



Blue Shield Spectrum PPOSM Savings Plans Rating Regions

These rates are Blue Shield's "Tier 1" rates, and are offered to individuals and families in good health. Other rates may apply depending on underwriting determination. Effective February 1, 2006. Rates are pending regulatory approval and are subject to change.

Blue Shield Rate Guarantee¹

Our rate guarantee program now offers new IFP members a rate guarantee for the first consecutive six (6) months of coverage from the member's original effective date (OED).

To find the rates that apply to you:

- 1 Locate your county of residence in one of the Blue Shield Rating Regions, then find the column for your region on the rate chart.
- 2 On the chart you'll see that rates are listed separately for single, party of two, family and YouthCare coverage. Locate the category that applies to you. *(If you have dependent children, you may want to consider covering them separately with YouthCareSM rates. This may cost less per month, especially if you are a single parent.)*
- 3 Under the type of coverage you've selected ("family," for example), find the age range of the person who will be the primary applicant. The rates that apply to you for each Blue Shield plan are in this row. *(If you're married, or applying with your domestic partner, use the younger spouse or partner as the primary applicant. It may lower your monthly dues!)*

Shield Spectrum PPOSM Savings Plans 2400 (4800 Family) and 4000 (8000 Family)² Rating Regions

Region 1: Alpine, Butte, Del Norte, Imperial, Inyo, Kern, Plumas, San Luis Obispo, Sonoma, Stanislaus, Trinity, Yolo and the following Santa Barbara zip codes: 93254, 93427, 93429, 93434, 93436-38, 93440-41, 93454-58, 93460, 93463-64

Region 2: Colusa, Kings, Madera, Mendocino, Merced, San Benito, San Joaquin, Siskiyou, Tulare

Region 3: Amador, Calaveras, Glenn, Modoc, Nevada, Placer, Sacramento, Shasta, Sierra, Tuolumne

Region 4: Alameda, Contra Costa, Santa Clara

Region 5: Marin, San Francisco, San Mateo

Region 6: El Dorado, Fresno, Humboldt, Lake, Lassen, Mariposa, Mono, Monterey, Napa, Santa Cruz, Solano, Sutter, Tehama, Yuba

Region 7: San Bernardino, San Diego, Santa Barbara except the zip codes listed in Rating Region 1

Region 8: : Orange, Riverside, Ventura and the following Los Angeles zip codes: 91023, 91301, 91310, 91321-22, 91350-51, 91354-55, 91376-77, 91380-87, 91390, 91711, 91750, 91765-69, 91773, 91788-89, 91795, 91797, 91799, 93510, 93532, 93534-36, 93539, 93543-44, 93550-53, 93563, 93584, 93586, 93590-91, 93599

Region 9: Los Angeles except the zip codes listed in Rating Region 8

Please Note: The rating regions are subject to change. Call Blue Shield to verify which rating region you are in.

To learn about current rates for Guaranteed Issue plans, call **(800) 431-2809**.

¹Does not apply to Guaranteed Issue Plans, rate actions based on age-band changes, rate actions based on a change in location to another rating region, or on plan transfers within the first six months of enrollment.

²Underwritten by Blue Shield of California Life & Health Insurance Company.

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Individual and Family Plans

SHIELD SPECTRUM PPO SAVINGS PLAN 2400/4800

Age Range	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
YOUTHCARE – Monthly Dues for Blue Shield - Plan 2400									
Under 1	\$142	\$134	\$140	\$147	\$153	\$159	\$121	\$133	\$132
1 to 18	50	49	52	56	57	59	49	53	53
SINGLE – Monthly Dues for Blue Shield - Plan 2400									
19 to 29	\$78	\$76	\$78	\$82	\$86	\$88	\$77	\$80	\$81
30 to 34	106	102	107	111	114	120	103	110	110
35 to 39	115	112	117	123	128	134	114	121	122
40 to 44	147	142	149	155	161	168	145	154	154
45 to 49	178	171	180	188	194	203	174	184	186
50 to 54	234	223	236	246	256	266	230	242	241
55 to 59	302	288	303	316	326	341	294	310	311
60 to 64	391	371	391	408	424	444	380	402	404
PARTY OF TWO – Monthly Dues for Blue Shield - Plan 4800									
Under 30	\$154	\$146	\$154	\$161	\$168	\$174	\$150	\$158	\$159
30 to 34	207	199	207	218	226	234	203	214	216
35 to 39	229	218	230	238	249	260	222	236	236
40 to 44	289	276	290	302	314	330	282	297	300
45 to 49	350	333	351	364	382	398	342	360	363
50 to 54	454	435	458	477	495	518	445	470	474
55 to 59	587	560	590	613	638	669	570	603	607
60 to 64	762	726	764	794	826	864	742	782	786
FAMILY – Monthly Dues for Blue Shield - Plan 4800									
Under 30	\$253	\$242	\$254	\$264	\$274	\$288	\$247	\$260	\$261
30 to 34	323	309	323	335	350	366	314	331	334
35 to 39	355	338	356	370	385	401	345	366	366
40 to 44	416	396	418	434	452	470	405	426	430
45 to 49	466	445	467	485	506	528	454	479	482
50 to 54	551	526	552	574	598	623	536	566	569
55 to 59	658	630	659	686	716	747	643	678	682
60 to 64	822	786	826	860	894	933	803	846	850

SHIELD SPECTRUM PPO SAVINGS PLAN 4000/8000

Age Range	Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9
YOUTHCARE – Monthly Dues for Blue Shield - Plan 4000									
Under 1	\$118	\$110	\$115	\$112	\$121	\$126	\$99	\$103	\$109
1 to 18	40	40	42	42	45	47	41	42	43
SINGLE – Monthly Dues for Blue Shield - Plan 4000									
19 to 29	\$44	\$41	\$42	\$42	\$45	\$46	\$42	\$42	\$43
30 to 34	61	59	60	59	63	66	59	59	62
35 to 39	79	76	79	78	83	87	77	78	83
40 to 44	110	104	110	106	116	120	108	108	114
45 to 49	146	139	147	144	155	162	146	152	158
50 to 54	194	182	193	198	206	210	189	198	202
55 to 59	249	235	247	242	260	269	242	250	256
60 to 64	323	302	319	312	339	350	311	312	331
PARTY OF TWO – Monthly Dues for Blue Shield - Plan 8000									
Under 30	\$85	\$81	\$85	\$83	\$90	\$92	\$83	\$82	\$88
30 to 34	125	118	123	122	130	134	122	121	128
35 to 39	163	153	162	156	170	177	157	158	166
40 to 44	221	209	218	214	232	241	215	214	230
45 to 49	288	271	286	278	305	316	282	297	310
50 to 54	374	354	372	384	401	411	366	389	398
55 to 59	484	457	482	469	508	528	468	490	499
60 to 64	628	593	622	607	659	685	612	608	646
FAMILY – Monthly Dues for Blue Shield - Plan 8000									
Under 30	\$135	\$129	\$134	\$131	\$142	\$148	\$132	\$131	\$140
30 to 34	191	181	190	184	199	207	185	185	198
35 to 39	249	235	247	240	262	269	241	242	256
40 to 44	316	299	314	306	333	344	308	306	329
45 to 49	384	363	381	371	405	418	377	400	414
50 to 54	454	429	450	465	487	494	440	470	482
55 to 59	543	514	538	524	571	590	529	555	562
60 to 64	678	640	673	657	713	738	660	657	698

