1,740.06	1,682.01	1,652.17	1,635.59	1,556.57	1,547.69	1,524.64	1,505.26	1,486.23	1,437.34
61	1,759.19	1,801.61	1,741.50	1,710.61	1,693.45	1,611.63	1,602.43	1,578.57	1,558.51	1,538.80	1,488.18
62	1,798.64	1,842.00	1,780.55	1,748.96	1,731.42	1,647.76	1,638.36	1,613.96	1,593.45	1,573.30	1,521.54
63	1,848.09	1,892.65	1,829.51	1,797.05	1,779.03	1,693.07	1,683.41	1,658.34	1,637.27	1,616.56	1,563.38
64+	1,878.15	1,923.42	1,859.25	1,826.28	1,807.95	1,720.59	1,710.78	1,685.31	1,663.89	1,642.86	1,588.80

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, 2026 through December 31, 2026

## Region

# 11

Fresno, Kings and Madera counties

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	437.15	447.69	432.75	425.08	420.81	388.74	382.46	377.09	370.82	367.60	347.49
15	476.01	487.48	471.22	462.86	458.22	423.29	416.46	410.61	403.78	400.28	378.38
16	490.87	502.70	485.93	477.31	472.52	436.50	429.46	423.42	416.38	412.77	390.19
17	505.72	517.92	500.64	491.76	486.82	449.72	442.46	436.24	428.99	425.26	402.00
18	521.72	534.30	516.48	507.31	502.23	463.94	456.45	450.04	442.56	438.72	414.72
19	537.72	550.69	532.32	522.87	517.63	478.17	470.45	463.84	456.13	452.17	427.44
20	554.30	567.66	548.72	538.99	533.58	492.91	484.95	478.14	470.19	466.11	440.61
21	571.44	585.22	565.69	555.66	550.08	508.15	499.95	492.92	484.73	480.52	454.24
22	571.44	585.22	565.69	555.66	550.08	508.15	499.95	492.92	484.73	480.52	454.24
23	571.44	585.22	565.69	555.66	550.08	508.15	499.95	492.92	484.73	480.52	454.24
24	571.44	585.22	565.69	555.66	550.08	508.15	499.95	492.92	484.73	480.52	454.24
25	573.72	587.56	567.95	557.88	552.28	510.19	501.95	494.90	486.67	482.45	456.05
26	585.15	599.26	579.27	568.99	563.28	520.35	511.95	504.75	496.36	492.06	465.14
27	598.87	613.31	592.85	582.33	576.49	532.54	523.95	516.58	508.00	503.59	476.04
28	621.15	636.13	614.91	604.00	597.94	552.36	543.45	535.81	526.90	522.33	493.76
29	639.44	654.86	633.01	621.78	615.54	568.62	559.44	551.58	542.41	537.71	508.29
30	648.58	664.22	642.06	630.67	624.34	576.75	567.44	559.47	550.17	545.40	515.56
31	662.30	678.26	655.64	644.01	637.55	588.95	579.44	571.30	561.80	556.93	526.46
32	676.01	692.31	669.21	657.34	650.75	601.15	591.44	583.13	573.43	568.46	537.36
33	684.58	701.09	677.70	665.68	659.00	608.77	598.94	590.52	580.71	575.67	544.18
34	693.73	710.45	686.75	674.57	667.80	616.90	606.94	598.41	588.46	583.36	551.44
35	698.30	715.13	691.28	679.01	672.20	620.96	610.94	602.35	592.34	587.20	555.08
36	702.87	719.81	695.80	683.46	676.60	625.03	614.94	606.30	596.22	591.05	558.71
37	707.44	724.50	700.33	687.90	681.00	629.09	618.94	610.24	600.09	594.89	562.35
38	712.01	729.18	704.85	692.35	685.40	633.16	622.94	614.18	603.97	598.73	565.98
39	721.16	738.54	713.90	701.24	694.20	641.29	630.94	622.07	611.73	606.42	573.25
40	730.30	747.90	722.95	710.13	703.01	649.42	638.94	629.96	619.48	614.11	580.52
41	744.01	761.95	736.53	723.46	716.21	661.62	650.93	641.79	631.12	625.64	591.42
42	757.16	775.41	749.54	736.24	728.86	673.30	662.43	653.12	642.27	636.70	601.87
43	775.44	794.14	767.64	754.03	746.46	689.56	678.43	668.90	657.78	652.07	616.40
44	798.30	817.55	790.27	776.25	768.46	709.89	698.43	688.61	677.17	671.29	634.57
45	825.16	845.05	816.86	802.37	794.32	733.77	721.93	711.78	699.95	693.88	655.92
46	857.16	877.82	848.54	833.48	825.12	762.23	749.92	739.39	727.09	720.79	681.36
47	893.16	914.69	884.18	868.49	859.78	794.24	781.42	770.44	757.63	751.06	709.97
48	934.30	956.83	924.91	908.50	899.38	830.83	817.42	805.93	792.53	785.66	742.68
49	974.87	998.38	965.07	947.95	938.44	866.91	852.91	840.93	826.95	819.78	774.93
50	1,020.59	1,045.19	1,010.33	992.40	982.45	907.56	892.91	880.36	865.73	858.22	811.27
51	1,065.73	1,091.43	1,055.02	1,036.30	1,025.90	947.71	932.41	919.30	904.02	896.18	847.15
52	1,115.45	1,142.34	1,104.23	1,084.64	1,073.76	991.92	975.90	962.19	946.19	937.98	886.67
53	1,165.73	1,193.84	1,154.01	1,133.54	1,122.17	1,036.63	1,019.90	1,005.56	988.85	980.27	926.65
54	1,220.02	1,249.43	1,207.75	1,186.33	1,174.43	1,084.91	1,067.39	1,052.39	1,034.90	1,025.92	969.80
55	1,274.31	1,305.03	1,261.49	1,239.11	1,226.68	1,133.18	1,114.89	1,099.22	1,080.95	1,071.57	1,012.95
56	1,333.17	1,365.31	1,319.76	1,296.35	1,283.34	1,185.52	1,166.38	1,149.99	1,130.87	1,121.06	1,059.74
57	1,392.60	1,426.17	1,378.59	1,354.13	1,340.55	1,238.37	1,218.38	1,201.25	1,181.28	1,171.04	1,106.98
58	1,456.02	1,491.13	1,441.38	1,415.81	1,401.61	1,294.78	1,273.87	1,255.97	1,235.09	1,224.38	1,157.40
59	1,487.45	1,523.31	1,472.50	1,446.37	1,431.86	1,322.72	1,301.37	1,283.08	1,261.75	1,250.81	1,182.38
60	1,550.88	1,588.27	1,535.29	1,508.05	1,492.92	1,379.13	1,356.86	1,337.79	1,315.55	1,304.14	1,232.80
61	1,605.74	1,644.45	1,589.59	1,561.39	1,545.73	1,427.91	1,404.86	1,385.11	1,362.09	1,350.28	1,276.41
62	1,641.74	1,681.32	1,625.23	1,596.40	1,580.39	1,459.92	1,436.36	1,416.17	1,392.63	1,380.55	1,305.03
63	1,686.89	1,727.55	1,669.92	1,640.30	1,623.84	1,500.07	1,475.85	1,455.11	1,430.92	1,418.51	1,340.91
64+	1,714.32	1,755.66	1,697.07	1,666.98	1,650.24	1,524.45	1,499.85	1,478.76	1,454.19	1,441.56	1,362.72

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, 2026 through December 31, 2026

## Region

# 11

Fresno, Kings and Madera counties (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	390.50	399.92	386.58	379.72	375.91	357.75	355.71	350.41	345.96	341.58	330.34
15	425.21	435.47	420.94	413.47	409.32	389.55	387.32	381.56	376.71	371.94	359.71
16	438.49	449.06	434.08	426.38	422.10	401.70	399.41	393.46	388.46	383.55	370.93
17	451.76	462.65	447.22	439.28	434.87	413.86	411.50	405.37	400.22	395.16	382.16
18	466.05	477.29	461.36	453.18	448.63	426.96	424.52	418.20	412.88	407.66	394.25
19	480.34	491.92	475.51	467.08	462.39	440.05	437.54	431.02	425.55	420.17	406.34
20	495.15	507.08	490.17	481.47	476.64	453.61	451.02	444.31	438.66	433.11	418.87
21	510.46	522.77	505.33	496.36	491.38	467.64	464.97	458.05	452.23	446.51	431.82
22	510.46	522.77	505.33	496.36	491.38	467.64	464.97	458.05	452.23	446.51	431.82
23	510.46	522.77	505.33	496.36	491.38	467.64	464.97	458.05	452.23	446.51	431.82
24	510.46	522.77	505.33	496.36	491.38	467.64	464.97	458.05	452.23	446.51	431.82
25	512.50	524.86	507.35	498.35	493.35	469.51	466.83	459.88	454.04	448.30	433.55
26	522.71	535.31	517.46	508.28	503.18	478.87	476.13	469.04	463.08	457.23	442.19
27	534.96	547.86	529.58	520.19	514.97	490.09	487.29	480.04	473.94	467.94	452.55
28	554.87	568.25	549.29	539.55	534.13	508.33	505.43	497.90	491.57	485.36	469.39
29	571.21	584.98	565.46	555.43	549.86	523.29	520.31	512.56	506.04	499.64	483.21
30	579.37	593.34	573.55	563.37	557.72	530.77	527.75	519.89	513.28	506.79	490.12
31	591.62	605.89	585.68	575.29	569.51	542.00	538.91	530.88	524.13	517.51	500.48
32	603.88	618.43	597.80	587.20	581.31	553.22	550.06	541.87	534.99	528.22	510.85
33	611.53	626.28	605.38	594.64	588.68	560.24	557.04	548.74	541.77	534.92	517.32
34	619.70	634.64	613.47	602.58	596.54	567.72	564.48	556.07	549.01	542.06	524.23
35	623.78	638.82	617.51	606.56	600.47	571.46	568.20	559.74	552.62	545.64	527.69
36	627.87	643.00	621.55	610.53	604.40	575.20	571.92	563.40	556.24	549.21	531.14
37	631.95	647.19	625.60	614.50	608.33	578.94	575.64	567.07	559.86	552.78	534.60
38	636.03	651.37	629.64	618.47	612.26	582.68	579.36	570.73	563.48	556.35	538.05
39	644.20	659.73	637.72	626.41	620.13	590.16	586.80	578.06	570.71	563.50	544.96
40	652.37	668.10	645.81	634.35	627.99	597.65	594.24	585.39	577.95	570.64	551.87
41	664.62	680.64	657.94	646.26	639.78	608.87	605.40	596.38	588.80	581.36	562.23
42	676.36	692.67	669.56	657.68	651.08	619.63	616.09	606.92	599.20	591.63	572.16
43	692.70	709.40	685.73	673.56	666.81	634.59	630.97	621.57	613.67	605.91	585.98
44	713.11	730.31	705.94	693.42	686.46	653.30	649.57	639.90	631.76	623.77	603.26
45	737.11	754.88	729.69	716.75	709.56	675.27	671.42	661.42	653.02	644.76	623.55
46	765.69	784.15	757.99	744.54	737.08	701.46	697.46	687.07	678.34	669.76	647.73
47	797.85	817.09	789.83	775.82	768.03	730.92	726.75	715.93	706.83	697.90	674.94
48	834.60	854.73	826.21	811.55	803.41	764.59	760.23	748.91	739.39	730.04	706.03
49	870.85	891.84	862.09	846.80	838.30	797.80	793.25	781.43	771.50	761.75	736.69
50	911.68	933.66	902.52	886.50	877.61	835.21	830.44	818.08	807.68	797.47	771.23
51	952.01	974.96	942.44	925.72	916.43	872.15	867.18	854.26	843.41	832.74	805.35
52	996.42	1,020.44	986.40	968.90	959.18	912.84	907.63	894.11	882.75	871.59	842.92
53	1,041.34	1,066.45	1,030.87	1,012.58	1,002.42	953.99	948.55	934.42	922.55	910.88	880.92
54	1,089.83	1,116.11	1,078.88	1,059.74	1,049.11	998.42	992.72	977.94	965.51	953.30	921.94
55	1,138.33	1,165.77	1,126.88	1,106.89	1,095.79	1,042.84	1,036.89	1,021.45	1,008.47	995.72	962.96
56	1,190.91	1,219.62	1,178.93	1,158.02	1,146.40	1,091.01	1,084.78	1,068.63	1,055.05	1,041.71	1,007.44
57	1,243.99	1,273.99	1,231.48	1,209.64	1,197.50	1,139.64	1,133.14	1,116.27	1,102.08	1,088.14	1,052.35
58	1,300.66	1,332.01	1,287.58	1,264.73	1,252.05	1,191.55	1,184.75	1,167.11	1,152.28	1,137.71	1,100.28
59	1,328.73	1,360.77	1,315.37	1,292.03	1,279.07	1,217.27	1,210.33	1,192.30	1,177.15	1,162.27	1,124.03
60	1,385.39	1,418.79	1,371.46	1,347.13	1,333.62	1,269.18	1,261.94	1,243.15	1,227.35	1,211.83	1,171.96
61	1,434.40	1,468.98	1,419.97	1,394.78	1,380.79	1,314.07	1,306.58	1,287.12	1,270.76	1,254.69	1,213.42
62	1,466.56	1,501.91	1,451.81	1,426.05	1,411.75	1,343.54	1,335.87	1,315.98	1,299.25	1,282.82	1,240.62
63	1,506.88	1,543.21	1,491.73	1,465.26	1,450.57	1,380.48	1,372.60	1,352.16	1,334.98	1,318.10	1,274.74
64+	1,531.38	1,568.31	1,515.99	1,489.08	1,474.14	1,402.92	1,394.91	1,374.15	1,356.69	1,339.53	1,295.46

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, 2026 through December 31, 2026

## 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	502.30	514.41	497.25	488.43	483.53	446.67	439.46	433.28	426.08	422.39	399.28
15	546.95	560.13	541.45	531.84	526.51	486.38	478.52	471.80	463.96	459.93	434.77
16	564.02	577.62	558.35	548.44	542.94	501.56	493.46	486.52	478.44	474.29	448.34
17	581.09	595.10	575.25	565.04	559.37	516.74	508.40	501.25	492.92	488.64	461.91
18	599.48	613.93	593.45	582.92	577.07	533.09	524.48	517.11	508.51	504.10	476.53
19	617.86	632.76	611.65	600.80	594.77	549.44	540.57	532.97	524.11	519.56	491.14
20	636.90	652.26	630.50	619.31	613.10	566.37	557.22	549.39	540.26	535.57	506.28
21	656.60	672.43	650.00	638.47	632.06	583.88	574.46	566.38	556.97	552.14	521.93
22	656.60	672.43	650.00	638.47	632.06	583.88	574.46	566.38	556.97	552.14	521.93
23	656.60	672.43	650.00	638.47	632.06	583.88	574.46	566.38	556.97	552.14	521.93
24	656.60	672.43	650.00	638.47	632.06	583.88	574.46	566.38	556.97	552.14	521.93
25	659.23	675.12	652.60	641.02	634.59	586.22	576.76	568.65	559.20	554.35	524.02
26	672.36	688.57	665.60	653.79	647.23	597.90	588.25	579.98	570.34	565.39	534.46
27	688.12	704.71	681.20	669.11	662.40	611.91	602.03	593.57	583.70	578.64	546.99
28	713.72	730.93	706.55	694.01	687.05	634.68	624.44	615.66	605.43	600.17	567.34
29	734.74	752.45	727.35	714.44	707.28	653.37	642.82	633.78	623.25	617.84	584.04
30	745.24	763.21	737.75	724.66	717.39	662.71	652.01	642.85	632.16	626.68	592.39
31	761.00	779.35	753.35	739.98	732.56	676.72	665.80	656.44	645.53	639.93	604.92
32	776.76	795.49	768.95	755.31	747.73	690.74	679.58	670.03	658.89	653.18	617.45
33	786.61	805.57	778.70	764.88	757.21	699.49	688.20	678.53	667.25	661.46	625.28
34	797.11	816.33	789.10	775.10	767.32	708.84	697.39	687.59	676.16	670.30	633.63
35	802.37	821.71	794.30	780.21	772.38	713.51	701.99	692.12	680.62	674.71	637.80
36	807.62	827.09	799.50	785.31	777.44	718.18	706.58	696.65	685.07	679.13	641.98
37	812.87	832.47	804.70	790.42	782.49	722.85	711.18	701.18	689.53	683.55	646.15
38	818.12	837.85	809.90	795.53	787.55	727.52	715.77	705.72	693.98	687.96	650.33
39	828.63	848.61	820.30	805.74	797.66	736.86	724.97	714.78	702.89	696.80	658.68
40	839.14	859.37	830.70	815.96	807.78	746.20	734.16	723.84	711.81	705.63	667.03
41	854.89	875.50	846.30	831.28	822.94	760.22	747.94	737.43	725.17	718.88	679.56
42	870.00	890.97	861.25	845.97	837.48	773.65	761.16	750.46	737.98	731.58	691.56
43	891.01	912.49	882.05	866.40	857.71	792.33	779.54	768.58	755.81	749.25	708.26
44	917.27	939.39	908.05	891.94	882.99	815.69	802.52	791.24	778.09	771.34	729.14
45	948.13	970.99	938.60	921.95	912.70	843.13	829.52	817.86	804.26	797.29	753.67
46	984.90	1,008.65	975.00	957.70	948.09	875.83	861.69	849.58	835.45	828.21	782.90
47	1,026.27	1,051.01	1,015.95	997.92	987.91	912.61	897.88	885.26	870.54	862.99	815.78
48	1,073.54	1,099.42	1,062.75	1,043.89	1,033.42	954.65	939.24	926.04	910.64	902.75	853.36
49	1,120.16	1,147.17	1,108.90	1,089.22	1,078.30	996.11	980.03	966.25	950.19	941.95	890.42
50	1,172.69	1,200.96	1,160.90	1,140.30	1,128.86	1,042.82	1,025.98	1,011.56	994.75	986.12	932.17
51	1,224.56	1,254.08	1,212.25	1,190.74	1,178.80	1,088.94	1,071.36	1,056.31	1,038.75	1,029.74	973.41
52	1,281.68	1,312.58	1,268.80	1,246.29	1,233.78	1,139.74	1,121.34	1,105.58	1,087.20	1,077.77	1,018.81
53	1,339.47	1,371.76	1,326.00	1,302.47	1,289.41	1,191.12	1,171.89	1,155.42	1,136.22	1,126.36	1,064.75
54	1,401.84	1,435.64	1,387.75	1,363.13	1,349.45	1,246.59	1,226.47	1,209.23	1,189.13	1,178.82	1,114.33
55	1,464.22	1,499.52	1,449.50	1,423.78	1,409.50	1,302.06	1,281.04	1,263.04	1,242.04	1,231.27	1,163.91
56	1,531.85	1,568.78	1,516.44	1,489.54	1,474.60	1,362.20	1,340.21	1,321.38	1,299.41	1,288.14	1,217.67
57	1,600.14	1,638.71	1,584.04	1,555.94	1,540.33	1,422.93	1,399.95	1,380.28	1,357.33	1,345.56	1,271.95
58	1,673.02	1,713.35	1,656.19	1,626.81	1,610.49	1,487.74	1,463.72	1,443.15	1,419.16	1,406.85	1,329.89
59	1,709.13	1,750.34	1,691.94	1,661.93	1,645.26	1,519.85	1,495.31	1,474.30	1,449.79	1,437.22	1,358.59
60	1,782.01	1,824.98	1,764.09	1,732.80	1,715.42	1,584.66	1,559.08	1,537.17	1,511.61	1,498.50	1,416.53
61	1,845.05	1,889.53	1,826.49	1,794.09	1,776.09	1,640.72	1,614.23	1,591.54	1,565.08	1,551.51	1,466.63
62	1,886.41	1,931.89	1,867.44	1,834.31	1,815.91	1,677.50	1,650.42	1,627.22	1,600.17	1,586.29	1,499.52
63	1,938.29	1,985.02	1,918.79	1,884.75	1,865.85	1,723.63	1,695.80	1,671.97	1,644.17	1,629.91	1,540.75
64+	1,969.80	2,017.29	1,950.00	1,915.41	1,896.18	1,751.64	1,723.38	1,699.14	1,670.91	1,656.42	1,565.79

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, 2026 through December 31, 2026

## 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	441.64	452.29	437.20	429.44	425.13	404.59	402.28	396.29	391.26	386.31	373.60
15	480.90	492.49	476.06	467.61	462.92	440.56	438.04	431.52	426.04	420.65	406.81
16	495.91	507.86	490.92	482.21	477.37	454.31	451.72	444.99	439.33	433.78	419.51
17	510.92	523.23	505.78	496.80	491.82	468.06	465.39	458.46	452.63	446.91	432.21
18	527.08	539.79	521.78	512.52	507.38	482.87	480.11	472.96	466.95	461.05	445.88
19	543.24	556.34	537.78	528.24	522.94	497.67	494.84	487.47	481.27	475.19	459.55
20	559.99	573.49	554.35	544.52	539.06	513.01	510.09	502.49	496.10	489.83	473.72
21	577.31	591.22	571.50	561.36	555.73	528.88	525.86	518.03	511.45	504.98	488.37
22	577.31	591.22	571.50	561.36	555.73	528.88	525.86	518.03	511.45	504.98	488.37
23	577.31	591.22	571.50	561.36	555.73	528.88	525.86	518.03	511.45	504.98	488.37
24	577.31	591.22	571.50	561.36	555.73	528.88	525.86	518.03	511.45	504.98	488.37
25	579.61	593.59	573.79	563.61	557.95	530.99	527.97	520.10	513.49	507.00	490.32
26	591.16	605.41	585.22	574.83	569.07	541.57	538.48	530.46	523.72	517.10	500.09
27	605.02	619.60	598.93	588.31	582.41	554.26	551.10	542.90	536.00	529.22	511.81
28	627.53	642.66	621.22	610.20	604.08	574.89	571.61	563.10	555.94	548.91	530.86
29	646.00	661.58	639.51	628.16	621.86	591.82	588.44	579.68	572.31	565.07	546.48
30	655.24	671.04	648.65	637.14	630.75	600.28	596.85	587.96	580.49	573.15	554.30
31	669.10	685.23	662.37	650.62	644.09	612.97	609.47	600.40	592.77	585.27	566.02
32	682.95	699.42	676.08	664.09	657.43	625.66	622.09	612.83	605.04	597.39	577.74
33	691.61	708.29	684.66	672.51	665.76	633.60	629.98	620.60	612.71	604.97	585.06
34	700.85	717.75	693.80	681.49	674.66	642.06	638.40	628.89	620.90	613.05	592.88
35	705.47	722.48	698.37	685.98	679.10	646.29	642.60	633.03	624.99	617.09	596.79
36	710.09	727.20	702.94	690.47	683.55	650.52	646.81	637.18	629.08	621.12	600.69
37	714.70	731.93	707.52	694.97	687.99	654.75	651.02	641.32	633.17	625.16	604.60
38	719.32	736.66	712.09	699.46	692.44	658.98	655.22	645.47	637.26	629.20	608.51
39	728.56	746.12	721.23	708.44	701.33	667.45	663.64	653.75	645.45	637.28	616.32
40	737.80	755.58	730.38	717.42	710.22	675.91	672.05	662.04	653.63	645.36	624.13
41	751.65	769.77	744.09	730.89	723.56	688.60	684.67	674.48	665.90	657.48	635.86
42	764.93	783.37	757.24	743.80	736.34	700.76	696.77	686.39	677.67	669.10	647.09
43	783.40	802.29	775.53	761.77	754.13	717.69	713.59	702.97	694.03	685.26	662.72
44	806.50	825.94	798.39	784.22	776.35	738.84	734.63	723.69	714.49	705.46	682.25
45	833.63	853.73	825.25	810.61	802.47	763.70	759.34	748.04	738.53	729.19	705.20
46	865.96	886.84	857.25	842.04	833.59	793.32	788.79	777.05	767.17	757.47	732.55
47	902.33	924.08	893.25	877.41	868.61	826.64	821.92	809.68	799.39	789.28	763.32
48	943.89	966.65	934.40	917.83	908.62	864.72	859.78	846.98	836.22	825.64	798.48
49	984.88	1,008.63	974.98	957.68	948.08	902.27	897.12	883.76	872.53	861.50	833.16
50	1,031.07	1,055.93	1,020.70	1,002.59	992.53	944.58	939.19	925.20	913.45	901.89	872.23
51	1,076.67	1,102.63	1,065.85	1,046.94	1,036.44	986.36	980.73	966.13	953.85	941.79	910.81
52	1,126.90	1,154.07	1,115.57	1,095.78	1,084.78	1,032.37	1,026.48	1,011.20	998.35	985.72	953.29
53	1,177.70	1,206.10	1,165.86	1,145.18	1,133.69	1,078.91	1,072.76	1,056.78	1,043.35	1,030.16	996.27
54	1,232.55	1,262.26	1,220.15	1,198.51	1,186.48	1,129.16	1,122.71	1,105.99	1,091.94	1,078.13	1,042.67
55	1,287.39	1,318.43	1,274.44	1,251.84	1,239.28	1,179.40	1,172.67	1,155.21	1,140.53	1,126.10	1,089.06
56	1,346.85	1,379.32	1,333.31	1,309.66	1,296.52	1,233.87	1,226.84	1,208.56	1,193.21	1,178.12	1,139.36
57	1,406.89	1,440.81	1,392.75	1,368.04	1,354.31	1,288.88	1,281.52	1,262.44	1,246.40	1,230.64	1,190.15
58	1,470.97	1,506.44	1,456.18	1,430.35	1,416.00	1,347.58	1,339.90	1,319.94	1,303.17	1,286.69	1,244.36
59	1,502.73	1,538.95	1,487.61	1,461.22	1,446.57	1,376.67	1,368.82	1,348.43	1,331.30	1,314.46	1,271.22
60	1,566.81	1,604.58	1,551.05	1,523.53	1,508.25	1,435.38	1,427.19	1,405.93	1,388.07	1,370.51	1,325.43
61	1,622.23	1,661.34	1,605.91	1,577.42	1,561.60	1,486.15	1,477.67	1,455.67	1,437.17	1,418.99	1,372.31
62	1,658.60	1,698.59	1,641.92	1,612.79	1,596.61	1,519.47	1,510.80	1,488.30	1,469.39	1,450.81	1,403.08
63	1,704.21	1,745.29	1,687.07	1,657.14	1,640.51	1,561.25	1,552.34	1,529.23	1,509.79	1,490.70	1,441.66
64+	1,731.93	1,773.66	1,714.50	1,684.08	1,667.19	1,586.64	1,577.58	1,554.09	1,534.35	1,514.94	1,465.11

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, 2026 through December 31, 2026

## 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	524.45	537.28	519.22	510.01	504.89	492.05	489.25	481.99	475.84	469.37	453.38
15	571.07	585.04	565.37	555.35	549.77	535.79	532.74	524.83	518.13	511.09	493.68
16	588.89	603.30	583.01	572.68	566.93	552.51	549.37	541.21	534.31	527.04	509.09
17	606.72	621.56	600.66	590.01	584.09	569.23	566.00	557.59	550.48	542.99	524.50
18	625.91	641.23	619.67	608.68	602.57	587.24	583.90	575.23	567.89	560.17	541.09
19	645.11	660.89	638.67	627.35	621.05	605.25	601.81	592.88	585.31	577.35	557.69
20	664.99	681.26	658.35	646.68	640.19	623.91	620.36	611.15	603.35	595.15	574.87
21	685.55	702.33	678.71	666.68	659.99	643.20	639.54	630.05	622.01	613.55	592.65
22	685.55	702.33	678.71	666.68	659.99	643.20	639.54	630.05	622.01	613.55	592.65
23	685.55	702.33	678.71	666.68	659.99	643.20	639.54	630.05	622.01	613.55	592.65
24	685.55	702.33	678.71	666.68	659.99	643.20	639.54	630.05	622.01	613.55	592.65
25	688.30	705.14	681.43	669.35	662.63	645.77	642.10	632.57	624.50	616.01	595.02
26	702.01	719.18	695.00	682.68	675.82	658.64	654.89	645.17	636.94	628.28	606.88
27	718.46	736.04	711.29	698.68	691.66	674.08	670.24	660.29	651.86	643.00	621.10
28	745.20	763.43	737.76	724.68	717.40	699.16	695.18	684.86	676.12	666.93	644.21
29	767.14	785.91	759.48	746.02	738.52	719.74	715.65	705.03	696.03	686.56	663.18
30	778.10	797.14	770.34	756.69	749.08	730.03	725.88	715.11	705.98	696.38	672.66
31	794.56	814.00	786.63	772.69	764.92	745.47	741.23	730.23	720.91	711.11	686.89
32	811.01	830.86	802.92	788.69	780.76	760.91	756.58	745.35	735.84	725.83	701.11
33	821.29	841.39	813.10	798.69	790.66	770.56	766.17	754.80	745.17	735.03	710.00
34	832.26	852.63	823.96	809.35	801.22	780.85	776.41	764.88	755.12	744.85	719.48
35	837.75	858.25	829.39	814.69	806.50	785.99	781.52	769.92	760.09	749.76	724.22
36	843.23	863.86	834.82	820.02	811.78	791.14	786.64	774.96	765.07	754.67	728.96
37	848.72	869.48	840.25	825.35	817.06	796.28	791.76	780.00	770.05	759.58	733.71
38	854.20	875.10	845.68	830.69	822.34	801.43	796.87	785.04	775.02	764.49	738.45
39	865.17	886.34	856.54	841.35	832.90	811.72	807.11	795.12	784.97	774.30	747.93
40	876.14	897.58	867.40	852.02	843.46	822.01	817.34	805.20	794.93	784.12	757.41
41	892.59	914.43	883.68	868.02	859.30	837.45	832.69	820.32	809.86	798.84	771.64
42	908.36	930.59	899.30	883.35	874.48	852.24	847.40	834.82	824.16	812.96	785.27
43	930.30	953.06	921.01	904.69	895.60	872.83	867.86	854.98	844.07	832.59	804.23
44	957.72	981.15	948.16	931.36	922.00	898.55	893.44	880.18	868.95	857.13	827.94
45	989.94	1,014.16	980.06	962.69	953.02	928.78	923.50	909.79	898.18	885.97	855.79
46	1,028.33	1,053.49	1,018.07	1,000.02	989.98	964.80	959.32	945.07	933.01	920.33	888.98
47	1,071.52	1,097.74	1,060.83	1,042.03	1,031.56	1,005.32	999.61	984.77	972.20	958.98	926.32
48	1,120.88	1,148.31	1,109.70	1,090.03	1,079.08	1,051.64	1,045.66	1,030.13	1,016.98	1,003.16	968.99
49	1,169.56	1,198.17	1,157.89	1,137.36	1,125.93	1,097.30	1,091.06	1,074.86	1,061.15	1,046.72	1,011.07
50	1,224.40	1,254.36	1,212.18	1,190.70	1,178.73	1,148.76	1,142.23	1,125.27	1,110.91	1,095.80	1,058.48
51	1,278.56	1,309.84	1,265.80	1,243.36	1,230.87	1,199.57	1,192.75	1,175.04	1,160.05	1,144.27	1,105.30
52	1,338.20	1,370.95	1,324.85	1,301.36	1,288.29	1,255.53	1,248.39	1,229.86	1,214.16	1,197.65	1,156.86
53	1,398.53	1,432.75	1,384.58	1,360.03	1,346.37	1,312.13	1,304.67	1,285.30	1,268.90	1,251.65	1,209.01
54	1,463.66	1,499.47	1,449.05	1,423.37	1,409.07	1,373.24	1,365.43	1,345.15	1,327.99	1,309.93	1,265.32
55	1,528.79	1,566.19	1,513.53	1,486.70	1,471.77	1,434.34	1,426.18	1,405.01	1,387.08	1,368.22	1,321.62
56	1,599.40	1,638.53	1,583.44	1,555.37	1,539.75	1,500.59	1,492.06	1,469.90	1,451.15	1,431.42	1,382.66
57	1,670.70	1,711.58	1,654.02	1,624.71	1,608.38	1,567.48	1,558.57	1,535.43	1,515.83	1,495.23	1,444.30
58	1,746.79	1,789.53	1,729.36	1,698.71	1,681.64	1,638.88	1,629.56	1,605.37	1,584.88	1,563.33	1,510.08
59	1,784.50	1,828.16	1,766.69	1,735.38	1,717.94	1,674.26	1,664.73	1,640.02	1,619.09	1,597.07	1,542.68
60	1,860.60	1,906.12	1,842.03	1,809.38	1,791.20	1,745.65	1,735.72	1,709.95	1,688.13	1,665.18	1,608.46
61	1,926.41	1,973.54	1,907.18	1,873.38	1,854.56	1,807.40	1,797.12	1,770.44	1,747.84	1,724.08	1,665.36
62	1,969.60	2,017.79	1,949.94	1,915.38	1,896.14	1,847.92	1,837.41	1,810.13	1,787.03	1,762.73	1,702.69
63	2,023.76	2,073.27	2,003.56	1,968.05	1,948.28	1,898.73	1,887.94	1,859.91	1,836.17	1,811.20	1,749.51
64+	2,056.65	2,106.99	2,036.13	2,000.04	1,979.97	1,929.60	1,918.62	1,890.15	1,866.03	1,840.65	1,777.95

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, 2026 through December 31, 2026

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	435.70	446.20	431.31	423.66	419.41	387.44	381.19	375.83	369.58	366.38	346.34
15	474.42	485.86	469.65	461.32	456.69	421.88	415.07	409.24	402.44	398.95	377.12
16	489.23	501.03	484.31	475.72	470.95	435.05	428.03	422.01	415.00	411.40	388.89
17	504.04	516.19	498.97	490.12	485.20	448.22	440.98	434.79	427.56	423.85	400.66
18	519.99	532.52	514.76	505.63	500.55	462.40	454.94	448.54	441.08	437.26	413.34
19	535.93	548.85	530.54	521.13	515.90	476.58	468.89	462.30	454.61	450.67	426.02
20	552.45	565.77	546.90	537.19	531.80	491.27	483.34	476.54	468.62	464.56	439.14
21	569.54	583.27	563.81	553.81	548.25	506.46	498.29	491.28	483.12	478.93	452.73
22	569.54	583.27	563.81	553.81	548.25	506.46	498.29	491.28	483.12	478.93	452.73
23	569.54	583.27	563.81	553.81	548.25	506.46	498.29	491.28	483.12	478.93	452.73
24	569.54	583.27	563.81	553.81	548.25	506.46	498.29	491.28	483.12	478.93	452.73
25	571.81	585.60	566.06	556.02	550.44	508.49	500.28	493.25	485.05	480.84	454.54
26	583.21	597.27	577.34	567.10	561.41	518.62	510.25	503.07	494.71	490.42	463.59
27	596.87	611.26	590.87	580.39	574.57	530.77	522.20	514.86	506.31	501.91	474.46
28	619.09	634.01	612.86	601.99	595.95	550.52	541.64	534.02	525.15	520.59	492.11
29	637.31	652.68	630.90	619.71	613.49	566.73	557.58	549.75	540.61	535.92	506.60
30	646.42	662.01	639.92	628.57	622.27	574.83	565.55	557.61	548.34	543.58	513.84
31	660.09	676.01	653.46	641.86	635.42	586.99	577.51	569.40	559.93	555.08	524.71
32	673.76	690.01	666.99	655.15	648.58	599.15	589.47	581.19	571.53	566.57	535.58
33	682.30	698.75	675.44	663.46	656.81	606.74	596.95	588.56	578.77	573.75	542.37
34	691.42	708.09	684.46	672.32	665.58	614.85	604.92	596.42	586.50	581.42	549.61
35	695.97	712.75	688.97	676.75	669.96	618.90	608.91	600.35	590.37	585.25	553.23
36	700.53	717.42	693.49	681.18	674.35	622.95	612.89	604.28	594.23	589.08	556.85
37	705.09	722.09	698.00	685.61	678.74	627.00	616.88	608.21	598.10	592.91	560.48
38	709.64	726.75	702.51	690.04	683.12	631.05	620.86	612.14	601.96	596.74	564.10
39	718.76	736.08	711.53	698.90	691.89	639.16	628.84	620.00	609.69	604.40	571.34
40	727.87	745.42	720.55	707.77	700.67	647.26	636.81	627.86	617.42	612.07	578.58
41	741.54	759.41	734.08	721.06	713.82	659.41	648.77	639.65	629.02	623.56	589.45
42	754.64	772.83	747.05	733.79	726.43	671.06	660.23	650.95	640.13	634.58	599.86
43	772.86	791.49	765.09	751.52	743.98	687.27	676.17	666.67	655.59	649.90	614.35
44	795.64	814.82	787.64	773.67	765.91	707.53	696.11	686.32	674.91	669.06	632.46
45	822.41	842.24	814.14	799.70	791.68	731.33	719.53	709.41	697.62	691.57	653.74
46	854.30	874.90	845.71	830.71	822.38	759.69	747.43	736.92	724.67	718.39	679.09
47	890.19	911.65	881.23	865.60	856.92	791.60	778.82	767.88	755.11	748.56	707.61
48	931.19	953.64	921.83	905.47	896.39	828.07	814.70	803.25	789.89	783.04	740.21
49	971.63	995.05	961.86	944.79	935.32	864.02	850.08	838.13	824.20	817.05	772.35
50	1,017.19	1,041.72	1,006.96	989.10	979.18	904.54	889.94	877.43	862.84	855.36	808.57
51	1,062.19	1,087.79	1,051.50	1,032.85	1,022.49	944.55	929.30	916.24	901.01	893.20	844.33
52	1,111.74	1,138.54	1,100.56	1,081.03	1,070.19	988.61	972.65	958.98	943.04	934.86	883.72
53	1,161.85	1,189.87	1,150.17	1,129.77	1,118.43	1,033.18	1,016.50	1,002.22	985.56	977.01	923.56
54	1,215.96	1,245.28	1,203.73	1,182.38	1,170.52	1,081.30	1,063.84	1,048.89	1,031.45	1,022.51	966.57
55	1,270.07	1,300.69	1,257.29	1,234.99	1,222.60	1,129.41	1,111.18	1,095.56	1,077.35	1,068.00	1,009.58
56	1,328.73	1,360.76	1,315.37	1,292.03	1,279.07	1,181.58	1,162.50	1,146.16	1,127.11	1,117.33	1,056.21
57	1,387.96	1,421.42	1,374.00	1,349.63	1,336.09	1,234.25	1,214.32	1,197.26	1,177.35	1,167.14	1,103.29
58	1,451.18	1,486.17	1,436.59	1,411.10	1,396.95	1,290.47	1,269.63	1,251.79	1,230.98	1,220.30	1,153.55
59	1,482.50	1,518.25	1,467.60	1,441.56	1,427.10	1,318.32	1,297.04	1,278.81	1,257.55	1,246.64	1,178.45
60	1,545.72	1,582.99	1,530.18	1,503.03	1,487.96	1,374.54	1,352.35	1,333.34	1,311.18	1,299.80	1,228.70
61	1,600.40	1,638.98	1,584.30	1,556.20	1,540.59	1,423.16	1,400.18	1,380.51	1,357.56	1,345.78	1,272.16
62	1,636.28	1,675.73	1,619.82	1,591.09	1,575.13	1,455.07	1,431.58	1,411.46	1,387.99	1,375.95	1,300.68
63	1,681.27	1,721.81	1,664.37	1,634.84	1,618.44	1,495.08	1,470.94	1,450.27	1,426.16	1,413.79	1,336.45
64+	1,708.62	1,749.81	1,691.43	1,661.43	1,644.75	1,519.38	1,494.87	1,473.84	1,449.36	1,436.79	1,358.19

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, 2026 through December 31, 2026

## Region

# 14

Kern 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	389.20	398.59	385.29	378.45	374.66	356.56	354.52	349.24	344.80	340.44	329.24
15	423.80	434.02	419.54	412.09	407.96	388.25	386.03	380.29	375.45	370.71	358.51
16	437.03	447.56	432.63	424.96	420.69	400.37	398.08	392.16	387.17	382.28	369.70
17	450.25	461.11	445.73	437.82	433.43	412.49	410.13	404.02	398.89	393.85	380.89
18	464.50	475.70	459.83	451.67	447.14	425.54	423.11	416.81	411.51	406.31	392.94
19	478.75	490.29	473.93	465.52	460.85	438.59	436.08	429.59	424.13	418.77	404.99
20	493.50	505.40	488.54	479.87	475.06	452.10	449.52	442.83	437.20	431.67	417.47
21	508.76	521.03	503.65	494.71	489.75	466.09	463.43	456.53	450.72	445.02	430.38
22	508.76	521.03	503.65	494.71	489.75	466.09	463.43	456.53	450.72	445.02	430.38
23	508.76	521.03	503.65	494.71	489.75	466.09	463.43	456.53	450.72	445.02	430.38
24	508.76	521.03	503.65	494.71	489.75	466.09	463.43	456.53	450.72	445.02	430.38
25	510.80	523.11	505.66	496.69	491.71	467.95	465.28	458.35	452.53	446.80	432.11
26	520.97	533.53	515.73	506.58	501.50	477.27	474.55	467.48	461.54	455.70	440.71
27	533.18	546.04	527.82	518.46	513.26	488.46	485.67	478.44	472.36	466.39	451.04
28	553.02	566.36	547.46	537.75	532.36	506.64	503.74	496.24	489.94	483.74	467.83
29	569.31	583.03	563.58	553.58	548.03	521.55	518.57	510.85	504.36	497.98	481.60
30	577.45	591.37	571.64	561.50	555.86	529.01	525.99	518.16	511.57	505.10	488.49
31	589.66	603.87	583.73	573.37	567.62	540.19	537.11	529.11	522.39	515.78	498.82
32	601.87	616.38	595.81	585.24	579.37	551.38	548.23	540.07	533.21	526.46	509.15
33	609.50	624.19	603.37	592.66	586.72	558.37	555.19	546.92	539.97	533.14	515.60
34	617.64	632.53	611.43	600.58	594.56	565.83	562.60	554.22	547.18	540.26	522.49
35	621.71	636.70	615.46	604.54	598.47	569.56	566.31	557.87	550.78	543.82	525.93
36	625.78	640.86	619.49	608.50	602.39	573.29	570.01	561.53	554.39	547.38	529.37
37	629.85	645.03	623.51	612.45	606.31	577.01	573.72	565.18	558.00	550.94	532.82
38	633.92	649.20	627.54	616.41	610.23	580.74	577.43	568.83	561.60	554.50	536.26
39	642.06	657.54	635.60	624.33	618.06	588.20	584.84	576.13	568.81	561.62	543.15
40	650.20	665.87	643.66	632.24	625.90	595.66	592.26	583.44	576.03	568.74	550.03
41	662.41	678.38	655.75	644.11	637.65	606.84	603.38	594.40	586.84	579.42	560.36
42	674.11	690.36	667.33	655.49	648.92	617.56	614.04	604.90	597.21	589.66	570.26
43	690.39	707.04	683.45	671.32	664.59	632.48	628.87	619.50	611.63	603.90	584.03
44	710.74	727.88	703.59	691.11	684.18	651.12	647.41	637.77	629.66	621.70	601.25
45	734.65	752.36	727.27	714.36	707.20	673.03	669.19	659.22	650.85	642.61	621.48
46	763.14	781.54	755.47	742.07	734.62	699.13	695.14	684.79	676.09	667.54	645.58
47	795.20	814.37	787.20	773.23	765.48	728.49	724.34	713.55	704.48	695.57	672.69
48	831.83	851.88	823.46	808.85	800.74	762.05	757.70	746.42	736.93	727.61	703.68
49	867.95	888.87	859.22	843.98	835.51	795.14	790.61	778.83	768.94	759.21	734.24
50	908.65	930.56	899.51	883.55	874.69	832.43	827.68	815.35	804.99	794.81	768.67
51	948.84	971.72	939.30	922.64	913.38	869.25	864.29	851.42	840.60	829.97	802.67
52	993.10	1,017.05	983.12	965.68	955.99	909.80	904.61	891.14	879.81	868.69	840.11
53	1,037.88	1,062.90	1,027.44	1,009.21	999.09	950.81	945.39	931.31	919.48	907.85	877.98
54	1,086.21	1,112.40	1,075.29	1,056.21	1,045.61	995.09	989.42	974.68	962.30	950.13	918.87
55	1,134.54	1,161.89	1,123.13	1,103.21	1,092.14	1,039.37	1,033.44	1,018.05	1,005.11	992.40	959.76
56	1,186.94	1,215.56	1,175.01	1,154.16	1,142.58	1,087.38	1,081.17	1,065.07	1,051.54	1,038.24	1,004.09
57	1,239.85	1,269.75	1,227.39	1,205.61	1,193.52	1,135.85	1,129.37	1,112.55	1,098.41	1,084.52	1,048.85
58	1,296.33	1,327.58	1,283.29	1,260.52	1,247.88	1,187.59	1,180.81	1,163.23	1,148.44	1,133.92	1,096.62
59	1,324.31	1,356.24	1,310.99	1,287.73	1,274.82	1,213.22	1,206.30	1,188.34	1,173.23	1,158.40	1,120.29
60	1,380.78	1,414.07	1,366.90	1,342.65	1,329.18	1,264.96	1,257.74	1,239.01	1,223.26	1,207.80	1,168.06
61	1,429.62	1,464.09	1,415.25	1,390.14	1,376.19	1,309.70	1,302.23	1,282.84	1,266.53	1,250.52	1,209.38
62	1,461.67	1,496.91	1,446.98	1,421.31	1,407.05	1,339.06	1,331.43	1,311.60	1,294.93	1,278.55	1,236.50
63	1,501.87	1,538.08	1,486.76	1,460.39	1,445.74	1,375.89	1,368.04	1,347.66	1,330.54	1,313.71	1,270.50
64+	1,526.28	1,563.09	1,510.95	1,484.13	1,469.25	1,398.27	1,390.29	1,369.59	1,352.16	1,335.06	1,291.14

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, 2026 through December 31, 2026

## 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	371.42	380.51	367.71	361.19	357.57	348.47	346.49	341.35	336.99	332.41	321.09
15	404.43	414.33	400.40	393.30	389.35	379.45	377.29	371.69	366.95	361.96	349.63
16	417.06	427.26	412.90	405.58	401.50	391.29	389.07	383.29	378.40	373.25	360.54
17	429.68	440.19	425.39	417.85	413.65	403.14	400.84	394.89	389.85	384.55	371.45
18	443.27	454.12	438.85	431.07	426.74	415.89	413.52	407.39	402.19	396.72	383.21
19	456.87	468.05	452.31	444.29	439.83	428.64	426.21	419.88	414.52	408.88	394.96
20	470.95	482.47	466.25	457.98	453.38	441.85	439.34	432.82	427.30	421.49	407.13
21	485.51	497.39	480.67	472.15	467.41	455.52	452.93	446.21	440.51	434.52	419.72
22	485.51	497.39	480.67	472.15	467.41	455.52	452.93	446.21	440.51	434.52	419.72
23	485.51	497.39	480.67	472.15	467.41	455.52	452.93	446.21	440.51	434.52	419.72
24	485.51	497.39	480.67	472.15	467.41	455.52	452.93	446.21	440.51	434.52	419.72
25	487.46	499.38	482.59	474.04	469.28	457.34	454.74	447.99	442.27	436.26	421.40
26	497.17	509.33	492.21	483.48	478.62	466.45	463.80	456.91	451.08	444.95	429.79
27	508.82	521.27	503.74	494.81	489.84	477.39	474.67	467.62	461.66	455.38	439.87
28	527.75	540.67	522.49	513.23	508.07	495.15	492.33	485.02	478.84	472.32	456.24
29	543.29	556.58	537.87	528.34	523.03	509.73	506.83	499.30	492.93	486.23	469.67
30	551.06	564.54	545.56	535.89	530.51	517.02	514.08	506.44	499.98	493.18	476.38
31	562.71	576.48	557.10	547.22	541.72	527.95	524.95	517.15	510.55	503.61	486.46
32	574.36	588.42	568.63	558.55	552.94	538.88	535.82	527.86	521.12	514.04	496.53
33	581.65	595.88	575.84	565.63	559.95	545.71	542.61	534.55	527.73	520.56	502.83
34	589.41	603.84	583.53	573.19	567.43	553.00	549.86	541.69	534.78	527.51	509.54
35	593.30	607.82	587.38	576.97	571.17	556.65	553.48	545.26	538.30	530.99	512.90
36	597.18	611.79	591.22	580.74	574.91	560.29	557.10	548.83	541.83	534.46	516.26
37	601.07	615.77	595.07	584.52	578.65	563.93	560.73	552.40	545.35	537.94	519.61
38	604.95	619.75	598.91	588.30	582.39	567.58	564.35	555.97	548.88	541.41	522.97
39	612.72	627.71	606.60	595.85	589.87	574.87	571.60	563.11	555.92	548.37	529.69
40	620.49	635.67	614.30	603.41	597.34	582.15	578.84	570.25	562.97	555.32	536.40
41	632.14	647.61	625.83	614.74	608.56	593.09	589.71	580.96	573.54	565.75	546.48
42	643.31	659.05	636.89	625.60	619.31	603.56	600.13	591.22	583.68	575.74	556.13
43	658.84	674.96	652.27	640.71	634.27	618.14	614.63	605.50	597.77	589.65	569.56
44	678.26	694.86	671.50	659.59	652.97	636.36	632.74	623.35	615.39	607.03	586.35
45	701.08	718.24	694.09	681.78	674.93	657.77	654.03	644.32	636.10	627.45	606.08
46	728.27	746.09	721.00	708.22	701.11	683.28	679.39	669.31	660.77	651.78	629.58
47	758.86	777.43	751.29	737.97	730.56	711.98	707.93	697.42	688.52	679.16	656.02
48	793.82	813.24	785.89	771.96	764.21	744.78	740.54	729.55	720.23	710.44	686.24
49	828.29	848.55	820.02	805.49	797.39	777.12	772.70	761.23	751.51	741.29	716.04
50	867.13	888.35	858.48	843.26	834.79	813.56	808.93	796.92	786.75	776.06	749.62
51	905.48	927.64	896.45	880.56	871.71	849.54	844.71	832.17	821.55	810.38	782.78
52	947.72	970.91	938.27	921.64	912.38	889.18	884.12	870.99	859.88	848.19	819.30
53	990.45	1,014.68	980.57	963.18	953.51	929.26	923.98	910.26	898.64	886.42	856.23
54	1,036.57	1,061.94	1,026.23	1,008.04	997.91	972.54	967.00	952.65	940.49	927.70	896.10
55	1,082.70	1,109.19	1,071.89	1,052.89	1,042.32	1,015.81	1,010.03	995.04	982.34	968.98	935.98
56	1,132.71	1,160.42	1,121.40	1,101.52	1,090.46	1,062.73	1,056.69	1,041.00	1,027.71	1,013.74	979.21
57	1,183.20	1,212.15	1,171.39	1,150.63	1,139.07	1,110.10	1,103.79	1,087.40	1,073.52	1,058.93	1,022.86
58	1,237.09	1,267.36	1,224.75	1,203.04	1,190.95	1,160.67	1,154.06	1,136.93	1,122.42	1,107.16	1,069.45
59	1,263.79	1,294.72	1,251.18	1,229.00	1,216.66	1,185.72	1,178.98	1,161.47	1,146.65	1,131.06	1,092.53
60	1,317.69	1,349.93	1,304.54	1,281.41	1,268.54	1,236.28	1,229.25	1,211.00	1,195.55	1,179.29	1,139.12
61	1,364.30	1,397.68	1,350.68	1,326.74	1,313.41	1,280.01	1,272.73	1,253.84	1,237.83	1,221.01	1,179.42
62	1,394.88	1,429.01	1,380.96	1,356.48	1,342.86	1,308.71	1,301.27	1,281.95	1,265.59	1,248.38	1,205.86
63	1,433.24	1,468.31	1,418.94	1,393.78	1,379.78	1,344.70	1,337.05	1,317.20	1,300.39	1,282.71	1,239.02
64+	1,456.53	1,492.17	1,442.01	1,416.45	1,402.23	1,366.56	1,358.79	1,338.63	1,321.53	1,303.56	1,259.16

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, 2026 through December 31, 2026

## Region 15

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

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	391.49	400.92	387.55	380.67	376.85	348.13	342.51	337.70	332.08	329.20	311.19
15	426.28	436.56	422.00	414.51	410.35	379.07	372.95	367.71	361.60	358.46	338.85
16	439.59	450.19	435.17	427.45	423.16	390.91	384.60	379.19	372.89	369.65	349.43
17	452.89	463.81	448.34	440.39	435.97	402.74	396.24	390.67	384.17	380.84	360.01
18	467.22	478.49	462.53	454.32	449.76	415.48	408.77	403.03	396.33	392.89	371.40
19	481.55	493.16	476.71	468.25	463.56	428.22	421.31	415.39	408.48	404.94	382.79
20	496.39	508.36	491.40	482.68	477.84	441.42	434.29	428.19	421.07	417.42	394.58
21	511.75	524.08	506.60	497.61	492.62	455.07	447.72	441.43	434.09	430.33	406.79
22	511.75	524.08	506.60	497.61	492.62	455.07	447.72	441.43	434.09	430.33	406.79
23	511.75	524.08	506.60	497.61	492.62	455.07	447.72	441.43	434.09	430.33	406.79
24	511.75	524.08	506.60	497.61	492.62	455.07	447.72	441.43	434.09	430.33	406.79
25	513.79	526.18	508.63	499.60	494.59	456.89	449.52	443.20	435.83	432.05	408.42
26	524.03	536.66	518.76	509.55	504.44	465.99	458.47	452.03	444.51	440.66	416.55
27	536.31	549.24	530.92	521.50	516.27	476.91	469.22	462.62	454.93	450.98	426.31
28	556.27	569.68	550.67	540.90	535.48	494.66	486.68	479.84	471.86	467.77	442.18
29	572.64	586.45	566.88	556.83	551.24	509.22	501.00	493.96	485.75	481.54	455.20
30	580.83	594.83	574.99	564.79	559.12	516.51	508.17	501.03	492.70	488.42	461.70
31	593.11	607.41	587.15	576.73	570.95	527.43	518.91	511.62	503.11	498.75	471.47
32	605.39	619.99	599.31	588.67	582.77	538.35	529.66	522.21	513.53	509.08	481.23
33	613.07	627.85	606.91	596.14	590.16	545.18	536.37	528.84	520.04	515.53	487.33
34	621.26	636.24	615.01	604.10	598.04	552.46	543.54	535.90	526.99	522.42	493.84
35	625.35	640.43	619.06	608.08	601.98	556.10	547.12	539.43	530.46	525.86	497.09
36	629.45	644.62	623.12	612.06	605.92	559.74	550.70	542.96	533.94	529.30	500.35
37	633.54	648.81	627.17	616.04	609.86	563.38	554.28	546.49	537.41	532.75	503.60
38	637.63	653.01	631.22	620.02	613.80	567.02	557.86	550.02	540.88	536.19	506.86
39	645.82	661.39	639.33	627.99	621.69	574.30	565.03	557.09	547.83	543.08	513.37
40	654.01	669.78	647.43	635.95	629.57	581.58	572.19	564.15	554.77	549.96	519.87
41	666.29	682.36	659.59	647.89	641.39	592.50	582.94	574.74	565.19	560.29	529.64
42	678.06	694.41	671.24	659.34	652.72	602.97	593.24	584.90	575.17	570.19	538.99
43	694.44	711.18	687.46	675.26	668.49	617.53	607.56	599.02	589.07	583.96	552.01
44	714.91	732.14	707.72	695.16	688.19	635.73	625.47	616.68	606.43	601.17	568.28
45	738.96	756.78	731.53	718.55	711.34	657.12	646.51	637.43	626.83	621.39	587.40
46	767.62	786.12	759.90	746.42	738.93	682.61	671.59	662.15	651.14	645.49	610.18
47	799.86	819.14	791.81	777.77	769.97	711.28	699.79	689.96	678.49	672.60	635.81
48	836.70	856.88	828.29	813.60	805.43	744.04	732.03	721.74	709.74	703.59	665.10
49	873.04	894.09	864.26	848.93	840.41	776.35	763.82	753.08	740.56	734.14	693.98
50	913.98	936.01	904.79	888.73	879.82	812.76	799.64	788.40	775.29	768.57	726.52
51	954.41	977.41	944.81	928.05	918.74	848.71	835.01	823.27	809.58	802.56	758.66
52	998.93	1,023.01	988.88	971.34	961.59	888.30	873.96	861.68	847.35	840.00	794.05
53	1,043.96	1,069.13	1,033.46	1,015.13	1,004.95	928.35	913.36	900.52	885.55	877.87	829.85
54	1,092.58	1,118.92	1,081.59	1,062.40	1,051.74	971.58	955.89	942.46	926.79	918.75	868.49
55	1,141.19	1,168.71	1,129.72	1,109.67	1,098.54	1,014.81	998.43	984.39	968.03	959.63	907.14
56	1,193.90	1,222.69	1,181.90	1,160.93	1,149.28	1,061.68	1,044.54	1,029.86	1,012.74	1,003.96	949.04
57	1,247.12	1,277.19	1,234.58	1,212.68	1,200.52	1,109.01	1,091.11	1,075.77	1,057.89	1,048.71	991.34
58	1,303.93	1,335.36	1,290.81	1,267.91	1,255.20	1,159.52	1,140.80	1,124.77	1,106.07	1,096.48	1,036.50
59	1,332.07	1,364.19	1,318.68	1,295.28	1,282.29	1,184.55	1,165.43	1,149.05	1,129.95	1,120.15	1,058.87
60	1,388.88	1,422.36	1,374.91	1,350.52	1,336.97	1,235.06	1,215.12	1,198.05	1,178.13	1,167.91	1,104.02
61	1,438.00	1,472.67	1,423.54	1,398.29	1,384.26	1,278.75	1,258.11	1,240.42	1,219.80	1,209.22	1,143.07
62	1,470.24	1,505.69	1,455.46	1,429.64	1,415.30	1,307.42	1,286.31	1,268.23	1,247.15	1,236.34	1,168.70
63	1,510.67	1,547.09	1,495.48	1,468.95	1,454.21	1,343.37	1,321.68	1,303.11	1,281.44	1,270.33	1,200.84
64+	1,535.25	1,572.24	1,519.80	1,492.83	1,477.86	1,365.21	1,343.16	1,324.29	1,302.27	1,290.99	1,220.37

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, 2026 through December 31, 2026

## Region 15

Los Angeles County. ZIP codes starting with 906–912, 915, 917–918, and 935 (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	349.71	358.14	346.19	340.05	336.64	320.38	318.55	313.80	309.82	305.90	295.84
15	380.80	389.98	376.97	370.28	366.56	348.85	346.86	341.70	337.36	333.09	322.13
16	392.68	402.15	388.73	381.84	378.01	359.74	357.69	352.36	347.89	343.49	332.19
17	404.57	414.32	400.50	393.39	389.45	370.63	368.52	363.03	358.41	353.88	342.24
18	417.37	427.43	413.17	405.84	401.77	382.36	380.18	374.51	369.75	365.08	353.07
19	430.17	440.54	425.84	418.29	414.09	394.08	391.83	386.00	381.09	376.28	363.90
20	443.42	454.11	438.96	431.18	426.85	406.23	403.91	397.90	392.84	387.87	375.11
21	457.14	468.16	452.54	444.51	440.05	418.79	416.40	410.20	404.99	399.87	386.71
22	457.14	468.16	452.54	444.51	440.05	418.79	416.40	410.20	404.99	399.87	386.71
23	457.14	468.16	452.54	444.51	440.05	418.79	416.40	410.20	404.99	399.87	386.71
24	457.14	468.16	452.54	444.51	440.05	418.79	416.40	410.20	404.99	399.87	386.71
25	458.97	470.03	454.35	446.29	441.81	420.47	418.07	411.84	406.61	401.47	388.26
26	468.11	479.40	463.40	455.18	450.62	428.84	426.40	420.05	414.71	409.46	395.99
27	479.08	490.63	474.26	465.85	461.18	438.89	436.39	429.89	424.43	419.06	405.28
28	496.91	508.89	491.91	483.19	478.34	455.23	452.63	445.89	440.22	434.66	420.36
29	511.54	523.87	506.39	497.41	492.42	468.63	465.95	459.02	453.18	447.45	432.73
30	518.85	531.36	513.63	504.52	499.46	475.33	472.62	465.58	459.66	453.85	438.92
31	529.82	542.60	524.50	515.19	510.02	485.38	482.61	475.42	469.38	463.45	448.20
32	540.79	553.83	535.36	525.86	520.58	495.43	492.60	485.27	479.10	473.04	457.48
33	547.65	560.85	542.14	532.53	527.18	501.71	498.85	491.42	485.18	479.04	463.28
34	554.97	568.35	549.38	539.64	534.23	508.41	505.51	497.98	491.66	485.44	469.47
35	558.62	572.09	553.01	543.19	537.75	511.76	508.84	501.27	494.90	488.64	472.56
36	562.28	575.84	556.63	546.75	541.27	515.11	512.18	504.55	498.14	491.84	475.66
37	565.94	579.58	560.25	550.31	544.79	518.46	515.51	507.83	501.38	495.04	478.75
38	569.59	583.33	563.87	553.86	548.31	521.81	518.84	511.11	504.62	498.23	481.84
39	576.91	590.82	571.11	560.98	555.35	528.52	525.50	517.67	511.10	504.63	488.03
40	584.22	598.31	578.35	568.09	562.39	535.22	532.16	524.24	517.58	511.03	494.22
41	595.19	609.54	589.21	578.76	572.95	545.27	542.16	534.08	527.30	520.63	503.50
42	605.71	620.31	599.62	588.98	583.07	554.90	551.73	543.52	536.61	529.82	512.40
43	620.34	635.29	614.10	603.20	597.15	568.30	565.06	556.64	549.57	542.62	524.77
44	638.62	654.02	632.20	620.98	614.76	585.05	581.71	573.05	565.77	558.61	540.24
45	660.11	676.02	653.47	641.88	635.44	604.74	601.29	592.33	584.80	577.41	558.41
46	685.71	702.24	678.81	666.77	660.08	628.19	624.60	615.30	607.48	599.80	580.07
47	714.51	731.73	707.32	694.77	687.80	654.57	650.84	641.14	633.00	624.99	604.43
48	747.42	765.44	739.90	726.78	719.49	684.72	680.82	670.68	662.16	653.78	632.28
49	779.88	798.68	772.04	758.34	750.73	714.46	710.38	699.80	690.91	682.17	659.73
50	816.45	836.13	808.24	793.90	785.94	747.96	743.69	732.62	723.31	714.16	690.67
51	852.56	873.12	843.99	829.02	820.70	781.05	776.59	765.03	755.30	745.75	721.22
52	892.33	913.85	883.36	867.69	858.98	817.48	812.82	800.71	790.54	780.54	754.86
53	932.56	955.04	923.18	906.81	897.71	854.34	849.46	836.81	826.18	815.73	788.90
54	975.99	999.52	966.18	949.03	939.51	894.12	889.02	875.78	864.65	853.72	825.63
55	1,019.42	1,044.00	1,009.17	991.26	981.32	933.91	928.58	914.75	903.12	891.70	862.37
56	1,066.50	1,092.22	1,055.78	1,037.05	1,026.65	977.04	971.47	957.00	944.84	932.89	902.20
57	1,114.05	1,140.90	1,102.84	1,083.28	1,072.41	1,020.60	1,014.77	999.66	986.96	974.48	942.42
58	1,164.79	1,192.87	1,153.07	1,132.62	1,121.26	1,067.08	1,060.99	1,045.19	1,031.91	1,018.86	985.35
59	1,189.93	1,218.62	1,177.96	1,157.07	1,145.46	1,090.11	1,083.90	1,067.75	1,054.19	1,040.85	1,006.61
60	1,240.67	1,270.58	1,228.20	1,206.41	1,194.31	1,136.60	1,130.12	1,113.29	1,099.14	1,085.24	1,049.54
61	1,284.56	1,315.53	1,271.64	1,249.08	1,236.55	1,176.80	1,170.09	1,152.67	1,138.02	1,123.63	1,086.66
62	1,313.36	1,345.02	1,300.15	1,277.09	1,264.27	1,203.19	1,196.32	1,178.51	1,163.53	1,148.82	1,111.03
63	1,349.47	1,382.01	1,335.90	1,312.20	1,299.04	1,236.27	1,229.22	1,210.91	1,195.53	1,180.41	1,141.58
64+	1,371.42	1,404.48	1,357.62	1,333.53	1,320.15	1,256.37	1,249.20	1,230.60	1,214.97	1,199.61	1,160.13

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, 2026 through December 31, 2026

## 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	328.00	336.03	324.73	318.97	315.77	307.74	305.99	301.45	297.60	293.55	284.11
15	357.16	365.90	353.60	347.33	343.84	335.09	333.19	328.24	324.05	319.65	309.37
16	368.31	377.32	364.63	358.17	354.57	345.55	343.59	338.49	334.17	329.62	319.02
17	379.46	388.74	375.67	369.01	365.30	356.01	353.99	348.73	344.28	339.60	328.68
18	391.46	401.04	387.55	380.68	376.86	367.28	365.19	359.77	355.18	350.35	339.08
19	403.47	413.34	399.44	392.36	388.42	378.54	376.39	370.80	366.07	361.09	349.48
20	415.90	426.08	411.75	404.45	400.39	390.21	387.99	382.23	377.35	372.22	360.25
21	428.76	439.25	424.48	416.96	412.77	402.27	399.99	394.05	389.02	383.73	371.39
22	428.76	439.25	424.48	416.96	412.77	402.27	399.99	394.05	389.02	383.73	371.39
23	428.76	439.25	424.48	416.96	412.77	402.27	399.99	394.05	389.02	383.73	371.39
24	428.76	439.25	424.48	416.96	412.77	402.27	399.99	394.05	389.02	383.73	371.39
25	430.48	441.01	426.18	418.63	414.42	403.88	401.59	395.62	390.58	385.27	372.87
26	439.05	449.80	434.67	426.97	422.68	411.93	409.59	403.51	398.36	392.94	380.30
27	449.34	460.34	444.86	436.97	432.58	421.58	419.19	412.96	407.69	402.15	389.22
28	466.07	477.47	461.41	453.24	448.68	437.27	434.79	428.33	422.86	417.12	403.70
29	479.79	491.53	475.00	466.58	461.89	450.15	447.59	440.94	435.31	429.39	415.58
30	486.65	498.55	481.79	473.25	468.50	456.58	453.99	447.25	441.54	435.53	421.53
31	496.94	509.10	491.98	483.26	478.40	466.24	463.59	456.70	450.87	444.74	430.44
32	507.23	519.64	502.17	493.26	488.31	475.89	473.18	466.16	460.21	453.95	439.35
33	513.66	526.23	508.53	499.52	494.50	481.93	479.18	472.07	466.05	459.71	444.92
34	520.52	533.25	515.32	506.19	501.10	488.36	485.58	478.38	472.27	465.85	450.87
35	523.95	536.77	518.72	509.53	504.41	491.58	488.78	481.53	475.38	468.92	453.84
36	527.38	540.28	522.12	512.86	507.71	494.80	491.98	484.68	478.49	471.99	456.81
37	530.81	543.80	525.51	516.20	511.01	498.02	495.18	487.83	481.61	475.06	459.78
38	534.24	547.31	528.91	519.53	514.31	501.23	498.38	490.98	484.72	478.13	462.75
39	541.10	554.34	535.70	526.20	520.92	507.67	504.78	497.29	490.94	484.27	468.69
40	547.96	561.37	542.49	532.88	527.52	514.11	511.18	503.59	497.17	490.41	474.63
41	558.25	571.91	552.68	542.88	537.43	523.76	520.78	513.05	506.50	499.62	483.55
42	568.11	582.01	562.44	552.47	546.92	533.01	529.98	522.11	515.45	508.44	492.09
43	581.83	596.07	576.03	565.82	560.13	545.89	542.78	534.72	527.90	520.72	503.97
44	598.98	613.64	593.00	582.49	576.64	561.98	558.78	550.49	543.46	536.07	518.83
45	619.13	634.28	612.96	602.09	596.04	580.88	577.58	569.01	561.74	554.11	536.29
46	643.14	658.88	636.73	625.44	619.16	603.41	599.98	591.07	583.53	575.60	557.08
47	670.16	686.55	663.47	651.71	645.16	628.76	625.18	615.90	608.04	599.77	580.48
48	701.03	718.18	694.03	681.73	674.88	657.72	653.98	644.27	636.05	627.40	607.22
49	731.47	749.37	724.17	711.33	704.19	686.28	682.38	672.25	663.67	654.64	633.59
50	765.77	784.51	758.13	744.69	737.21	718.46	714.38	703.77	694.79	685.34	663.30
51	799.64	819.21	791.66	777.63	769.82	750.24	745.98	734.90	725.52	715.66	692.64
52	836.95	857.42	828.59	813.91	805.73	785.24	780.78	769.18	759.37	749.04	724.95
53	874.68	896.08	865.95	850.60	842.05	820.64	815.97	803.86	793.60	782.81	757.63
54	915.41	937.81	906.27	890.21	881.27	858.86	853.97	841.29	830.56	819.26	792.91
55	956.14	979.54	946.60	929.82	920.48	897.07	891.97	878.73	867.51	855.72	828.20
56	1,000.30	1,024.78	990.32	972.77	963.00	938.51	933.17	919.32	907.58	895.24	866.45
57	1,044.90	1,070.46	1,034.47	1,016.13	1,005.92	980.34	974.77	960.30	948.04	935.15	905.07
58	1,092.49	1,119.22	1,081.59	1,062.41	1,051.74	1,025.00	1,019.17	1,004.04	991.22	977.75	946.30
59	1,116.07	1,143.38	1,104.93	1,085.35	1,074.44	1,047.12	1,041.17	1,025.71	1,012.62	998.85	966.72
60	1,163.66	1,192.14	1,152.05	1,131.63	1,120.26	1,091.77	1,085.57	1,069.45	1,055.80	1,041.45	1,007.95
61	1,204.82	1,234.30	1,192.80	1,171.66	1,159.89	1,130.39	1,123.96	1,107.28	1,093.15	1,078.28	1,043.60
62	1,231.84	1,261.98	1,219.54	1,197.93	1,185.89	1,155.74	1,149.16	1,132.10	1,117.65	1,102.46	1,067.00
63	1,265.71	1,296.68	1,253.08	1,230.87	1,218.50	1,187.52	1,180.76	1,163.23	1,148.39	1,132.77	1,096.34
64+	1,286.28	1,317.75	1,273.44	1,250.88	1,238.31	1,206.81	1,199.97	1,182.15	1,167.06	1,151.19	1,114.17

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, 2026 through December 31, 2026

## Region 15

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

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	324.56	332.50	321.32	315.62	312.45	304.51	302.77	298.28	294.47	290.47	280.58
15	353.41	362.05	349.88	343.68	340.22	331.57	329.69	324.79	320.65	316.29	305.52
16	364.44	373.35	360.80	354.40	350.84	341.92	339.98	334.93	330.66	326.16	315.05
17	375.47	384.65	371.72	365.13	361.46	352.27	350.27	345.07	340.66	336.03	324.59
18	387.35	396.82	383.48	376.68	372.90	363.42	361.35	355.99	351.44	346.66	334.86
19	399.23	408.99	395.24	388.24	384.34	374.56	372.43	366.90	362.22	357.30	345.13
20	411.53	421.60	407.42	400.20	396.18	386.11	383.91	378.21	373.38	368.31	355.76
21	424.26	434.64	420.02	412.58	408.43	398.05	395.78	389.91	384.93	379.70	366.77
22	424.26	434.64	420.02	412.58	408.43	398.05	395.78	389.91	384.93	379.70	366.77
23	424.26	434.64	420.02	412.58	408.43	398.05	395.78	389.91	384.93	379.70	366.77
24	424.26	434.64	420.02	412.58	408.43	398.05	395.78	389.91	384.93	379.70	366.77
25	425.95	436.38	421.70	414.23	410.07	399.64	397.37	391.47	386.47	381.22	368.23
26	434.44	445.07	430.10	422.48	418.24	407.60	405.28	399.27	394.17	388.81	375.57
27	444.62	455.50	440.18	432.38	428.04	417.15	414.78	408.62	403.41	397.92	384.37
28	461.17	472.45	456.57	448.47	443.97	432.68	430.22	423.83	418.42	412.73	398.67
29	474.74	486.36	470.01	461.68	457.04	445.41	442.88	436.31	430.74	424.88	410.41
30	481.53	493.31	476.73	468.28	463.57	451.78	449.21	442.54	436.90	430.96	416.28
31	491.71	503.75	486.81	478.18	473.37	461.34	458.71	451.90	446.14	440.07	425.08
32	501.90	514.18	496.89	488.08	483.18	470.89	468.21	461.26	455.37	449.18	433.88
33	508.26	520.70	503.19	494.27	489.30	476.86	474.15	467.11	461.15	454.88	439.38
34	515.05	527.65	509.91	500.87	495.84	483.23	480.48	473.35	467.31	460.95	445.25
35	518.44	531.13	513.27	504.17	499.11	486.41	483.65	476.47	470.39	463.99	448.19
36	521.84	534.60	516.63	507.47	502.37	489.60	486.81	479.59	473.47	467.03	451.12
37	525.23	538.08	519.99	510.77	505.64	492.78	489.98	482.71	476.55	470.07	454.06
38	528.62	541.56	523.35	514.07	508.91	495.97	493.15	485.82	479.62	473.10	456.99
39	535.41	548.51	530.07	520.67	515.44	502.34	499.48	492.06	485.78	479.18	462.86
40	542.20	555.47	536.79	527.27	521.98	508.70	505.81	498.30	491.94	485.25	468.73
41	552.38	565.90	546.87	537.18	531.78	518.26	515.31	507.66	501.18	494.37	477.53
42	562.14	575.90	556.53	546.67	541.17	527.41	524.41	516.63	510.03	503.10	485.96
43	575.72	589.80	569.97	559.87	554.24	540.15	537.08	529.10	522.35	515.25	497.70
44	592.69	607.19	586.77	576.37	570.58	556.07	552.91	544.70	537.75	530.44	512.37
45	612.63	627.62	606.51	595.76	589.78	574.78	571.51	563.03	555.84	548.28	529.61
46	636.39	651.96	630.04	618.87	612.65	597.07	593.68	584.86	577.40	569.55	550.15
47	663.11	679.34	656.50	644.86	638.38	622.15	618.61	609.43	601.65	593.47	573.25
48	693.66	710.63	686.74	674.57	667.79	650.81	647.11	637.50	629.36	620.81	599.66
49	723.78	741.49	716.56	703.86	696.79	679.07	675.21	665.18	656.69	647.76	625.70
50	757.72	776.26	750.16	736.86	729.46	710.91	706.87	696.37	687.49	678.14	655.04
51	791.24	810.60	783.34	769.46	761.73	742.36	738.14	727.18	717.90	708.14	684.02
52	828.15	848.41	819.89	805.35	797.26	776.99	772.57	761.10	751.39	741.17	715.93
53	865.48	886.66	856.85	841.66	833.20	812.02	807.40	795.41	785.26	774.58	748.20
54	905.79	927.95	896.75	880.85	872.01	849.83	845.00	832.45	821.83	810.65	783.04
55	946.09	969.24	936.65	920.05	910.81	887.65	882.60	869.49	858.40	846.73	817.89
56	989.79	1,014.01	979.91	962.55	952.87	928.64	923.36	909.65	898.04	885.84	855.66
57	1,033.91	1,059.21	1,023.60	1,005.45	995.35	970.04	964.52	950.20	938.08	925.32	893.81
58	1,081.01	1,107.46	1,070.22	1,051.25	1,040.69	1,014.22	1,008.46	993.48	980.81	967.47	934.52
59	1,104.34	1,131.36	1,093.32	1,073.94	1,063.15	1,036.12	1,030.22	1,014.93	1,001.98	988.35	954.69
60	1,151.43	1,179.61	1,139.94	1,119.74	1,108.49	1,080.30	1,074.16	1,058.21	1,044.70	1,030.50	995.40
61	1,192.16	1,221.33	1,180.27	1,159.34	1,147.70	1,118.51	1,112.15	1,095.64	1,081.66	1,066.95	1,030.61
62	1,218.89	1,248.71	1,206.73	1,185.34	1,173.43	1,143.59	1,137.09	1,120.20	1,105.91	1,090.87	1,053.72
63	1,252.41	1,283.05	1,239.91	1,217.93	1,205.70	1,175.04	1,168.35	1,151.01	1,136.32	1,120.87	1,082.69
64+	1,272.78	1,303.92	1,260.06	1,237.74	1,225.29	1,194.15	1,187.34	1,169.73	1,154.79	1,139.10	1,100.31

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, 2026 through December 31, 2026

## Region 16

Los Angeles County. ZIP codes not included in region 15 (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	425.58	435.84	421.30	413.82	409.67	378.44	372.33	367.10	361.00	357.87	338.29
15	463.40	474.58	458.74	450.61	446.09	412.08	405.43	399.73	393.09	389.68	368.36
16	477.87	489.39	473.06	464.67	460.01	424.95	418.09	412.21	405.36	401.84	379.86
17	492.33	504.20	487.38	478.74	473.93	437.81	430.74	424.69	417.63	414.00	391.36
18	507.91	520.15	502.80	493.88	488.93	451.66	444.37	438.12	430.84	427.10	403.74
19	523.49	536.11	518.22	509.03	503.92	465.51	458.00	451.56	444.05	440.20	416.12
20	539.62	552.63	534.19	524.72	519.45	479.86	472.11	465.48	457.74	453.77	428.94
21	556.31	569.72	550.71	540.94	535.52	494.70	486.71	479.87	471.89	467.80	442.21
22	556.31	569.72	550.71	540.94	535.52	494.70	486.71	479.87	471.89	467.80	442.21
23	556.31	569.72	550.71	540.94	535.52	494.70	486.71	479.87	471.89	467.80	442.21
24	556.31	569.72	550.71	540.94	535.52	494.70	486.71	479.87	471.89	467.80	442.21
25	558.53	572.00	552.92	543.11	537.66	496.68	488.66	481.79	473.78	469.67	443.98
26	569.66	583.39	563.93	553.93	548.37	506.57	498.39	491.39	483.22	479.03	452.82
27	583.01	597.07	577.15	566.91	561.22	518.44	510.07	502.91	494.55	490.26	463.44
28	604.71	619.29	598.63	588.01	582.11	537.74	529.06	521.62	512.95	508.50	480.68
29	622.51	637.52	616.25	605.32	599.24	553.57	544.63	536.98	528.05	523.47	494.83
30	631.41	646.63	625.06	613.97	607.81	561.48	552.42	544.65	535.60	530.96	501.91
31	644.76	660.31	638.28	626.95	620.66	573.36	564.10	556.17	546.93	542.18	512.52
32	658.11	673.98	651.49	639.94	633.52	585.23	575.78	567.69	558.25	553.41	523.14
33	666.46	682.52	659.75	648.05	641.55	592.65	583.08	574.89	565.33	560.43	529.77
34	675.36	691.64	668.57	656.71	650.12	600.56	590.87	582.56	572.88	567.91	536.84
35	679.81	696.20	672.97	661.03	654.40	604.52	594.76	586.40	576.66	571.65	540.38
36	684.26	700.76	677.38	665.36	658.69	608.48	598.66	590.24	580.43	575.40	543.92
37	688.71	705.31	681.78	669.69	662.97	612.44	602.55	594.08	584.21	579.14	547.46
38	693.16	709.87	686.19	674.02	667.25	616.39	606.44	597.92	587.98	582.88	550.99
39	702.06	718.99	695.00	682.67	675.82	624.31	614.23	605.60	595.53	590.37	558.07
40	710.96	728.10	703.81	691.33	684.39	632.23	622.02	613.28	603.08	597.85	565.15
41	724.31	741.78	717.03	704.31	697.24	644.10	633.70	624.79	614.41	609.08	575.76
42	737.11	754.88	729.70	716.75	709.56	655.48	644.89	635.83	625.26	619.84	585.93
43	754.91	773.11	747.32	734.06	726.70	671.31	660.47	651.19	640.36	634.81	600.08
44	777.16	795.90	769.35	755.70	748.12	691.09	679.94	670.38	659.24	653.52	617.77
45	803.31	822.68	795.23	781.12	773.29	714.35	702.81	692.94	681.42	675.51	638.55
46	834.46	854.58	826.07	811.42	803.28	742.05	730.07	719.81	707.84	701.70	663.32
47	869.51	890.47	860.77	845.49	837.01	773.21	760.73	750.04	737.57	731.17	691.18
48	909.56	931.49	900.42	884.44	875.57	808.83	795.77	784.59	771.55	764.86	723.01
49	949.06	971.94	939.52	922.85	913.59	843.96	830.33	818.66	805.05	798.07	754.41
50	993.57	1,017.52	983.57	966.13	956.43	883.53	869.27	857.05	842.80	835.49	789.79
51	1,037.51	1,062.53	1,027.08	1,008.86	998.74	922.61	907.72	894.96	880.08	872.45	824.72
52	1,085.91	1,112.09	1,074.99	1,055.92	1,045.33	965.65	950.06	936.71	921.14	913.15	863.20
53	1,134.87	1,162.23	1,123.46	1,103.53	1,092.46	1,009.19	992.89	978.94	962.66	954.32	902.11
54	1,187.72	1,216.35	1,175.77	1,154.91	1,143.33	1,056.18	1,039.13	1,024.53	1,007.49	998.76	944.12
55	1,240.57	1,270.48	1,228.09	1,206.30	1,194.20	1,103.18	1,085.37	1,070.11	1,052.32	1,043.20	986.13
56	1,297.87	1,329.16	1,284.82	1,262.02	1,249.36	1,154.13	1,135.50	1,119.54	1,100.93	1,091.38	1,031.68
57	1,355.72	1,388.41	1,342.09	1,318.28	1,305.06	1,205.58	1,186.12	1,169.45	1,150.01	1,140.03	1,077.67
58	1,417.47	1,451.65	1,403.22	1,378.32	1,364.50	1,260.49	1,240.14	1,222.71	1,202.39	1,191.96	1,126.75
59	1,448.07	1,482.98	1,433.51	1,408.08	1,393.95	1,287.70	1,266.91	1,249.11	1,228.34	1,217.69	1,151.07
60	1,509.82	1,546.22	1,494.64	1,468.12	1,453.39	1,342.61	1,320.94	1,302.37	1,280.72	1,269.61	1,200.16
61	1,563.23	1,600.91	1,547.51	1,520.05	1,504.80	1,390.10	1,367.66	1,348.44	1,326.02	1,314.52	1,242.61
62	1,598.27	1,636.81	1,582.20	1,554.13	1,538.54	1,421.27	1,398.32	1,378.67	1,355.75	1,343.99	1,270.47
63	1,642.22	1,681.81	1,625.71	1,596.87	1,580.85	1,460.35	1,436.78	1,416.58	1,393.03	1,380.95	1,305.41
64+	1,668.93	1,709.16	1,652.13	1,622.82	1,606.56	1,484.10	1,460.13	1,439.61	1,415.67	1,403.40	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, 2026 through December 31, 2026

## Region 16

Los Angeles County. ZIP codes not included in region 15

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	367.60	376.46	363.91	357.45	353.86	336.77	334.85	329.86	325.67	321.55	310.97
15	400.28	409.93	396.25	389.22	385.32	366.70	364.61	359.18	354.61	350.13	338.61
16	412.77	422.72	408.62	401.37	397.35	378.15	375.99	370.39	365.68	361.06	349.18
17	425.27	435.52	420.99	413.52	409.37	389.59	387.37	381.60	376.75	371.99	359.75
18	438.72	449.30	434.31	426.60	422.32	401.92	399.63	393.67	388.67	383.76	371.13
19	452.17	463.08	447.63	439.69	435.28	414.24	411.88	405.75	400.59	395.53	382.51
20	466.11	477.35	461.42	453.24	448.69	427.01	424.57	418.25	412.94	407.71	394.30
21	480.53	492.11	475.69	467.25	462.57	440.22	437.71	431.19	425.71	420.32	406.50
22	480.53	492.11	475.69	467.25	462.57	440.22	437.71	431.19	425.71	420.32	406.50
23	480.53	492.11	475.69	467.25	462.57	440.22	437.71	431.19	425.71	420.32	406.50
24	480.53	492.11	475.69	467.25	462.57	440.22	437.71	431.19	425.71	420.32	406.50
25	482.45	494.08	477.60	469.12	464.42	441.98	439.46	432.91	427.41	422.01	408.12
26	492.06	503.92	487.11	478.47	473.67	450.78	448.21	441.54	435.93	430.41	416.25
27	503.59	515.73	498.53	489.68	484.77	461.35	458.72	451.88	446.14	440.50	426.01
28	522.33	534.92	517.08	507.91	502.81	478.52	475.79	468.70	462.74	456.89	441.86
29	537.71	550.67	532.30	522.86	517.61	492.60	489.79	482.50	476.37	470.34	454.87
30	545.40	558.55	539.91	530.33	525.01	499.65	496.80	489.40	483.18	477.07	461.38
31	556.93	570.36	551.33	541.55	536.12	510.21	507.30	499.75	493.40	487.16	471.13
32	568.46	582.17	562.75	552.76	547.22	520.78	517.81	510.09	503.61	497.24	480.89
33	575.67	589.55	569.88	559.77	554.16	527.38	524.37	516.56	510.00	503.55	486.98
34	583.36	597.42	577.49	567.25	561.56	534.42	531.38	523.46	516.81	510.27	493.49
35	587.20	601.36	581.30	570.98	565.26	537.95	534.88	526.91	520.22	513.64	496.74
36	591.05	605.30	585.10	574.72	568.96	541.47	538.38	530.36	523.62	517.00	499.99
37	594.89	609.23	588.91	578.46	572.66	544.99	541.88	533.81	527.03	520.36	503.24
38	598.73	613.17	592.71	582.20	576.36	548.51	545.38	537.26	530.43	523.72	506.50
39	606.42	621.04	600.33	589.68	583.76	555.55	552.39	544.16	537.24	530.45	513.00
40	614.11	628.92	607.94	597.15	591.16	562.60	559.39	551.06	544.06	537.18	519.50
41	625.64	640.73	619.35	608.37	602.26	573.16	569.89	561.41	554.27	547.26	529.26
42	636.70	652.05	630.29	619.11	612.90	583.29	579.96	571.32	564.06	556.93	538.61
43	652.07	667.79	645.52	634.06	627.70	597.38	593.97	585.12	577.69	570.38	551.62
44	671.29	687.48	664.54	652.75	646.21	614.98	611.48	602.37	594.71	587.19	567.88
45	693.88	710.61	686.90	674.72	667.95	635.67	632.05	622.63	614.72	606.95	586.98
46	720.79	738.17	713.54	700.88	693.85	660.33	656.56	646.78	638.56	630.49	609.75
47	751.06	769.17	743.51	730.32	722.99	688.06	684.13	673.95	665.38	656.97	635.36
48	785.66	804.60	777.76	763.96	756.30	719.76	715.65	704.99	696.03	687.23	664.62
49	819.78	839.54	811.53	797.14	789.14	751.01	746.73	735.61	726.26	717.07	693.49
50	858.22	878.91	849.59	834.52	826.15	786.23	781.74	770.10	760.31	750.70	726.01
51	896.18	917.79	887.17	871.43	862.69	821.01	816.32	804.16	793.95	783.91	758.12
52	937.99	960.60	928.55	912.08	902.93	859.30	854.40	841.68	830.98	820.47	793.48
53	980.27	1,003.91	970.41	953.20	943.64	898.04	892.92	879.62	868.44	857.46	829.26
54	1,025.92	1,050.66	1,015.61	997.59	987.58	939.86	934.50	920.59	908.89	897.39	867.87
55	1,071.57	1,097.41	1,060.80	1,041.98	1,031.53	981.68	976.08	961.55	949.33	937.32	906.49
56	1,121.07	1,148.09	1,109.79	1,090.10	1,079.17	1,027.03	1,021.17	1,005.96	993.18	980.62	948.36
57	1,171.04	1,199.27	1,159.27	1,138.70	1,127.28	1,072.81	1,066.69	1,050.80	1,037.45	1,024.33	990.64
58	1,224.38	1,253.90	1,212.07	1,190.56	1,178.62	1,121.67	1,115.28	1,098.67	1,084.70	1,070.99	1,035.76
59	1,250.81	1,280.96	1,238.23	1,216.26	1,204.06	1,145.89	1,139.35	1,122.38	1,108.12	1,094.11	1,058.11
60	1,304.15	1,335.59	1,291.03	1,268.13	1,255.41	1,194.75	1,187.93	1,170.24	1,155.37	1,140.76	1,103.24
61	1,350.28	1,382.83	1,336.70	1,312.98	1,299.81	1,237.01	1,229.95	1,211.64	1,196.24	1,181.11	1,142.26
62	1,380.55	1,413.83	1,366.67	1,342.42	1,328.96	1,264.74	1,257.53	1,238.80	1,223.06	1,207.59	1,167.87
63	1,418.51	1,452.71	1,404.25	1,379.33	1,365.50	1,299.52	1,292.11	1,272.87	1,256.69	1,240.80	1,199.98
64+	1,441.59	1,476.33	1,427.07	1,401.75	1,387.71	1,320.66	1,313.13	1,293.57	1,277.13	1,260.96	1,219.50

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, 2026 through December 31, 2026

## Region 16

Los Angeles County. ZIP codes not included in region 15 (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	345.64	354.10	342.19	336.13	332.75	324.29	322.44	317.66	313.60	309.34	299.39
15	376.36	385.57	372.61	366.00	362.33	353.11	351.10	345.89	341.48	336.84	326.00
16	388.11	397.61	384.24	377.43	373.64	364.13	362.06	356.69	352.14	347.35	336.18
17	399.86	409.64	395.87	388.85	384.94	375.16	373.02	367.48	362.79	357.86	346.35
18	412.51	422.60	408.39	401.15	397.12	387.03	384.82	379.11	374.27	369.18	357.31
19	425.16	435.56	420.92	413.46	409.30	398.89	396.63	390.74	385.75	380.51	368.27
20	438.26	448.99	433.89	426.20	421.92	411.19	408.85	402.78	397.64	392.23	379.62
21	451.82	462.87	447.31	439.38	434.97	423.91	421.49	415.24	409.94	404.36	391.36
22	451.82	462.87	447.31	439.38	434.97	423.91	421.49	415.24	409.94	404.36	391.36
23	451.82	462.87	447.31	439.38	434.97	423.91	421.49	415.24	409.94	404.36	391.36
24	451.82	462.87	447.31	439.38	434.97	423.91	421.49	415.24	409.94	404.36	391.36
25	453.63	464.72	449.10	441.14	436.71	425.60	423.18	416.90	411.58	405.98	392.92
26	462.66	473.98	458.04	449.93	445.41	434.08	431.61	425.20	419.78	414.07	400.75
27	473.51	485.09	468.78	460.47	455.84	444.25	441.73	435.17	429.61	423.77	410.14
28	491.13	503.14	486.22	477.61	472.81	460.78	458.16	451.36	445.60	439.54	425.41
29	505.58	517.95	500.54	491.67	486.73	474.35	471.65	464.65	458.72	452.48	437.93
30	512.81	525.36	507.70	498.70	493.69	481.13	478.40	471.29	465.28	458.95	444.19
31	523.66	536.47	518.43	509.24	504.13	491.31	488.51	481.26	475.12	468.66	453.58
32	534.50	547.58	529.17	519.79	514.56	501.48	498.63	491.22	484.96	478.36	462.98
33	541.28	554.52	535.88	526.38	521.09	507.84	504.95	497.45	491.10	484.43	468.85
34	548.51	561.93	543.03	533.41	528.05	514.62	511.69	504.10	497.66	490.90	475.11
35	552.12	565.63	546.61	536.92	531.53	518.01	515.07	507.42	500.94	494.13	478.24
36	555.74	569.33	550.19	540.44	535.01	521.40	518.44	510.74	504.22	497.37	481.37
37	559.35	573.04	553.77	543.95	538.49	524.79	521.81	514.06	507.50	500.60	484.50
38	562.96	576.74	557.35	547.47	541.97	528.19	525.18	517.38	510.78	503.84	487.63
39	570.19	584.15	564.50	554.50	548.93	534.97	531.93	524.03	517.34	510.31	493.89
40	577.42	591.55	571.66	561.53	555.89	541.75	538.67	530.67	523.90	516.78	500.16
41	588.27	602.66	582.40	572.07	566.33	551.92	548.79	540.64	533.74	526.48	509.55
42	598.66	613.31	592.68	582.18	576.33	561.67	558.48	550.19	543.17	535.78	518.55
43	613.12	628.12	607.00	596.24	590.25	575.24	571.97	563.48	556.29	548.72	531.07
44	631.19	646.63	624.89	613.81	607.65	592.20	588.83	580.09	572.68	564.90	546.73
45	652.42	668.39	645.91	634.47	628.09	612.12	608.64	599.60	591.95	583.90	565.12
46	677.73	694.31	670.96	659.07	652.45	635.86	632.24	622.85	614.91	606.55	587.04
47	706.19	723.47	699.14	686.75	679.85	662.56	658.80	649.01	640.73	632.02	611.69
48	738.72	756.80	731.35	718.39	711.17	693.08	689.14	678.91	670.25	661.13	639.87
49	770.80	789.66	763.11	749.58	742.05	723.18	719.07	708.39	699.35	689.84	667.66
50	806.95	826.69	798.89	784.73	776.85	757.09	752.79	741.61	732.15	722.19	698.97
51	842.64	863.26	834.23	819.44	811.21	790.58	786.09	774.42	764.53	754.14	729.88
52	881.95	903.53	873.15	857.67	849.05	827.46	822.76	810.54	800.20	789.32	763.93
53	921.71	944.26	912.51	896.34	887.33	864.77	859.85	847.08	836.27	824.90	798.37
54	964.63	988.23	955.00	938.08	928.65	905.04	899.89	886.53	875.22	863.32	835.55
55	1,007.55	1,032.21	997.50	979.82	969.97	945.31	939.93	925.98	914.16	901.73	872.73
56	1,054.09	1,079.88	1,043.57	1,025.07	1,014.78	988.97	983.35	968.75	956.38	943.38	913.04
57	1,101.08	1,128.02	1,090.09	1,070.77	1,060.01	1,033.06	1,027.18	1,011.93	999.02	985.43	953.74
58	1,151.23	1,179.40	1,139.74	1,119.54	1,108.29	1,080.11	1,073.97	1,058.02	1,044.52	1,030.32	997.18
59	1,176.08	1,204.86	1,164.35	1,143.71	1,132.22	1,103.43	1,097.15	1,080.86	1,067.07	1,052.56	1,018.71
60	1,226.23	1,256.24	1,214.00	1,192.48	1,180.50	1,150.48	1,143.94	1,126.95	1,112.57	1,097.44	1,062.15
61	1,269.61	1,300.67	1,256.94	1,234.66	1,222.25	1,191.17	1,184.40	1,166.81	1,151.92	1,136.26	1,099.72
62	1,298.07	1,329.83	1,285.12	1,262.34	1,249.66	1,217.88	1,210.95	1,192.97	1,177.75	1,161.74	1,124.37
63	1,333.77	1,366.40	1,320.46	1,297.05	1,284.02	1,251.37	1,244.25	1,225.78	1,210.14	1,193.68	1,155.29
64+	1,355.46	1,388.61	1,341.93	1,318.14	1,304.91	1,271.73	1,264.47	1,245.72	1,229.82	1,213.08	1,174.08

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, 2026 through December 31, 2026

## Region 16

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

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	344.97	353.41	341.53	335.48	332.11	323.66	321.82	317.04	313.00	308.74	298.22
15	375.64	384.83	371.89	365.30	361.63	352.43	350.43	345.22	340.82	336.18	324.73
16	387.36	396.84	383.49	376.70	372.91	363.43	361.36	356.00	351.45	346.68	334.87
17	399.08	408.85	395.10	388.10	384.20	374.43	372.30	366.77	362.09	357.17	345.00
18	411.71	421.79	407.60	400.38	396.36	386.28	384.08	378.38	373.55	368.47	355.92
19	424.34	434.72	420.10	412.66	408.51	398.12	395.86	389.98	385.00	379.77	366.83
20	437.42	448.12	433.05	425.37	421.10	410.39	408.06	402.00	396.87	391.47	378.14
21	450.94	461.98	446.44	438.53	434.12	423.08	420.68	414.43	409.14	403.58	389.84
22	450.94	461.98	446.44	438.53	434.12	423.08	420.68	414.43	409.14	403.58	389.84
23	450.94	461.98	446.44	438.53	434.12	423.08	420.68	414.43	409.14	403.58	389.84
24	450.94	461.98	446.44	438.53	434.12	423.08	420.68	414.43	409.14	403.58	389.84
25	452.75	463.82	448.23	440.28	435.86	424.78	422.36	416.09	410.78	405.20	391.39
26	461.77	473.06	457.16	449.05	444.54	433.24	430.78	424.38	418.96	413.27	399.19
27	472.59	484.15	467.87	459.58	454.96	443.39	440.87	434.33	428.78	422.95	408.55
28	490.18	502.17	485.28	476.68	471.89	459.89	457.28	450.49	444.74	438.69	423.75
29	504.61	516.95	499.57	490.71	485.79	473.43	470.74	463.75	457.83	451.61	436.23
30	511.82	524.34	506.71	497.73	492.73	480.20	477.47	470.38	464.38	458.06	442.46
31	522.64	535.43	517.43	508.26	503.15	490.36	487.57	480.33	474.20	467.75	451.82
32	533.47	546.52	528.14	518.78	513.57	500.51	497.66	490.27	484.02	477.44	461.17
33	540.23	553.45	534.84	525.36	520.08	506.86	503.97	496.49	490.15	483.49	467.02
34	547.45	560.84	541.98	532.38	527.03	513.62	510.70	503.12	496.70	489.95	473.26
35	551.05	564.54	545.55	535.88	530.50	517.01	514.07	506.44	499.97	493.18	476.38
36	554.66	568.23	549.13	539.39	533.97	520.39	517.43	509.75	503.25	496.40	479.50
37	558.27	571.93	552.70	542.90	537.45	523.78	520.80	513.07	506.52	499.63	482.62
38	561.88	575.62	556.27	546.41	540.92	527.16	524.17	516.38	509.79	502.86	485.73
39	569.09	583.02	563.41	553.42	547.86	533.93	530.90	523.01	516.34	509.32	491.97
40	576.31	590.41	570.55	560.44	554.81	540.70	537.63	529.65	522.89	515.78	498.21
41	587.13	601.49	581.27	570.97	565.23	550.86	547.72	539.59	532.71	525.46	507.57
42	597.50	612.12	591.54	581.05	575.21	560.59	557.40	549.12	542.12	534.75	516.53
43	611.93	626.90	605.82	595.09	589.11	574.13	570.86	562.39	555.21	547.66	529.01
44	629.97	645.38	623.68	612.63	606.47	591.05	587.69	578.96	571.57	563.80	544.60
45	651.16	667.09	644.66	633.24	626.88	610.93	607.46	598.44	590.80	582.77	562.92
46	676.42	692.97	669.66	657.79	651.19	634.63	631.02	621.65	613.72	605.37	584.75
47	704.82	722.07	697.79	685.42	678.54	661.28	657.52	647.76	639.49	630.80	609.31
48	737.29	755.33	729.93	717.00	709.79	691.74	687.81	677.60	668.95	659.86	637.38
49	769.31	788.13	761.63	748.13	740.62	721.78	717.68	707.02	698.00	688.51	665.06
50	805.38	825.09	797.35	783.21	775.35	755.63	751.33	740.18	730.73	720.80	696.25
51	841.01	861.59	832.62	817.86	809.64	789.05	784.57	772.92	763.05	752.68	727.04
52	880.24	901.78	871.46	856.01	847.41	825.86	821.17	808.97	798.65	787.79	760.96
53	919.92	942.43	910.74	894.60	885.61	863.09	858.18	845.44	834.65	823.31	795.26
54	962.76	986.32	953.16	936.26	926.86	903.29	898.15	884.81	873.52	861.65	832.30
55	1,005.60	1,030.21	995.57	977.92	968.10	943.48	938.11	924.19	912.39	899.99	869.33
56	1,052.05	1,077.79	1,041.55	1,023.09	1,012.81	987.06	981.44	966.87	954.53	941.56	909.49
57	1,098.95	1,125.84	1,087.98	1,068.70	1,057.96	1,031.06	1,025.19	1,009.97	997.08	983.53	950.03
58	1,149.00	1,177.12	1,137.54	1,117.37	1,106.15	1,078.02	1,071.89	1,055.98	1,042.50	1,028.33	993.30
59	1,173.81	1,202.53	1,162.09	1,141.49	1,130.03	1,101.29	1,095.03	1,078.77	1,065.00	1,050.52	1,014.74
60	1,223.86	1,253.81	1,211.65	1,190.17	1,178.21	1,148.25	1,141.72	1,124.77	1,110.42	1,095.32	1,058.01
61	1,267.15	1,298.16	1,254.51	1,232.27	1,219.89	1,188.87	1,182.11	1,164.56	1,149.69	1,134.06	1,095.44
62	1,295.56	1,327.26	1,282.63	1,259.90	1,247.24	1,215.52	1,208.61	1,190.67	1,175.47	1,159.49	1,120.00
63	1,331.18	1,363.76	1,317.90	1,294.54	1,281.53	1,248.95	1,241.84	1,223.41	1,207.79	1,191.37	1,150.79
64+	1,352.82	1,385.94	1,339.32	1,315.59	1,302.36	1,269.24	1,262.04	1,243.29	1,227.42	1,210.74	1,169.52

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, 2026 through December 31, 2026

## Region 17

Riverside and San Bernardino counties

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	383.33	392.57	379.47	372.74	369.00	340.87	335.37	330.66	325.16	322.34	304.71
15	417.40	427.46	413.20	405.87	401.80	371.17	365.18	360.05	354.06	350.99	331.79
16	430.43	440.80	426.10	418.54	414.34	382.76	376.58	371.29	365.11	361.95	342.15
17	443.45	454.15	439.00	431.21	426.88	394.34	387.98	382.52	376.17	372.90	352.50
18	457.48	468.51	452.88	444.85	440.39	406.82	400.25	394.63	388.07	384.70	363.66
19	471.51	482.88	466.77	458.49	453.89	419.30	412.53	406.73	399.97	396.50	374.81
20	486.05	497.76	481.16	472.62	467.88	432.22	425.24	419.26	412.29	408.72	386.36
21	501.08	513.16	496.04	487.24	482.35	445.59	438.39	432.23	425.05	421.36	398.31
22	501.08	513.16	496.04	487.24	482.35	445.59	438.39	432.23	425.05	421.36	398.31
23	501.08	513.16	496.04	487.24	482.35	445.59	438.39	432.23	425.05	421.36	398.31
24	501.08	513.16	496.04	487.24	482.35	445.59	438.39	432.23	425.05	421.36	398.31
25	503.08	515.21	498.02	489.19	484.28	447.37	440.15	433.96	426.75	423.04	399.90
26	513.10	525.47	507.94	498.93	493.93	456.28	448.91	442.60	435.25	431.47	407.87
27	525.13	537.79	519.85	510.63	505.50	466.97	459.44	452.98	445.45	441.58	417.43
28	544.67	557.80	539.20	529.63	524.32	484.35	476.53	469.84	462.02	458.02	432.96
29	560.71	574.22	555.07	545.22	539.75	498.61	490.56	483.67	475.63	471.50	445.71
30	568.72	582.44	563.01	553.02	547.47	505.74	497.58	490.58	482.43	478.24	452.08
31	580.75	594.75	574.91	564.71	559.05	516.43	508.10	500.96	492.63	488.36	461.64
32	592.78	607.07	586.81	576.40	570.62	527.13	518.62	511.33	502.83	498.47	471.20
33	600.29	614.76	594.26	583.71	577.86	533.81	525.19	517.81	509.20	504.79	477.17
34	608.31	622.98	602.19	591.51	585.58	540.94	532.21	524.73	516.01	511.53	483.55
35	612.32	627.08	606.16	595.41	589.43	544.51	535.72	528.19	519.41	514.90	486.73
36	616.33	631.19	610.13	599.30	593.29	548.07	539.22	531.64	522.81	518.27	489.92
37	620.34	635.29	614.10	603.20	597.15	551.64	542.73	535.10	526.21	521.64	493.11
38	624.34	639.40	618.07	607.10	601.01	555.20	546.24	538.56	529.61	525.01	496.29
39	632.36	647.61	626.00	614.90	608.73	562.33	553.25	545.48	536.41	531.76	502.67
40	640.38	655.82	633.94	622.69	616.45	569.46	560.27	552.39	543.21	538.50	509.04
41	652.40	668.13	645.84	634.39	628.02	580.15	570.79	562.76	553.41	548.61	518.60
42	663.93	679.94	657.25	645.59	639.12	590.40	580.87	572.71	563.19	558.30	527.76
43	679.96	696.36	673.13	661.18	654.55	604.66	594.90	586.54	576.79	571.78	540.51
44	700.01	716.88	692.97	680.67	673.85	622.48	612.43	603.83	593.79	588.64	556.44
45	723.56	741.00	716.28	703.57	696.52	643.43	633.04	624.14	613.77	608.44	575.16
46	751.62	769.74	744.06	730.86	723.53	668.38	657.59	648.35	637.57	632.04	597.46
47	783.19	802.07	775.31	761.56	753.92	696.45	685.21	675.58	664.35	658.58	622.56
48	819.26	839.02	811.02	796.64	788.65	728.53	716.77	706.70	694.95	688.92	651.23
49	854.84	875.45	846.24	831.23	822.89	760.17	747.90	737.39	725.13	718.84	679.51
50	894.93	916.50	885.93	870.21	861.48	795.82	782.97	771.96	759.13	752.55	711.38
51	934.51	957.04	925.11	908.70	899.59	831.02	817.60	806.11	792.71	785.83	742.85
52	978.11	1,001.69	968.27	951.09	941.55	869.78	855.74	843.72	829.69	822.49	777.50
53	1,022.20	1,046.84	1,011.92	993.97	984.00	909.00	894.32	881.75	867.09	859.57	812.55
54	1,069.80	1,095.59	1,059.04	1,040.26	1,029.82	951.33	935.97	922.81	907.47	899.60	850.39
55	1,117.41	1,144.34	1,106.17	1,086.54	1,075.65	993.66	977.61	963.88	947.85	939.63	888.23
56	1,169.02	1,197.20	1,157.26	1,136.73	1,125.33	1,039.55	1,022.77	1,008.40	991.63	983.03	929.25
57	1,221.13	1,250.57	1,208.85	1,187.40	1,175.49	1,085.89	1,068.36	1,053.35	1,035.84	1,026.85	970.68
58	1,276.75	1,307.53	1,263.91	1,241.49	1,229.03	1,135.35	1,117.02	1,101.32	1,083.02	1,073.62	1,014.89
59	1,304.31	1,335.75	1,291.19	1,268.28	1,255.56	1,159.86	1,141.14	1,125.10	1,106.39	1,096.80	1,036.80
60	1,359.93	1,392.71	1,346.25	1,322.37	1,309.10	1,209.32	1,189.80	1,173.08	1,153.57	1,143.57	1,081.01
61	1,408.03	1,441.98	1,393.87	1,369.14	1,355.41	1,252.10	1,231.88	1,214.57	1,194.38	1,184.02	1,119.25
62	1,439.60	1,474.31	1,425.12	1,399.84	1,385.80	1,280.17	1,259.50	1,241.80	1,221.16	1,210.56	1,144.34
63	1,479.18	1,514.85	1,464.31	1,438.33	1,423.90	1,315.37	1,294.13	1,275.95	1,254.73	1,243.85	1,175.81
64+	1,503.24	1,539.48	1,488.12	1,461.72	1,447.05	1,336.77	1,315.17	1,296.69	1,275.15	1,264.08	1,194.93

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, 2026 through December 31, 2026

## Region 17

Riverside and San Bernardino counties (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	349.93	358.36	346.41	340.26	336.85	320.57	318.74	314.00	310.01	306.09	296.02
15	381.03	390.22	377.20	370.51	366.79	349.07	347.08	341.91	337.56	333.29	322.33
16	392.92	402.40	388.97	382.07	378.24	359.96	357.91	352.58	348.10	343.70	332.39
17	404.82	414.58	400.75	393.64	389.69	370.86	368.74	363.25	358.64	354.10	342.45
18	417.62	427.69	413.42	406.09	402.02	382.59	380.41	374.74	369.98	365.30	353.29
19	430.43	440.81	426.10	418.54	414.35	394.33	392.08	386.24	381.33	376.51	364.12
20	443.70	454.39	439.23	431.44	427.11	406.48	404.16	398.14	393.08	388.11	375.34
21	457.42	468.45	452.82	444.79	440.32	419.05	416.66	410.45	405.24	400.11	386.95
22	457.42	468.45	452.82	444.79	440.32	419.05	416.66	410.45	405.24	400.11	386.95
23	457.42	468.45	452.82	444.79	440.32	419.05	416.66	410.45	405.24	400.11	386.95
24	457.42	468.45	452.82	444.79	440.32	419.05	416.66	410.45	405.24	400.11	386.95
25	459.25	470.32	454.63	446.57	442.09	420.73	418.33	412.10	406.86	401.71	388.50
26	468.40	479.69	463.69	455.46	450.89	429.11	426.66	420.30	414.96	409.72	396.24
27	479.38	490.93	474.55	466.14	461.46	439.16	436.66	430.16	424.69	419.32	405.52
28	497.21	509.20	492.21	483.48	478.63	455.51	452.91	446.16	440.49	434.92	420.62
29	511.85	524.19	506.70	497.72	492.72	468.92	466.24	459.30	453.46	447.73	433.00
30	519.17	531.69	513.95	504.83	499.77	475.62	472.91	465.86	459.94	454.13	439.19
31	530.15	542.93	524.82	515.51	510.34	485.68	482.91	475.72	469.67	463.73	448.48
32	541.13	554.17	535.69	526.18	520.90	495.74	492.91	485.57	479.40	473.33	457.76
33	547.99	561.20	542.48	532.85	527.51	502.02	499.16	491.72	485.47	479.34	463.57
34	555.31	568.69	549.72	539.97	534.55	508.73	505.82	498.29	491.96	485.74	469.76
35	558.97	572.44	553.35	543.53	538.08	512.08	509.16	501.57	495.20	488.94	472.85
36	562.63	576.19	556.97	547.09	541.60	515.43	512.49	504.86	498.44	492.14	475.95
37	566.29	579.94	560.59	550.65	545.12	518.78	515.82	508.14	501.68	495.34	479.05
38	569.94	583.69	564.21	554.20	548.64	522.14	519.16	511.43	504.93	498.54	482.14
39	577.26	591.18	571.46	561.32	555.69	528.84	525.82	517.99	511.41	504.94	488.33
40	584.58	598.68	578.70	568.44	562.73	535.54	532.49	524.56	517.89	511.34	494.52
41	595.56	609.92	589.57	579.11	573.30	545.60	542.49	534.41	527.62	520.95	503.81
42	606.08	620.69	599.99	589.34	583.43	555.24	552.07	543.85	536.94	530.15	512.71
43	620.72	635.68	614.48	603.57	597.52	568.65	565.41	556.99	549.91	542.95	525.09
44	639.01	654.42	632.59	621.37	615.13	585.41	582.07	573.40	566.12	558.96	540.57
45	660.51	676.44	653.87	642.27	635.83	605.11	601.66	592.70	585.16	577.76	558.76
46	686.13	702.67	679.23	667.18	660.49	628.57	624.99	615.68	607.86	600.17	580.43
47	714.95	732.18	707.76	695.20	688.23	654.97	651.24	641.54	633.39	625.38	604.80
48	747.88	765.91	740.36	727.23	719.93	685.15	681.24	671.09	662.56	654.18	632.67
49	780.36	799.17	772.51	758.81	751.19	714.90	710.82	700.23	691.34	682.59	660.14
50	816.95	836.65	808.74	794.39	786.42	748.42	744.15	733.07	723.75	714.60	691.09
51	853.09	873.65	844.51	829.53	821.21	781.53	777.07	765.50	755.77	746.21	721.66
52	892.88	914.41	883.90	868.22	859.51	817.98	813.32	801.21	791.02	781.02	755.33
53	933.14	955.63	923.75	907.36	898.26	854.86	849.98	837.33	826.69	816.23	789.38
54	976.59	1,000.13	966.77	949.62	940.09	894.67	889.57	876.32	865.18	854.24	826.14
55	1,020.05	1,044.64	1,009.79	991.87	981.92	934.48	929.15	915.31	903.68	892.25	862.90
56	1,067.16	1,092.89	1,056.43	1,037.69	1,027.28	977.64	972.06	957.59	945.42	933.46	902.76
57	1,114.73	1,141.61	1,103.52	1,083.94	1,073.07	1,021.22	1,015.40	1,000.28	987.56	975.08	943.00
58	1,165.50	1,193.60	1,153.78	1,133.32	1,121.95	1,067.74	1,061.65	1,045.84	1,032.55	1,019.49	985.95
59	1,190.66	1,219.37	1,178.69	1,157.78	1,146.16	1,090.79	1,084.56	1,068.41	1,054.83	1,041.49	1,007.23
60	1,241.44	1,271.37	1,228.95	1,207.15	1,195.04	1,137.30	1,130.81	1,113.97	1,099.82	1,085.91	1,050.19
61	1,285.35	1,316.34	1,272.42	1,249.85	1,237.31	1,177.53	1,170.81	1,153.37	1,138.72	1,124.32	1,087.33
62	1,314.17	1,345.85	1,300.95	1,277.87	1,265.05	1,203.93	1,197.06	1,179.23	1,164.25	1,149.53	1,111.71
63	1,350.30	1,382.86	1,336.72	1,313.01	1,299.84	1,237.03	1,229.98	1,211.66	1,196.26	1,181.13	1,142.28
64+	1,372.26	1,405.35	1,358.46	1,334.37	1,320.96	1,257.15	1,249.98	1,231.35	1,215.72	1,200.33	1,160.85

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# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## Region 17

Riverside and San Bernardino counties (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	335.06	343.26	331.71	325.83	322.56	314.36	312.57	307.93	304.00	299.87	290.22
15	364.84	373.77	361.20	354.80	351.23	342.30	340.35	335.30	331.02	326.52	316.02
16	376.23	385.43	372.47	365.87	362.20	352.99	350.98	345.77	341.35	336.71	325.88
17	387.62	397.10	383.75	376.95	373.16	363.67	361.60	356.23	351.69	346.90	335.75
18	399.88	409.66	395.89	388.87	384.96	375.18	373.04	367.50	362.81	357.88	346.37
19	412.14	422.23	408.03	400.80	396.77	386.68	384.48	378.77	373.94	368.86	356.99
20	424.84	435.24	420.60	413.15	409.00	398.60	396.33	390.45	385.46	380.22	367.99
21	437.98	448.70	433.61	425.93	421.65	410.93	408.59	402.52	397.39	391.98	379.38
22	437.98	448.70	433.61	425.93	421.65	410.93	408.59	402.52	397.39	391.98	379.38
23	437.98	448.70	433.61	425.93	421.65	410.93	408.59	402.52	397.39	391.98	379.38
24	437.98	448.70	433.61	425.93	421.65	410.93	408.59	402.52	397.39	391.98	379.38
25	439.74	450.50	435.35	427.63	423.33	412.57	410.22	404.13	398.98	393.55	380.89
26	448.50	459.47	444.02	436.15	431.77	420.79	418.40	412.18	406.92	401.39	388.48
27	459.01	470.24	454.43	446.37	441.89	430.65	428.20	421.84	416.46	410.80	397.59
28	476.09	487.74	471.34	462.98	458.33	446.68	444.14	437.54	431.96	426.09	412.38
29	490.10	502.10	485.21	476.61	471.82	459.83	457.21	450.42	444.67	438.63	424.52
30	497.11	509.27	492.15	483.43	478.57	466.40	463.75	456.86	451.03	444.90	430.59
31	507.62	520.04	502.56	493.65	488.69	476.26	473.55	466.52	460.57	454.31	439.70
32	518.13	530.81	512.96	503.87	498.81	486.13	483.36	476.18	470.11	463.72	448.80
33	524.70	537.54	519.47	510.26	505.13	492.29	489.49	482.22	476.07	469.60	454.49
34	531.71	544.72	526.41	517.08	511.88	498.86	496.03	488.66	482.43	475.87	460.56
35	535.22	548.31	529.88	520.48	515.25	502.15	499.30	491.88	485.61	479.00	463.60
36	538.72	551.90	533.34	523.89	518.63	505.44	502.56	495.10	488.78	482.14	466.63
37	542.22	555.49	536.81	527.30	522.00	508.73	505.83	498.32	491.96	485.27	469.67
38	545.73	559.08	540.28	530.71	525.37	512.01	509.10	501.54	495.14	488.41	472.70
39	552.74	566.26	547.22	537.52	532.12	518.59	515.64	507.98	501.50	494.68	478.77
40	559.74	573.44	554.16	544.33	538.87	525.16	522.18	514.42	507.86	500.95	484.84
41	570.25	584.21	564.56	554.56	548.99	535.03	531.98	524.08	517.40	510.36	493.95
42	580.33	594.53	574.54	564.35	558.68	544.48	541.38	533.34	526.54	519.38	502.67
43	594.34	608.89	588.41	577.98	572.18	557.63	554.46	546.22	539.25	531.92	514.81
44	611.86	626.83	605.76	595.02	589.04	574.06	570.80	562.32	555.15	547.60	529.99
45	632.45	647.92	626.14	615.04	608.86	593.38	590.00	581.24	573.82	566.02	547.82
46	656.98	673.05	650.42	638.89	632.47	616.39	612.88	603.78	596.08	587.97	569.06
47	684.57	701.32	677.74	665.72	659.04	642.28	638.62	629.14	621.11	612.67	592.96
48	716.10	733.63	708.96	696.39	689.39	671.86	668.04	658.12	649.73	640.89	620.28
49	747.20	765.48	739.74	726.63	719.33	701.04	697.05	686.70	677.94	668.72	647.21
50	782.24	801.38	774.43	760.71	753.06	733.91	729.74	718.91	709.73	700.08	677.56
51	816.84	836.83	808.69	794.35	786.37	766.38	762.02	750.70	741.12	731.05	707.54
52	854.94	875.86	846.41	831.41	823.06	802.13	797.57	785.72	775.70	765.15	740.54
53	893.49	915.35	884.57	868.89	860.16	838.29	833.52	821.15	810.67	799.64	773.93
54	935.10	957.98	925.76	909.35	900.22	877.33	872.34	859.39	848.42	836.88	809.97
55	976.70	1,000.60	966.96	949.82	940.27	916.36	911.15	897.63	886.17	874.12	846.01
56	1,021.82	1,046.82	1,011.62	993.69	983.70	958.69	953.24	939.09	927.10	914.50	885.08
57	1,067.37	1,093.48	1,056.71	1,037.98	1,027.56	1,001.43	995.73	980.95	968.43	955.26	924.54
58	1,115.98	1,143.29	1,104.85	1,085.26	1,074.36	1,047.04	1,041.08	1,025.63	1,012.54	998.77	966.65
59	1,140.07	1,167.97	1,128.69	1,108.69	1,097.55	1,069.64	1,063.56	1,047.77	1,034.39	1,020.33	987.51
60	1,188.69	1,217.77	1,176.83	1,155.97	1,144.35	1,115.25	1,108.91	1,092.45	1,078.50	1,063.84	1,029.62
61	1,230.73	1,260.85	1,218.45	1,196.85	1,184.83	1,154.70	1,148.13	1,131.09	1,116.65	1,101.47	1,066.04
62	1,258.33	1,289.12	1,245.77	1,223.69	1,211.39	1,180.59	1,173.88	1,156.45	1,141.69	1,126.17	1,089.95
63	1,292.93	1,324.56	1,280.03	1,257.34	1,244.70	1,213.05	1,206.15	1,188.25	1,173.08	1,157.13	1,119.92
64+	1,313.94	1,346.10	1,300.83	1,277.79	1,264.95	1,232.79	1,225.77	1,207.56	1,192.17	1,175.94	1,138.14

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# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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	333.39	341.55	330.06	324.21	320.96	312.79	311.02	306.40	302.49	298.37	288.21
15	363.03	371.91	359.40	353.03	349.49	340.60	338.66	333.63	329.38	324.90	313.83
16	374.36	383.52	370.62	364.05	360.39	351.23	349.23	344.05	339.66	335.04	323.63
17	385.69	395.12	381.84	375.07	371.30	361.86	359.80	354.46	349.94	345.18	333.42
18	397.89	407.63	393.92	386.94	383.05	373.31	371.19	365.67	361.01	356.10	343.97
19	410.09	420.13	406.00	398.80	394.80	384.76	382.57	376.89	372.08	367.02	354.52
20	422.73	433.07	418.51	411.09	406.96	396.61	394.36	388.50	383.55	378.33	365.45
21	435.80	446.47	431.46	423.81	419.55	408.88	406.56	400.52	395.41	390.03	376.75
22	435.80	446.47	431.46	423.81	419.55	408.88	406.56	400.52	395.41	390.03	376.75
23	435.80	446.47	431.46	423.81	419.55	408.88	406.56	400.52	395.41	390.03	376.75
24	435.80	446.47	431.46	423.81	419.55	408.88	406.56	400.52	395.41	390.03	376.75
25	437.55	448.25	433.18	425.50	421.23	410.52	408.18	402.12	396.99	391.59	378.25
26	446.26	457.18	441.81	433.98	429.62	418.69	416.31	410.13	404.90	399.39	385.79
27	456.72	467.90	452.17	444.15	439.69	428.51	426.07	419.74	414.39	408.75	394.83
28	473.72	485.31	468.99	460.68	456.05	444.45	441.93	435.37	429.81	423.97	409.52
29	487.67	499.60	482.80	474.24	469.48	457.54	454.94	448.18	442.46	436.45	421.58
30	494.64	506.74	489.70	481.02	476.19	464.08	461.44	454.59	448.79	442.69	427.61
31	505.10	517.46	500.06	491.19	486.26	473.89	471.20	464.20	458.28	452.05	436.65
32	515.56	528.17	510.41	501.36	496.33	483.71	480.96	473.82	467.77	461.41	445.69
33	522.09	534.87	516.88	507.72	502.62	489.84	487.05	479.82	473.70	467.26	451.34
34	529.07	542.01	523.79	514.50	509.33	496.38	493.56	486.23	480.03	473.50	457.37
35	532.55	545.58	527.24	517.89	512.69	499.65	496.81	489.44	483.19	476.62	460.39
36	536.04	549.16	530.69	521.28	516.05	502.92	500.06	492.64	486.35	479.74	463.40
37	539.53	552.73	534.14	524.67	519.40	506.20	503.32	495.84	489.52	482.86	466.41
38	543.01	556.30	537.59	528.06	522.76	509.47	506.57	499.05	492.68	485.98	469.43
39	549.99	563.44	544.50	534.85	529.47	516.01	513.07	505.46	499.01	492.22	475.46
40	556.96	570.59	551.40	541.63	536.19	522.55	519.58	511.86	505.33	498.46	481.48
41	567.42	581.30	561.76	551.80	546.25	532.36	529.34	521.48	514.82	507.82	490.53
42	577.44	591.57	571.68	561.55	555.90	541.77	538.69	530.69	523.92	516.79	499.19
43	591.39	605.86	585.49	575.11	569.33	554.85	551.70	543.51	536.57	529.27	511.25
44	608.82	623.72	602.74	592.06	586.11	571.21	567.96	559.53	552.39	544.88	526.32
45	629.30	644.70	623.02	611.98	605.83	590.42	587.07	578.35	570.97	563.21	544.02
46	653.71	669.70	647.18	635.71	629.33	613.32	609.83	600.78	593.11	585.05	565.12
47	681.16	697.83	674.37	662.41	655.76	639.08	635.45	626.01	618.02	609.62	588.86
48	712.54	729.98	705.43	692.93	685.96	668.52	664.72	654.85	646.49	637.70	615.98
49	743.48	761.67	736.06	723.02	715.75	697.55	693.58	683.29	674.57	665.40	642.73
50	778.35	797.39	770.58	756.92	749.32	730.26	726.11	715.33	706.20	696.60	672.87
51	812.78	832.66	804.66	790.40	782.46	762.56	758.23	746.97	737.44	727.41	702.63
52	850.69	871.51	842.20	827.27	818.96	798.14	793.60	781.82	771.84	761.34	735.41
53	889.04	910.79	880.17	864.57	855.88	834.12	829.37	817.06	806.63	795.67	768.57
54	930.44	953.21	921.16	904.83	895.74	872.96	868.00	855.11	844.20	832.72	804.36
55	971.84	995.62	962.15	945.09	935.60	911.81	906.62	893.16	881.76	869.77	840.15
56	1,016.73	1,041.61	1,006.59	988.74	978.81	953.92	948.50	934.41	922.49	909.95	878.95
57	1,062.06	1,088.04	1,051.46	1,032.82	1,022.44	996.44	990.78	976.07	963.61	950.51	918.13
58	1,110.43	1,137.60	1,099.35	1,079.86	1,069.01	1,041.83	1,035.91	1,020.53	1,007.50	993.80	959.95
59	1,134.40	1,162.16	1,123.08	1,103.17	1,092.09	1,064.32	1,058.27	1,042.55	1,029.25	1,015.25	980.67
60	1,182.77	1,211.71	1,170.97	1,150.21	1,138.66	1,109.70	1,103.39	1,087.01	1,073.14	1,058.55	1,022.49
61	1,224.61	1,254.58	1,212.39	1,190.90	1,178.94	1,148.96	1,142.42	1,125.46	1,111.10	1,095.99	1,058.66
62	1,252.07	1,282.70	1,239.57	1,217.60	1,205.37	1,174.72	1,168.04	1,150.69	1,136.01	1,120.56	1,082.40
63	1,286.50	1,317.97	1,273.66	1,251.08	1,238.51	1,207.02	1,200.15	1,182.34	1,167.25	1,151.38	1,112.16
64+	1,307.40	1,339.41	1,294.38	1,271.43	1,258.65	1,226.64	1,219.68	1,201.56	1,186.23	1,170.09	1,130.25

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, 2026 through December 31, 2026

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	413.31	423.27	409.15	401.89	397.86	367.53	361.60	356.52	350.59	347.55	328.54
15	450.05	460.90	445.52	437.62	433.23	400.20	393.74	388.21	381.76	378.44	357.74
16	464.09	475.28	459.43	451.27	446.75	412.70	406.03	400.33	393.67	390.26	368.91
17	478.14	489.67	473.33	464.93	460.27	425.19	418.32	412.44	405.59	402.07	380.07
18	493.27	505.16	488.31	479.64	474.83	438.64	431.56	425.49	418.42	414.79	392.10
19	508.39	520.65	503.28	494.35	489.39	452.09	444.79	438.54	431.25	427.51	404.12
20	524.06	536.70	518.79	509.59	504.48	466.02	458.50	452.06	444.54	440.69	416.58
21	540.27	553.30	534.84	525.35	520.08	480.44	472.68	466.04	458.29	454.32	429.46
22	540.27	553.30	534.84	525.35	520.08	480.44	472.68	466.04	458.29	454.32	429.46
23	540.27	553.30	534.84	525.35	520.08	480.44	472.68	466.04	458.29	454.32	429.46
24	540.27	553.30	534.84	525.35	520.08	480.44	472.68	466.04	458.29	454.32	429.46
25	542.43	555.51	536.98	527.45	522.16	482.36	474.57	467.90	460.12	456.13	431.18
26	553.24	566.57	547.67	537.96	532.56	491.97	484.03	477.22	469.29	465.22	439.77
27	566.20	579.85	560.51	550.57	545.04	503.50	495.37	488.41	480.29	476.12	450.08
28	587.27	601.43	581.37	571.05	565.33	522.24	513.80	506.58	498.16	493.84	466.83
29	604.56	619.14	598.48	587.87	581.97	537.61	528.93	521.50	512.83	508.38	480.57
30	613.21	627.99	607.04	596.27	590.29	545.30	536.49	528.95	520.16	515.65	487.44
31	626.17	641.27	619.88	608.88	602.77	556.83	547.84	540.14	531.16	526.55	497.75
32	639.14	654.55	632.71	621.49	615.25	568.36	559.18	551.32	542.16	537.46	508.05
33	647.24	662.85	640.73	629.37	623.05	575.56	566.27	558.31	549.03	544.27	514.50
34	655.89	671.70	649.29	637.77	631.38	583.25	573.83	565.77	556.36	551.54	521.37
35	660.21	676.13	653.57	641.98	635.54	587.09	577.62	569.50	560.03	555.17	524.80
36	664.53	680.55	657.85	646.18	639.70	590.94	581.40	573.23	563.70	558.81	528.24
37	668.85	684.98	662.13	650.38	643.86	594.78	585.18	576.95	567.36	562.44	531.67
38	673.18	689.41	666.41	654.58	648.02	598.62	588.96	580.68	571.03	566.08	535.11
39	681.82	698.26	674.96	662.99	656.34	606.31	596.52	588.14	578.36	573.35	541.98
40	690.47	707.11	683.52	671.40	664.66	614.00	604.09	595.60	585.69	580.62	548.85
41	703.43	720.39	696.36	684.00	677.14	625.53	615.43	606.78	596.69	591.52	559.16
42	715.86	733.12	708.66	696.09	689.10	636.58	626.30	617.50	607.23	601.97	569.04
43	733.15	750.82	725.77	712.90	705.75	651.95	641.43	632.41	621.90	616.51	582.78
44	754.76	772.95	747.17	733.91	726.55	671.17	660.34	651.05	640.23	634.68	599.96
45	780.15	798.96	772.30	758.60	750.99	693.75	682.55	672.96	661.77	656.03	620.14
46	810.41	829.94	802.26	788.02	780.12	720.66	709.02	699.06	687.44	681.47	644.19
47	844.44	864.80	835.95	821.12	812.88	750.92	738.80	728.42	716.31	710.10	671.25
48	883.34	904.64	874.46	858.95	850.33	785.51	772.83	761.97	749.30	742.81	702.17
49	921.70	943.92	912.43	896.25	887.25	819.63	806.39	795.06	781.84	775.06	732.66
50	964.92	988.19	955.22	938.27	928.86	858.06	844.21	832.34	818.51	811.41	767.02
51	1,007.60	1,031.90	997.47	979.78	969.95	896.02	881.55	869.16	854.71	847.30	800.95
52	1,054.61	1,080.03	1,044.00	1,025.48	1,015.19	937.81	922.67	909.71	894.58	886.82	838.31
53	1,102.15	1,128.72	1,091.07	1,071.71	1,060.96	980.09	964.27	950.72	934.91	926.80	876.10
54	1,153.48	1,181.29	1,141.88	1,121.62	1,110.37	1,025.73	1,009.17	994.99	978.45	969.96	916.90
55	1,204.80	1,233.85	1,192.69	1,171.53	1,159.78	1,071.37	1,054.08	1,039.26	1,021.99	1,013.12	957.70
56	1,260.45	1,290.84	1,247.78	1,225.64	1,213.34	1,120.86	1,102.76	1,087.27	1,069.19	1,059.92	1,001.94
57	1,316.64	1,348.38	1,303.40	1,280.28	1,267.43	1,170.83	1,151.92	1,135.73	1,116.85	1,107.17	1,046.60
58	1,376.61	1,409.80	1,362.77	1,338.59	1,325.16	1,224.15	1,204.39	1,187.46	1,167.72	1,157.60	1,094.27
59	1,406.32	1,440.23	1,392.18	1,367.48	1,353.77	1,250.58	1,230.39	1,213.10	1,192.93	1,182.58	1,117.89
60	1,466.29	1,501.64	1,451.55	1,425.80	1,411.49	1,303.91	1,282.86	1,264.83	1,243.80	1,233.01	1,165.56
61	1,518.16	1,554.76	1,502.89	1,476.23	1,461.42	1,350.03	1,328.23	1,309.57	1,287.80	1,276.63	1,206.79
62	1,552.20	1,589.62	1,536.59	1,509.33	1,494.19	1,380.30	1,358.01	1,338.93	1,316.67	1,305.25	1,233.85
63	1,594.88	1,633.33	1,578.84	1,550.83	1,535.27	1,418.25	1,395.35	1,375.74	1,352.87	1,341.14	1,267.77
64+	1,620.81	1,659.90	1,604.52	1,576.05	1,560.24	1,441.32	1,418.04	1,398.12	1,374.87	1,362.96	1,288.38

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, 2026 through December 31, 2026

Region

**18**

Orange 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	386.15	395.46	382.27	375.49	371.72	353.76	351.74	346.50	342.10	337.77	326.66
15	420.47	430.61	416.25	408.86	404.76	385.20	383.01	377.30	372.51	367.80	355.70
16	433.60	444.05	429.24	421.62	417.39	397.23	394.96	389.08	384.13	379.28	366.80
17	446.72	457.49	442.23	434.38	430.03	409.25	406.92	400.86	395.76	390.76	377.90
18	460.86	471.97	456.22	448.13	443.63	422.20	419.79	413.54	408.28	403.12	389.86
19	474.99	486.44	470.21	461.87	457.24	435.15	432.66	426.22	420.80	415.48	401.81
20	489.63	501.43	484.70	476.11	471.33	448.56	446.00	439.36	433.77	428.29	414.20
21	504.77	516.94	499.70	490.83	485.91	462.43	459.79	452.94	447.19	441.53	427.01
22	504.77	516.94	499.70	490.83	485.91	462.43	459.79	452.94	447.19	441.53	427.01
23	504.77	516.94	499.70	490.83	485.91	462.43	459.79	452.94	447.19	441.53	427.01
24	504.77	516.94	499.70	490.83	485.91	462.43	459.79	452.94	447.19	441.53	427.01
25	506.79	519.01	501.69	492.79	487.85	464.28	461.63	454.76	448.98	443.30	428.72
26	516.89	529.35	511.69	502.61	497.57	473.53	470.83	463.81	457.92	452.13	437.26
27	529.00	541.75	523.68	514.39	509.23	484.63	481.86	474.68	468.65	462.73	447.50
28	548.69	561.91	543.17	533.53	528.18	502.66	499.79	492.35	486.09	479.95	464.16
29	564.84	578.46	559.16	549.24	543.73	517.46	514.51	506.84	500.40	494.08	477.82
30	572.92	586.73	567.15	557.09	551.50	524.86	521.86	514.09	507.56	501.14	484.65
31	585.03	599.13	579.15	568.87	563.17	535.96	532.90	524.96	518.29	511.74	494.90
32	597.14	611.54	591.14	580.65	574.83	547.05	543.93	535.83	529.02	522.33	505.15
33	604.72	619.29	598.63	588.01	582.12	553.99	550.83	542.63	535.73	528.96	511.56
34	612.79	627.57	606.63	595.87	589.89	561.39	558.19	549.87	542.89	536.02	518.39
35	616.83	631.70	610.63	599.79	593.78	565.09	561.86	553.50	546.46	539.55	521.80
36	620.87	635.84	614.62	603.72	597.67	568.79	565.54	557.12	550.04	543.09	525.22
37	624.91	639.97	618.62	607.65	601.55	572.49	569.22	560.74	553.62	546.62	528.64
38	628.94	644.11	622.62	611.57	605.44	576.19	572.90	564.37	557.20	550.15	532.05
39	637.02	652.38	630.62	619.43	613.21	583.59	580.26	571.61	564.35	557.21	538.88
40	645.10	660.65	638.61	627.28	620.99	590.98	587.61	578.86	571.51	564.28	545.72
41	657.21	673.06	650.60	639.06	632.65	602.08	598.65	589.73	582.24	574.88	555.96
42	668.82	684.95	662.10	650.35	643.83	612.72	609.22	600.15	592.52	585.03	565.79
43	684.97	701.49	678.09	666.06	659.38	627.52	623.94	614.64	606.83	599.16	579.45
44	705.17	722.17	698.07	685.69	678.81	646.01	642.33	632.76	624.72	616.82	596.53
45	728.89	746.46	721.56	708.76	701.65	667.75	663.94	654.05	645.74	637.57	616.60
46	757.16	775.41	749.54	736.25	728.86	693.64	689.69	679.42	670.78	662.30	640.51
47	788.96	807.98	781.02	767.17	759.47	722.78	718.65	707.95	698.95	690.12	667.41
48	825.30	845.20	817.00	802.51	794.46	756.07	751.76	740.56	731.15	721.91	698.16
49	861.14	881.90	852.48	837.36	828.96	788.90	784.40	772.72	762.90	753.25	728.48
50	901.52	923.26	892.46	876.62	867.83	825.90	821.19	808.96	798.68	788.58	762.64
51	941.40	964.09	931.93	915.40	906.22	862.43	857.51	844.74	834.01	823.46	796.37
52	985.31	1,009.07	975.40	958.10	948.49	902.66	897.51	884.15	872.91	861.87	833.52
53	1,029.73	1,054.56	1,019.38	1,001.29	991.25	943.36	937.97	924.00	912.26	900.73	871.10
54	1,077.69	1,103.67	1,066.85	1,047.92	1,037.41	987.29	981.65	967.03	954.75	942.67	911.66
55	1,125.64	1,152.78	1,114.32	1,094.55	1,083.57	1,031.22	1,025.33	1,010.06	997.23	984.62	952.23
56	1,177.63	1,206.02	1,165.79	1,145.11	1,133.62	1,078.85	1,072.69	1,056.72	1,043.29	1,030.10	996.21
57	1,230.13	1,259.78	1,217.76	1,196.15	1,184.15	1,126.94	1,120.51	1,103.82	1,089.80	1,076.02	1,040.62
58	1,286.16	1,317.16	1,273.22	1,250.64	1,238.09	1,178.27	1,171.55	1,154.10	1,139.43	1,125.03	1,088.02
59	1,313.92	1,345.60	1,300.71	1,277.63	1,264.81	1,203.70	1,196.84	1,179.01	1,164.03	1,149.31	1,111.50
60	1,369.95	1,402.98	1,356.17	1,332.11	1,318.75	1,255.03	1,247.87	1,229.29	1,213.67	1,198.32	1,158.90
61	1,418.41	1,452.60	1,404.14	1,379.23	1,365.40	1,299.43	1,292.01	1,272.77	1,256.60	1,240.71	1,199.89
62	1,450.21	1,485.17	1,435.62	1,410.16	1,396.01	1,328.56	1,320.98	1,301.31	1,284.77	1,268.52	1,226.79
63	1,490.08	1,526.01	1,475.10	1,448.93	1,434.40	1,365.09	1,357.30	1,337.09	1,320.10	1,303.40	1,260.53
64+	1,514.31	1,550.82	1,499.10	1,472.49	1,457.73	1,387.29	1,379.37	1,358.82	1,341.57	1,324.59	1,281.03

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, 2026 through December 31, 2026

## Region 18

Orange 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	370.44	379.51	366.75	360.25	356.63	347.56	345.58	340.45	336.11	331.54	320.87
15	403.37	413.24	399.35	392.27	388.33	378.45	376.30	370.71	365.98	361.01	349.40
16	415.96	426.14	411.81	404.51	400.45	390.27	388.05	382.28	377.41	372.27	360.30
17	428.55	439.04	424.28	416.76	412.57	402.08	399.79	393.86	388.83	383.54	371.21
18	442.11	452.93	437.70	429.94	425.62	414.80	412.44	406.32	401.13	395.68	382.95
19	455.67	466.82	451.12	443.13	438.67	427.52	425.09	418.78	413.43	407.81	394.70
20	469.71	481.21	465.03	456.78	452.19	440.70	438.19	431.68	426.17	420.38	406.86
21	484.24	496.09	479.41	470.91	466.18	454.32	451.74	445.03	439.35	433.38	419.44
22	484.24	496.09	479.41	470.91	466.18	454.32	451.74	445.03	439.35	433.38	419.44
23	484.24	496.09	479.41	470.91	466.18	454.32	451.74	445.03	439.35	433.38	419.44
24	484.24	496.09	479.41	470.91	466.18	454.32	451.74	445.03	439.35	433.38	419.44
25	486.18	498.07	481.33	472.79	468.04	456.14	453.55	446.81	441.11	435.11	421.12
26	495.86	508.00	490.91	482.21	477.37	465.23	462.58	455.72	449.90	443.78	429.51
27	507.48	519.90	502.42	493.51	488.56	476.13	473.42	466.40	460.44	454.18	439.58
28	526.37	539.25	521.12	511.88	506.74	493.85	491.04	483.75	477.58	471.09	455.93
29	541.87	555.12	536.46	526.95	521.65	508.39	505.50	497.99	491.64	484.95	469.36
30	549.61	563.06	544.13	534.48	529.11	515.66	512.73	505.11	498.67	491.89	476.07
31	561.23	574.97	555.63	545.79	540.30	526.56	523.57	515.79	509.21	502.29	486.13
32	572.86	586.87	567.14	557.09	551.49	537.47	534.41	526.48	519.76	512.69	496.20
33	580.12	594.31	574.33	564.15	558.48	544.28	541.19	533.15	526.35	519.19	502.49
34	587.87	602.25	582.00	571.69	565.94	551.55	548.41	540.27	533.38	526.12	509.20
35	591.74	606.22	585.84	575.45	569.67	555.19	552.03	543.83	536.89	529.59	512.56
36	595.62	610.19	589.67	579.22	573.40	558.82	555.64	547.39	540.41	533.06	515.91
37	599.49	614.16	593.51	582.99	577.13	562.45	559.26	550.95	543.92	536.53	519.27
38	603.36	618.13	597.34	586.75	580.86	566.09	562.87	554.51	547.44	539.99	522.63
39	611.11	626.06	605.01	594.29	588.32	573.36	570.10	561.63	554.47	546.93	529.34
40	618.86	634.00	612.68	601.82	595.78	580.63	577.33	568.75	561.50	553.86	536.05
41	630.48	645.91	624.19	613.13	606.97	591.53	588.17	579.43	572.04	564.26	546.11
42	641.62	657.32	635.22	623.96	617.69	601.98	598.56	589.67	582.15	574.23	555.76
43	657.11	673.19	650.56	639.03	632.61	616.52	613.01	603.91	596.20	588.10	569.18
44	676.48	693.04	669.73	657.86	651.25	634.69	631.08	621.71	613.78	605.43	585.96
45	699.24	716.35	692.27	679.99	673.16	656.05	652.31	642.63	634.43	625.80	605.67
46	726.36	744.13	719.11	706.37	699.27	681.49	677.61	667.55	659.03	650.07	629.16
47	756.87	775.39	749.32	736.03	728.64	710.11	706.07	695.59	686.71	677.37	655.59
48	791.73	811.11	783.83	769.94	762.20	742.82	738.60	727.63	718.35	708.58	685.79
49	826.11	846.33	817.87	803.37	795.30	775.08	770.67	759.23	749.54	739.35	715.57
50	864.85	886.01	856.22	841.05	832.60	811.42	806.81	794.83	784.69	774.02	749.12
51	903.11	925.21	894.10	878.25	869.42	847.32	842.50	829.99	819.40	808.26	782.26
52	945.24	968.37	935.80	919.22	909.98	886.84	881.80	868.71	857.62	845.96	818.75
53	987.85	1,012.02	977.99	960.66	951.01	926.82	921.55	907.87	896.28	884.10	855.66
54	1,033.85	1,059.15	1,023.54	1,005.39	995.29	969.98	964.47	950.15	938.02	925.27	895.51
55	1,079.86	1,106.28	1,069.08	1,050.13	1,039.58	1,013.14	1,007.38	992.43	979.76	966.44	935.36
56	1,129.73	1,157.38	1,118.46	1,098.63	1,087.60	1,059.94	1,053.91	1,038.27	1,025.01	1,011.08	978.56
57	1,180.09	1,208.97	1,168.32	1,147.61	1,136.08	1,107.19	1,100.89	1,084.55	1,070.71	1,056.15	1,022.18
58	1,233.84	1,264.03	1,221.53	1,199.88	1,187.83	1,157.62	1,151.04	1,133.95	1,119.48	1,104.26	1,068.74
59	1,260.48	1,291.32	1,247.90	1,225.78	1,213.47	1,182.61	1,175.88	1,158.42	1,143.64	1,128.09	1,091.81
60	1,314.23	1,346.39	1,301.11	1,278.05	1,265.21	1,233.04	1,226.03	1,207.82	1,192.41	1,176.20	1,138.37
61	1,360.72	1,394.01	1,347.14	1,323.26	1,309.96	1,276.65	1,269.39	1,250.55	1,234.59	1,217.80	1,178.63
62	1,391.22	1,425.26	1,377.34	1,352.93	1,339.33	1,305.28	1,297.85	1,278.58	1,262.27	1,245.10	1,205.06
63	1,429.48	1,464.45	1,415.21	1,390.13	1,376.16	1,341.17	1,333.54	1,313.74	1,296.98	1,279.34	1,238.19
64+	1,452.72	1,488.27	1,438.23	1,412.73	1,398.54	1,362.96	1,355.22	1,335.09	1,318.05	1,300.14	1,258.32

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, 2026 through December 31, 2026

**Region**  
**18**

Orange County (continued)

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	368.60	377.62	364.92	358.45	354.85	345.83	343.86	338.76	334.43	329.89	318.65
15	401.37	411.19	397.36	390.32	386.40	376.57	374.43	368.87	364.16	359.21	346.98
16	413.89	424.02	409.76	402.50	398.46	388.32	386.12	380.38	375.53	370.42	357.81
17	426.42	436.85	422.17	414.68	410.52	400.08	397.80	391.90	386.89	381.63	368.64
18	439.91	450.68	435.52	427.80	423.50	412.73	410.39	404.29	399.14	393.71	380.30
19	453.40	464.50	448.88	440.92	436.49	425.39	422.97	416.69	411.38	405.78	391.96
20	467.38	478.81	462.71	454.51	449.94	438.50	436.01	429.54	424.05	418.29	404.04
21	481.83	493.62	477.02	468.57	463.86	452.06	449.49	442.82	437.17	431.23	416.54
22	481.83	493.62	477.02	468.57	463.86	452.06	449.49	442.82	437.17	431.23	416.54
23	481.83	493.62	477.02	468.57	463.86	452.06	449.49	442.82	437.17	431.23	416.54
24	481.83	493.62	477.02	468.57	463.86	452.06	449.49	442.82	437.17	431.23	416.54
25	483.76	495.60	478.93	470.44	465.72	453.87	451.29	444.59	438.92	432.95	418.20
26	493.40	505.47	488.47	479.81	474.99	462.91	460.28	453.45	447.66	441.57	426.53
27	504.96	517.31	499.92	491.06	486.13	473.76	471.07	464.08	458.15	451.92	436.53
28	523.75	536.57	518.52	509.33	504.22	491.39	488.60	481.35	475.20	468.74	452.78
29	539.17	552.36	533.79	524.33	519.06	505.86	502.98	495.52	489.19	482.54	466.11
30	546.88	560.26	541.42	531.82	526.48	513.09	510.18	502.60	496.19	489.44	472.77
31	558.44	572.11	552.87	543.07	537.61	523.94	520.96	513.23	506.68	499.79	482.77
32	570.01	583.95	564.32	554.32	548.75	534.79	531.75	523.86	517.17	510.14	492.76
33	577.23	591.36	571.47	561.34	555.70	541.57	538.49	530.50	523.73	516.61	499.01
34	584.94	599.26	579.11	568.84	563.13	548.81	545.69	537.58	530.72	523.51	505.68
35	588.80	603.20	582.92	572.59	566.84	552.42	549.28	541.13	534.22	526.96	509.01
36	592.65	607.15	586.74	576.34	570.55	556.04	552.88	544.67	537.72	530.41	512.34
37	596.51	611.10	590.55	580.09	574.26	559.66	556.47	548.21	541.22	533.86	515.67
38	600.36	615.05	594.37	583.84	577.97	563.27	560.07	551.75	544.71	537.31	519.01
39	608.07	622.95	602.00	591.33	585.39	570.51	567.26	558.84	551.71	544.21	525.67
40	615.78	630.85	609.64	598.83	592.81	577.74	574.45	565.92	558.70	551.11	532.33
41	627.34	642.69	621.08	610.08	603.95	588.59	585.24	576.55	569.19	561.46	542.33
42	638.43	654.05	632.06	620.85	614.61	598.99	595.58	586.74	579.25	571.37	551.91
43	653.85	669.84	647.32	635.85	629.46	613.45	609.96	600.91	593.24	585.17	565.24
44	673.12	689.59	666.40	654.59	648.01	631.53	627.94	618.62	610.73	602.42	581.90
45	695.76	712.79	688.82	676.61	669.81	652.78	649.07	639.43	631.27	622.69	601.48
46	722.75	740.43	715.53	702.85	695.79	678.10	674.24	664.23	655.75	646.84	624.81
47	753.10	771.53	745.59	732.37	725.01	706.58	702.56	692.13	683.30	674.00	651.05
48	787.79	807.07	779.93	766.11	758.41	739.13	734.92	724.01	714.77	705.05	681.04
49	822.00	842.12	813.80	799.38	791.35	771.22	766.84	755.45	745.81	735.67	710.61
50	860.55	881.61	851.96	836.86	828.45	807.39	802.80	790.88	780.78	770.17	743.94
51	898.62	920.60	889.65	873.88	865.10	843.10	838.31	825.86	815.32	804.23	776.84
52	940.53	963.55	931.15	914.64	905.46	882.43	877.41	864.39	853.35	841.75	813.08
53	982.94	1,006.99	973.13	955.88	946.27	922.21	916.97	903.35	891.82	879.70	849.74
54	1,028.71	1,053.88	1,018.44	1,000.39	990.34	965.16	959.67	945.42	933.36	920.67	889.31
55	1,074.48	1,100.77	1,063.76	1,044.91	1,034.41	1,008.10	1,002.37	987.49	974.89	961.63	928.88
56	1,124.11	1,151.62	1,112.89	1,093.17	1,082.19	1,054.67	1,048.67	1,033.10	1,019.92	1,006.05	971.78
57	1,174.22	1,202.95	1,162.51	1,141.90	1,130.43	1,101.68	1,095.42	1,079.15	1,065.38	1,050.90	1,015.10
58	1,227.71	1,257.75	1,215.45	1,193.91	1,181.92	1,151.86	1,145.31	1,128.31	1,113.91	1,098.76	1,061.34
59	1,254.21	1,284.90	1,241.69	1,219.68	1,207.43	1,176.72	1,170.03	1,152.66	1,137.95	1,122.48	1,084.25
60	1,307.69	1,339.69	1,294.64	1,271.69	1,258.92	1,226.90	1,219.93	1,201.81	1,186.48	1,170.35	1,130.48
61	1,353.95	1,387.07	1,340.43	1,316.68	1,303.45	1,270.30	1,263.08	1,244.32	1,228.44	1,211.74	1,170.47
62	1,384.30	1,418.17	1,370.49	1,346.19	1,332.67	1,298.78	1,291.40	1,272.22	1,255.99	1,238.91	1,196.71
63	1,422.37	1,457.17	1,408.17	1,383.21	1,369.32	1,334.49	1,326.91	1,307.21	1,290.52	1,272.98	1,229.62
64+	1,445.49	1,480.86	1,431.06	1,405.71	1,391.58	1,356.18	1,348.47	1,328.46	1,311.51	1,293.69	1,249.62

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, 2026 through December 31, 2026

## Region

# 19

San Diego 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	461.79	472.93	457.15	449.04	444.54	410.65	404.02	398.34	391.72	388.33	367.08
15	502.84	514.97	497.79	488.96	484.05	447.16	439.94	433.75	426.54	422.84	399.71
16	518.54	531.04	513.32	504.22	499.16	461.11	453.67	447.29	439.86	436.04	412.19
17	534.23	547.11	528.86	519.48	514.27	475.07	467.40	460.83	453.17	449.24	424.66
18	551.14	564.42	545.59	535.91	530.54	490.10	482.19	475.41	467.51	463.45	438.10
19	568.04	581.73	562.33	552.35	546.81	505.13	496.97	489.99	481.84	477.67	451.54
20	585.54	599.66	579.66	569.37	563.66	520.70	512.29	505.09	496.69	492.39	465.45
21	603.65	618.21	597.58	586.98	581.09	536.80	528.13	520.71	512.06	507.61	479.85
22	603.65	618.21	597.58	586.98	581.09	536.80	528.13	520.71	512.06	507.61	479.85
23	603.65	618.21	597.58	586.98	581.09	536.80	528.13	520.71	512.06	507.61	479.85
24	603.65	618.21	597.58	586.98	581.09	536.80	528.13	520.71	512.06	507.61	479.85
25	606.07	620.68	599.97	589.33	583.42	538.95	530.25	522.80	514.10	509.65	481.77
26	618.14	633.04	611.93	601.07	595.04	549.68	540.81	533.21	524.35	519.80	491.36
27	632.63	647.88	626.27	615.16	608.99	562.57	553.49	545.71	536.63	531.98	502.88
28	656.17	671.99	649.57	638.05	631.65	583.50	574.08	566.01	556.60	551.78	521.59
29	675.49	691.77	668.70	656.83	650.24	600.68	590.98	582.68	572.99	568.02	536.95
30	685.15	701.66	678.26	666.22	659.54	609.27	599.43	591.01	581.18	576.14	544.63
31	699.63	716.50	692.60	680.31	673.49	622.15	612.11	603.51	593.47	588.33	556.14
32	714.12	731.34	706.94	694.40	687.43	635.04	624.78	616.00	605.76	600.51	567.66
33	723.18	740.61	715.90	703.20	696.15	643.09	632.71	623.81	613.44	608.12	574.86
34	732.84	750.50	725.47	712.60	705.45	651.68	641.16	632.14	621.64	616.24	582.53
35	737.66	755.45	730.25	717.29	710.10	655.97	645.38	636.31	625.73	620.31	586.37
36	742.49	760.39	735.03	721.99	714.74	660.27	649.61	640.48	629.83	624.37	590.21
37	747.32	765.34	739.81	726.68	719.39	664.56	653.83	644.64	633.93	628.43	594.05
38	752.15	770.29	744.59	731.38	724.04	668.85	658.06	648.81	638.02	632.49	597.89
39	761.81	780.18	754.15	740.77	733.34	677.44	666.51	657.14	646.21	640.61	605.57
40	771.47	790.07	763.71	750.16	742.64	686.03	674.96	665.47	654.41	648.73	613.24
41	785.96	804.91	778.05	764.25	756.58	698.91	687.63	677.97	666.70	660.91	624.76
42	799.84	819.12	791.80	777.75	769.95	711.26	699.78	689.94	678.47	672.59	635.80
43	819.16	838.91	810.92	796.53	788.54	728.44	716.68	706.61	694.86	688.83	651.15
44	843.30	863.64	834.82	820.01	811.79	749.91	737.80	727.44	715.34	709.14	670.34
45	871.68	892.69	862.91	847.60	839.10	775.14	762.63	751.91	739.41	733.00	692.90
46	905.48	927.31	896.37	880.47	871.64	805.20	792.20	781.07	768.08	761.42	719.77
47	943.51	966.26	934.02	917.45	908.25	839.02	825.47	813.87	800.34	793.40	750.00
48	986.97	1,010.77	977.05	959.71	950.09	877.67	863.50	851.36	837.21	829.95	784.55
49	1,029.83	1,054.66	1,019.48	1,001.39	991.35	915.78	901.00	888.34	873.57	865.99	818.62
50	1,078.13	1,104.12	1,067.28	1,048.35	1,037.83	958.73	943.25	929.99	914.53	906.60	857.00
51	1,125.81	1,152.96	1,114.49	1,094.72	1,083.74	1,001.13	984.97	971.13	954.98	946.70	894.91
52	1,178.33	1,206.74	1,166.48	1,145.79	1,134.29	1,047.84	1,030.92	1,016.43	999.53	990.86	936.66
53	1,231.45	1,261.14	1,219.07	1,197.44	1,185.43	1,095.07	1,077.40	1,062.25	1,044.59	1,035.53	978.89
54	1,288.80	1,319.87	1,275.84	1,253.21	1,240.63	1,146.07	1,127.57	1,111.72	1,093.24	1,083.76	1,024.47
55	1,346.15	1,378.60	1,332.61	1,308.97	1,295.84	1,197.07	1,177.74	1,161.19	1,141.88	1,131.98	1,070.06
56	1,408.32	1,442.28	1,394.16	1,369.43	1,355.69	1,252.36	1,232.14	1,214.82	1,194.63	1,184.27	1,119.48
57	1,471.10	1,506.57	1,456.31	1,430.47	1,416.12	1,308.18	1,287.06	1,268.98	1,247.88	1,237.06	1,169.38
58	1,538.11	1,575.19	1,522.64	1,495.63	1,480.63	1,367.77	1,345.69	1,326.77	1,304.72	1,293.40	1,222.65
59	1,571.31	1,609.19	1,555.51	1,527.91	1,512.59	1,397.29	1,374.74	1,355.41	1,332.88	1,321.32	1,249.04
60	1,638.32	1,677.81	1,621.84	1,593.07	1,577.09	1,456.88	1,433.36	1,413.21	1,389.72	1,377.67	1,302.30
61	1,696.27	1,737.16	1,679.21	1,649.42	1,632.87	1,508.41	1,484.06	1,463.20	1,438.88	1,426.40	1,348.37
62	1,734.30	1,776.11	1,716.86	1,686.40	1,669.48	1,542.23	1,517.33	1,496.01	1,471.14	1,458.38	1,378.60
63	1,781.98	1,824.95	1,764.07	1,732.77	1,715.39	1,584.64	1,559.05	1,537.14	1,511.59	1,498.48	1,416.51
64+	1,810.95	1,854.63	1,792.74	1,760.94	1,743.27	1,610.40	1,584.39	1,562.13	1,536.18	1,522.83	1,439.55

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.

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

## 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	433.46	443.91	429.10	421.49	417.26	397.10	394.83	388.95	384.01	379.16	366.68
15	471.99	483.37	467.24	458.95	454.35	432.40	429.93	423.53	418.15	412.86	399.28
16	486.72	498.46	481.83	473.28	468.53	445.89	443.35	436.75	431.20	425.74	411.74
17	501.45	513.54	496.41	487.60	482.71	459.39	456.77	449.97	444.25	438.63	424.20
18	517.32	529.79	512.12	503.03	497.99	473.92	471.22	464.20	458.30	452.51	437.62
19	533.18	546.04	527.82	518.46	513.26	488.46	485.67	478.44	472.36	466.39	451.04
20	549.62	562.87	544.09	534.44	529.08	503.51	500.64	493.18	486.92	480.76	464.94
21	566.61	580.28	560.92	550.97	545.44	519.09	516.12	508.44	501.98	495.63	479.32
22	566.61	580.28	560.92	550.97	545.44	519.09	516.12	508.44	501.98	495.63	479.32
23	566.61	580.28	560.92	550.97	545.44	519.09	516.12	508.44	501.98	495.63	479.32
24	566.61	580.28	560.92	550.97	545.44	519.09	516.12	508.44	501.98	495.63	479.32
25	568.88	582.60	563.16	553.17	547.62	521.16	518.19	510.47	503.98	497.61	481.24
26	580.21	594.20	574.38	564.19	558.53	531.54	528.51	520.64	514.02	507.52	490.83
27	593.81	608.13	587.84	577.41	571.62	544.00	540.90	532.84	526.07	519.42	502.33
28	615.91	630.76	609.72	598.90	592.89	564.25	561.03	552.67	545.65	538.75	521.03
29	634.04	649.33	627.67	616.53	610.35	580.86	577.54	568.94	561.71	554.61	536.36
30	643.11	658.61	636.64	625.35	619.07	589.16	585.80	577.08	569.74	562.54	544.03
31	656.71	672.54	650.10	638.57	632.16	601.62	598.19	589.28	581.79	574.43	555.54
32	670.31	686.47	663.56	651.79	645.25	614.08	610.57	601.48	593.84	586.33	567.04
33	678.80	695.17	671.98	660.06	653.44	621.86	618.32	609.11	601.37	593.76	574.23
34	687.87	704.45	680.95	668.87	662.16	630.17	626.57	617.24	609.40	601.69	581.90
35	692.40	709.10	685.44	673.28	666.53	634.32	630.70	621.31	613.42	605.66	585.73
36	696.94	713.74	689.93	677.69	670.89	638.47	634.83	625.38	617.43	609.62	589.57
37	701.47	718.38	694.42	682.10	675.25	642.63	638.96	629.45	621.45	613.59	593.40
38	706.00	723.02	698.90	686.50	679.62	646.78	643.09	633.51	625.46	617.55	597.24
39	715.07	732.31	707.88	695.32	688.34	655.09	651.35	641.65	633.49	625.48	604.91
40	724.13	741.59	716.85	704.13	697.07	663.39	659.61	649.78	641.53	633.41	612.58
41	737.73	755.52	730.31	717.36	710.16	675.85	671.99	661.99	653.57	645.31	624.08
42	750.76	768.86	743.21	730.03	722.71	687.79	683.86	673.68	665.12	656.71	635.10
43	768.90	787.43	761.16	747.66	740.16	704.40	700.38	689.95	681.18	672.57	650.44
44	791.56	810.64	783.60	769.70	761.98	725.16	721.02	710.29	701.26	692.39	669.62
45	818.19	837.92	809.96	795.59	787.61	749.56	745.28	734.18	724.85	715.69	692.14
46	849.92	870.41	841.38	826.45	818.16	778.63	774.19	762.66	752.96	743.44	718.99
47	885.62	906.97	876.71	861.16	852.52	811.33	806.70	794.69	784.59	774.67	749.18
48	926.42	948.75	917.10	900.83	891.79	848.70	843.86	831.30	820.73	810.35	783.70
49	966.64	989.95	956.92	939.95	930.52	885.56	880.51	867.39	856.37	845.54	817.73
50	1,011.97	1,036.37	1,001.80	984.02	974.15	927.09	921.80	908.07	896.53	885.19	856.07
51	1,056.74	1,082.21	1,046.11	1,027.55	1,017.24	968.09	962.57	948.24	936.19	924.35	893.94
52	1,106.03	1,132.70	1,094.91	1,075.49	1,064.70	1,013.25	1,007.47	992.47	979.86	967.47	935.64
53	1,155.89	1,183.76	1,144.27	1,123.97	1,112.70	1,058.93	1,052.89	1,037.21	1,024.03	1,011.08	977.82
54	1,209.72	1,238.89	1,197.56	1,176.31	1,164.51	1,108.25	1,101.92	1,085.51	1,071.72	1,058.17	1,023.36
55	1,263.55	1,294.01	1,250.84	1,228.65	1,216.33	1,157.56	1,150.96	1,133.82	1,119.41	1,105.25	1,068.89
56	1,321.91	1,353.78	1,308.62	1,285.40	1,272.51	1,211.03	1,204.12	1,186.18	1,171.11	1,156.30	1,118.26
57	1,380.84	1,414.13	1,366.95	1,342.70	1,329.23	1,265.01	1,257.79	1,239.06	1,223.32	1,207.85	1,168.11
58	1,443.73	1,478.54	1,429.22	1,403.86	1,389.78	1,322.63	1,315.08	1,295.50	1,279.04	1,262.86	1,221.32
59	1,474.90	1,510.46	1,460.07	1,434.16	1,419.78	1,351.18	1,343.47	1,323.46	1,306.64	1,290.12	1,247.68
60	1,537.79	1,574.87	1,522.33	1,495.32	1,480.32	1,408.80	1,400.76	1,379.90	1,362.36	1,345.14	1,300.89
61	1,592.19	1,630.57	1,576.18	1,548.21	1,532.68	1,458.63	1,450.31	1,428.71	1,410.55	1,392.72	1,346.90
62	1,627.88	1,667.13	1,611.51	1,582.92	1,567.05	1,491.33	1,482.82	1,460.74	1,442.18	1,423.94	1,377.10
63	1,672.65	1,712.97	1,655.83	1,626.45	1,610.14	1,532.34	1,523.60	1,500.91	1,481.83	1,463.10	1,414.97
64+	1,699.83	1,740.84	1,682.76	1,652.91	1,636.32	1,557.27	1,548.36	1,525.32	1,505.94	1,486.89	1,437.96

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, 2026 through December 31, 2026

## Region 19

San Diego 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	422.07	432.40	417.86	410.45	406.33	396.00	393.74	387.90	382.95	377.74	365.59
15	459.59	470.83	455.00	446.94	442.45	431.20	428.74	422.38	416.99	411.32	398.09
16	473.93	485.53	469.20	460.89	456.26	444.65	442.13	435.56	430.00	424.16	410.51
17	488.28	500.23	483.41	474.84	470.07	458.11	455.51	448.75	443.02	436.99	422.94
18	503.73	516.05	498.70	489.86	484.94	472.61	469.92	462.94	457.03	450.82	436.32
19	519.18	531.88	513.99	504.88	499.81	487.10	484.33	477.14	471.05	464.65	449.70
20	535.18	548.27	529.83	520.44	515.21	502.11	499.26	491.84	485.57	478.97	463.56
21	551.73	565.23	546.22	536.54	531.15	517.64	514.70	507.06	500.59	493.78	477.90
22	551.73	565.23	546.22	536.54	531.15	517.64	514.70	507.06	500.59	493.78	477.90
23	551.73	565.23	546.22	536.54	531.15	517.64	514.70	507.06	500.59	493.78	477.90
24	551.73	565.23	546.22	536.54	531.15	517.64	514.70	507.06	500.59	493.78	477.90
25	553.93	567.49	548.41	538.69	533.27	519.71	516.76	509.08	502.59	495.75	479.81
26	564.97	578.79	559.33	549.42	543.90	530.07	527.05	519.23	512.60	505.63	489.37
27	578.21	592.36	572.44	562.29	556.64	542.49	539.40	531.40	524.61	517.48	500.84
28	599.73	614.40	593.74	583.22	577.36	562.68	559.48	551.17	544.14	536.74	519.48
29	617.38	632.49	611.22	600.39	594.36	579.24	575.95	567.40	560.16	552.54	534.77
30	626.21	641.53	619.96	608.97	602.85	587.52	584.18	575.51	568.16	560.44	542.41
31	639.45	655.10	633.07	621.85	615.60	599.95	596.54	587.68	580.18	572.29	553.88
32	652.69	668.66	646.18	634.73	628.35	612.37	608.89	599.85	592.19	584.14	565.35
33	660.97	677.14	654.37	642.77	636.32	620.14	616.61	607.45	599.70	591.55	572.52
34	669.80	686.19	663.11	651.36	644.81	628.42	624.84	615.57	607.71	599.45	580.17
35	674.21	690.71	667.48	655.65	649.06	632.56	628.96	619.62	611.72	603.40	583.99
36	678.62	695.23	671.85	659.94	653.31	636.70	633.08	623.68	615.72	607.35	587.81
37	683.04	699.75	676.22	664.24	657.56	640.84	637.20	627.74	619.72	611.30	591.64
38	687.45	704.27	680.59	668.53	661.81	644.98	641.31	631.79	623.73	615.25	595.46
39	696.28	713.32	689.33	677.11	670.31	653.26	649.55	639.91	631.74	623.15	603.11
40	705.11	722.36	698.07	685.70	678.81	661.55	657.78	648.02	639.75	631.05	610.75
41	718.35	735.93	711.18	698.57	691.56	673.97	670.14	660.19	651.76	642.90	622.22
42	731.04	748.93	723.74	710.91	703.77	685.88	681.98	671.85	663.28	654.26	633.22
43	748.69	767.01	741.22	728.08	720.77	702.44	698.45	688.08	679.29	670.06	648.51
44	770.76	789.62	763.07	749.55	742.01	723.15	719.03	708.36	699.32	689.81	667.62
45	796.69	816.19	788.74	774.76	766.98	747.48	743.22	732.19	722.85	713.02	690.08
46	827.59	847.84	819.33	804.81	796.72	776.46	772.05	760.58	750.88	740.67	716.85
47	862.35	883.45	853.74	838.61	830.19	809.07	804.47	792.53	782.42	771.78	746.95
48	902.07	924.15	893.07	877.24	868.43	846.34	841.53	829.04	818.46	807.33	781.36
49	941.25	964.28	931.85	915.34	906.14	883.10	878.08	865.04	854.00	842.39	815.29
50	985.38	1,009.49	975.55	958.26	948.63	924.51	919.25	905.60	894.05	881.89	853.53
51	1,028.97	1,054.15	1,018.70	1,000.65	990.59	965.40	959.91	945.66	933.59	920.90	891.28
52	1,076.97	1,103.32	1,066.22	1,047.32	1,036.80	1,010.44	1,004.69	989.77	977.14	963.86	932.86
53	1,125.52	1,153.06	1,114.29	1,094.54	1,083.54	1,055.99	1,049.98	1,034.40	1,021.19	1,007.31	974.91
54	1,177.94	1,206.76	1,166.18	1,145.51	1,134.00	1,105.17	1,098.88	1,082.57	1,068.75	1,054.22	1,020.31
55	1,230.35	1,260.46	1,218.07	1,196.48	1,184.46	1,154.34	1,147.78	1,130.74	1,116.31	1,101.13	1,065.71
56	1,287.18	1,318.67	1,274.33	1,251.75	1,239.17	1,207.66	1,200.79	1,182.96	1,167.87	1,151.99	1,114.94
57	1,344.56	1,377.46	1,331.14	1,307.55	1,294.41	1,261.49	1,254.32	1,235.70	1,219.93	1,203.34	1,164.64
58	1,405.80	1,440.20	1,391.77	1,367.10	1,353.37	1,318.95	1,311.45	1,291.98	1,275.49	1,258.15	1,217.68
59	1,436.15	1,471.28	1,421.81	1,396.61	1,382.58	1,347.42	1,339.76	1,319.87	1,303.02	1,285.31	1,243.97
60	1,497.39	1,534.02	1,482.44	1,456.17	1,441.54	1,404.88	1,396.89	1,376.15	1,358.59	1,340.12	1,297.02
61	1,550.35	1,588.29	1,534.88	1,507.67	1,492.53	1,454.57	1,446.30	1,424.83	1,406.65	1,387.52	1,342.89
62	1,585.11	1,623.90	1,569.29	1,541.48	1,525.99	1,487.19	1,478.73	1,456.77	1,438.18	1,418.63	1,373.00
63	1,628.70	1,668.55	1,612.44	1,583.86	1,567.95	1,528.08	1,519.39	1,496.83	1,477.73	1,457.64	1,410.76
64+	1,655.19	1,695.69	1,638.66	1,609.62	1,593.45	1,552.92	1,544.10	1,521.18	1,501.77	1,481.34	1,433.70

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.

# HMO Rates

New and renewing business, effective October 1, 2026 through December 31, 2026

**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	421.55	431.87	417.35	409.95	405.83	395.51	393.26	387.42	382.48	377.28	364.43
15	459.02	470.25	454.44	446.39	441.90	430.67	428.22	421.86	416.47	410.81	396.82
16	473.35	484.93	468.63	460.32	455.70	444.11	441.58	435.03	429.47	423.64	409.21
17	487.68	499.61	482.81	474.25	469.49	457.55	454.95	448.19	442.47	436.46	421.59
18	503.11	515.42	498.09	489.26	484.34	472.03	469.34	462.37	456.47	450.27	434.93
19	518.54	531.22	513.36	504.26	499.20	486.50	483.74	476.55	470.47	464.08	448.27
20	534.52	547.60	529.18	519.80	514.58	501.50	498.64	491.24	484.97	478.38	462.08
21	551.05	564.53	545.55	535.88	530.50	517.01	514.07	506.43	499.97	493.17	476.37
22	551.05	564.53	545.55	535.88	530.50	517.01	514.07	506.43	499.97	493.17	476.37
23	551.05	564.53	545.55	535.88	530.50	517.01	514.07	506.43	499.97	493.17	476.37
24	551.05	564.53	545.55	535.88	530.50	517.01	514.07	506.43	499.97	493.17	476.37
25	553.25	566.79	547.73	538.02	532.62	519.07	516.12	508.46	501.97	495.15	478.28
26	564.27	578.08	558.64	548.74	543.23	529.41	526.40	518.59	511.97	505.01	487.81
27	577.50	591.63	571.74	561.60	555.96	541.82	538.74	530.74	523.97	516.84	499.24
28	598.99	613.65	593.01	582.50	576.65	561.98	558.79	550.49	543.47	536.08	517.82
29	616.62	631.71	610.47	599.65	593.62	578.53	575.24	566.70	559.47	551.86	533.06
30	625.44	640.74	619.20	608.22	602.11	586.80	583.46	574.80	567.47	559.75	540.69
31	638.67	654.29	632.29	621.08	614.84	599.21	595.80	586.96	579.47	571.59	552.12
32	651.89	667.84	645.38	633.95	627.58	611.62	608.14	599.11	591.46	583.42	563.55
33	660.16	676.31	653.57	641.98	635.53	619.37	615.85	606.71	598.96	590.82	570.70
34	668.97	685.34	662.30	650.56	644.02	627.64	624.08	614.81	606.96	598.71	578.32
35	673.38	689.86	666.66	654.84	648.27	631.78	628.19	618.86	610.96	602.66	582.13
36	677.79	694.37	671.03	659.13	652.51	635.92	632.30	622.91	614.96	606.60	585.94
37	682.20	698.89	675.39	663.42	656.75	640.05	636.41	626.96	618.96	610.55	589.75
38	686.61	703.41	679.75	667.71	661.00	644.19	640.53	631.02	622.96	614.49	593.56
39	695.42	712.44	688.48	676.28	669.49	652.46	648.75	639.12	630.96	622.38	601.18
40	704.24	721.47	697.21	684.85	677.97	660.73	656.98	647.22	638.96	630.27	608.81
41	717.46	735.02	710.31	697.71	690.71	673.14	669.31	659.38	650.96	642.11	620.24
42	730.14	748.00	722.85	710.04	702.91	685.03	681.14	671.02	662.46	653.45	631.20
43	747.77	766.07	740.31	727.19	719.88	701.58	697.59	687.23	678.46	669.23	646.44
44	769.81	788.65	762.13	748.62	741.10	722.26	718.15	707.49	698.46	688.96	665.50
45	795.71	815.18	787.77	773.81	766.04	746.56	742.31	731.29	721.96	712.14	687.88
46	826.57	846.80	818.32	803.82	795.74	775.51	771.10	759.65	749.95	739.76	714.56
47	861.29	882.36	852.69	837.58	829.16	808.08	803.48	791.55	781.45	770.83	744.57
48	900.96	923.01	891.97	876.16	867.36	845.30	840.50	828.02	817.45	806.34	778.87
49	940.09	963.09	930.71	914.21	905.03	882.01	877.00	863.97	852.95	841.35	812.69
50	984.17	1,008.25	974.35	957.08	947.47	923.37	918.12	904.49	892.95	880.81	850.80
51	1,027.71	1,052.85	1,017.45	999.41	989.37	964.22	958.73	944.50	932.44	919.77	888.44
52	1,075.65	1,101.97	1,064.91	1,046.04	1,035.53	1,009.19	1,003.46	988.56	975.94	962.67	929.88
53	1,124.14	1,151.64	1,112.92	1,093.19	1,082.21	1,054.69	1,048.69	1,033.12	1,019.94	1,006.07	971.80
54	1,176.49	1,205.27	1,164.75	1,144.10	1,132.61	1,103.81	1,097.53	1,081.23	1,067.44	1,052.92	1,017.06
55	1,228.84	1,258.91	1,216.57	1,195.01	1,183.01	1,152.92	1,146.37	1,129.35	1,114.93	1,099.77	1,062.32
56	1,285.60	1,317.05	1,272.77	1,250.21	1,237.65	1,206.17	1,199.31	1,181.51	1,166.43	1,150.57	1,111.38
57	1,342.90	1,375.76	1,329.50	1,305.94	1,292.82	1,259.94	1,252.78	1,234.18	1,218.43	1,201.86	1,160.92
58	1,404.07	1,438.43	1,390.06	1,365.42	1,351.70	1,317.33	1,309.84	1,290.39	1,273.92	1,256.60	1,213.80
59	1,434.38	1,469.48	1,420.06	1,394.89	1,380.88	1,345.77	1,338.11	1,318.25	1,301.42	1,283.73	1,240.00
60	1,495.55	1,532.14	1,480.62	1,454.38	1,439.76	1,403.15	1,395.17	1,374.46	1,356.92	1,338.47	1,292.88
61	1,548.45	1,586.33	1,532.99	1,505.82	1,490.69	1,452.79	1,444.52	1,423.08	1,404.92	1,385.81	1,338.61
62	1,583.16	1,621.90	1,567.36	1,539.58	1,524.11	1,485.36	1,476.91	1,454.98	1,436.41	1,416.88	1,368.62
63	1,626.69	1,666.50	1,610.46	1,581.92	1,566.02	1,526.20	1,517.52	1,494.99	1,475.91	1,455.84	1,406.26
64+	1,653.15	1,693.59	1,636.65	1,607.64	1,591.50	1,551.03	1,542.21	1,519.29	1,499.91	1,479.51	1,429.11

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, 2026 THROUGH DECEMBER 31, 2026

# Dental Rates

New dental business, effective October 1, 2026 through December 31, 2026  
(Renewing dental business, please contact Account Management for rates.)

## Dental – HMO

### Employer Paid

	Plus DHMO 150-S (Plan Code TW)	Plus DHMO 225-S (Plan Code TX)
Employee only	\$18.03	\$15.44
Employee plus spouse	\$34.27	\$29.34
Employee plus child(ren)	\$36.04	\$30.88
Employee plus family	\$51.38	\$44.01

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

	Plus DHMO 150 (V)-S (Plan Code U1)	Plus DHMO 225 (V)-S (Plan Code U2)
Employee only	\$19.02	\$16.02
Employee plus spouse	\$36.12	\$30.44
Employee plus child(ren)	\$38.01	\$32.03
Employee plus family	\$54.19	\$45.67

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

# Dental Rates

New dental business, effective October 1, 2026 through December 31, 2026  
(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
<b>Classic 4 1500 (Plan Code 14U)</b>								
Employee	\$55.67	\$55.27	\$56.55	\$45.20	\$55.70	\$55.02	\$64.40	\$57.03
Employee & Spouse/Domestic Partner	\$111.32	\$110.54	\$113.08	\$90.40	\$111.38	\$110.06	\$128.80	\$114.07
Employee & Child(ren)	\$115.96	\$115.15	\$117.81	\$94.45	\$116.02	\$114.65	\$133.85	\$118.79
Family	\$179.66	\$178.41	\$182.53	\$146.22	\$179.75	\$177.62	\$207.50	\$184.05
<b>Classic 5 1500 with Ortho (Plan Code TV)</b>								
Employee	\$57.23	\$56.83	\$58.71	\$47.14	\$57.06	\$56.39	\$63.77	\$58.78
Employee & Spouse/Domestic Partner	\$114.45	\$113.64	\$117.42	\$94.28	\$114.14	\$112.77	\$127.52	\$117.57
Employee & Child(ren)	\$129.58	\$128.69	\$132.52	\$107.09	\$128.64	\$127.11	\$142.45	\$132.82
Family	\$196.46	\$195.09	\$201.06	\$162.24	\$195.25	\$192.93	\$216.70	\$201.46
<b>Classic 7 Unlimited (Plan Code 1M7)</b>								
Employee	\$60.09	\$59.67	\$61.99	\$49.65	\$60.14	\$59.42	\$67.32	\$61.90
Employee & Spouse/Domestic Partner	\$120.18	\$119.35	\$123.96	\$99.31	\$120.29	\$118.85	\$134.66	\$123.78
Employee & Child(ren)	\$122.07	\$121.23	\$125.34	\$100.60	\$122.17	\$120.72	\$137.90	\$125.51
Family	\$190.43	\$189.11	\$195.75	\$157.05	\$190.58	\$188.32	\$214.64	\$195.90
<b>Classic 11 Unlimited with Ortho (Plan Code 1M4)</b>								
Employee	\$83.52	\$82.92	\$84.46	\$67.71	\$82.99	\$81.99	\$95.11	\$85.33
Employee & Spouse/Domestic Partner	\$167.03	\$165.85	\$168.91	\$135.41	\$166.00	\$163.99	\$190.20	\$170.66
Employee & Child(ren)	\$189.51	\$188.18	\$190.45	\$153.90	\$187.03	\$184.77	\$212.18	\$192.89
Family	\$287.17	\$285.13	\$289.05	\$233.09	\$283.91	\$280.47	\$322.89	\$292.57
<b>Essential 2 1000 (Plan Code TT)</b>								
Employee	\$33.15	\$32.93	\$36.31	\$30.02	\$34.04	\$33.65	\$33.75	\$35.65
Employee & Spouse/Domestic Partner	\$66.28	\$65.84	\$72.62	\$60.05	\$68.09	\$67.29	\$67.49	\$71.29
Employee & Child(ren)	\$72.89	\$72.40	\$79.78	\$66.13	\$74.84	\$73.99	\$74.15	\$78.33
Family	\$111.34	\$110.59	\$121.88	\$100.96	\$114.32	\$113.01	\$113.29	\$119.67
<b>Essential 5 1500 with Ortho (Plan Code 14S)</b>								
Employee	\$44.27	\$43.97	\$47.96	\$39.60	\$45.11	\$44.58	\$45.08	\$47.30
Employee & Spouse/Domestic Partner	\$88.55	\$87.93	\$95.94	\$79.19	\$90.24	\$89.17	\$90.18	\$94.61
Employee & Child(ren)	\$103.89	\$103.18	\$111.14	\$92.07	\$105.01	\$103.77	\$105.74	\$110.08
Family	\$156.11	\$155.04	\$167.52	\$138.66	\$158.11	\$156.24	\$158.93	\$165.74
<b>Essential 6 1500 (Plan Code TU)</b>								
Employee	\$39.78	\$39.51	\$43.63	\$35.97	\$40.88	\$40.39	\$40.51	\$42.83
Employee & Spouse/Domestic Partner	\$79.55	\$79.01	\$87.27	\$71.94	\$81.74	\$80.79	\$81.02	\$85.67
Employee & Child(ren)	\$83.27	\$82.71	\$91.25	\$75.45	\$85.53	\$84.54	\$84.74	\$89.57
Family	\$128.84	\$127.98	\$141.23	\$116.69	\$132.36	\$130.83	\$131.15	\$138.63
<b>Essential 10 3000 with Ortho &amp; Implants (Plan Code 1NS)</b>								
Employee	\$57.25	\$56.85	\$61.55	\$50.76	\$58.00	\$57.31	\$58.25	\$60.85
Employee & Spouse/Domestic Partner	\$114.48	\$113.69	\$123.09	\$101.51	\$116.00	\$114.60	\$116.50	\$121.71
Employee & Child(ren)	\$140.51	\$139.53	\$148.08	\$122.66	\$140.51	\$138.84	\$142.91	\$147.48
Family	\$208.86	\$207.40	\$221.16	\$183.00	\$209.52	\$207.01	\$212.45	\$219.88
<b>Essential 11 5000 with Ortho &amp; Implants (Plan Code 1NV)</b>								
Employee	\$63.93	\$63.49	\$68.27	\$56.32	\$64.48	\$63.71	\$65.07	\$67.69
Employee & Spouse/Domestic Partner	\$127.88	\$126.98	\$136.55	\$112.66	\$128.97	\$127.41	\$130.13	\$135.37
Employee & Child(ren)	\$164.19	\$163.04	\$171.16	\$141.91	\$163.04	\$161.08	\$167.04	\$171.18
Family	\$241.49	\$239.80	\$253.15	\$209.65	\$240.65	\$237.77	\$245.70	\$252.65

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, 2026 through December 31, 2026  
(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
<b>Classic 4 1500 (Plan Code 14V)</b>								
Employee	\$59.05	\$58.63	\$59.98	\$47.91	\$59.08	\$58.37	\$68.34	\$60.50
Employee & Spouse/Domestic Partner	\$118.08	\$117.26	\$119.97	\$95.83	\$118.14	\$116.74	\$136.67	\$121.00
Employee & Child(ren)	\$122.92	\$122.07	\$124.90	\$100.05	\$122.99	\$121.53	\$141.97	\$125.95
Family	\$190.48	\$189.17	\$193.54	\$154.90	\$190.59	\$188.32	\$220.11	\$195.17
<b>Classic 5 1500 with Ortho (Plan Code UO)</b>								
Employee	\$60.66	\$60.22	\$62.23	\$49.94	\$60.49	\$59.76	\$67.60	\$62.31
Employee & Spouse/Domestic Partner	\$121.30	\$120.45	\$124.47	\$99.88	\$120.97	\$119.53	\$135.21	\$124.62
Employee & Child(ren)	\$137.19	\$136.23	\$140.31	\$113.30	\$136.20	\$134.58	\$150.86	\$140.61
Family	\$208.03	\$206.59	\$212.95	\$171.68	\$206.78	\$204.31	\$229.57	\$213.37
<b>Classic 7 Unlimited (Plan Code 1M8)</b>								
Employee	\$63.76	\$63.32	\$65.76	\$52.66	\$63.81	\$63.04	\$71.45	\$65.68
Employee & Spouse/Domestic Partner	\$127.51	\$126.62	\$131.53	\$105.31	\$127.62	\$126.09	\$142.92	\$131.35
Employee & Child(ren)	\$129.44	\$128.55	\$132.91	\$106.59	\$129.54	\$127.99	\$146.27	\$133.09
Family	\$201.96	\$200.55	\$207.61	\$166.43	\$202.11	\$199.70	\$227.70	\$207.77
<b>Classic 11 Unlimited with Ortho (Plan Code 1M5)</b>								
Employee	\$88.57	\$87.93	\$89.56	\$71.76	\$88.01	\$86.95	\$100.88	\$90.49
Employee & Spouse/Domestic Partner	\$177.12	\$175.87	\$179.13	\$143.52	\$176.04	\$173.89	\$201.77	\$180.99
Employee & Child(ren)	\$200.64	\$199.22	\$201.66	\$162.84	\$198.03	\$195.63	\$224.75	\$204.24
Family	\$304.14	\$301.99	\$306.17	\$246.74	\$300.72	\$297.06	\$342.14	\$309.89
<b>Essential 2 1000 (Plan Code TY)</b>								
Employee	\$35.08	\$34.85	\$38.45	\$31.75	\$36.04	\$35.62	\$35.73	\$37.75
Employee & Spouse/Domestic Partner	\$70.16	\$69.69	\$76.90	\$63.52	\$72.08	\$71.24	\$71.44	\$75.49
Employee & Child(ren)	\$77.10	\$76.59	\$84.43	\$69.91	\$79.17	\$78.27	\$78.44	\$82.90
Family	\$117.79	\$117.00	\$129.01	\$106.76	\$120.97	\$119.58	\$119.87	\$126.66
<b>Essential 5 1500 with Ortho (Plan Code 14T)</b>								
Employee	\$46.88	\$46.55	\$50.81	\$41.90	\$47.78	\$47.20	\$47.74	\$50.09
Employee & Spouse/Domestic Partner	\$93.74	\$93.09	\$101.61	\$83.81	\$95.55	\$94.42	\$95.49	\$100.19
Employee & Child(ren)	\$109.83	\$109.08	\$117.55	\$97.31	\$111.04	\$109.73	\$111.81	\$116.42
Family	\$165.10	\$163.98	\$177.26	\$146.59	\$167.24	\$165.27	\$168.09	\$175.36
<b>Essential 6 1500 (Plan Code TZ)</b>								
Employee	\$42.15	\$41.85	\$46.24	\$38.09	\$43.31	\$42.80	\$42.92	\$45.39
Employee & Spouse/Domestic Partner	\$84.29	\$83.70	\$92.49	\$76.19	\$86.61	\$85.61	\$85.85	\$90.79
Employee & Child(ren)	\$88.15	\$87.55	\$96.63	\$79.82	\$90.55	\$89.50	\$89.70	\$94.85
Family	\$136.42	\$135.51	\$149.59	\$123.48	\$140.16	\$138.52	\$138.86	\$146.84
<b>Essential 10 3000 with Ortho &amp; Implants (Plan Code 1NT)</b>								
Employee	\$60.60	\$60.19	\$65.19	\$53.73	\$61.41	\$60.68	\$61.67	\$64.44
Employee & Spouse/Domestic Partner	\$121.21	\$120.36	\$130.38	\$107.46	\$122.82	\$121.35	\$123.34	\$128.90
Employee & Child(ren)	\$148.49	\$147.45	\$156.56	\$129.61	\$148.54	\$146.75	\$151.03	\$155.91
Family	\$220.81	\$219.26	\$233.93	\$193.45	\$221.55	\$218.91	\$224.62	\$232.55
<b>Essential 11 5000 with Ortho &amp; Implants (Plan Code 1NW)</b>								
Employee	\$67.67	\$67.20	\$72.30	\$59.61	\$68.25	\$67.43	\$68.87	\$71.66
Employee & Spouse/Domestic Partner	\$135.35	\$134.39	\$144.58	\$119.21	\$136.52	\$134.87	\$137.73	\$143.31
Employee & Child(ren)	\$173.42	\$172.20	\$180.87	\$149.88	\$172.25	\$170.17	\$176.44	\$180.86
Family	\$255.21	\$253.40	\$267.64	\$221.52	\$254.37	\$251.31	\$259.65	\$267.09

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 and Chiropractic

## Vision – Employer-paid

New vision business, effective October 1, 2026 through December 31, 2026  
(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, 2026 through December 31, 2026  
(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, 2026 through December 31, 2026

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



# 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 Angeles<sup>1</sup>

### Region 109

Los Angeles<sup>2</sup>

## 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,<sup>2</sup> Riverside, San Bernardino

### Region 106

Orange, San Luis Obispo\*

### Region 107

Imperial,\* San Diego

### Region 108

Los Angeles<sup>1</sup>

### 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:

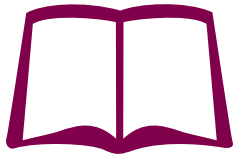
<sup>1</sup>Los Angeles region 108 consists of those Los Angeles ZIP codes not in region 109.

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

#### For PPO:

<sup>1</sup>Los Angeles region 108 consists of those Los Angeles ZIP codes not in region 105.

<sup>2</sup>Los 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 សូម ទាក់ទងយើងខ្ញុំតាមរយៈលេខទូរសព្ទដែលមាននៅលើកាតសម្គាល់ខ្លួនរបស់អ្នក ឬ ទាក់ទងទៅមជ្ឈមណ្ឌលទំនាក់ទំនងពាណិជ្ជកម្ម នៃក្រុមហ៊ុន **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'éhjí naaltsoos hach'í' wóltah. Shíká a'doowoł nínízingo naaltsoos bee néiho'dólzínígíí bikáa'gi béesh bee hane'í bikáa' áajj' 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 ਦੱਤੇ 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 прочесть 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 nakalisting 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](http://www.healthnet.com/broker)

[www.healthnet.com/employer/reformguide](http://www.healthnet.com/employer/reformguide)