

Small Business Group  
For plans available through Covered California

# Rates Guide

*Choice made simple*

Effective January 1, 2016



**Ramon Munoz,**  
**Health Net**

*We bring together providers  
and community to address  
local health issues.*



**Health Net®**

# Table of Contents

## Effective January 1, 2016

Our PPO and EPO plans offer more . . . . .	1
Find your rate. . . . .	1
Calculate your rate . . . . .	1
Standard PPO rates – Region 1 . . . . .	2
Standard PPO rates – Region 2 . . . . .	2
Standard PPO rates – Region 3 . . . . .	3
Standard PPO rates – Region 4 . . . . .	3
Standard PPO rates – Region 5 . . . . .	4
Standard PPO rates – Region 6 . . . . .	4
Standard PPO rates – Region 7 . . . . .	5
Standard PPO rates – Region 8 . . . . .	5
Standard PPO rates – Region 9 . . . . .	6
Standard PPO rates – Region 10 . . . . .	6
Standard PPO rates – Region 11 . . . . .	7
Standard PPO rates – Region 12 . . . . .	7
Standard PPO rates – Region 13 . . . . .	8
Standard PPO rates – Region 14 . . . . .	8
Standard PPO rates – Region 15 . . . . .	9
Standard PPO rates – Region 16 . . . . .	9
Standard PPO rates – Region 17 . . . . .	10
Standard PPO rates – Region 18 . . . . .	10
Standard PPO rates – Region 19 . . . . .	11

Standard EPO rates – Region 1 . . . . . 12

Standard EPO rates – Region 2 . . . . . 12

Standard EPO rates – Region 3 . . . . . 12

Standard EPO rates – Region 4 . . . . . 13

Standard EPO rates – Region 5 . . . . . 13

Standard EPO rates – Region 6 . . . . . 13

Standard EPO rates – Region 7 . . . . . 14

Standard EPO rates – Region 8 . . . . . 14

Standard EPO rates – Region 9 . . . . . 14

Standard EPO rates – Region 10 . . . . . 15

Standard EPO rates – Region 11 . . . . . 15

Standard EPO rates – Region 12 . . . . . 15

Standard EPO rates – Region 14 . . . . . 16

Standard EPO rates – Region 15 . . . . . 16

Standard EPO rates – Region 16 . . . . . 16

Standard EPO rates – Region 17 . . . . . 17

Standard EPO rates – Region 18 . . . . . 17

Standard EPO rates – Region 19 . . . . . 17

## Our PPO and EPO plans offer more

Health Net Life Insurance Company (Health Net) brings value to the table with competitively priced PPO and EPO plans for small group businesses that want more flexibility and choice. Our popular PPO and EPO plans offer insureds the freedom to choose from our broad network of doctors and hospitals. Through our PPO network and our EPO PureCare One network, your employees will receive the highest level of benefits at the lowest possible cost. And, they'll appreciate the flexibility to choose their care from doctors and hospitals outside of our network (at a higher out-of-pocket cost).

Plus, we've designed our PPO and EPO plans to give you all the advantages of Covered California™. Our Health Net EPO health plans are available in the gold and silver cost levels, and our PPO health plans are available in all four cost levels – platinum, gold, silver, and bronze – making it easy for you to find the right mix of coverage and cost for your business.

### Tax credit through SHOP

You may be eligible for either a 35 or 50 percent tax credit. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

**Region 2** <sup>1</sup> **Marin, Napa, Solano, and Sonoma counties.**

<sup>2</sup> Age	<b>Platinum 90</b> PPO 0/20	<b>Gold 80</b> PPO 0/35	<b>Silver 70</b> PPO 1500/45	<sup>3</sup> <b>Bronze 60</b> PPO 6000/70
0-20	314.14	269.91	243.95	202.84
21	494.71	425.06	384.17	319.43
22	494.71	425.06	384.17	319.43
23	494.71	425.06	384.17	319.43

### 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

- Simple pay (Automatic Bank Draft) option
- 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 21 years of age or older and for no more than the three oldest covered children who are under the age of 21.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

**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 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	259.09	222.61	201.20	167.29
21	408.01	350.57	316.84	263.45
22	408.01	350.57	316.84	263.45
23	408.01	350.57	316.84	263.45
24	408.01	350.57	316.84	263.45
25	409.65	351.97	318.11	264.50
26	417.81	358.98	324.45	269.77
27	427.60	367.39	332.05	276.10
28	443.51	381.07	344.41	286.37
29	456.57	392.28	354.55	294.80
30	463.10	397.89	359.62	299.02
31	472.89	406.31	367.22	305.34
32	482.68	414.72	374.83	311.66
33	488.80	419.98	379.58	315.61
34	495.33	425.59	384.65	319.83
35	498.59	428.39	387.18	321.94
36	501.86	431.20	389.72	324.04
37	505.12	434.00	392.25	326.15
38	508.38	436.81	394.79	328.26
39	514.91	442.41	399.86	332.47
40	521.44	448.02	404.93	336.69
41	531.23	456.44	412.53	343.01
42	540.62	464.50	419.82	349.07
43	553.67	475.72	429.96	357.50
44	569.99	489.74	442.63	368.04
45	589.17	506.22	457.52	380.42
46	612.02	525.85	475.27	395.17
47	637.72	547.93	495.23	411.77
48	667.10	573.18	518.04	430.74
49	696.07	598.07	540.54	449.44
50	728.71	626.11	565.88	470.52
51	760.94	653.81	590.92	491.33
52	796.44	684.31	618.48	514.25
53	832.35	715.15	646.36	537.44
54	871.11	748.46	676.46	562.46
55	909.87	781.76	706.56	587.49
56	951.90	817.87	739.20	614.63
57	994.33	854.33	772.15	642.03
58	1,039.62	893.24	807.32	671.27
59	1,062.06	912.52	824.75	685.76
60	1,107.35	951.44	859.92	715.00
61	1,146.52	985.09	890.33	740.29
62	1,172.22	1,007.18	910.30	756.89
63	1,204.46	1,034.87	935.33	777.70
64	1,224.03	1,051.71	950.52	790.35
65+	1,224.03	1,051.71	950.52	790.35

**Region 2** Marin, Napa, Solano, and Sonoma counties.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	314.14	269.91	243.95	202.84
21	494.71	425.06	384.17	319.43
22	494.71	425.06	384.17	319.43
23	494.71	425.06	384.17	319.43
24	494.71	425.06	384.17	319.43
25	496.69	426.76	385.71	320.71
26	506.59	435.26	393.39	327.10
27	518.46	445.46	402.61	334.76
28	537.75	462.04	417.59	347.22
29	553.58	475.64	429.89	357.44
30	561.50	482.44	436.03	362.55
31	573.37	492.64	445.25	370.22
32	585.24	502.84	454.47	377.89
33	592.66	509.22	460.24	382.68
34	600.58	516.02	466.38	387.79
35	604.54	519.42	469.46	390.34
36	608.50	522.82	472.53	392.90
37	612.45	526.22	475.60	395.45
38	616.41	529.62	478.68	398.01
39	624.33	536.42	484.82	403.12
40	632.24	543.22	490.97	408.23
41	644.11	553.43	500.19	415.90
42	655.49	563.20	509.03	423.24
43	671.32	576.80	521.32	433.47
44	691.11	593.81	536.69	446.24
45	714.36	613.78	554.74	461.26
46	742.07	637.59	576.26	479.14
47	773.23	664.37	600.46	499.27
48	808.85	694.97	628.12	522.27
49	843.98	725.15	655.40	544.95
50	883.56	759.15	686.13	570.50
51	922.64	792.73	716.48	595.74
52	965.68	829.71	749.90	623.53
53	1,009.21	867.12	783.71	651.64
54	1,056.21	907.50	820.21	681.98
55	1,103.21	947.88	856.70	712.33
56	1,154.16	991.66	896.27	745.23
57	1,205.61	1,035.87	936.22	778.45
58	1,260.53	1,083.05	978.87	813.91
59	1,287.74	1,106.43	1,000.00	831.48
60	1,342.65	1,153.61	1,042.64	866.93
61	1,390.14	1,194.41	1,079.52	897.60
62	1,421.31	1,221.19	1,103.72	917.72
63	1,460.39	1,254.77	1,134.07	942.96
64	1,484.13	1,275.18	1,152.51	958.29
65+	1,484.13	1,275.18	1,152.51	958.29

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61-\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 3 El Dorado, Placer, Sacramento, and Yolo counties.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	265.74	228.32	206.36	171.58
21	418.48	359.56	324.98	270.21
22	418.48	359.56	324.98	270.21
23	418.48	359.56	324.98	270.21
24	418.48	359.56	324.98	270.21
25	420.16	361.00	326.28	271.29
26	428.53	368.19	332.78	276.70
27	438.57	376.82	340.58	283.18
28	454.89	390.85	353.25	293.72
29	468.28	402.35	363.65	302.37
30	474.98	408.10	368.85	306.69
31	485.02	416.73	376.65	313.17
32	495.07	425.36	384.45	319.66
33	501.34	430.76	389.32	323.71
34	508.04	436.51	394.52	328.04
35	511.39	439.39	397.12	330.20
36	514.74	442.26	399.72	332.36
37	518.08	445.14	402.32	334.52
38	521.43	448.02	404.92	336.68
39	528.13	453.77	410.12	341.01
40	534.82	459.52	415.32	345.33
41	544.87	468.15	423.12	351.81
42	554.49	476.42	430.59	358.03
43	567.88	487.93	440.99	366.68
44	584.62	502.31	453.99	377.48
45	604.29	519.21	469.27	390.18
46	627.73	539.34	487.46	405.32
47	654.09	562.00	507.94	422.34
48	684.22	587.89	531.34	441.79
49	713.93	613.41	554.41	460.98
50	747.41	642.18	580.41	482.60
51	780.47	670.59	606.08	503.94
52	816.88	701.87	634.35	527.45
53	853.71	733.51	662.95	551.23
54	893.46	767.67	693.82	576.90
55	933.22	801.83	724.70	602.57
56	976.32	838.86	758.17	630.40
57	1,019.85	876.26	791.97	658.50
58	1,066.30	916.17	828.04	688.50
59	1,089.32	935.94	845.91	703.36
60	1,135.77	975.85	881.99	733.35
61	1,175.94	1,010.37	913.18	759.29
62	1,202.31	1,033.02	933.66	776.32
63	1,235.37	1,061.43	959.33	797.66
64	1,255.44	1,078.68	974.94	810.63
65+	1,255.44	1,078.68	974.94	810.63

## Region 4 San Francisco County.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	308.36	264.95	239.46	199.11
21	485.61	417.24	377.10	313.55
22	485.61	417.24	377.10	313.55
23	485.61	417.24	377.10	313.55
24	485.61	417.24	377.10	313.55
25	487.55	418.91	378.61	314.81
26	497.27	427.25	386.16	321.08
27	508.92	437.27	395.21	328.60
28	527.86	453.54	409.91	340.83
29	543.40	466.89	421.98	350.87
30	551.17	473.57	428.01	355.88
31	562.82	483.58	437.06	363.41
32	574.48	493.59	446.11	370.93
33	581.76	499.85	451.77	375.64
34	589.53	506.53	457.81	380.65
35	593.42	509.87	460.82	383.16
36	597.30	513.20	463.84	385.67
37	601.19	516.54	466.86	388.18
38	605.07	519.88	469.87	390.69
39	612.84	526.56	475.91	395.71
40	620.61	533.23	481.94	400.72
41	632.27	543.25	490.99	408.25
42	643.44	552.84	499.66	415.46
43	658.98	566.19	511.73	425.49
44	678.40	582.88	526.82	438.04
45	701.22	602.49	544.54	452.77
46	728.42	625.86	565.66	470.33
47	759.01	652.15	589.41	490.09
48	793.98	682.19	616.57	512.66
49	828.45	711.81	643.34	534.92
50	867.30	745.19	673.51	560.01
51	905.67	778.15	703.30	584.78
52	947.92	814.45	736.11	612.06
53	990.65	851.17	769.29	639.65
54	1,036.78	890.81	805.12	669.44
55	1,082.92	930.44	840.94	699.23
56	1,132.93	973.42	879.79	731.52
57	1,183.44	1,016.81	919.00	764.13
58	1,237.34	1,063.13	960.86	798.94
59	1,264.05	1,086.07	981.60	816.18
60	1,317.95	1,132.39	1,023.46	850.99
61	1,364.57	1,172.44	1,059.66	881.09
62	1,395.16	1,198.73	1,083.42	900.84
63	1,433.53	1,231.69	1,113.21	925.61
64	1,456.83	1,251.72	1,131.30	940.65
65+	1,456.83	1,251.72	1,131.30	940.65

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61-\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 5 Contra Costa County.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	301.99	259.47	234.51	194.99
21	475.58	408.62	369.31	307.07
22	475.58	408.62	369.31	307.07
23	475.58	408.62	369.31	307.07
24	475.58	408.62	369.31	307.07
25	477.48	410.25	370.79	308.30
26	486.99	418.42	378.17	314.44
27	498.40	428.23	387.04	321.81
28	516.95	444.17	401.44	333.79
29	532.17	457.24	413.26	343.62
30	539.78	463.78	419.17	348.53
31	551.19	473.59	428.03	355.90
32	562.61	483.39	436.89	363.27
33	569.74	489.52	442.43	367.87
34	577.35	496.06	448.34	372.79
35	581.15	499.33	451.30	375.24
36	584.96	502.60	454.25	377.70
37	588.76	505.87	457.21	380.16
38	592.57	509.14	460.16	382.61
39	600.18	515.67	466.07	387.53
40	607.79	522.21	471.98	392.44
41	619.20	532.02	480.84	399.81
42	630.14	541.42	489.34	406.87
43	645.36	554.49	501.16	416.70
44	664.38	570.84	515.93	428.98
45	686.73	590.04	533.29	443.41
46	713.36	612.92	553.97	460.61
47	743.33	638.67	577.23	479.96
48	777.57	668.09	603.82	502.07
49	811.33	697.10	630.04	523.87
50	849.38	729.79	659.59	548.43
51	886.95	762.07	688.77	572.69
52	928.32	797.62	720.90	599.41
53	970.18	833.58	753.39	626.43
54	1,015.35	872.40	788.48	655.60
55	1,060.53	911.21	823.56	684.77
56	1,109.52	953.30	861.60	716.40
57	1,158.98	995.80	900.01	748.34
58	1,211.77	1,041.15	941.00	782.42
59	1,237.92	1,063.63	961.32	799.31
60	1,290.71	1,108.98	1,002.31	833.40
61	1,336.37	1,148.21	1,037.76	862.88
62	1,366.33	1,173.95	1,061.03	882.22
63	1,403.90	1,206.23	1,090.21	906.48
64	1,426.74	1,225.86	1,107.93	921.21
65+	1,426.74	1,225.86	1,107.93	921.21

## Region 6 Alameda County.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	309.59	266.00	240.41	199.90
21	487.54	418.90	378.60	314.80
22	487.54	418.90	378.60	314.80
23	487.54	418.90	378.60	314.80
24	487.54	418.90	378.60	314.80
25	489.49	420.57	380.12	316.06
26	499.24	428.95	387.69	322.36
27	510.94	439.00	396.78	329.91
28	529.96	455.34	411.54	342.19
29	545.56	468.75	423.66	352.26
30	553.36	475.45	429.71	357.30
31	565.06	485.50	438.80	364.85
32	576.76	495.56	447.89	372.41
33	584.08	501.84	453.57	377.13
34	591.88	508.54	459.62	382.17
35	595.78	511.89	462.65	384.69
36	599.68	515.24	465.68	387.20
37	603.58	518.60	468.71	389.72
38	607.48	521.95	471.74	392.24
39	615.28	528.65	477.80	397.28
40	623.08	535.35	483.86	402.31
41	634.78	545.40	492.94	409.87
42	645.99	555.04	501.65	417.11
43	661.59	568.44	513.76	427.18
44	681.10	585.20	528.91	439.78
45	704.01	604.89	546.70	454.57
46	731.31	628.35	567.90	472.20
47	762.03	654.74	591.76	492.03
48	797.13	684.90	619.02	514.70
49	831.75	714.64	645.90	537.05
50	870.75	748.15	676.19	562.23
51	909.27	781.24	706.10	587.10
52	951.68	817.69	739.03	614.49
53	994.59	854.55	772.35	642.19
54	1,040.90	894.35	808.32	672.10
55	1,087.22	934.14	844.29	702.00
56	1,137.44	977.29	883.28	734.43
57	1,188.14	1,020.85	922.66	767.17
58	1,242.26	1,067.35	964.68	802.11
59	1,269.07	1,090.39	985.50	819.43
60	1,323.19	1,136.89	1,027.53	854.37
61	1,369.99	1,177.10	1,063.88	884.59
62	1,400.71	1,203.49	1,087.73	904.42
63	1,439.22	1,236.59	1,117.64	929.29
64	1,462.62	1,256.70	1,135.80	944.40
65+	1,462.62	1,256.70	1,135.80	944.40

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 7 Santa Clara County.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	304.73	261.83	236.64	196.76
21	479.89	412.32	372.66	309.86
22	479.89	412.32	372.66	309.86
23	479.89	412.32	372.66	309.86
24	479.89	412.32	372.66	309.86
25	481.81	413.97	374.15	311.10
26	491.41	422.22	381.61	317.30
27	502.93	432.12	390.55	324.73
28	521.64	448.20	405.08	336.82
29	537.00	461.39	417.01	346.73
30	544.68	467.99	422.97	351.69
31	556.19	477.88	431.92	359.13
32	567.71	487.78	440.86	366.56
33	574.91	493.96	446.45	371.21
34	582.59	500.56	452.41	376.17
35	586.43	503.86	455.39	378.65
36	590.27	507.16	458.37	381.13
37	594.11	510.46	461.36	383.61
38	597.94	513.76	464.34	386.09
39	605.62	520.35	470.30	391.04
40	613.30	526.95	476.26	396.00
41	624.82	536.85	485.21	403.44
42	635.86	546.33	493.78	410.56
43	651.21	559.52	505.70	420.48
44	670.41	576.02	520.61	432.87
45	692.96	595.40	538.12	447.44
46	719.84	618.49	558.99	464.79
47	750.07	644.46	582.47	484.31
48	784.62	674.15	609.30	506.62
49	818.69	703.42	635.76	528.62
50	857.09	736.41	665.57	553.41
51	895.00	768.98	695.01	577.89
52	936.75	804.86	727.44	604.85
53	978.98	841.14	760.23	632.11
54	1,024.57	880.31	795.63	661.55
55	1,070.16	919.48	831.04	690.99
56	1,119.59	961.95	869.42	722.90
57	1,169.50	1,004.83	908.18	755.13
58	1,222.76	1,050.60	949.54	789.52
59	1,249.16	1,073.28	970.04	806.57
60	1,302.43	1,119.05	1,011.40	840.96
61	1,348.49	1,158.63	1,047.18	870.71
62	1,378.73	1,184.61	1,070.66	890.23
63	1,416.64	1,217.18	1,100.10	914.71
64	1,439.67	1,236.96	1,117.98	929.58
65+	1,439.67	1,236.96	1,117.98	929.58

## Region 8 San Mateo County.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	333.65	286.68	259.10	215.44
21	525.44	451.46	408.03	339.27
22	525.44	451.46	408.03	339.27
23	525.44	451.46	408.03	339.27
24	525.44	451.46	408.03	339.27
25	527.54	453.27	409.67	340.63
26	538.05	462.29	417.83	347.41
27	550.66	473.13	427.62	355.56
28	571.15	490.74	443.53	368.79
29	587.97	505.18	456.59	379.64
30	596.37	512.41	463.12	385.07
31	608.99	523.24	472.91	393.21
32	621.60	534.08	482.70	401.36
33	629.48	540.85	488.82	406.45
34	637.88	548.07	495.35	411.87
35	642.09	551.68	498.62	414.59
36	646.29	555.30	501.88	417.30
37	650.49	558.91	505.15	420.02
38	654.70	562.52	508.41	422.73
39	663.11	569.74	514.94	428.16
40	671.51	576.97	521.47	433.59
41	684.12	587.80	531.26	441.73
42	696.21	598.18	540.64	449.53
43	713.02	612.63	553.70	460.39
44	734.04	630.69	570.02	473.96
45	758.74	651.91	589.20	489.91
46	788.16	677.19	612.05	508.91
47	821.26	705.63	637.76	530.28
48	859.09	738.14	667.13	554.71
49	896.40	770.19	696.10	578.80
50	938.44	806.31	728.75	605.94
51	979.95	841.97	760.98	632.74
52	1,025.66	881.25	796.48	662.26
53	1,071.90	920.98	832.39	692.11
54	1,121.81	963.87	871.15	724.34
55	1,171.73	1,006.75	909.91	756.57
56	1,225.85	1,053.26	951.94	791.52
57	1,280.50	1,100.21	994.38	826.80
58	1,338.82	1,150.32	1,039.67	864.46
59	1,367.72	1,175.15	1,062.11	883.12
60	1,426.04	1,225.26	1,107.40	920.78
61	1,476.49	1,268.60	1,146.57	953.35
62	1,509.59	1,297.04	1,172.28	974.72
63	1,551.10	1,332.71	1,204.51	1,001.53
64	1,576.32	1,354.38	1,224.09	1,017.81
65+	1,576.32	1,354.38	1,224.09	1,017.81

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61-\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.



# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 9 Monterey, San Benito and Santa Cruz counties.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	342.52	294.29	265.99	221.16
21	539.40	463.46	418.88	348.29
22	539.40	463.46	418.88	348.29
23	539.40	463.46	418.88	348.29
24	539.40	463.46	418.88	348.29
25	541.56	465.31	420.55	349.68
26	552.35	474.58	428.93	356.64
27	565.29	485.70	438.98	365.00
28	586.33	503.78	455.32	378.59
29	603.59	518.61	468.72	389.73
30	612.22	526.02	475.42	395.30
31	625.17	537.15	485.48	403.66
32	638.11	548.27	495.53	412.02
33	646.20	555.22	501.81	417.25
34	654.83	562.64	508.52	422.82
35	659.15	566.34	511.87	425.61
36	663.47	570.05	515.22	428.39
37	667.78	573.76	518.57	431.18
38	672.10	577.47	521.92	433.96
39	680.73	584.88	528.62	439.54
40	689.36	592.30	535.32	445.11
41	702.30	603.42	545.38	453.47
42	714.71	614.08	555.01	461.48
43	731.97	628.91	568.41	472.62
44	753.55	647.45	585.17	486.56
45	778.90	669.23	604.86	502.92
46	809.10	695.18	628.31	522.43
47	843.09	724.38	654.70	544.37
48	881.92	757.75	684.86	569.45
49	920.22	790.66	714.60	594.18
50	963.37	827.73	748.11	622.04
51	1,005.99	864.35	781.20	649.55
52	1,052.91	904.67	817.65	679.85
53	1,100.38	945.45	854.51	710.50
54	1,151.62	989.48	894.30	743.59
55	1,202.87	1,033.51	934.09	776.68
56	1,258.43	1,081.24	977.24	812.55
57	1,314.52	1,129.44	1,020.80	848.77
58	1,374.40	1,180.89	1,067.30	887.43
59	1,404.07	1,206.38	1,090.33	906.59
60	1,463.94	1,257.82	1,136.83	945.25
61	1,515.72	1,302.31	1,177.04	978.68
62	1,549.70	1,331.51	1,203.43	1,000.63
63	1,592.32	1,368.12	1,236.52	1,028.14
64	1,618.20	1,390.38	1,256.64	1,044.87
65+	1,618.20	1,390.38	1,256.64	1,044.87

## Region 10 Mariposa, Merced, San Joaquin, Stanislaus, and Tulare counties.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	293.73	252.37	228.10	189.66
21	462.56	397.44	359.21	298.67
22	462.56	397.44	359.21	298.67
23	462.56	397.44	359.21	298.67
24	462.56	397.44	359.21	298.67
25	464.41	399.03	360.64	299.87
26	473.66	406.97	367.83	305.84
27	484.77	416.51	376.45	313.01
28	502.81	432.01	390.46	324.66
29	517.61	444.73	401.95	334.21
30	525.01	451.09	407.70	338.99
31	536.11	460.63	416.32	346.16
32	547.21	470.17	424.94	353.33
33	554.15	476.13	430.33	357.81
34	561.55	482.49	436.08	362.59
35	565.25	485.67	438.95	364.98
36	568.95	488.85	441.82	367.37
37	572.65	492.03	444.70	369.76
38	576.35	495.20	447.57	372.14
39	583.75	501.56	453.32	376.92
40	591.16	507.92	459.06	381.70
41	602.26	517.46	467.69	388.87
42	612.90	526.60	475.95	395.74
43	627.70	539.32	487.44	405.30
44	646.20	555.22	501.81	417.24
45	667.94	573.90	518.69	431.28
46	693.84	596.15	538.81	448.01
47	722.99	621.19	561.44	466.82
48	756.29	649.81	587.30	488.33
49	789.13	678.02	612.80	509.53
50	826.14	709.82	641.54	533.43
51	862.68	741.22	669.92	557.02
52	902.92	775.79	701.17	583.01
53	943.63	810.77	732.78	609.29
54	987.57	848.52	766.90	637.66
55	1,031.52	886.28	801.03	666.04
56	1,079.16	927.22	838.03	696.80
57	1,127.27	968.55	875.38	727.86
58	1,178.61	1,012.67	915.26	761.02
59	1,204.05	1,034.52	935.01	777.44
60	1,255.40	1,078.64	974.88	810.59
61	1,299.80	1,116.79	1,009.37	839.27
62	1,328.94	1,141.83	1,032.00	858.08
63	1,365.49	1,173.23	1,060.38	881.68
64	1,387.68	1,192.32	1,077.63	896.01
65+	1,387.68	1,192.32	1,077.63	896.01

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 11 Fresno, Kings and Madera counties.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	237.07	203.69	184.09	153.07
21	373.33	320.77	289.91	241.06
22	373.33	320.77	289.91	241.06
23	373.33	320.77	289.91	241.06
24	373.33	320.77	289.91	241.06
25	374.83	322.05	291.07	242.02
26	382.29	328.47	296.87	246.84
27	391.25	336.16	303.83	252.63
28	405.81	348.67	315.14	262.03
29	417.76	358.94	324.41	269.74
30	423.73	364.07	329.05	273.60
31	432.69	371.77	336.01	279.38
32	441.65	379.47	342.97	285.17
33	447.25	384.28	347.32	288.79
34	453.23	389.41	351.95	292.64
35	456.21	391.98	354.27	294.57
36	459.20	394.54	356.59	296.50
37	462.19	397.11	358.91	298.43
38	465.17	399.68	361.23	300.36
39	471.15	404.81	365.87	304.21
40	477.12	409.94	370.51	308.07
41	486.08	417.64	377.47	313.86
42	494.66	425.02	384.13	319.40
43	506.61	435.28	393.41	327.11
44	521.54	448.11	405.01	336.76
45	539.09	463.19	418.63	348.09
46	560.00	481.15	434.87	361.58
47	583.52	501.36	453.13	376.77
48	610.40	524.46	474.01	394.13
49	636.90	547.23	494.59	411.24
50	666.77	572.89	517.78	430.53
51	696.26	598.23	540.69	449.57
52	728.74	626.14	565.91	470.54
53	761.60	654.37	591.42	491.75
54	797.06	684.84	618.96	514.65
55	832.53	715.31	646.51	537.56
56	870.98	748.35	676.37	562.38
57	909.81	781.71	706.52	587.45
58	951.25	817.32	738.70	614.21
59	971.78	834.96	754.64	627.47
60	1,013.22	870.56	786.82	654.23
61	1,049.06	901.36	814.66	677.37
62	1,072.58	921.57	832.92	692.55
63	1,102.08	946.91	855.82	711.60
64	1,119.99	962.31	869.73	723.18
65+	1,119.99	962.31	869.73	723.18

## Region 12 San Luis Obispo, Santa Barbara and Ventura counties.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	246.73	211.99	191.60	159.31
21	388.56	333.85	301.74	250.89
22	388.56	333.85	301.74	250.89
23	388.56	333.85	301.74	250.89
24	388.56	333.85	301.74	250.89
25	390.11	335.18	302.94	251.89
26	397.88	341.86	308.98	256.91
27	407.21	349.87	316.22	262.93
28	422.36	362.89	327.99	272.71
29	434.79	373.58	337.64	280.74
30	441.01	378.92	342.47	284.76
31	450.34	386.93	349.71	290.78
32	459.66	394.94	356.95	296.80
33	465.49	399.95	361.48	300.56
34	471.71	405.29	366.31	304.58
35	474.82	407.96	368.72	306.58
36	477.92	410.63	371.13	308.59
37	481.03	413.30	373.55	310.60
38	484.14	415.98	375.96	312.60
39	490.36	421.32	380.79	316.62
40	496.58	426.66	385.62	320.63
41	505.90	434.67	392.86	326.65
42	514.84	442.35	399.80	332.42
43	527.27	453.03	409.46	340.45
44	542.81	466.39	421.52	350.49
45	561.08	482.08	435.71	362.28
46	582.84	500.77	452.60	376.33
47	607.31	521.81	471.61	392.14
48	635.29	545.84	493.34	410.20
49	662.88	569.55	514.76	428.01
50	693.96	596.25	538.90	448.08
51	724.66	622.63	562.74	467.90
52	758.46	651.67	588.99	489.73
53	792.66	681.05	615.54	511.81
54	829.57	712.77	644.21	535.64
55	866.48	744.48	672.87	559.48
56	906.50	778.87	703.95	585.32
57	946.91	813.59	735.33	611.41
58	990.04	850.65	768.82	639.26
59	1,011.41	869.01	785.42	653.06
60	1,054.54	906.07	818.91	680.91
61	1,091.84	938.12	847.88	704.99
62	1,116.32	959.15	866.89	720.80
63	1,147.02	985.52	890.72	740.62
64	1,165.68	1,001.55	905.22	752.67
65+	1,165.68	1,001.55	905.22	752.67

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61-\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 13 Imperial, Inyo and Mono counties.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	288.98	248.30	224.41	186.59
21	455.09	391.02	353.40	293.85
22	455.09	391.02	353.40	293.85
23	455.09	391.02	353.40	293.85
24	455.09	391.02	353.40	293.85
25	456.91	392.58	354.82	295.02
26	466.01	400.40	361.89	300.90
27	476.94	409.79	370.37	307.95
28	494.69	425.04	384.15	319.41
29	509.25	437.55	395.46	328.82
30	516.53	443.80	401.11	333.52
31	527.45	453.19	409.60	340.57
32	538.37	462.57	418.08	347.62
33	545.20	468.44	423.38	352.03
34	552.48	474.69	429.03	356.73
35	556.12	477.82	431.86	359.08
36	559.76	480.95	434.69	361.43
37	563.40	484.08	437.51	363.78
38	567.05	487.21	440.34	366.13
39	574.33	493.46	446.00	370.84
40	581.61	499.72	451.65	375.54
41	592.53	509.10	460.13	382.59
42	603.00	518.10	468.26	389.35
43	617.56	530.61	479.57	398.75
44	635.76	546.25	493.71	410.51
45	657.15	564.63	510.32	424.32
46	682.64	586.53	530.11	440.77
47	711.31	611.16	552.37	459.28
48	744.08	639.31	577.82	480.44
49	776.39	667.07	602.91	501.30
50	812.80	698.36	631.18	524.81
51	848.75	729.25	659.10	548.03
52	888.34	763.26	689.85	573.59
53	928.39	797.67	720.95	599.45
54	971.62	834.82	754.52	627.37
55	1,014.86	871.97	788.09	655.28
56	1,061.73	912.24	824.49	685.55
57	1,109.06	952.91	861.25	716.11
58	1,159.58	996.31	900.47	748.72
59	1,184.61	1,017.82	919.91	764.89
60	1,235.12	1,061.22	959.14	797.50
61	1,278.81	1,098.76	993.07	825.71
62	1,307.48	1,123.39	1,015.33	844.23
63	1,343.43	1,154.28	1,043.25	867.44
64	1,365.27	1,173.06	1,060.20	881.55
65+	1,365.27	1,173.06	1,060.20	881.55

## Region 14 Kern County.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	258.74	222.31	200.93	167.07
21	407.47	350.10	316.42	263.10
22	407.47	350.10	316.42	263.10
23	407.47	350.10	316.42	263.10
24	407.47	350.10	316.42	263.10
25	409.10	351.50	317.69	264.15
26	417.25	358.50	324.02	269.41
27	427.03	366.91	331.61	275.73
28	442.92	380.56	343.95	285.99
29	455.96	391.76	354.08	294.41
30	462.48	397.36	359.14	298.62
31	472.26	405.77	366.74	304.93
32	482.04	414.17	374.33	311.25
33	488.15	419.42	379.08	315.19
34	494.67	425.02	384.14	319.40
35	497.93	427.82	386.67	321.51
36	501.19	430.62	389.20	323.61
37	504.45	433.43	391.73	325.72
38	507.71	436.23	394.27	327.82
39	514.23	441.83	399.33	332.03
40	520.75	447.43	404.39	336.24
41	530.53	455.83	411.98	342.56
42	539.90	463.88	419.26	348.61
43	552.94	475.09	429.39	357.03
44	569.24	489.09	442.05	367.55
45	588.39	505.55	456.92	379.92
46	611.21	525.15	474.64	394.65
47	636.88	547.21	494.57	411.23
48	666.22	572.42	517.35	430.17
49	695.15	597.27	539.82	448.85
50	727.75	625.28	565.13	469.90
51	759.94	652.94	590.13	490.68
52	795.39	683.40	617.66	513.57
53	831.24	714.21	645.51	536.72
54	869.95	747.47	675.57	561.72
55	908.66	780.73	705.63	586.71
56	950.63	816.79	738.22	613.81
57	993.01	853.20	771.13	641.17
58	1,038.24	892.06	806.25	670.38
59	1,060.65	911.31	823.65	684.85
60	1,105.88	950.17	858.78	714.05
61	1,145.00	983.78	889.15	739.31
62	1,170.67	1,005.84	909.09	755.89
63	1,202.86	1,033.50	934.09	776.67
64	1,222.41	1,050.30	949.26	789.30
65+	1,222.41	1,050.30	949.26	789.30

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 15 Los Angeles County. ZIP codes starting with 906-912, 915, 917-918, and 935.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	252.79	217.20	196.31	163.22
21	398.10	342.05	309.14	257.05
22	398.10	342.05	309.14	257.05
23	398.10	342.05	309.14	257.05
24	398.10	342.05	309.14	257.05
25	399.69	343.41	310.38	258.07
26	407.65	350.26	316.56	263.22
27	417.21	358.46	323.98	269.39
28	432.73	371.80	336.04	279.41
29	445.47	382.75	345.93	287.64
30	451.84	388.22	350.88	291.75
31	461.39	396.43	358.30	297.92
32	470.95	404.64	365.72	304.09
33	476.92	409.77	370.36	307.94
34	483.29	415.24	375.30	312.05
35	486.47	417.98	377.77	314.11
36	489.66	420.72	380.25	316.17
37	492.84	423.45	382.72	318.22
38	496.03	426.19	385.19	320.28
39	502.40	431.66	390.14	324.39
40	508.77	437.14	395.09	328.51
41	518.32	445.34	402.51	334.67
42	527.48	453.21	409.62	340.59
43	540.22	464.16	419.51	348.81
44	556.14	477.84	431.87	359.09
45	574.85	493.91	446.40	371.18
46	597.15	513.07	463.72	385.57
47	622.23	534.62	483.19	401.76
48	650.89	559.25	505.45	420.27
49	679.15	583.53	527.40	438.52
50	711.00	610.89	552.13	459.09
51	742.45	637.92	576.55	479.39
52	777.09	667.67	603.45	501.76
53	812.12	697.77	630.65	524.38
54	849.94	730.27	660.02	548.79
55	887.76	762.76	689.39	573.21
56	928.76	797.99	721.23	599.69
57	970.16	833.57	753.39	626.42
58	1,014.35	871.53	787.70	654.96
59	1,036.25	890.35	804.70	669.09
60	1,080.44	928.31	839.02	697.62
61	1,118.65	961.15	868.70	722.30
62	1,143.73	982.70	888.17	738.50
63	1,175.18	1,009.72	912.59	758.80
64	1,194.30	1,026.15	927.42	771.15
65+	1,194.30	1,026.15	927.42	771.15

## Region 16 Los Angeles County. ZIP codes not including ZIP codes in region 15.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	286.26	245.95	222.30	184.83
21	450.80	387.33	350.07	291.08
22	450.80	387.33	350.07	291.08
23	450.80	387.33	350.07	291.08
24	450.80	387.33	350.07	291.08
25	452.60	388.88	351.47	292.24
26	461.62	396.63	358.47	298.06
27	472.44	405.92	366.88	305.05
28	490.02	421.03	380.53	316.40
29	504.45	433.42	391.73	325.72
30	511.66	439.62	397.33	330.37
31	522.48	448.92	405.73	337.36
32	533.30	458.21	414.14	344.34
33	540.06	464.02	419.39	348.71
34	547.27	470.22	424.99	353.37
35	550.88	473.32	427.79	355.70
36	554.49	476.42	430.59	358.03
37	558.09	479.51	433.39	360.35
38	561.70	482.61	436.19	362.68
39	568.91	488.81	441.79	367.34
40	576.12	495.01	447.39	372.00
41	586.94	504.30	455.79	378.98
42	597.31	513.21	463.85	385.68
43	611.74	525.61	475.05	394.99
44	629.77	541.10	489.05	406.64
45	650.96	559.30	505.50	420.32
46	676.20	580.99	525.11	436.62
47	704.60	605.40	547.16	454.95
48	737.06	633.28	572.37	475.91
49	769.07	660.78	597.22	496.58
50	805.13	691.77	625.23	519.86
51	840.75	722.37	652.88	542.86
52	879.96	756.07	683.34	568.18
53	919.64	790.15	714.15	593.80
54	962.46	826.95	747.40	621.45
55	1,005.29	863.75	780.66	649.10
56	1,051.72	903.64	816.72	679.08
57	1,098.60	943.92	853.13	709.36
58	1,148.64	986.92	891.98	741.67
59	1,173.44	1,008.22	911.24	757.67
60	1,223.48	1,051.21	950.10	789.98
61	1,266.75	1,088.40	983.70	817.93
62	1,295.15	1,112.80	1,005.76	836.27
63	1,330.77	1,143.40	1,033.41	859.26
64	1,352.40	1,161.99	1,050.21	873.24
65+	1,352.40	1,161.99	1,050.21	873.24

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61-\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 17 Riverside and San Bernardino counties.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	251.92	216.45	195.63	162.66
21	396.73	340.87	308.08	256.16
22	396.73	340.87	308.08	256.16
23	396.73	340.87	308.08	256.16
24	396.73	340.87	308.08	256.16
25	398.32	342.23	309.31	257.19
26	406.25	349.05	315.48	262.31
27	415.77	357.23	322.87	268.46
28	431.24	370.53	334.88	278.45
29	443.94	381.43	344.74	286.65
30	450.29	386.89	349.67	290.74
31	459.81	395.07	357.07	296.89
32	469.33	403.25	364.46	303.04
33	475.28	408.36	369.08	306.88
34	481.63	413.82	374.01	310.98
35	484.80	416.54	376.48	313.03
36	487.98	419.27	378.94	315.08
37	491.15	422.00	381.40	317.13
38	494.32	424.72	383.87	319.18
39	500.67	430.18	388.80	323.28
40	507.02	435.63	393.73	327.38
41	516.54	443.81	401.12	333.52
42	525.66	451.65	408.21	339.42
43	538.36	462.56	418.07	347.61
44	554.23	476.20	430.39	357.86
45	572.88	492.22	444.87	369.90
46	595.09	511.30	462.12	384.24
47	620.09	532.78	481.53	400.38
48	648.65	557.32	503.71	418.83
49	676.82	581.52	525.59	437.01
50	708.56	608.79	550.23	457.51
51	739.90	635.72	574.57	477.74
52	774.41	665.38	601.37	500.03
53	809.33	695.37	628.49	522.57
54	847.01	727.76	657.75	546.91
55	884.70	760.14	687.02	571.24
56	925.57	795.25	718.75	597.63
57	966.83	830.70	750.79	624.27
58	1,010.86	868.54	784.99	652.70
59	1,032.68	887.28	801.94	666.79
60	1,076.72	925.12	836.13	695.23
61	1,114.81	957.84	865.71	719.82
62	1,139.80	979.32	885.12	735.96
63	1,171.14	1,006.25	909.46	756.19
64	1,190.19	1,022.61	924.24	768.48
65+	1,190.19	1,022.61	924.24	768.48

## Region 18 Orange County.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	242.84	208.65	188.58	156.80
21	382.42	328.57	296.97	246.92
22	382.42	328.57	296.97	246.92
23	382.42	328.57	296.97	246.92
24	382.42	328.57	296.97	246.92
25	383.95	329.89	298.16	247.91
26	391.60	336.46	304.10	252.85
27	400.77	344.35	311.22	258.78
28	415.69	357.16	322.81	268.41
29	427.93	367.68	332.31	276.31
30	434.05	372.93	337.06	280.26
31	443.22	380.82	344.19	286.18
32	452.40	388.70	351.31	292.11
33	458.14	393.63	355.77	295.81
34	464.26	398.89	360.52	299.76
35	467.32	401.52	362.90	301.74
36	470.37	404.15	365.27	303.72
37	473.43	406.78	367.65	305.69
38	476.49	409.40	370.02	307.67
39	482.61	414.66	374.77	311.62
40	488.73	419.92	379.53	315.57
41	497.91	427.80	386.65	321.49
42	506.70	435.36	393.48	327.17
43	518.94	445.88	402.99	335.07
44	534.24	459.02	414.87	344.95
45	552.21	474.46	428.82	356.56
46	573.63	492.86	445.45	370.38
47	597.72	513.56	464.16	385.94
48	625.25	537.22	485.54	403.72
49	652.41	560.55	506.63	421.25
50	683.00	586.83	530.39	441.00
51	713.21	612.79	553.85	460.51
52	746.48	641.38	579.68	481.99
53	780.13	670.29	605.82	503.72
54	816.46	701.51	634.03	527.18
55	852.79	732.72	662.24	550.64
56	892.18	766.57	692.83	576.07
57	931.95	800.74	723.71	601.75
58	974.40	837.21	756.68	629.16
59	995.44	855.28	773.01	642.74
60	1,037.88	891.75	805.97	670.15
61	1,074.60	923.30	834.48	693.85
62	1,098.69	944.00	853.19	709.41
63	1,128.90	969.95	876.65	728.92
64	1,147.26	985.71	890.91	740.76
65+	1,147.26	985.71	890.91	740.76

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard PPO Rates

New and renewing business, effective January 1, 2016

## Region 19 San Diego County.

Age	Platinum 90 PPO 0/20	Gold 80 PPO 0/35	Silver 70 PPO 1500/45	Bronze 60 PPO 6000/70
0-20	263.49	226.39	204.61	170.13
21	414.94	356.52	322.22	267.92
22	414.94	356.52	322.22	267.92
23	414.94	356.52	322.22	267.92
24	414.94	356.52	322.22	267.92
25	416.60	357.94	323.51	268.99
26	424.90	365.07	329.96	274.35
27	434.86	373.63	337.69	280.78
28	451.04	387.53	350.26	291.23
29	464.32	398.94	360.57	299.80
30	470.96	404.65	365.72	304.09
31	480.92	413.20	373.46	310.52
32	490.87	421.76	381.19	316.95
33	497.10	427.11	386.02	320.97
34	503.74	432.81	391.18	325.26
35	507.06	435.66	393.76	327.40
36	510.38	438.52	396.34	329.54
37	513.70	441.37	398.91	331.69
38	517.02	444.22	401.49	333.83
39	523.65	449.93	406.65	338.12
40	530.29	455.63	411.80	342.40
41	540.25	464.19	419.54	348.83
42	549.80	472.39	426.95	355.00
43	563.07	483.79	437.26	363.57
44	579.67	498.06	450.15	374.29
45	599.17	514.81	465.29	386.88
46	622.41	534.78	483.34	401.88
47	648.55	557.24	503.64	418.76
48	678.43	582.91	526.84	438.05
49	707.89	608.22	549.71	457.08
50	741.08	636.74	575.49	478.51
51	773.86	664.91	600.95	499.67
52	809.96	695.92	628.98	522.98
53	846.48	727.30	657.34	546.56
54	885.90	761.17	687.95	572.01
55	925.32	795.03	718.56	597.47
56	968.06	831.76	751.75	625.06
57	1,011.21	868.83	785.26	652.93
58	1,057.27	908.41	821.03	682.67
59	1,080.09	928.02	838.75	697.40
60	1,126.15	967.59	874.52	727.14
61	1,165.98	1,001.81	905.45	752.86
62	1,192.12	1,024.28	925.75	769.74
63	1,224.90	1,052.44	951.21	790.91
64	1,244.82	1,069.56	966.66	803.76
65+	1,244.82	1,069.56	966.66	803.76

Employer can choose the optional infertility benefit to be added to Health Net Small Business PPO plans at an additional premium of \$5.61-\$6.45 per member. If the employer chooses the infertility benefit, all PPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard EPO Rates

New and renewing business, effective January 1, 2016

## Region 1

Nevada County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	210.13	184.19
21	330.92	290.06
22	330.92	290.06
23	330.92	290.06
24	330.92	290.06
25	332.24	291.22
26	338.86	297.02
27	346.80	303.98
28	359.71	315.30
29	370.30	324.58
30	375.59	329.22
31	383.54	336.18
32	391.48	343.14
33	396.44	347.49
34	401.74	352.14
35	404.38	354.46
36	407.03	356.78
37	409.68	359.10
38	412.33	361.42
39	417.62	366.06
40	422.92	370.70
41	430.86	377.66
42	438.47	384.33
43	449.06	393.61
44	462.30	405.22
45	477.85	418.85
46	496.38	435.09
47	517.23	453.37
48	541.05	474.25
49	564.55	494.85
50	591.02	518.05
51	617.17	540.97
52	645.96	566.20
53	675.08	591.73
54	706.51	619.28
55	737.95	646.84
56	772.04	676.71
57	806.45	706.88
58	843.18	739.08
59	861.38	755.03
60	898.12	787.23
61	929.88	815.07
62	950.73	833.35
63	976.88	856.26
64	992.76	870.18
65+	992.76	870.18

## Region 2

Marin, Napa, Solano, and Sonoma counties.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	254.79	223.33
21	401.24	351.70
22	401.24	351.70
23	401.24	351.70
24	401.24	351.70
25	402.85	353.10
26	410.87	360.14
27	420.50	368.58
28	436.15	382.29
29	448.99	393.55
30	455.41	399.18
31	465.04	407.62
32	474.67	416.06
33	480.69	421.33
34	487.11	426.96
35	490.32	429.77
36	493.53	432.59
37	496.74	435.40
38	499.95	438.21
39	506.37	443.84
40	512.79	449.47
41	522.42	457.91
42	531.65	466.00
43	544.48	477.25
44	560.53	491.32
45	579.39	507.85
46	601.86	527.55
47	627.14	549.70
48	656.03	575.02
49	684.52	600.00
50	716.62	628.13
51	748.32	655.91
52	783.22	686.51
53	818.53	717.46
54	856.65	750.87
55	894.77	784.28
56	936.10	820.51
57	977.83	857.09
58	1,022.36	896.12
59	1,044.43	915.47
60	1,088.97	954.51
61	1,127.49	988.27
62	1,152.77	1,010.43
63	1,184.47	1,038.21
64	1,203.72	1,055.10
65+	1,203.72	1,055.10

## Region 3

El Dorado, Placer, Sacramento, and Yolo counties.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	215.53	188.92
21	339.41	297.51
22	339.41	297.51
23	339.41	297.51
24	339.41	297.51
25	340.77	298.70
26	347.56	304.65
27	355.70	311.79
28	368.94	323.39
29	379.80	332.91
30	385.23	337.67
31	393.38	344.81
32	401.52	351.95
33	406.61	356.41
34	412.04	361.17
35	414.76	363.55
36	417.47	365.93
37	420.19	368.31
38	422.90	370.69
39	428.33	375.45
40	433.77	380.21
41	441.91	387.35
42	449.72	394.20
43	460.58	403.72
44	474.16	415.62
45	490.11	429.60
46	509.11	446.26
47	530.50	465.00
48	554.93	486.42
49	579.03	507.55
50	606.19	531.35
51	633.00	554.85
52	662.53	580.73
53	692.40	606.91
54	724.64	635.18
55	756.88	663.44
56	791.84	694.08
57	827.14	725.02
58	864.82	758.05
59	883.48	774.41
60	921.16	807.43
61	953.74	835.99
62	975.12	854.73
63	1,001.94	878.24
64	1,018.23	892.53
65+	1,018.23	892.53

Employer can choose the optional infertility benefit to be added to Health Net Small Business EPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all EPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard EPO Rates

New and renewing business, effective January 1, 2016

## Region 4

San Francisco County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	250.10	219.22
21	393.86	345.23
22	393.86	345.23
23	393.86	345.23
24	393.86	345.23
25	395.44	346.61
26	403.32	353.51
27	412.77	361.80
28	428.13	375.26
29	440.73	386.31
30	447.04	391.83
31	456.49	400.12
32	465.94	408.40
33	471.85	413.58
34	478.15	419.11
35	481.30	421.87
36	484.45	424.63
37	487.60	427.39
38	490.75	430.15
39	497.06	435.68
40	503.36	441.20
41	512.81	449.49
42	521.87	457.43
43	534.47	468.47
44	550.23	482.28
45	568.74	498.51
46	590.80	517.84
47	615.61	539.59
48	643.97	564.45
49	671.93	588.96
50	703.44	616.58
51	734.56	643.85
52	768.82	673.89
53	803.48	704.27
54	840.90	737.06
55	878.32	769.86
56	918.89	805.42
57	959.85	841.32
58	1,003.57	879.64
59	1,025.23	898.63
60	1,068.95	936.95
61	1,106.76	970.09
62	1,131.57	991.84
63	1,162.69	1,019.11
64	1,181.58	1,035.69
65+	1,181.58	1,035.69

## Region 5

Contra Costa County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	244.93	214.69
21	385.72	338.09
22	385.72	338.09
23	385.72	338.09
24	385.72	338.09
25	387.26	339.45
26	394.97	346.21
27	404.23	354.32
28	419.27	367.51
29	431.62	378.33
30	437.79	383.74
31	447.05	391.85
32	456.30	399.96
33	462.09	405.04
34	468.26	410.44
35	471.35	413.15
36	474.43	415.85
37	477.52	418.56
38	480.60	421.26
39	486.77	426.67
40	492.95	432.08
41	502.20	440.20
42	511.07	447.97
43	523.42	458.79
44	538.85	472.32
45	556.98	488.21
46	578.58	507.14
47	602.88	528.44
48	630.65	552.78
49	658.03	576.79
50	688.89	603.83
51	719.36	630.54
52	752.92	659.96
53	786.86	689.71
54	823.51	721.83
55	860.15	753.95
56	899.88	788.77
57	939.99	823.93
58	982.81	861.46
59	1,004.02	880.06
60	1,046.84	917.58
61	1,083.86	950.04
62	1,108.16	971.34
63	1,138.64	998.05
64	1,157.16	1,014.27
65+	1,157.16	1,014.27

## Region 6

Alameda County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	251.10	220.09
21	395.43	346.60
22	395.43	346.60
23	395.43	346.60
24	395.43	346.60
25	397.01	347.99
26	404.92	354.92
27	414.41	363.24
28	429.83	376.75
29	442.48	387.85
30	448.81	393.39
31	458.30	401.71
32	467.79	410.03
33	473.72	415.23
34	480.05	420.77
35	483.21	423.55
36	486.38	426.32
37	489.54	429.09
38	492.70	431.86
39	499.03	437.41
40	505.36	442.95
41	514.85	451.27
42	523.94	459.24
43	536.60	470.34
44	552.41	484.20
45	571.00	500.49
46	593.14	519.90
47	618.06	541.74
48	646.53	566.69
49	674.60	591.30
50	706.24	619.03
51	737.47	646.41
52	771.88	676.56
53	806.67	707.06
54	844.24	739.99
55	881.81	772.92
56	922.54	808.62
57	963.66	844.66
58	1,007.55	883.14
59	1,029.30	902.20
60	1,073.19	940.67
61	1,111.15	973.95
62	1,136.07	995.78
63	1,167.31	1,023.16
64	1,186.29	1,039.80
65+	1,186.29	1,039.80

Employer can choose the optional infertility benefit to be added to Health Net Small Business EPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all EPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.



# Standard EPO Rates

New and renewing business, effective January 1, 2016

## Region 7

Santa Clara County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	247.15	216.64
21	389.22	341.16
22	389.22	341.16
23	389.22	341.16
24	389.22	341.16
25	390.77	342.53
26	398.56	349.35
27	407.90	357.54
28	423.08	370.84
29	435.53	381.76
30	441.76	387.22
31	451.10	395.41
32	460.44	403.59
33	466.28	408.71
34	472.51	414.17
35	475.62	416.90
36	478.74	419.63
37	481.85	422.36
38	484.96	425.09
39	491.19	430.55
40	497.42	436.00
41	506.76	444.19
42	515.71	452.04
43	528.17	462.96
44	543.73	476.60
45	562.03	492.64
46	583.82	511.74
47	608.34	533.23
48	636.37	557.80
49	664.00	582.02
50	695.14	609.31
51	725.89	636.27
52	759.75	665.95
53	794.00	695.97
54	830.98	728.38
55	867.95	760.79
56	908.04	795.93
57	948.52	831.41
58	991.72	869.28
59	1,013.13	888.04
60	1,056.33	925.91
61	1,093.70	958.66
62	1,118.22	980.16
63	1,148.96	1,007.11
64	1,167.66	1,023.48
65+	1,167.66	1,023.48

## Region 8

San Mateo County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	270.61	237.20
21	426.16	373.54
22	426.16	373.54
23	426.16	373.54
24	426.16	373.54
25	427.87	375.04
26	436.39	382.51
27	446.62	391.47
28	463.24	406.04
29	476.88	417.99
30	483.70	423.97
31	493.92	432.94
32	504.15	441.90
33	510.55	447.50
34	517.36	453.48
35	520.77	456.47
36	524.18	459.46
37	527.59	462.45
38	531.00	465.43
39	537.82	471.41
40	544.64	477.39
41	554.87	486.35
42	564.67	494.94
43	578.31	506.90
44	595.35	521.84
45	615.38	539.39
46	639.25	560.31
47	666.10	583.85
48	696.78	610.74
49	727.04	637.26
50	761.13	667.15
51	794.80	696.66
52	831.87	729.15
53	869.38	762.03
54	909.86	797.51
55	950.35	833.00
56	994.24	871.47
57	1,038.56	910.32
58	1,085.87	951.79
59	1,109.31	972.33
60	1,156.61	1,013.79
61	1,197.52	1,049.65
62	1,224.37	1,073.19
63	1,258.04	1,102.70
64	1,278.48	1,120.62
65+	1,278.48	1,120.62

## Region 9

Santa Cruz County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	277.80	243.50
21	437.48	383.47
22	437.48	383.47
23	437.48	383.47
24	437.48	383.47
25	439.23	385.00
26	447.98	392.67
27	458.48	401.87
28	475.55	416.83
29	489.55	429.10
30	496.55	435.24
31	507.04	444.44
32	517.54	453.64
33	524.11	459.39
34	531.11	465.53
35	534.61	468.60
36	538.11	471.67
37	541.61	474.73
38	545.11	477.80
39	552.11	483.94
40	559.11	490.07
41	569.61	499.28
42	579.67	508.10
43	593.67	520.37
44	611.17	535.71
45	631.73	553.73
46	656.23	575.20
47	683.79	599.36
48	715.29	626.97
49	746.35	654.20
50	781.35	684.87
51	815.91	715.17
52	853.97	748.53
53	892.47	782.28
54	934.03	818.70
55	975.59	855.13
56	1,020.65	894.63
57	1,066.15	934.51
58	1,114.71	977.08
59	1,138.77	998.17
60	1,187.33	1,040.73
61	1,229.33	1,077.55
62	1,256.89	1,101.70
63	1,291.46	1,132.00
64	1,312.44	1,150.41
65+	1,312.44	1,150.41

Employer can choose the optional infertility benefit to be added to Health Net Small Business EPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all EPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard EPO Rates

New and renewing business, effective January 1, 2016

## Region 10

Merced, San Joaquin, Stanislaus, and Tulare counties.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	238.23	208.81
21	375.17	328.84
22	375.17	328.84
23	375.17	328.84
24	375.17	328.84
25	376.67	330.16
26	384.17	336.73
27	393.17	344.63
28	407.81	357.45
29	419.81	367.97
30	425.81	373.24
31	434.82	381.13
32	443.82	389.02
33	449.45	393.95
34	455.45	399.21
35	458.45	401.84
36	461.45	404.48
37	464.46	407.11
38	467.46	409.74
39	473.46	415.00
40	479.46	420.26
41	488.47	428.15
42	497.10	435.72
43	509.10	446.24
44	524.11	459.39
45	541.74	474.85
46	562.75	493.26
47	586.39	513.98
48	613.40	537.66
49	640.03	561.00
50	670.05	587.31
51	699.69	613.29
52	732.33	641.90
53	765.34	670.84
54	800.98	702.08
55	836.62	733.32
56	875.26	767.19
57	914.28	801.39
58	955.92	837.89
59	976.56	855.98
60	1,018.20	892.48
61	1,054.22	924.05
62	1,077.85	944.76
63	1,107.49	970.74
64	1,125.51	986.52
65+	1,125.51	986.52

## Region 11

Fresno, Kings and Madera counties.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	192.28	168.53
21	302.80	265.41
22	302.80	265.41
23	302.80	265.41
24	302.80	265.41
25	304.01	266.47
26	310.07	271.78
27	317.34	278.15
28	329.15	288.50
29	338.84	296.99
30	343.68	301.24
31	350.95	307.61
32	358.21	313.98
33	362.76	317.96
34	367.60	322.20
35	370.02	324.33
36	372.45	326.45
37	374.87	328.57
38	377.29	330.70
39	382.14	334.94
40	386.98	339.19
41	394.25	345.56
42	401.21	351.66
43	410.90	360.16
44	423.01	370.77
45	437.25	383.25
46	454.20	398.11
47	473.28	414.83
48	495.08	433.94
49	516.58	452.78
50	540.80	474.02
51	564.73	494.98
52	591.07	518.07
53	617.72	541.43
54	646.48	566.64
55	675.25	591.86
56	706.44	619.19
57	737.93	646.80
58	771.54	676.26
59	788.19	690.85
60	821.80	720.31
61	850.87	745.79
62	869.95	762.51
63	893.87	783.48
64	908.40	796.23
65+	908.40	796.23

## Region 12

Santa Barbara and Ventura counties.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	200.12	175.41
21	315.15	276.23
22	315.15	276.23
23	315.15	276.23
24	315.15	276.23
25	316.41	277.33
26	322.71	282.86
27	330.27	289.49
28	342.56	300.26
29	352.65	309.10
30	357.69	313.52
31	365.25	320.15
32	372.82	326.78
33	377.54	330.92
34	382.59	335.34
35	385.11	337.55
36	387.63	339.76
37	390.15	341.97
38	392.67	344.18
39	397.71	348.60
40	402.76	353.02
41	410.32	359.65
42	417.57	366.00
43	427.65	374.84
44	440.26	385.89
45	455.07	398.88
46	472.72	414.34
47	492.57	431.75
48	515.26	451.64
49	537.64	471.25
50	562.85	493.35
51	587.75	515.17
52	615.16	539.20
53	642.90	563.51
54	672.84	589.75
55	702.77	615.99
56	735.23	644.44
57	768.01	673.17
58	802.99	703.83
59	820.32	719.03
60	855.30	749.69
61	885.56	776.21
62	905.41	793.61
63	930.31	815.43
64	945.45	828.69
65+	945.45	828.69

Employer can choose the optional infertility benefit to be added to Health Net Small Business EPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all EPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard EPO Rates

New and renewing business, effective January 1, 2016

## Region 14

Kern County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	209.86	183.95
21	330.48	289.68
22	330.48	289.68
23	330.48	289.68
24	330.48	289.68
25	331.80	290.84
26	338.41	296.63
27	346.34	303.58
28	359.23	314.88
29	369.81	324.15
30	375.10	328.78
31	383.03	335.74
32	390.96	342.69
33	395.92	347.03
34	401.20	351.67
35	403.85	353.99
36	406.49	356.30
37	409.14	358.62
38	411.78	360.94
39	417.07	365.57
40	422.36	370.21
41	430.29	377.16
42	437.89	383.82
43	448.46	393.09
44	461.68	404.68
45	477.21	418.29
46	495.72	434.52
47	516.54	452.77
48	540.34	473.62
49	563.80	494.19
50	590.24	517.36
51	616.35	540.25
52	645.10	565.45
53	674.18	590.94
54	705.58	618.46
55	736.97	645.98
56	771.01	675.82
57	805.38	705.94
58	842.07	738.10
59	860.24	754.03
60	896.93	786.18
61	928.65	813.99
62	949.47	832.24
63	975.58	855.13
64	991.44	869.04
65+	991.44	869.04

## Region 15

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

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	205.03	179.71
21	322.88	283.01
22	322.88	283.01
23	322.88	283.01
24	322.88	283.01
25	324.17	284.14
26	330.63	289.80
27	338.38	296.60
28	350.97	307.63
29	361.30	316.69
30	366.47	321.22
31	374.22	328.01
32	381.97	334.80
33	386.81	339.05
34	391.98	343.58
35	394.56	345.84
36	397.14	348.11
37	399.73	350.37
38	402.31	352.63
39	407.48	357.16
40	412.64	361.69
41	420.39	368.48
42	427.82	374.99
43	438.15	384.05
44	451.06	395.37
45	466.24	408.67
46	484.32	424.52
47	504.66	442.35
48	527.91	462.73
49	550.83	482.82
50	576.66	505.46
51	602.17	527.82
52	630.26	552.44
53	658.68	577.35
54	689.35	604.23
55	720.02	631.12
56	753.28	660.27
57	786.86	689.70
58	822.70	721.12
59	840.46	736.68
60	876.30	768.10
61	907.29	795.26
62	927.64	813.09
63	953.14	835.45
64	968.64	849.03
65+	968.64	849.03

## Region 16

Los Angeles County.  
ZIP codes not including ZIP codes in region 15.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	232.17	203.51
21	365.62	320.48
22	365.62	320.48
23	365.62	320.48
24	365.62	320.48
25	367.08	321.76
26	374.40	328.17
27	383.17	335.86
28	397.43	348.36
29	409.13	358.62
30	414.98	363.75
31	423.75	371.44
32	432.53	379.13
33	438.01	383.94
34	443.86	389.06
35	446.79	391.63
36	449.71	394.19
37	452.64	396.75
38	455.56	399.32
39	461.41	404.45
40	467.26	409.57
41	476.04	417.27
42	484.45	424.64
43	496.15	434.89
44	510.77	447.71
45	527.96	462.77
46	548.43	480.72
47	571.47	500.91
48	597.79	523.99
49	623.75	546.74
50	653.00	572.38
51	681.88	597.70
52	713.69	625.58
53	745.87	653.78
54	780.60	684.23
55	815.33	714.67
56	852.99	747.68
57	891.02	781.01
58	931.60	816.58
59	951.71	834.21
60	992.29	869.78
61	1,027.39	900.55
62	1,050.43	920.74
63	1,079.31	946.06
64	1,096.86	961.44
65+	1,096.86	961.44

Employer can choose the optional infertility benefit to be added to Health Net Small Business EPO plans at an additional premium of \$5.61-\$6.45 per member. If the employer chooses the infertility benefit, all EPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

# Standard EPO Rates

New and renewing business, effective January 1, 2016

## Region 17

Riverside and San Bernardino counties.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	204.32	179.09
21	321.77	282.04
22	321.77	282.04
23	321.77	282.04
24	321.77	282.04
25	323.06	283.17
26	329.49	288.81
27	337.22	295.58
28	349.76	306.58
29	360.06	315.60
30	365.21	320.11
31	372.93	326.88
32	380.65	333.65
33	385.48	337.88
34	390.63	342.40
35	393.20	344.65
36	395.78	346.91
37	398.35	349.16
38	400.93	351.42
39	406.07	355.93
40	411.22	360.45
41	418.95	367.21
42	426.35	373.70
43	436.64	382.73
44	449.51	394.01
45	464.64	407.26
46	482.66	423.06
47	502.93	440.83
48	526.09	461.13
49	548.94	481.16
50	574.68	503.72
51	600.10	526.00
52	628.10	550.54
53	656.41	575.36
54	686.98	602.15
55	717.55	628.95
56	750.69	658.00
57	784.15	687.33
58	819.87	718.64
59	837.57	734.15
60	873.28	765.45
61	904.17	792.53
62	924.45	810.30
63	949.87	832.58
64	965.31	846.12
65+	965.31	846.12

## Region 18

Orange County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	196.96	172.64
21	310.17	271.87
22	310.17	271.87
23	310.17	271.87
24	310.17	271.87
25	311.41	272.95
26	317.61	278.39
27	325.06	284.92
28	337.15	295.52
29	347.08	304.22
30	352.04	308.57
31	359.49	315.09
32	366.93	321.62
33	371.58	325.70
34	376.55	330.05
35	379.03	332.22
36	381.51	334.40
37	383.99	336.57
38	386.47	338.75
39	391.43	343.10
40	396.40	347.44
41	403.84	353.97
42	410.97	360.22
43	420.90	368.92
44	433.31	379.80
45	447.88	392.57
46	465.25	407.80
47	484.79	424.93
48	507.13	444.50
49	529.15	463.80
50	553.96	485.55
51	578.47	507.03
52	605.45	530.68
53	632.74	554.61
54	662.21	580.43
55	691.68	606.26
56	723.62	634.26
57	755.88	662.54
58	790.31	692.72
59	807.37	707.67
60	841.80	737.84
61	871.57	763.94
62	891.12	781.07
63	915.62	802.55
64	930.51	815.61
65+	930.51	815.61

## Region 19

San Diego County.

Age	Gold 80 EPO 1000/20 Alternate	Silver 70 EPO 1800/30 Alternate
0-20	213.70	187.32
21	336.54	294.99
22	336.54	294.99
23	336.54	294.99
24	336.54	294.99
25	337.88	296.17
26	344.61	302.07
27	352.69	309.15
28	365.81	320.65
29	376.58	330.09
30	381.97	334.81
31	390.05	341.89
32	398.12	348.97
33	403.17	353.39
34	408.55	358.11
35	411.25	360.47
36	413.94	362.83
37	416.63	365.19
38	419.32	367.55
39	424.71	372.27
40	430.09	376.99
41	438.17	384.07
42	445.91	390.86
43	456.68	400.30
44	470.14	412.10
45	485.96	425.96
46	504.80	442.48
47	526.01	461.06
48	550.24	482.30
49	574.13	503.25
50	601.05	526.85
51	627.64	550.15
52	656.92	575.81
53	686.53	601.77
54	718.50	629.80
55	750.48	657.82
56	785.14	688.20
57	820.14	718.88
58	857.49	751.63
59	876.00	767.85
60	913.36	800.59
61	945.67	828.91
62	966.87	847.50
63	993.45	870.80
64	1,009.62	884.97
65+	1,009.62	884.97

Employer can choose the optional infertility benefit to be added to Health Net Small Business EPO plans at an additional premium of \$5.61–\$6.45 per member. If the employer chooses the infertility benefit, all EPO plans offered will have the infertility benefit. The optional infertility benefit's additional premium will be applied to each person on the policy. Rates subject to change. Rates cannot be changed based on prior claims experience.

*For more information please contact*

**Health Net**

PO Box 9103

Van Nuys, CA 91409-9103

**Broker Services**

1-800-448-4411, option 4

**Small Business Group**

**Sales and Service Administration**

1-800-447-8812 (*English*)

1-877-891-9050 (*Cantonese*)

1-877-339-8596 (*Korean*)

1-877-891-9053 (*Mandarin*)

1-800-331-1777 (*Spanish*)

1-877-891-9051 (*Tagalog*)

1-877-339-8621 (*Vietnamese*)

**Assistance for the hearing and speech impaired**

TTY: 711

*Other options*

**Coverage for individuals and families**

1-800-909-3447

**Coverage for family members over 65 years of age**

1-800-944-7287

**Coverage for children in a low-income household**

1-800-327-0502

**Coverage for businesses with 100+ employees**

1-800-448-4411, option 2

*[www.healthnet.com/broker](http://www.healthnet.com/broker)*

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



FOR **SMALL  
BUSINESS**