

HEALTH NET STANDARD

RATES GUIDE

GREATER CHOICE AND VALUE FOR SMALL BUSINESSES (2–50 employees)

Effective November 1, 2006



Health Net®
A BETTER DECISION

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HOW TO RECEIVE A QUOTE

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

MEDICAL RATING REGIONS

EFFECTIVE NOVEMBER 1, 2006

Region 1	Includes the following El Dorado zip codes: 95613-14, 95619, 95623, 95629 95633-36, 95643, 95651, 95656, 95664, 95684, 95709, 95720-21, 95726-27, 95735, 96142, 96150-58 only, Napa, Stanislaus, Tulare. (Counties limited to PPO Plans only: Amador, Butte, Calaveras, Colusa, Glenn, Humboldt, Imperial, Lake, Mendocino, Monterey, Plumas, Shasta, Sierra, Sutter, Tehama, Tuolumne and Yuba)	pages 4-5
Region 2	Includes the following El Dorado zip codes: 95667, 95672, 95682 and 95762 only, Marin, Merced, Nevada, Placer, Sacramento, San Joaquin, Santa Cruz, Solano, Sonoma, Yolo (Counties limited to PPO Plans only: Mariposa, San Benito)	pages 6-7
Region 3	Kings, Madera, San Francisco, San Mateo	pages 8-9
Region 4	Kern, Santa Barbara, Ventura	pages 10-11
Region 5	Los Angeles region 5 consists of Los Angeles zip codes beginning with 906-912, 915, 917, 918, and 935 only	pages 12-13
Region 6	Orange, Riverside, San Bernardino (Counties limited to PPO plans only: San Luis Obispo)	pages 14-15
Region 7	San Diego	pages 16-17
Region 8	Los Angeles region 8 consists of Los Angeles zip codes beginning with 900-905, 913-914, and 916 only	pages 18-19
Region 9	Alameda, Contra Costa, Fresno, Santa Clara	pages 20-21

THE BEST OF BOTH WORLDS: CHOICE PROGRAMS

Looking to offer your employees the ultimate number of plan options and a set contribution that's affordable? Health Net Small Business Group provides these solutions in its **Enhanced Choice** and **Silver Choice Programs**. Both options are available for employers with **6-50 employees** as long as there is a minimum of 6 lives enrolled and 75% participation of enrolled employees.

Enhanced Choice

Enhanced Choice is a 32-plan portfolio. Employees have the option of choosing from any of the plans in the portfolio, giving them the freedom to pick a plan that truly fits their needs. Employers contribute one of two ways. Either they choose a base plan from among the 32 options and pay the monthly premium of that plan (per employee per month), or they pay a fixed dollar amount as low as \$100 per employee per month, or 50% of the lowest cost plan (excluding Salud). Either way, their costs are capped and employees get the plans they truly want and need.

Silver Choice

Silver Choice is a 19-plan portfolio available to employees who live within the Silver Network area, a subset of Health Net's full network. The Silver Network area includes all or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Francisco and Ventura counties. Within these counties, members have access to more than 5,400 primary care physicians and 7,800 specialists. With Silver Choice, members receive the same high quality of care, but at a lower price – **up to 14%!**

Employees have the option of choosing from any of the plans in the portfolio and employers can contribute one of two ways. Employers either choose a base plan from among the 19 options and pay the monthly premium of that plan (per employee per month), or they pay a fixed dollar amount as low as \$100 per employee per month, or 50% of the lowest cost plan (excluding Salud). Either way, their costs are capped and employees get the plans they truly want and need.

¹Plans not included in Enhanced Choice: Silver Network and CalChoice.

²Network limited to Southern California.

³Network limited to Los Angeles, Orange, Ventura and San Diego.

ENHANCED CHOICE PLAN¹ CHOICES:

HMO 10	HMO 30	HMO VCP 25 ²
HMO 15	HMO 35	HMO VCP 35 ²
HMO 20	HMO 40	
HMO 20 – Xtra Value	HMO 40 – Xtra Value	
EOA 10	EOA 25	EOA 30
EOA 20		
POS 10	POS 20	POS 30
PPO 10	PPO 25	PPO 40
PPO 15	PPO 30	PPO Catastrophic Saver
PPO 20	PPO 35	
PPO 2000 (HSA Compatible Plan)		PPO 3000 (HSA Compatible Plan)
Salud HMO y más ³	Salud PPO ³	Salud EPO ³
Salud Mexico ³		
Flex Net		

SILVER CHOICE PLAN CHOICES:

HMO 20	HMO 40	HMO 40 – Xtra Value
HMO 20 – Xtra Value		
PPO 10	PPO 25	PPO 40
PPO 15	PPO 30	PPO Catastrophic Saver
PPO 20	PPO 35	
PPO 2000 (HSA Compatible Plan)		PPO 3000 (HSA Compatible Plan)
Salud HMO y más	Salud PPO	Salud EPO
Salud Mexico		
Flex Net		

Standard rates with a 1.0 adjustment factor

New and renewing business effective November 1, 2006

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	Age	PPO							PPO HSA		HMO						
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	396.96	333.95	316.21	273.08	248.85	216.33	201.76	159.63	146.31	124.68	380.90	344.59	327.07	309.77	284.54	277.14
	30-39	490.14	412.35	390.48	337.16	307.24	267.09	249.11	197.14	193.92	165.25	425.02	384.50	364.95	345.68	317.52	309.27
	40-49	646.15	543.62	514.76	444.49	405.06	352.13	328.41	259.89	284.50	242.41	499.33	451.73	428.72	406.11	373.03	363.34
	50-54	878.77	739.31	700.09	604.46	550.84	478.86	446.63	353.44	333.26	283.99	676.84	612.32	581.17	550.48	505.63	492.49
	55-59	1,079.95	908.56	860.36	742.87	676.97	588.50	548.90	434.35	430.83	367.10	853.89	772.49	733.19	694.43	637.86	621.28
	60-64	1,422.14	1,196.46	1,132.99	978.23	891.46	774.96	722.79	571.95	539.98	460.10	1,098.89	994.13	943.51	893.73	820.92	799.58
	65+	1,718.53	1,445.78	1,369.08	1,182.09	1,077.22	936.45	873.40	691.17	712.56	607.17	1,442.50	1,304.99	1,238.65	1,173.21	1,077.64	1,049.60
Employee and spouse	Under 30	1,156.06	972.61	920.98	795.24	724.69	629.99	587.57	464.94	299.71	255.38	880.19	796.29	755.80	715.89	657.58	640.47
	30-39	1,340.43	1,127.71	1,067.88	922.03	840.23	730.43	681.26	539.09	405.39	345.42	978.60	885.31	840.31	795.90	731.06	712.04
	40-49	1,338.74	1,126.29	1,066.53	920.87	839.18	729.52	680.43	538.44	576.65	491.36	1,136.33	1,028.01	975.73	924.18	848.90	826.84
	50-54	1,842.80	1,550.35	1,468.12	1,267.63	1,155.17	1,004.21	936.58	741.18	699.76	596.24	1,381.07	1,249.41	1,185.88	1,123.23	1,031.73	1,004.91
	55-59	2,271.64	1,911.16	1,809.71	1,562.57	1,423.95	1,237.87	1,154.52	913.63	893.74	761.55	1,777.19	1,607.77	1,526.02	1,445.42	1,327.67	1,293.16
	60-64	2,841.76	2,390.79	2,263.91	1,954.76	1,781.35	1,548.56	1,444.33	1,142.93	1,101.12	938.26	2,139.42	1,935.47	1,836.96	1,740.03	1,598.28	1,556.71
	65+	4,025.34	3,386.50	3,206.85	2,768.91	2,523.27	2,193.51	2,045.85	1,618.95	1,371.62	1,168.75	2,740.78	2,479.51	2,353.37	2,229.06	2,047.47	1,994.26
Employee and child(ren)	Under 30	895.76	753.59	713.64	616.17	561.50	488.12	455.26	360.28	269.03	229.25	922.76	834.80	792.33	750.48	689.34	671.43
	30-39	971.71	817.48	774.12	668.39	609.09	529.50	493.85	390.80	340.62	290.22	948.25	857.86	814.22	771.21	708.39	689.97
	40-49	984.68	828.38	784.48	677.32	617.23	536.57	500.45	396.05	442.65	377.16	943.84	853.86	810.45	767.61	705.07	686.73
	50-54	1,178.85	991.75	939.16	810.93	738.99	642.41	599.15	474.14	483.75	412.20	1,040.65	941.44	893.53	846.35	777.40	757.22
	55-59	1,393.42	1,172.30	1,110.07	958.48	873.45	759.30	708.18	560.40	553.97	472.05	1,250.07	1,130.90	1,073.39	1,016.68	933.86	909.58
	60-64	1,768.36	1,487.74	1,408.80	1,216.41	1,108.50	963.63	898.77	711.22	640.12	545.43	1,477.50	1,336.66	1,268.64	1,201.66	1,103.77	1,075.07
	65+	2,030.13	1,707.98	1,617.32	1,396.46	1,272.58	1,106.28	1,031.80	816.49	819.18	698.01	1,913.05	1,730.68	1,642.64	1,555.91	1,429.17	1,392.02
Family	Under 30	1,331.67	1,120.35	1,060.92	916.06	834.79	725.69	676.83	535.57	412.09	351.12	1,459.86	1,320.69	1,253.54	1,187.32	1,090.60	1,062.23
	30-39	1,516.08	1,275.48	1,207.80	1,042.86	950.35	826.15	770.54	609.72	547.23	466.28	1,522.68	1,377.52	1,307.52	1,238.44	1,137.55	1,107.98
	40-49	1,685.42	1,417.93	1,342.71	1,159.36	1,056.51	918.44	856.59	677.88	699.76	596.24	1,583.34	1,432.40	1,359.53	1,287.70	1,182.80	1,152.04
	50-54	2,013.80	1,694.23	1,604.39	1,385.26	1,262.38	1,097.40	1,023.54	809.96	739.89	630.45	1,814.54	1,641.57	1,558.07	1,475.79	1,355.57	1,320.34
	55-59	2,424.31	2,039.59	1,931.39	1,667.64	1,519.70	1,321.10	1,232.19	975.10	937.89	799.16	1,995.53	1,805.30	1,713.53	1,622.96	1,490.75	1,451.99
	60-64	3,133.67	2,636.37	2,496.49	2,155.55	1,964.33	1,707.62	1,592.68	1,260.35	1,103.80	940.56	2,376.19	2,149.68	2,040.35	1,932.59	1,775.15	1,729.00
	65+	4,057.99	3,413.96	3,232.86	2,791.32	2,543.70	2,211.27	2,062.41	1,632.06	1,374.43	1,171.14	3,067.46	2,775.05	2,633.91	2,494.76	2,291.53	2,231.95

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

Standard rates with a 1.0 adjustment factor
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(Continued)

	Age	HMO Xtra Value		Elect OA			POS			
		20	40	10	20	25	30	10	20	30
Employee	Under 30	298.61	262.45	400.63	376.77	292.99	325.68	523.17	460.24	410.34
	30-39	333.20	292.88	447.06	420.44	326.96	363.39	589.82	518.91	462.65
	40-49	391.42	344.08	525.21	493.86	384.06	426.89	700.03	615.83	549.01
	50-54	530.61	466.39	711.88	669.41	520.57	578.62	958.47	843.18	751.79
	55-59	669.40	588.35	898.03	844.48	656.73	729.96	1,221.23	1,074.34	957.86
	60-64	861.42	757.20	1,155.72	1,086.82	845.16	939.42	1,587.17	1,396.28	1,244.93
	65+	1,130.89	993.97	1,517.14	1,426.74	1,109.50	1,233.24	2,103.92	1,850.92	1,650.23
Employee and spouse	Under 30	690.05	606.53	925.74	870.59	677.00	752.48	1,220.61	1,073.83	957.39
	30-39	767.20	674.30	1,029.31	967.97	752.74	836.66	1,399.03	1,230.76	1,097.41
	40-49	890.84	783.02	1,195.13	1,123.90	874.01	971.48	1,608.26	1,414.86	1,261.52
	50-54	1,082.71	951.65	1,452.52	1,366.00	1,062.26	1,180.73	1,974.47	1,736.96	1,548.65
	55-59	1,393.26	1,224.62	1,869.17	1,757.78	1,366.94	1,519.36	2,566.16	2,257.55	2,012.87
	60-64	1,677.14	1,474.20	2,250.04	2,115.97	1,645.48	1,828.98	3,119.81	2,744.56	2,447.02
	65+	2,148.63	1,888.56	2,882.58	2,710.78	2,108.04	2,343.11	4,035.87	3,550.39	3,165.53
Employee and child(ren)	Under 30	723.40	635.84	970.49	912.65	709.73	788.88	1,157.81	1,018.54	908.16
	30-39	743.38	653.40	997.28	937.85	729.31	810.62	1,202.00	1,057.43	942.78
	40-49	739.94	650.33	992.70	933.51	725.93	806.90	1,208.68	1,063.27	948.00
	50-54	815.79	717.09	1,094.47	1,029.27	800.39	889.66	1,346.02	1,184.12	1,055.75
	55-59	980.01	861.37	1,314.80	1,236.46	961.54	1,068.76	1,633.13	1,436.75	1,281.02
	60-64	1,158.27	1,018.09	1,553.94	1,461.31	1,136.40	1,263.13	1,949.41	1,714.88	1,529.03
	65+	1,499.73	1,318.24	2,012.06	1,892.20	1,471.45	1,635.50	2,548.82	2,242.28	1,999.19
Family	Under 30	1,144.48	1,005.93	1,535.42	1,443.94	1,122.89	1,248.09	1,889.51	1,662.31	1,482.09
	30-39	1,193.77	1,049.26	1,601.50	1,506.05	1,171.18	1,301.76	1,991.16	1,751.66	1,561.80
	40-49	1,241.25	1,090.98	1,665.26	1,565.99	1,217.83	1,353.60	2,091.57	1,839.97	1,640.55
	50-54	1,422.52	1,250.36	1,908.44	1,794.67	1,395.63	1,551.28	2,421.18	2,129.97	1,899.07
	55-59	1,564.45	1,375.03	2,098.88	1,973.80	1,534.92	1,706.05	2,689.39	2,365.90	2,109.46
	60-64	1,862.84	1,637.36	2,499.18	2,350.24	1,827.68	2,031.45	3,234.04	2,845.10	2,536.69
	65+	2,404.76	2,113.66	3,226.15	3,033.87	2,359.29	2,622.38	4,215.75	3,708.75	3,306.75

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	Age	PPO								PPO HSA		HMO					
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	345.52	290.25	268.93	227.53	208.74	180.24	171.23	130.13	112.04	95.46	306.82	278.74	263.05	247.94	227.74	222.73
	30-39	426.64	358.41	332.10	280.96	257.76	222.57	211.43	160.69	148.50	126.54	342.50	311.14	293.51	276.73	254.19	248.61
	40-49	562.45	472.50	437.86	370.40	339.82	293.43	278.75	211.87	217.87	185.63	402.27	365.44	344.82	325.04	298.56	292.01
	50-54	764.88	642.60	595.44	503.69	462.11	399.02	379.06	288.13	255.20	217.45	545.34	495.41	467.43	440.61	404.71	395.84
	55-59	940.03	789.71	731.77	618.99	567.89	490.36	465.82	354.08	329.89	281.10	687.85	624.87	589.67	555.80	510.53	499.34
	60-64	1,237.95	1,040.00	963.66	815.15	747.85	645.76	613.44	466.29	413.48	352.33	885.25	804.20	758.89	715.31	657.04	642.64
	65+	1,495.86	1,256.61	1,164.51	984.95	903.64	780.27	741.22	563.47	545.64	464.93	1,162.11	1,055.71	996.23	938.98	862.49	843.59
Employee and spouse	Under 30	1,006.27	845.35	783.32	662.57	607.87	524.88	498.61	379.06	229.49	195.56	709.08	644.16	607.89	572.93	526.25	514.72
	30-39	1,166.77	980.18	908.29	768.28	704.86	608.63	578.19	439.52	310.43	264.53	788.35	716.17	675.87	636.98	585.09	572.27
	40-49	1,165.31	978.97	907.20	767.33	703.97	607.87	577.46	438.99	441.57	376.24	915.43	831.61	784.74	739.68	679.42	664.56
	50-54	1,604.04	1,347.53	1,248.73	1,056.19	969.00	836.71	794.87	604.21	535.81	456.56	1,112.60	1,010.74	953.74	898.98	825.75	807.66
	55-59	1,977.36	1,661.13	1,539.33	1,301.97	1,194.48	1,031.42	979.83	744.86	684.38	583.15	1,431.73	1,300.65	1,227.30	1,156.81	1,062.57	1,039.30
	60-64	2,473.63	2,078.06	1,925.65	1,628.75	1,494.29	1,290.29	1,225.73	931.80	843.17	718.47	1,723.55	1,565.75	1,477.48	1,392.61	1,279.16	1,251.13
	65+	3,503.81	2,943.49	2,727.66	2,307.18	2,116.71	1,827.74	1,736.28	1,319.89	1,050.32	894.95	2,207.97	2,005.82	1,892.69	1,784.03	1,638.69	1,602.79
Employee and child(ren)	Under 30	779.74	655.04	607.01	513.43	471.04	406.74	386.39	293.69	206.00	175.56	743.39	675.33	637.31	600.62	551.69	539.61
	30-39	845.82	710.55	658.42	556.92	510.94	441.19	419.11	318.57	260.82	222.24	763.91	693.97	654.79	617.26	566.98	554.54
	40-49	857.15	720.08	667.26	564.38	517.79	447.10	424.74	322.85	338.96	288.82	760.40	690.78	651.81	614.40	564.34	551.97
	50-54	1,026.12	862.02	798.84	675.65	619.87	535.24	508.48	386.53	370.41	315.63	838.30	761.55	718.61	677.34	622.16	608.53
	55-59	1,212.87	1,018.91	944.22	798.61	732.68	632.65	601.02	456.90	424.21	361.46	1,007.12	914.91	863.32	813.78	747.48	731.10
	60-64	1,539.24	1,293.10	1,198.26	1,013.50	929.83	802.89	762.71	579.80	490.17	417.67	1,190.32	1,081.34	1,020.34	961.78	883.43	864.05
	65+	1,767.07	1,484.50	1,375.65	1,163.55	1,067.49	921.75	875.63	665.62	627.27	534.50	1,541.19	1,400.09	1,321.20	1,245.33	1,143.87	1,118.79
Family	Under 30	1,159.16	973.79	902.38	763.27	700.26	604.67	574.41	436.64	315.55	268.88	1,176.12	1,068.43	1,008.18	950.30	872.88	853.77
	30-39	1,319.62	1,108.61	1,027.33	868.93	797.19	688.35	653.94	497.09	419.01	357.05	1,226.66	1,114.35	1,051.58	991.18	910.44	890.48
	40-49	1,467.08	1,232.44	1,142.09	965.99	886.25	765.26	726.96	552.62	535.81	456.56	1,275.58	1,158.79	1,093.46	1,030.69	946.73	925.98
	50-54	1,752.94	1,472.65	1,364.64	1,154.24	1,058.95	914.38	868.62	660.29	566.55	482.76	1,461.85	1,328.00	1,253.13	1,181.16	1,084.94	1,061.16
	55-59	2,110.25	1,772.81	1,642.79	1,389.50	1,274.79	1,100.76	1,045.70	794.89	718.19	611.96	1,607.64	1,460.45	1,378.12	1,298.98	1,193.16	1,167.00
	60-64	2,727.68	2,291.48	2,123.47	1,796.07	1,647.79	1,422.84	1,351.63	1,027.49	845.23	720.20	1,914.31	1,739.04	1,641.00	1,546.75	1,420.75	1,389.60
	65+	3,532.23	2,967.37	2,749.76	2,325.78	2,133.78	1,842.47	1,750.31	1,330.53	1,052.45	896.79	2,471.22	2,244.96	2,118.30	1,996.75	1,834.09	1,793.87

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 2

Includes the following El Dorado zip codes: 95667, 95672, 95682 and 95762 only, Marin, Merced, Nevada, Placer, Sacramento, San Joaquin, Santa Cruz, Solano, Sonoma, Yolo (Counties limited to PPO Plans only: Mariposa, San Benito).

(Continued)

	Age	HMO Xtra Value		Elect OA				POS		
		20	40	10	20	25	30	10	20	30
Employee	Under 30	240.16	210.93	336.98	316.83	245.12	273.73	392.74	346.81	308.97
	30-39	267.97	235.43	376.06	353.57	273.52	305.46	442.72	390.99	348.31
	40-49	314.82	276.53	441.75	415.34	321.33	358.85	525.48	464.05	413.40
	50-54	426.76	374.86	598.81	562.95	435.54	486.41	719.50	635.29	566.00
	55-59	538.37	472.87	755.42	710.25	549.48	613.66	916.72	809.43	721.11
	60-64	692.87	608.58	972.15	914.02	707.16	789.73	1,191.42	1,052.08	937.32
	65+	909.56	798.88	1,276.18	1,199.91	928.33	1,036.69	1,579.39	1,394.56	1,242.44
Employee and spouse	Under 30	555.00	487.44	778.70	732.15	566.44	632.55	916.29	809.10	720.81
	30-39	617.07	541.94	865.85	814.12	629.84	703.31	1,050.30	927.36	826.25
	40-49	716.47	629.34	1,005.29	945.23	731.28	816.70	1,207.31	1,066.07	949.80
	50-54	870.76	764.85	1,221.87	1,148.81	888.77	992.54	1,482.14	1,308.72	1,166.02
	55-59	1,120.52	984.22	1,572.26	1,478.29	1,143.70	1,277.23	1,926.40	1,701.03	1,515.43
	60-64	1,348.94	1,184.82	1,892.72	1,779.60	1,376.80	1,537.53	2,341.99	2,068.02	1,842.36
	65+	1,728.03	1,517.84	2,424.74	2,279.81	1,763.82	1,969.71	3,029.57	2,675.14	2,383.32
Employee and child(ren)	Under 30	581.86	511.01	816.41	767.58	593.84	663.15	869.13	767.47	683.70
	30-39	597.82	525.15	838.87	788.73	610.18	681.46	902.29	796.71	709.85
	40-49	595.10	522.72	835.01	785.10	607.41	678.33	907.32	801.19	713.78
	50-54	656.09	576.28	920.62	865.59	669.66	747.86	1,010.41	892.23	794.87
	55-59	788.21	692.35	1,106.00	1,039.86	804.49	898.43	1,225.94	1,082.56	964.48
	60-64	931.57	818.26	1,307.16	1,229.06	950.87	1,061.88	1,463.31	1,292.14	1,151.21
	65+	1,206.26	1,059.49	1,692.55	1,591.39	1,231.19	1,374.94	1,913.28	1,689.51	1,505.16
Family	Under 30	920.47	808.52	1,291.57	1,214.36	939.50	1,049.19	1,418.41	1,252.52	1,115.86
	30-39	960.09	843.28	1,347.18	1,266.61	979.95	1,094.34	1,494.69	1,319.85	1,175.87
	40-49	998.33	876.90	1,400.80	1,317.03	1,018.94	1,137.89	1,570.12	1,386.37	1,235.18
	50-54	1,144.11	1,004.92	1,605.31	1,509.36	1,167.72	1,304.06	1,817.54	1,604.95	1,429.80
	55-59	1,258.22	1,105.15	1,765.47	1,659.93	1,284.24	1,434.13	2,018.84	1,782.68	1,588.13
	60-64	1,498.23	1,315.95	2,102.24	1,976.53	1,529.16	1,707.68	2,427.77	2,143.77	1,909.86
	65+	1,934.01	1,698.79	2,713.76	2,551.50	1,974.01	2,204.45	3,164.66	2,794.45	2,489.61

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 3

Kings, Madera, San Francisco, San Mateo.

	Age	PPO							PPO HSA		HMO						
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	342.63	287.67	266.94	230.20	208.05	182.36	169.10	129.83	113.97	97.09	288.86	261.32	243.74	232.17	213.26	206.85
	30-39	423.11	355.28	329.69	284.22	256.87	225.16	208.81	160.33	151.04	128.70	322.38	291.64	272.08	259.10	238.00	230.84
	40-49	557.74	468.34	434.64	374.70	338.64	296.84	275.25	211.42	221.58	188.79	378.70	342.60	319.58	304.36	279.57	271.16
	50-54	758.57	636.90	591.06	509.51	460.48	403.63	374.33	287.47	259.56	221.17	513.37	464.43	433.20	412.53	378.94	367.54
	55-59	932.28	782.79	726.40	626.27	565.99	496.12	460.07	353.29	335.51	285.88	647.60	585.86	546.52	520.41	478.04	463.70
	60-64	1,227.64	1,030.82	956.59	824.71	745.34	653.34	605.87	465.21	420.54	358.34	833.48	754.02	703.32	669.81	615.26	596.77
	65+	1,483.50	1,245.60	1,155.96	996.49	900.59	789.42	732.10	562.15	554.95	472.84	1,094.09	989.80	923.25	879.25	807.66	783.39
Employee and spouse	Under 30	997.94	837.88	777.63	670.37	605.85	531.06	492.49	378.17	233.41	198.88	667.57	603.93	563.33	536.48	492.79	477.97
	30-39	1,157.09	971.51	901.65	777.24	702.44	615.73	570.99	438.48	315.71	269.03	742.18	671.43	626.34	596.45	547.88	531.40
	40-49	1,155.67	970.37	900.54	776.34	701.63	615.01	570.34	437.90	449.08	382.67	861.81	779.66	727.30	692.59	636.19	617.06
	50-54	1,590.79	1,335.65	1,239.56	1,068.62	965.78	846.56	785.07	602.81	544.94	464.35	1,047.45	947.60	883.89	841.79	773.24	749.99
	55-59	1,960.88	1,646.46	1,527.97	1,317.27	1,190.49	1,043.53	967.74	743.09	696.05	593.09	1,347.96	1,219.46	1,137.49	1,083.26	995.05	965.13
	60-64	2,453.08	2,059.73	1,911.53	1,647.92	1,489.32	1,305.47	1,210.62	929.57	857.54	730.71	1,622.62	1,467.94	1,369.31	1,303.99	1,197.81	1,161.79
	65+	3,474.76	2,917.58	2,707.64	2,334.22	2,109.57	1,849.16	1,714.80	1,316.76	1,068.22	910.21	2,078.69	1,880.53	1,754.14	1,670.47	1,534.44	1,488.33
Employee and child(ren)	Under 30	773.26	649.27	602.53	519.51	469.51	411.56	381.64	293.05	209.53	178.54	699.89	633.18	590.62	562.44	516.64	501.11
	30-39	838.75	704.28	653.61	563.45	509.22	446.36	413.91	317.89	265.27	226.01	719.20	650.64	606.88	577.96	530.89	514.95
	40-49	850.07	713.75	662.33	570.99	516.03	452.34	419.47	322.09	344.74	293.76	715.85	647.61	604.07	575.31	528.46	512.57
	50-54	1,017.63	854.45	792.96	683.56	617.78	541.52	502.17	385.69	376.73	321.01	789.26	714.02	666.03	634.24	582.59	565.09
	55-59	1,202.87	1,009.96	937.30	808.02	730.26	640.11	593.59	455.81	431.44	367.63	948.16	857.77	800.14	761.94	699.89	678.86
	60-64	1,526.46	1,281.70	1,189.44	1,025.45	926.77	812.36	753.34	578.47	498.52	424.80	1,120.64	1,013.81	945.66	900.54	827.21	802.34
	65+	1,752.47	1,471.42	1,365.53	1,177.24	1,063.94	932.60	864.84	664.10	637.95	543.60	1,450.94	1,312.63	1,224.45	1,166.01	1,071.06	1,038.87
Family	Under 30	1,149.58	965.25	895.72	772.23	697.91	611.77	567.31	435.62	320.94	273.45	1,107.28	1,001.73	934.33	889.82	817.36	792.79
	30-39	1,308.75	1,098.88	1,019.78	879.13	794.52	696.44	645.84	495.96	426.18	363.13	1,154.89	1,044.79	974.61	928.10	852.52	826.89
	40-49	1,454.94	1,221.61	1,133.69	977.33	883.27	774.24	718.02	551.34	544.94	464.35	1,200.91	1,086.43	1,013.32	965.06	886.47	859.84
	50-54	1,738.40	1,459.63	1,354.59	1,167.77	1,055.38	925.10	857.93	658.79	576.21	490.98	1,376.22	1,245.03	1,161.38	1,105.95	1,015.90	985.38
	55-59	2,092.77	1,757.18	1,630.72	1,405.86	1,270.56	1,113.72	1,032.81	793.00	730.43	622.37	1,513.59	1,369.30	1,277.26	1,216.34	1,117.29	1,083.71
	60-64	2,705.09	2,271.31	2,107.85	1,817.16	1,642.28	1,439.55	1,334.97	1,025.05	859.64	732.48	1,802.19	1,630.40	1,520.89	1,448.30	1,330.36	1,290.36
	65+	3,502.94	2,941.18	2,729.55	2,353.17	2,126.71	1,864.17	1,728.77	1,327.42	1,070.40	912.08	2,326.56	2,104.78	1,963.27	1,869.71	1,717.46	1,665.82

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

Standard rates with a 1.0 adjustment factor
New and renewing business effective November 1, 2006

REGION 3

Kings, Madera, San Francisco, San Mateo.

(Continued)

	Age	Silver Network HMO		HMO Xtra Value		Silver Network Xtra Value HMO		Elect OA				POS		
		20	40	20	40	20	40	10	20	25	30	10	20	30
Employee	Under 30	208.40	176.85	222.53	195.89	190.27	167.48	327.92	308.05	237.91	266.07	375.78	331.80	295.69
	30-39	232.63	197.37	248.41	218.61	212.39	186.91	365.88	343.67	265.40	296.82	423.72	374.11	333.34
	40-49	273.25	231.84	291.78	256.79	249.48	219.55	429.83	403.75	311.81	348.71	502.83	443.99	395.55
	50-54	370.38	314.25	395.51	348.06	338.16	297.59	582.67	547.35	422.70	472.77	688.48	607.87	541.67
	55-59	467.26	396.43	498.97	439.12	426.61	375.42	735.02	690.45	533.23	596.32	877.18	774.58	690.12
	60-64	601.34	510.25	642.13	565.14	549.02	483.21	945.96	888.56	686.23	767.48	1,140.11	1,006.68	896.99
	65+	789.40	669.80	842.93	741.87	720.72	634.30	1,241.79	1,166.42	900.82	1,007.48	1,511.39	1,334.53	1,188.97
Employee and spouse	Under 30	481.64	408.68	514.32	452.64	439.74	387.02	757.72	711.74	549.66	614.75	876.79	774.25	689.79
	30-39	535.51	454.35	571.85	503.24	488.92	430.27	842.42	791.31	611.12	683.47	1,005.02	887.40	790.63
	40-49	621.85	527.60	664.02	584.36	567.75	499.64	978.23	918.87	709.63	793.65	1,155.33	1,020.08	908.90
	50-54	755.73	641.24	806.99	710.24	689.98	607.25	1,188.87	1,116.76	862.46	964.55	1,418.27	1,252.23	1,115.83
	55-59	972.55	825.19	1,038.53	913.98	887.94	781.45	1,529.89	1,437.06	1,109.82	1,241.18	1,843.38	1,627.68	1,450.20
	60-64	1,170.76	993.35	1,250.18	1,100.22	1,068.90	940.70	1,841.71	1,730.01	1,336.06	1,494.21	2,241.06	1,978.78	1,763.06
	65+	1,499.80	1,272.52	1,601.53	1,409.45	1,369.32	1,205.08	2,359.33	2,216.22	1,711.55	1,914.16	2,899.02	2,559.74	2,280.70
Employee and child(ren)	Under 30	504.97	428.44	539.24	474.55	461.04	405.73	794.35	746.17	576.26	644.49	831.66	734.31	654.27
	30-39	518.89	440.28	554.08	487.66	473.75	416.95	816.25	766.72	592.13	662.23	863.44	762.39	679.28
	40-49	516.47	438.25	551.52	485.40	471.54	415.02	812.54	763.21	589.42	659.21	868.20	766.58	683.04
	50-54	569.46	483.16	608.09	535.14	519.92	457.55	895.79	841.48	649.87	726.78	966.90	853.74	760.69
	55-59	684.13	580.42	730.53	642.88	624.61	549.66	1,076.16	1,010.89	780.69	873.09	1,173.13	1,035.83	922.93
	60-64	808.54	685.99	863.39	759.82	738.20	649.63	1,271.93	1,194.75	922.68	1,031.92	1,400.30	1,236.45	1,101.65
	65+	1,046.90	888.21	1,117.92	983.81	955.82	841.13	1,646.84	1,546.92	1,194.64	1,336.07	1,830.87	1,616.58	1,440.34
Family	Under 30	798.88	677.85	853.04	750.77	729.38	641.92	1,256.75	1,180.50	911.69	1,019.62	1,357.31	1,198.46	1,067.82
	30-39	833.29	707.00	889.82	783.06	760.79	669.53	1,310.82	1,231.30	950.92	1,063.49	1,430.30	1,262.88	1,125.25
	40-49	866.40	735.16	925.16	814.27	791.02	696.20	1,362.99	1,280.28	988.74	1,105.83	1,502.47	1,326.59	1,181.97
	50-54	992.97	842.48	1,060.34	933.15	906.58	797.83	1,562.01	1,467.25	1,133.14	1,267.28	1,739.21	1,535.68	1,368.27
	55-59	1,092.02	926.56	1,166.14	1,026.27	997.01	877.45	1,717.84	1,613.65	1,246.19	1,393.72	1,931.89	1,705.83	1,519.84
	60-64	1,300.35	1,103.26	1,388.57	1,221.97	1,187.22	1,044.79	2,045.53	1,921.45	1,483.90	1,659.57	2,323.11	2,051.24	1,827.66
	65+	1,678.61	1,424.26	1,792.47	1,577.53	1,532.57	1,348.77	2,640.55	2,480.39	1,915.56	2,142.33	3,028.33	2,673.92	2,382.46

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 4

Kern,¹ Santa Barbara, Ventura.

	Age	PPO							PPO HSA		HMO						
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	305.28	256.17	242.63	206.72	186.28	163.77	149.83	119.44	102.96	88.38	239.68	216.83	202.89	191.78	176.90	171.59
	30-39	376.97	316.33	299.56	255.19	229.96	202.17	184.98	147.44	136.45	117.13	267.50	242.00	226.45	214.05	197.44	191.49
	40-49	497.01	417.02	394.91	336.49	303.23	266.57	243.88	194.37	200.18	171.84	314.24	284.29	265.96	251.43	231.91	224.93
	50-54	675.83	567.05	537.08	457.56	412.32	362.48	331.65	264.38	234.48	201.30	425.96	385.36	360.51	340.78	314.34	304.91
	55-59	830.59	696.92	660.03	562.37	506.77	445.51	407.60	324.85	303.14	260.20	537.37	486.15	454.75	429.97	396.59	384.69
	60-64	1,093.80	917.77	869.20	740.58	667.36	586.68	536.76	427.80	379.92	326.13	691.51	625.59	585.30	553.31	510.36	495.03
	65+	1,321.73	1,109.04	1,050.31	894.88	806.41	708.92	648.59	516.97	501.37	430.37	907.78	821.24	768.32	726.38	670.00	649.85
Employee and spouse	Under 30	889.12	746.03	706.53	601.99	542.48	476.90	436.31	347.76	210.88	181.01	553.91	501.11	468.83	443.19	408.79	396.52
	30-39	1,030.90	865.02	819.26	698.04	629.03	552.98	505.92	403.23	285.24	244.87	615.80	557.10	521.24	492.77	454.52	440.86
	40-49	1,029.59	863.94	818.23	697.10	628.18	552.25	505.26	402.74	405.74	348.28	715.02	646.86	605.23	572.14	527.74	511.88
	50-54	1,417.35	1,189.28	1,126.26	959.59	864.72	760.18	695.48	554.36	492.33	422.64	869.04	786.20	735.59	695.40	641.43	622.13
	55-59	1,747.09	1,465.97	1,388.34	1,182.96	1,066.00	937.13	857.36	683.33	628.86	539.80	1,118.35	1,011.74	946.56	894.88	825.42	800.62
	60-64	2,185.59	1,833.90	1,736.86	1,479.77	1,333.48	1,172.28	1,072.50	854.88	774.76	665.07	1,346.31	1,217.97	1,139.55	1,077.25	993.65	963.76
	65+	3,095.91	2,597.73	2,460.20	2,096.10	1,888.86	1,660.52	1,519.17	1,210.93	965.08	828.43	1,724.67	1,560.26	1,459.79	1,380.02	1,272.91	1,234.64
Employee and child(ren)	Under 30	688.92	578.09	547.46	466.42	420.31	369.50	338.07	269.47	189.30	162.50	580.69	525.34	491.50	464.64	428.58	415.69
	30-39	747.32	627.08	593.88	506.01	455.98	400.86	366.73	292.31	239.65	205.73	596.71	539.83	505.03	477.43	440.37	427.14
	40-49	757.35	635.45	601.81	512.78	462.08	406.22	371.66	296.23	311.45	267.36	593.99	537.37	502.72	475.28	438.39	425.21
	50-54	906.65	760.75	720.51	613.88	553.19	486.31	444.94	354.65	340.38	292.18	654.86	592.44	554.29	523.99	483.32	468.78
	55-59	1,071.67	899.21	851.64	725.57	653.83	574.79	525.87	419.17	389.79	334.59	786.69	711.70	665.84	629.47	580.61	563.15
	60-64	1,359.99	1,141.17	1,080.75	920.86	829.82	729.50	667.39	531.93	450.41	386.60	929.76	841.12	786.93	743.97	686.22	665.59
	65+	1,561.37	1,310.09	1,240.76	1,057.15	952.63	837.46	766.21	610.72	576.38	494.76	1,203.82	1,089.07	1,018.93	963.25	888.49	861.79
Family	Under 30	1,024.18	859.41	813.91	693.47	624.91	549.37	502.59	400.63	289.95	248.88	918.67	831.10	777.57	735.07	678.02	657.65
	30-39	1,166.05	978.40	926.55	789.46	711.41	625.41	572.19	456.11	385.02	330.50	958.23	866.88	811.02	766.75	707.23	685.93
	40-49	1,296.29	1,087.68	1,030.09	877.64	790.86	695.25	636.09	507.02	492.33	422.64	996.35	901.37	843.32	797.23	735.35	713.25
	50-54	1,548.80	1,299.57	1,230.78	1,048.70	945.02	830.78	760.06	605.85	520.59	446.88	1,141.84	1,033.00	966.44	913.67	842.75	817.41
	55-59	1,864.57	1,564.56	1,481.70	1,262.40	1,137.58	1,000.06	914.94	729.28	659.90	566.47	1,255.73	1,136.03	1,062.93	1,004.82	926.83	898.94
	60-64	2,410.10	2,022.27	1,915.19	1,631.78	1,470.45	1,292.69	1,182.66	942.66	776.65	666.68	1,495.32	1,352.78	1,265.60	1,196.50	1,103.63	1,070.46
	65+	3,121.00	2,618.78	2,480.13	2,113.12	1,904.20	1,674.00	1,531.53	1,220.71	967.06	830.12	1,930.27	1,746.26	1,633.76	1,544.51	1,424.64	1,381.82

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

¹Partial counties for Kern – see ZIP code list on pages 32-35.

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 4

Kern,¹ Santa Barbara, Ventura.

(Continued)

	Age	HMO VCP		Silver Network HMO		HMO Xtra Value		Silver Network Xtra Value HMO		Elect OA				POS		
		25	35	20	40	20	40	20	40	10	20	25	30	10	20	30
Employee	Under 30	194.74	180.32	202.89	171.59	185.24	162.50	185.24	162.50	256.41	242.58	183.11	210.89	362.10	319.74	284.84
	30-39	217.34	201.25	226.45	191.49	206.75	181.34	206.75	181.34	286.20	270.76	204.36	235.35	408.29	360.58	321.14
	40-49	255.31	236.42	265.96	224.93	242.82	213.01	242.82	213.01	336.19	318.05	240.08	276.49	484.56	427.88	381.08
	50-54	346.06	320.44	360.51	304.91	329.15	288.75	329.15	288.75	455.72	431.13	325.41	374.80	663.38	585.82	521.80
	55-59	436.54	404.24	454.75	384.69	415.19	364.30	415.19	364.30	574.93	543.83	410.51	472.79	845.22	746.47	664.80
	60-64	561.81	520.24	585.30	495.03	534.38	468.79	534.38	468.79	739.90	699.91	528.31	608.49	1,098.59	970.12	864.08
	65+	737.51	682.95	768.32	649.85	701.48	615.41	701.48	615.41	971.23	918.76	693.49	798.72	1,456.27	1,286.00	1,145.43
Employee and spouse	Under 30	450.03	416.71	468.83	396.52	428.04	375.50	428.04	375.50	592.64	560.61	423.16	487.39	844.90	746.11	664.54
	30-39	500.30	463.31	521.24	440.86	475.89	417.49	475.89	417.49	658.90	623.24	470.43	541.85	968.41	855.15	761.64
	40-49	580.95	537.97	605.23	511.88	552.57	484.75	552.57	484.75	765.02	723.71	546.29	629.18	1,113.16	983.04	875.59
	50-54	706.10	653.83	735.59	622.13	671.59	589.16	671.59	589.16	929.87	879.61	663.95	764.68	1,366.60	1,206.83	1,074.87
	55-59	908.58	841.33	946.56	800.62	864.21	758.19	864.21	758.19	1,196.55	1,131.89	854.39	984.02	1,776.26	1,568.50	1,397.02
	60-64	1,093.82	1,012.87	1,139.55	963.76	1,040.41	912.68	1,040.41	912.68	1,440.45	1,362.59	1,028.51	1,184.59	2,159.34	1,906.86	1,698.38
	65+	1,401.23	1,297.52	1,459.79	1,234.64	1,332.79	1,169.20	1,332.79	1,169.20	1,845.29	1,745.59	1,317.60	1,517.55	2,793.41	2,466.80	2,197.14
Employee and child(ren)	Under 30	471.79	436.88	491.50	415.69	448.74	393.66	448.74	393.66	621.30	587.76	443.64	510.95	801.37	707.63	630.31
	30-39	484.76	448.86	505.03	427.14	461.09	404.50	461.09	404.50	638.44	603.96	455.87	525.04	831.99	734.67	654.34
	40-49	482.54	446.83	502.72	425.21	458.98	402.67	458.98	402.67	635.48	601.17	453.76	522.63	836.56	738.80	657.99
	50-54	532.03	492.67	554.29	468.78	506.07	443.93	506.07	443.93	700.61	662.74	500.27	576.14	931.66	822.71	732.78
	55-59	639.12	591.82	665.84	563.15	607.91	533.30	607.91	533.30	841.70	796.19	600.98	692.17	1,130.45	998.22	889.13
	60-64	755.35	699.45	786.93	665.59	718.47	630.31	718.47	630.31	994.77	941.02	710.30	818.08	1,349.28	1,191.52	1,061.23
	65+	978.05	905.69	1,018.93	861.79	930.28	816.12	930.28	816.12	1,288.06	1,218.50	919.73	1,059.31	1,764.12	1,557.84	1,387.59
Family	Under 30	746.38	691.13	777.57	657.65	709.92	622.79	709.92	622.79	982.85	929.75	701.80	808.31	1,307.85	1,154.93	1,028.65
	30-39	778.48	720.85	811.02	685.93	740.46	649.58	740.46	649.58	1,025.28	969.87	732.09	843.17	1,378.16	1,217.01	1,083.95
	40-49	809.48	749.57	843.32	713.25	769.95	675.45	769.95	675.45	1,066.06	1,008.44	761.18	876.69	1,447.69	1,278.41	1,138.71
	50-54	927.64	859.01	966.44	817.41	882.36	774.09	882.36	774.09	1,221.71	1,155.70	872.34	1,004.74	1,675.80	1,479.87	1,318.16
	55-59	1,020.28	944.80	1,062.93	898.94	970.46	851.30	970.46	851.30	1,343.60	1,271.00	959.37	1,104.96	1,861.48	1,643.84	1,464.12
	60-64	1,214.85	1,124.97	1,265.60	1,070.46	1,155.49	1,013.73	1,155.49	1,013.73	1,599.90	1,513.42	1,142.37	1,315.73	2,238.51	1,976.79	1,760.62
	65+	1,568.23	1,452.18	1,633.76	1,381.82	1,491.62	1,308.58	1,491.62	1,308.58	2,065.27	1,953.69	1,474.68	1,698.48	2,918.00	2,576.81	2,295.11

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

¹Partial counties for Kern – see ZIP code list on pages 32-35.

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 5

Region 5 consists of Los Angeles zip codes beginning with 906-912, 915, 917, 918, and 935 only.

	Age	PPO							PPO HSA		HMO						
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	307.26	257.55	226.26	200.69	179.71	158.32	144.74	112.20	102.26	87.78	210.64	186.50	170.80	165.07	150.29	137.78
	30-39	379.44	318.01	279.37	247.76	221.86	195.47	178.69	138.54	135.53	116.35	235.05	208.12	190.67	184.21	167.71	153.76
	40-49	500.18	419.26	368.33	326.61	292.48	257.67	235.58	182.62	198.84	170.69	276.17	244.53	223.97	216.42	197.04	180.65
	50-54	680.21	570.15	500.92	444.19	397.76	350.43	320.33	248.38	232.92	199.95	374.28	331.40	303.61	293.35	267.08	244.85
	55-59	836.02	700.71	615.61	545.90	488.84	430.67	393.72	305.21	301.11	258.46	472.16	418.07	382.99	370.03	336.90	308.86
	60-64	1,100.90	922.76	810.70	718.86	643.73	567.13	518.47	401.92	377.39	323.95	607.64	538.03	492.93	476.21	433.58	397.48
	65+	1,330.27	1,115.00	979.60	868.72	777.93	685.36	626.55	485.73	498.01	427.50	797.69	706.31	647.07	625.15	569.17	521.79
Employee and spouse	Under 30	894.88	750.09	658.93	584.35	523.29	461.02	421.47	326.74	209.45	179.82	486.77	431.00	394.84	381.46	347.30	318.38
	30-39	1,037.59	869.69	764.08	677.52	606.70	534.52	488.67	378.84	283.33	243.20	541.15	479.16	438.94	424.11	386.13	353.99
	40-49	1,036.32	868.65	763.11	676.74	606.01	533.90	488.09	378.40	403.02	345.95	628.40	556.41	509.71	492.43	448.34	411.03
	50-54	1,426.53	1,195.66	1,050.44	931.47	834.12	734.87	671.82	520.83	489.06	419.80	763.70	676.20	619.49	598.49	544.90	499.56
	55-59	1,758.47	1,473.91	1,294.89	1,148.28	1,028.27	905.91	828.17	642.03	624.64	536.20	982.80	870.21	797.17	770.20	701.23	642.88
	60-64	2,199.85	1,843.87	1,619.90	1,436.46	1,286.32	1,133.27	1,036.05	803.19	769.60	660.62	1,183.06	1,047.53	959.65	927.14	844.12	773.88
	65+	3,116.02	2,611.80	2,294.57	2,034.70	1,822.04	1,605.24	1,467.51	1,137.70	958.64	822.90	1,515.52	1,341.90	1,229.41	1,187.72	1,081.37	991.38
Employee and child(ren)	Under 30	693.43	581.21	510.63	452.82	405.50	357.25	326.60	253.19	188.03	161.41	510.29	451.83	413.90	399.89	364.09	333.78
	30-39	752.16	630.47	553.88	491.18	439.85	387.51	354.26	274.66	238.05	204.34	524.36	464.29	425.31	410.94	374.14	343.00
	40-49	762.25	638.90	561.33	497.75	445.73	392.69	359.01	278.29	309.39	265.57	521.91	462.12	423.39	409.03	372.40	341.40
	50-54	912.55	764.84	672.00	595.91	533.62	470.13	429.82	333.14	338.09	290.23	575.45	509.53	466.78	451.00	410.61	376.43
	55-59	1,078.63	904.09	794.31	704.31	630.69	555.65	507.97	393.79	387.18	332.37	691.27	612.08	560.75	541.74	493.23	452.17
	60-64	1,368.84	1,147.33	1,007.95	893.83	800.42	705.18	644.68	499.78	447.40	384.03	817.05	723.45	662.75	640.35	583.00	534.49
	65+	1,571.52	1,317.23	1,157.24	1,026.15	918.90	809.56	740.12	573.78	572.53	491.46	1,057.94	936.74	858.12	829.07	754.83	692.01
Family	Under 30	1,030.89	864.04	759.11	673.16	602.81	531.08	485.49	376.37	288.00	247.23	807.32	714.83	654.82	632.67	576.03	528.09
	30-39	1,173.61	983.70	864.22	766.33	686.24	604.58	552.72	428.51	382.46	328.30	842.03	745.56	683.01	659.90	600.81	550.81
	40-49	1,304.72	1,093.58	960.75	851.93	762.89	672.11	614.45	476.35	489.06	419.80	875.56	775.26	710.21	686.19	624.74	572.73
	50-54	1,558.94	1,306.65	1,147.92	1,017.97	911.58	803.12	734.19	569.17	517.12	443.88	1,003.38	888.44	813.90	786.37	715.95	656.34
	55-59	1,876.70	1,573.03	1,381.95	1,225.46	1,097.38	966.80	883.84	685.19	655.50	562.69	1,103.55	977.12	895.11	864.82	787.38	721.84
	60-64	2,425.77	2,033.22	1,786.31	1,584.00	1,418.45	1,249.67	1,142.42	885.67	771.46	662.20	1,314.04	1,163.50	1,065.86	1,029.81	937.60	859.56
	65+	3,141.29	2,632.96	2,313.19	2,051.21	1,836.82	1,618.27	1,479.39	1,146.92	960.60	824.58	1,696.22	1,501.90	1,375.85	1,329.35	1,210.32	1,109.58

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 5

Region 5 consists of Los Angeles zip codes beginning with 906-912, 915, 917, 918, and 935 only.

(Continued)

	Age	HMO VCP		Silver Network HMO		HMO Xtra Value		Silver Network Xtra Value HMO		Elect OA				POS		
		25	35	20	40	20	40	20	40	10	20	25	30	10	20	30
Employee	Under 30	160.89	148.99	149.29	126.76	155.94	130.48	136.30	120.04	216.39	205.18	150.34	175.51	305.36	269.54	239.95
	30-39	179.58	166.30	166.66	141.46	174.08	145.61	152.16	133.96	241.51	228.98	167.76	195.86	344.28	303.90	270.49
	40-49	210.96	195.34	195.73	166.18	204.48	171.08	178.70	157.37	283.68	268.96	197.04	230.04	408.55	360.62	321.01
	50-54	285.98	264.83	265.35	225.27	277.20	231.87	242.26	213.33	384.54	364.57	267.12	311.87	559.44	493.80	439.57
	55-59	360.75	334.07	334.74	284.14	349.67	292.49	305.62	269.08	485.09	459.93	336.97	393.43	712.73	629.15	560.05
	60-64	464.32	429.96	430.81	365.68	450.05	376.41	393.33	346.30	624.32	591.92	433.68	506.31	926.35	817.72	727.86
	65+	609.48	564.36	565.55	480.05	590.77	494.14	516.35	454.61	819.56	777.01	569.30	664.62	1,228.01	1,083.97	964.87
Employee and spouse	Under 30	371.90	344.41	345.09	292.90	360.49	301.51	315.07	277.38	500.09	474.12	347.38	405.56	712.45	628.86	559.79
	30-39	413.44	382.86	383.64	325.68	400.75	335.23	350.26	308.42	555.97	527.11	386.20	450.90	816.56	720.81	641.60
	40-49	480.10	444.58	445.50	378.16	465.37	389.25	406.74	358.12	645.57	612.05	448.44	523.56	938.72	828.59	737.62
	50-54	583.52	540.36	541.44	459.59	565.59	473.08	494.33	435.23	784.59	743.88	545.02	636.31	1,152.37	1,017.20	905.41
	55-59	750.88	695.32	696.72	591.45	727.82	608.81	636.11	560.10	1,009.69	957.28	701.35	818.83	1,497.80	1,322.06	1,176.83
	60-64	903.93	837.03	838.74	711.97	876.16	732.86	765.77	674.24	1,215.43	1,152.37	844.30	985.74	1,820.84	1,607.22	1,430.71
	65+	1,158.03	1,072.34	1,074.52	912.05	1,122.45	938.84	981.04	863.71	1,557.11	1,476.29	1,081.63	1,262.82	2,355.52	2,079.19	1,850.76
Employee and child(ren)	Under 30	389.87	361.01	361.74	307.09	377.89	316.09	330.27	290.81	524.28	497.06	364.18	425.17	675.71	596.46	530.95
	30-39	400.61	370.99	371.73	315.57	388.31	324.82	339.39	298.84	538.70	510.74	374.19	436.87	701.54	619.21	551.19
	40-49	398.82	369.30	370.03	314.09	386.56	323.31	337.84	297.44	536.24	508.44	372.51	434.89	705.40	622.66	554.28
	50-54	439.68	407.14	407.99	346.32	426.17	356.48	372.49	327.97	591.17	560.46	410.63	479.43	785.63	693.47	617.26
	55-59	528.19	489.11	490.10	416.01	511.96	428.20	447.46	393.96	710.20	673.35	493.33	575.97	953.25	841.44	748.95
	60-64	624.29	578.09	579.27	491.72	605.09	506.16	528.87	465.66	839.44	795.85	583.11	680.76	1,137.75	1,004.34	894.00
	65+	808.30	748.48	750.01	636.66	783.46	655.33	684.76	602.92	1,086.88	1,030.46	754.98	881.46	1,487.59	1,313.08	1,168.86
Family	Under 30	616.82	571.16	572.32	485.82	597.85	500.10	522.53	460.07	829.37	786.33	576.12	672.62	1,102.82	973.49	866.50
	30-39	643.35	595.74	596.96	506.75	623.59	521.62	545.02	479.89	865.11	820.16	600.92	701.56	1,162.16	1,025.83	913.15
	40-49	668.98	619.49	620.73	526.91	648.42	542.38	566.73	498.98	899.53	852.84	624.86	729.52	1,220.77	1,077.54	959.14
	50-54	766.63	709.91	711.34	603.84	743.09	621.55	649.45	571.84	1,030.89	977.35	716.05	836.00	1,413.12	1,247.39	1,110.35
	55-59	843.14	780.74	782.32	664.09	817.24	683.58	714.26	628.89	1,133.73	1,074.91	787.56	919.48	1,569.71	1,385.57	1,233.36
	60-64	1,003.98	929.69	931.56	790.79	973.13	814.00	850.51	748.88	1,349.97	1,279.89	937.74	1,094.81	1,887.58	1,666.16	1,483.15
	65+	1,295.98	1,200.07	1,202.50	1,020.81	1,256.15	1,050.77	1,097.88	966.71	1,742.70	1,652.27	1,210.54	1,413.32	2,460.58	2,171.95	1,933.32

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

¹Partial counties for Kern – see ZIP code list on pages 32-35.

Standard rates with a 1.0 adjustment factor

New and renewing business effective November 1, 2006

REGION 6

Orange, Riverside, San Bernardino (Counties limited to PPO Plans only: San Luis Obispo).

	Age	PPO							PPO HSA		HMO						
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	348.49	292.82	261.89	219.42	204.14	174.56	163.53	130.69	114.45	98.24	230.83	211.48	187.61	173.86	162.40	158.92
	30-39	430.32	361.58	323.38	270.99	252.12	215.58	201.93	161.38	151.69	130.22	257.56	235.97	209.34	194.01	181.22	177.34
	40-49	567.33	476.68	426.33	357.27	332.39	284.22	266.22	212.70	222.55	191.04	302.61	277.24	245.92	227.96	212.94	208.34
	50-54	771.46	648.15	579.77	485.87	452.02	386.52	362.05	289.34	260.70	223.80	410.19	375.81	333.38	308.96	288.60	282.41
	55-59	948.13	796.63	712.56	597.13	555.54	475.04	444.95	355.54	336.99	289.28	517.54	474.15	420.59	389.82	364.13	356.30
	60-64	1,248.55	1,049.00	938.33	786.32	731.55	625.54	585.96	468.23	422.38	362.57	666.01	610.18	541.25	501.69	468.63	458.55
	65+	1,508.75	1,267.64	1,133.82	950.18	884.00	755.89	708.05	565.72	557.39	478.48	874.21	800.93	710.54	658.52	615.13	601.90
Employee and spouse	Under 30	1,014.91	852.71	762.74	639.21	594.69	508.52	476.30	380.61	234.45	201.22	533.41	488.70	433.57	401.84	375.36	367.28
	30-39	1,176.78	988.74	884.41	741.13	689.51	589.60	552.26	441.30	317.12	272.21	593.08	543.37	482.02	446.75	417.31	408.35
	40-49	1,175.33	987.46	883.29	740.21	688.65	588.86	551.62	440.76	451.09	387.21	688.67	630.95	559.69	518.73	484.55	474.17
	50-54	1,617.83	1,359.31	1,215.84	1,018.91	947.94	810.58	759.26	606.70	547.37	469.85	837.00	766.84	680.26	630.50	588.94	576.28
	55-59	1,994.32	1,675.60	1,498.77	1,256.07	1,168.58	999.24	935.98	747.87	699.10	600.13	1,077.05	986.78	875.31	811.30	757.84	741.55
	60-64	2,494.86	2,096.18	1,874.96	1,571.27	1,461.83	1,250.00	1,170.86	935.56	861.35	739.39	1,296.59	1,187.91	1,053.75	976.68	912.32	892.72
	65+	3,533.96	2,969.21	2,655.81	2,225.66	2,070.63	1,770.58	1,658.52	1,325.24	1,072.93	921.01	1,661.02	1,521.78	1,349.93	1,251.17	1,168.73	1,143.60
Employee and child(ren)	Under 30	786.45	660.79	591.02	495.28	460.78	394.01	369.09	294.91	210.46	180.66	559.26	512.38	454.47	421.24	393.49	385.03
	30-39	853.05	716.77	641.11	537.26	499.84	427.40	400.34	319.90	266.44	228.71	574.68	526.51	467.05	432.84	404.33	395.64
	40-49	864.49	726.33	649.68	544.44	506.52	433.12	405.69	324.21	346.27	297.23	572.03	524.07	464.90	430.88	402.49	393.85
	50-54	1,034.94	869.54	777.78	651.86	606.46	518.57	485.74	388.11	378.40	324.83	630.66	577.80	512.56	475.05	443.75	434.19
	55-59	1,223.29	1,027.83	919.33	770.46	716.80	612.92	574.12	458.77	433.33	371.98	757.60	694.09	615.74	570.67	533.07	521.61
	60-64	1,552.49	1,304.36	1,166.75	977.71	909.60	777.79	728.56	582.16	500.73	429.84	895.46	820.40	727.76	674.50	630.06	616.51
	65+	1,782.26	1,497.47	1,339.41	1,122.45	1,044.27	892.94	836.40	668.34	640.79	550.05	1,159.40	1,062.22	942.31	873.36	815.81	798.28
Family	Under 30	1,169.11	982.28	878.65	736.30	685.01	585.75	548.68	438.43	322.36	276.71	884.77	810.60	719.05	666.46	622.55	609.18
	30-39	1,330.97	1,118.30	1,000.28	838.29	779.90	666.88	624.68	499.14	428.05	367.44	922.82	845.47	750.01	695.12	649.31	635.37
	40-49	1,479.68	1,243.24	1,112.02	931.92	867.01	741.37	694.42	554.85	547.37	469.85	959.61	879.17	779.89	722.84	675.21	660.68
	50-54	1,767.97	1,485.45	1,328.69	1,113.51	1,035.95	885.83	829.76	663.02	578.77	496.81	1,099.68	1,007.50	893.72	828.36	773.78	757.14
	55-59	2,128.39	1,788.29	1,599.51	1,340.45	1,247.08	1,066.36	998.85	798.17	733.66	629.78	1,209.42	1,108.04	982.93	911.04	851.00	832.72
	60-64	2,751.14	2,311.50	2,067.52	1,732.63	1,611.95	1,378.37	1,291.08	1,031.61	863.44	741.17	1,440.12	1,319.40	1,170.42	1,084.80	1,013.32	991.54
	65+	3,562.60	2,993.30	2,677.35	2,243.69	2,087.41	1,784.92	1,671.93	1,335.97	1,075.15	922.89	1,859.00	1,703.18	1,510.88	1,400.33	1,308.05	1,279.93

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 6

Orange, Riverside, San Bernardino (Counties limited to PPO Plans only: San Luis Obispo).

(Continued)

	Age	HMO VCP		Silver Network HMO		HMO Xtra Value		Silver Network Xtra Value HMO		Elect OA				POS		
		25	35	20	40	20	40	20	40	10	20	25	30	10	20	30
Employee	Under 30	179.17	165.91	160.40	135.88	171.29	150.50	146.45	128.68	245.15	219.66	172.17	190.47	318.54	277.24	244.54
	30-39	199.93	185.14	178.99	151.60	191.13	167.94	163.42	143.57	273.57	245.13	192.15	212.55	359.09	312.53	275.69
	40-49	234.90	217.52	210.27	178.14	224.52	197.30	191.98	168.70	321.36	287.94	225.73	249.65	426.16	370.95	327.14
	50-54	318.46	294.90	285.05	241.47	304.38	267.44	260.25	228.67	435.64	390.34	305.96	338.43	583.52	507.87	447.92
	55-59	401.73	372.02	359.62	304.65	384.00	337.42	328.33	288.50	549.56	492.38	385.98	426.92	743.49	647.11	570.70
	60-64	516.96	478.73	462.77	392.06	494.16	434.25	422.51	371.28	707.28	633.74	496.77	549.48	966.29	841.03	741.73
	65+	678.66	628.44	607.52	514.64	648.72	570.00	554.67	487.36	928.49	831.92	652.15	721.33	1,280.84	1,114.84	983.24
Employee and spouse	Under 30	414.10	383.46	370.70	314.02	395.85	347.81	338.45	297.38	566.54	507.61	397.90	440.13	743.09	646.81	570.43
	30-39	460.42	426.36	412.15	349.16	440.08	386.71	376.29	330.65	629.86	564.36	442.40	489.33	851.73	741.35	653.85
	40-49	534.58	495.04	478.54	405.41	511.00	449.04	436.91	383.92	731.40	655.33	513.70	568.19	979.11	852.23	751.61
	50-54	649.74	601.67	581.64	492.71	621.08	545.74	531.04	466.60	888.88	796.46	624.34	690.58	1,202.04	1,046.28	922.70
	55-59	836.05	774.17	748.39	634.01	799.16	702.25	683.28	600.41	1,143.89	1,024.94	803.43	888.69	1,562.26	1,359.77	1,199.31
	60-64	1,006.48	932.00	900.97	763.28	962.07	845.41	822.59	722.83	1,376.98	1,233.82	967.15	1,069.81	1,899.29	1,653.14	1,458.03
	65+	1,289.38	1,193.99	1,154.20	977.80	1,232.49	1,082.99	1,053.78	925.98	1,763.97	1,580.56	1,238.96	1,370.40	2,457.02	2,138.59	1,886.14
Employee and child(ren)	Under 30	434.09	401.97	388.57	329.20	414.93	364.62	354.76	311.75	593.97	532.17	417.15	461.44	704.80	613.48	541.06
	30-39	446.13	413.10	399.34	338.28	426.42	374.67	364.60	320.35	610.30	546.83	428.65	474.13	731.77	636.93	561.72
	40-49	444.05	411.20	397.48	336.74	424.45	372.98	362.90	318.89	607.46	544.29	426.65	471.95	735.85	640.49	564.88
	50-54	489.58	453.36	438.26	371.25	467.97	411.18	400.13	351.57	669.76	600.14	470.44	520.35	819.42	713.25	628.99
	55-59	588.15	544.63	526.46	445.99	562.17	493.96	480.66	422.35	804.64	720.98	565.16	625.16	994.22	865.40	763.21
	60-64	695.10	643.67	622.24	527.13	664.44	583.83	568.11	499.19	950.98	852.13	667.96	738.84	1,186.75	1,032.98	911.01
	65+	900.05	833.42	805.66	682.54	860.33	755.97	735.57	646.37	1,231.34	1,103.30	864.85	956.64	1,551.71	1,350.59	1,191.15
Family	Under 30	686.81	635.98	614.77	520.83	656.49	576.89	561.29	493.23	939.65	841.95	659.97	729.99	1,150.35	1,001.26	883.05
	30-39	716.37	663.36	641.26	543.25	684.76	601.70	585.47	514.46	980.11	878.22	688.41	761.44	1,212.24	1,055.15	930.56
	40-49	744.87	689.76	666.80	564.88	712.04	625.66	608.79	534.94	1,019.10	913.17	715.81	791.76	1,273.32	1,108.29	977.46
	50-54	853.63	790.47	764.12	647.36	815.97	717.01	697.64	613.05	1,167.87	1,046.39	820.25	907.30	1,474.05	1,283.00	1,131.54
	55-59	938.81	869.36	840.39	711.97	897.42	788.59	767.28	674.24	1,284.43	1,150.85	902.12	997.87	1,637.32	1,425.09	1,256.85
	60-64	1,117.92	1,035.19	1,000.71	847.76	1,068.59	938.99	913.65	802.83	1,529.36	1,370.36	1,074.18	1,188.16	1,968.87	1,713.76	1,511.39
	65+	1,443.10	1,336.30	1,291.80	1,094.35	1,379.43	1,212.09	1,179.41	1,036.35	1,974.37	1,769.06	1,386.71	1,533.87	2,566.56	2,233.93	1,970.25

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 7

San Diego.

	Age	PPO							PPO HSA		HMO						
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	348.38	292.83	258.65	214.57	203.57	169.98	165.00	131.65	115.12	98.80	261.32	236.41	209.80	198.81	181.77	177.83
	30-39	430.19	361.65	319.33	264.98	251.39	209.91	203.76	162.52	152.57	130.97	291.63	263.83	234.16	221.82	202.81	198.46
	40-49	567.13	476.73	421.05	349.31	331.40	276.72	268.60	214.27	223.81	192.14	342.60	309.94	275.11	260.62	238.29	233.21
	50-54	771.24	648.33	572.60	475.02	450.67	376.31	365.28	291.39	262.19	225.06	464.38	420.12	372.89	353.26	322.99	316.05
	55-59	947.86	796.79	703.69	583.78	553.85	462.47	448.93	358.18	338.93	290.92	585.82	529.97	470.45	445.65	407.45	398.69
	60-64	1,248.18	1,049.26	926.67	768.76	729.35	609.01	591.18	471.62	424.79	364.65	753.92	682.06	605.37	573.52	524.37	513.11
	65+	1,508.24	1,267.88	1,119.73	928.94	881.32	735.90	714.36	569.85	560.57	481.20	989.71	895.37	794.67	752.88	688.36	673.57
Employee and spouse	Under 30	1,014.59	852.87	753.29	624.90	592.87	495.04	480.54	383.33	235.76	202.39	603.90	546.33	484.93	459.40	420.03	411.01
	30-39	1,176.42	988.97	873.41	724.60	687.45	574.02	557.20	444.53	318.93	273.75	671.40	607.40	539.11	510.77	467.00	456.96
	40-49	1,174.96	987.71	872.31	723.67	686.58	573.29	556.50	443.98	453.64	389.41	779.62	705.30	626.01	593.09	542.26	530.61
	50-54	1,617.35	1,359.61	1,200.72	996.15	945.09	789.15	766.04	611.08	550.48	472.53	947.55	857.22	760.82	720.83	659.06	644.88
	55-59	1,993.71	1,675.97	1,480.21	1,227.94	1,165.00	972.77	944.28	753.32	703.11	603.53	1,219.28	1,103.05	979.09	927.56	848.07	829.84
	60-64	2,494.07	2,096.59	1,851.64	1,536.18	1,457.44	1,216.96	1,181.34	942.38	866.25	743.60	1,467.88	1,327.96	1,178.63	1,116.61	1,020.93	998.98
	65+	3,532.83	2,969.82	2,622.85	2,175.96	2,064.42	1,723.78	1,673.30	1,334.85	1,079.06	926.26	1,880.42	1,701.17	1,509.90	1,430.48	1,307.90	1,279.78
Employee and child(ren)	Under 30	786.17	660.89	583.70	484.25	459.43	383.62	372.39	297.04	211.65	181.69	633.11	572.75	508.38	481.61	440.33	430.86
	30-39	852.80	716.88	633.14	525.29	498.36	416.13	403.94	322.22	267.95	230.01	650.55	588.54	522.36	494.93	452.52	442.78
	40-49	864.20	726.49	641.59	532.29	505.00	421.68	409.29	326.49	348.23	298.93	647.57	585.83	520.00	492.58	450.37	440.71
	50-54	1,034.63	869.72	768.12	637.25	604.58	504.83	490.04	390.92	380.56	326.68	713.96	645.90	573.25	543.12	496.57	485.90
	55-59	1,222.90	1,028.00	907.92	753.25	714.63	596.72	579.24	462.07	435.81	374.10	857.67	775.92	688.70	652.43	596.52	583.70
	60-64	1,551.98	1,304.63	1,152.23	955.91	906.91	757.27	735.09	586.36	503.57	432.27	1,013.73	917.09	813.97	771.16	705.07	689.92
	65+	1,781.73	1,497.79	1,322.82	1,097.42	1,041.17	869.37	843.94	673.20	644.46	553.18	1,312.59	1,187.47	1,053.88	998.50	912.93	893.31
Family	Under 30	1,168.81	982.54	867.72	719.87	682.97	570.28	553.55	441.59	324.20	278.28	1,001.62	906.14	804.26	761.96	696.66	681.68
	30-39	1,330.60	1,118.55	987.84	819.50	777.49	649.20	630.21	502.71	430.49	369.53	1,044.73	945.14	838.83	794.75	726.64	711.04
	40-49	1,479.21	1,243.46	1,098.17	911.06	864.36	721.74	700.62	558.90	550.48	472.53	1,086.32	982.77	872.29	826.43	755.61	739.37
	50-54	1,767.39	1,485.73	1,312.19	1,088.58	1,032.78	862.37	837.13	667.77	582.07	499.64	1,244.90	1,126.22	999.61	947.03	865.87	847.26
	55-59	2,127.71	1,788.64	1,579.63	1,310.48	1,243.30	1,038.16	1,007.75	803.91	737.84	633.35	1,369.17	1,238.65	1,099.41	1,041.53	952.28	931.83
	60-64	2,750.24	2,311.95	2,041.87	1,693.98	1,607.14	1,341.96	1,302.64	1,039.17	868.36	745.40	1,630.33	1,474.91	1,309.11	1,240.20	1,133.93	1,109.58
	65+	3,561.51	2,993.91	2,644.09	2,193.58	2,081.13	1,737.75	1,686.86	1,345.64	1,081.25	928.15	2,104.60	1,903.97	1,689.90	1,601.02	1,463.82	1,432.36

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

Standard rates with a 1.0 adjustment factor
New and renewing business effective November 1, 2006

REGION 7

San Diego.

(Continued)

	Age	HMO VCP		Silver Network HMO		HMO Xtra Value		Silver Network Xtra Value HMO		Elect OA				POS		
		25	35	20	40	20	40	20	40	10	20	25	30	10	20	30
Employee	Under 30	205.96	190.85	189.35	160.51	191.55	168.41	172.88	152.00	269.52	241.36	189.47	209.59	355.25	313.69	279.28
	30-39	229.83	212.96	211.33	179.11	213.79	187.94	192.94	169.62	300.80	269.42	211.51	233.96	400.51	353.66	314.87
	40-49	270.06	250.23	248.29	210.44	251.18	220.85	226.69	199.29	353.40	316.50	248.49	274.85	475.37	419.71	373.73
	50-54	366.05	339.17	336.55	285.23	340.45	299.30	307.27	270.11	479.00	428.99	336.78	372.51	650.87	574.69	511.61
	55-59	461.83	427.89	424.58	359.80	429.52	377.56	387.64	340.73	604.26	541.16	424.82	469.93	829.30	732.18	651.97
	60-64	594.27	550.61	546.35	463.08	552.70	485.92	498.82	438.54	777.63	696.43	546.73	604.77	1,077.87	951.72	847.33
	65+	780.04	722.75	717.20	607.91	725.53	637.87	654.80	575.69	1,020.89	914.21	717.70	793.92	1,428.77	1,261.51	1,123.21
Employee and spouse	Under 30	476.02	441.08	437.66	370.92	442.74	389.23	399.58	351.26	622.94	557.84	437.92	484.43	828.93	731.88	651.62
	30-39	529.20	490.35	486.58	412.42	492.21	432.74	444.25	390.56	692.58	620.23	486.92	538.58	950.10	838.85	746.91
	40-49	614.47	569.36	564.96	478.89	571.55	502.49	515.81	453.51	804.18	720.16	565.37	625.38	1,092.19	964.34	858.63
	50-54	746.81	691.98	686.63	582.01	694.63	610.70	626.89	551.16	977.36	875.28	687.13	760.08	1,340.78	1,183.86	1,054.01
	55-59	961.09	890.54	883.62	748.94	893.91	785.86	806.75	709.25	1,257.74	1,126.34	884.22	978.12	1,742.67	1,538.72	1,369.97
	60-64	1,156.95	1,072.00	1,063.71	901.60	1,076.09	946.03	971.17	853.82	1,514.12	1,355.96	1,064.47	1,177.50	2,118.58	1,870.65	1,665.47
	65+	1,482.13	1,373.32	1,362.69	1,155.01	1,378.54	1,211.95	1,244.14	1,093.79	1,939.62	1,737.03	1,363.64	1,508.43	2,740.71	2,419.82	2,154.51
Employee and child(ren)	Under 30	499.03	462.40	458.81	388.86	464.15	408.02	418.89	368.25	653.04	584.84	459.10	507.87	786.17	694.20	618.09
	30-39	512.76	475.12	471.42	399.60	476.91	419.31	430.41	378.42	671.06	600.99	471.80	521.91	816.26	720.66	641.67
	40-49	510.43	472.95	469.31	397.73	474.76	417.35	428.48	376.65	667.92	598.14	469.57	519.42	820.78	724.67	645.26
	50-54	562.74	521.41	517.35	438.53	523.38	460.15	472.34	415.29	736.47	659.55	517.77	572.73	914.04	807.09	718.56
	55-59	676.02	626.37	621.54	526.78	628.78	552.76	567.47	498.86	884.72	792.31	621.99	688.02	1,109.09	979.26	871.87
	60-64	799.01	740.36	734.60	622.67	743.15	653.35	670.69	589.67	1,045.65	936.40	735.12	813.18	1,323.73	1,168.77	1,040.70
	65+	1,034.53	958.57	951.13	806.23	962.19	845.96	868.38	763.50	1,353.88	1,212.47	951.83	1,052.89	1,730.85	1,528.22	1,360.67
Family	Under 30	789.47	731.52	725.83	615.21	734.29	645.55	662.68	582.60	1,033.12	925.25	726.35	803.47	1,283.11	1,132.93	1,008.74
	30-39	823.41	762.96	757.04	641.70	765.85	673.35	691.18	607.69	1,077.64	965.02	757.58	838.03	1,352.15	1,193.91	1,062.97
	40-49	856.26	793.40	787.24	667.26	796.40	700.18	718.75	631.90	1,120.55	1,003.49	787.76	871.43	1,420.35	1,254.05	1,116.60
	50-54	981.25	909.22	902.15	764.64	912.64	802.36	823.66	724.11	1,284.20	1,150.06	902.84	998.71	1,644.23	1,451.72	1,292.61
	55-59	1,079.16	999.93	992.22	840.98	1,003.76	882.44	905.90	796.41	1,412.30	1,264.80	992.89	1,098.33	1,826.32	1,612.53	1,435.80
	60-64	1,285.04	1,190.67	1,181.47	1,001.41	1,195.22	1,050.77	1,078.68	948.34	1,681.72	1,505.98	1,182.25	1,307.83	2,196.24	1,939.13	1,726.51
	65+	1,658.80	1,537.01	1,525.11	1,292.70	1,542.88	1,356.44	1,392.43	1,224.19	2,170.86	1,944.09	1,526.19	1,688.26	2,862.90	2,527.71	2,250.59

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 8

Region 8 consists of Los Angeles zip codes beginning with 900-905, 913-914, and 916 only.

	Age	PPO							PPO HSA		HMO						
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	387.08	325.40	291.09	242.58	227.35	192.17	182.78	146.85	128.73	110.52	209.21	189.27	171.62	163.85	151.14	146.60
	30-39	478.01	401.84	359.40	299.57	280.77	237.33	225.74	181.33	170.63	146.49	233.46	211.21	191.49	182.87	168.68	163.60
	40-49	630.14	529.73	473.82	394.97	370.17	312.89	297.60	239.10	250.34	214.87	274.23	248.09	224.92	214.79	198.12	192.16
	50-54	857.01	720.45	644.31	537.09	503.38	425.49	404.72	325.16	293.25	251.72	371.74	336.30	304.90	291.17	268.57	260.47
	55-59	1,053.22	885.38	791.91	660.09	618.66	522.92	497.41	399.59	379.07	325.39	468.99	424.29	384.66	367.31	338.80	328.61
	60-64	1,386.94	1,165.91	1,042.87	869.27	814.71	688.63	655.01	526.20	475.11	407.84	603.60	546.06	495.02	472.77	436.07	422.96
	65+	1,675.96	1,408.88	1,260.17	1,050.42	984.48	832.14	791.52	635.83	626.98	538.21	792.29	716.76	649.85	620.55	572.39	555.18
Employee and spouse	Under 30	1,127.37	947.70	847.69	706.62	662.26	559.77	532.45	427.74	263.71	226.35	483.44	437.35	396.50	378.63	349.24	338.75
	30-39	1,307.23	1,098.92	982.90	819.28	767.85	649.03	617.39	495.95	356.70	306.19	537.50	486.26	440.81	421.00	388.33	376.64
	40-49	1,305.59	1,097.55	981.64	818.29	766.93	648.25	616.62	495.36	507.37	435.54	624.16	564.66	511.90	488.87	450.93	437.36
	50-54	1,797.16	1,510.77	1,351.29	1,126.37	1,055.67	892.31	848.79	681.82	615.69	528.51	758.55	686.23	622.17	594.10	547.99	531.53
	55-59	2,215.43	1,862.37	1,665.75	1,388.47	1,301.31	1,099.94	1,046.27	840.53	786.38	675.04	976.14	883.08	800.57	764.55	705.21	684.04
	60-64	2,771.43	2,329.74	2,083.81	1,736.94	1,627.90	1,375.99	1,308.87	1,051.46	968.85	831.67	1,175.10	1,063.08	963.76	920.37	848.94	823.43
	65+	3,925.66	3,300.07	2,951.70	2,460.35	2,305.91	1,949.08	1,853.99	1,489.34	1,206.87	1,035.98	1,505.35	1,361.85	1,234.65	1,179.07	1,087.55	1,054.85
Employee and child(ren)	Under 30	873.61	734.38	656.84	547.49	513.13	433.72	412.57	331.44	236.72	203.20	506.81	458.50	415.70	396.98	366.16	355.14
	30-39	947.64	796.60	712.52	593.92	556.64	470.51	447.53	359.51	299.69	257.26	520.81	471.16	427.18	407.90	376.24	364.93
	40-49	960.29	807.28	722.06	601.82	564.05	476.76	453.50	364.28	389.47	334.33	518.46	469.03	425.20	406.10	374.58	363.29
	50-54	1,149.72	966.47	864.44	720.51	675.29	570.79	542.98	436.21	425.64	365.36	571.50	517.02	468.78	447.63	412.89	400.47
	55-59	1,358.91	1,142.35	1,021.75	851.68	798.22	674.70	641.79	515.53	487.43	418.42	686.62	621.16	563.14	537.79	496.05	481.13
	60-64	1,724.52	1,449.72	1,296.68	1,080.82	1,012.98	856.22	814.46	654.27	563.23	483.50	811.50	734.14	665.58	635.59	586.26	568.64
	65+	1,979.83	1,664.32	1,488.67	1,240.82	1,162.93	982.97	935.02	751.10	720.78	618.70	1,050.77	950.60	861.79	823.01	759.13	736.31
Family	Under 30	1,298.74	1,091.77	976.50	813.93	762.84	644.80	613.33	492.70	362.60	311.25	801.85	725.41	657.63	628.02	579.28	561.87
	30-39	1,478.56	1,242.92	1,111.68	926.62	868.46	734.07	698.27	560.91	481.50	413.30	836.36	756.63	685.98	655.05	604.21	586.06
	40-49	1,643.70	1,381.75	1,235.89	1,030.12	965.46	816.06	776.27	623.59	615.69	528.51	869.67	786.76	713.25	681.15	628.28	609.39
	50-54	1,963.94	1,651.00	1,476.69	1,230.88	1,153.62	975.10	927.52	745.13	651.00	558.83	996.62	901.62	817.45	780.60	720.01	698.37
	55-59	2,364.32	1,987.55	1,777.74	1,481.80	1,388.79	1,173.88	1,116.60	897.02	825.23	708.39	1,096.05	991.57	898.97	858.50	791.86	768.06
	60-64	3,056.09	2,569.06	2,297.86	1,915.32	1,795.10	1,517.32	1,443.31	1,159.47	971.20	833.69	1,305.14	1,180.73	1,070.44	1,022.25	942.91	914.57
	65+	3,957.52	3,326.85	2,975.65	2,480.24	2,324.56	1,964.84	1,868.96	1,501.40	1,209.33	1,038.11	1,684.79	1,524.18	1,381.86	1,319.60	1,217.18	1,180.60

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

Standard rates with a 1.0 adjustment factor
New and renewing business effective November 1, 2006

REGION 8

Region 8 consists of Los Angeles zip codes beginning with 900-905, 913-914, and 916 only.

(Continued)

	Age	HMO VCP		Silver Network HMO		HMO Xtra Value		Silver Network Xtra Value HMO		Elect OA				POS		
		25	35	20	40	20	40	20	40	10	20	25	30	10	20	30
Employee	Under 30	169.21	156.63	150.01	128.13	156.69	138.83	136.96	121.34	214.90	201.34	148.95	173.88	346.22	305.17	271.57
	30-39	188.80	174.77	167.36	142.99	174.83	154.93	152.80	135.41	239.80	224.68	166.22	194.06	390.30	344.03	306.18
	40-49	221.75	205.29	196.57	167.95	205.35	181.98	179.47	159.05	281.74	263.97	195.26	227.96	463.20	408.30	363.32
	50-54	300.62	278.28	266.48	227.66	278.37	246.67	243.30	215.59	381.83	357.74	264.60	308.96	634.25	559.03	497.47
	55-59	379.22	351.07	336.19	287.21	351.19	311.19	306.94	271.99	481.73	451.34	333.87	389.80	808.18	712.30	633.88
	60-64	488.05	451.83	432.63	369.66	451.95	400.54	394.99	350.07	619.97	580.84	429.67	501.63	1,050.29	925.76	823.83
	65+	640.69	593.13	567.97	485.24	593.31	525.76	518.56	459.52	813.85	762.51	564.02	658.50	1,392.31	1,227.26	1,092.04
Employee and spouse	Under 30	390.92	361.90	346.56	296.06	362.00	320.80	316.41	280.37	496.56	465.22	344.12	401.78	807.73	711.94	633.59
	30-39	434.64	402.35	385.27	329.18	402.46	356.68	351.75	311.73	552.08	517.26	382.61	446.74	925.86	816.10	726.20
	40-49	504.68	467.23	447.41	382.25	467.36	414.18	408.49	361.99	641.07	600.65	444.30	518.74	1,064.30	938.05	834.78
	50-54	613.40	567.87	543.78	464.56	568.04	503.36	496.47	439.94	779.17	729.98	539.99	630.47	1,306.59	1,151.65	1,024.85
	55-59	789.28	730.69	699.69	597.84	730.92	647.79	638.82	566.15	1,002.58	939.35	694.86	811.27	1,698.13	1,496.82	1,332.01
	60-64	950.20	879.65	842.34	719.69	879.91	779.79	769.06	681.55	1,206.95	1,130.81	836.46	976.59	2,064.53	1,819.74	1,619.35
	65+	1,217.27	1,126.89	1,079.07	921.95	1,127.24	998.94	985.19	873.09	1,546.20	1,448.66	1,071.59	1,251.12	2,670.65	2,354.01	2,094.79
Employee and child(ren)	Under 30	409.87	379.44	363.33	310.39	379.53	336.32	331.72	293.94	520.59	487.75	360.79	421.24	766.12	675.30	600.96
	30-39	421.14	389.87	373.34	318.93	390.02	345.59	340.86	302.03	534.94	501.19	370.73	432.83	795.44	701.09	623.87
	40-49	419.20	388.07	371.60	317.52	388.21	344.04	339.27	300.69	532.47	498.90	369.05	430.85	799.82	704.98	627.36
	50-54	462.19	427.89	409.72	350.01	428.00	379.25	374.07	331.46	587.09	550.09	406.91	475.06	890.71	785.12	698.66
	55-59	555.22	513.99	492.19	420.53	514.15	455.63	449.37	398.24	705.25	660.76	488.76	570.64	1,080.75	952.59	847.70
	60-64	656.21	607.49	581.72	496.98	607.67	538.50	531.11	470.64	833.53	780.96	577.69	674.44	1,290.00	1,137.03	1,011.87
	65+	849.68	786.58	753.21	643.53	786.81	697.29	687.68	609.42	1,079.29	1,011.19	747.99	873.31	1,686.62	1,486.65	1,322.92
Family	Under 30	648.37	600.23	574.78	491.07	600.42	532.09	524.77	465.04	823.61	771.67	570.80	666.43	1,250.37	1,102.13	980.80
	30-39	676.33	626.11	599.56	512.23	626.30	555.00	547.40	485.08	859.06	804.87	595.38	695.12	1,317.68	1,161.42	1,033.52
	40-49	703.23	651.01	623.39	532.60	651.20	577.09	569.16	504.37	893.24	836.90	619.06	722.76	1,384.13	1,219.97	1,085.64
	50-54	805.91	746.09	714.44	610.37	746.33	661.36	652.28	578.02	1,023.73	959.11	709.47	828.31	1,602.22	1,412.19	1,256.79
	55-59	886.32	820.51	785.70	671.28	820.76	727.35	717.34	635.70	1,125.85	1,054.79	780.25	910.96	1,779.67	1,568.66	1,395.96
	60-64	1,055.39	977.01	935.56	799.34	977.31	866.10	854.17	756.97	1,340.59	1,256.00	929.08	1,084.71	2,140.12	1,886.36	1,678.70
	65+	1,362.39	1,261.24	1,207.75	1,031.83	1,261.64	1,118.03	1,102.68	977.14	1,730.58	1,621.40	1,199.36	1,400.30	2,789.80	2,459.00	2,188.26

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 9

Alameda, Contra Costa, Fresno, Santa Clara.

	Age	PPO								PPO HSA		HMO					
		10	15	20	25	30	35	40	SAVER	2000	3000	10	15	20	30	35	40
Employee	Under 30	311.83	261.86	231.16	200.34	180.34	159.02	141.60	111.31	101.96	86.88	288.80	261.27	249.25	237.92	219.19	212.86
	30-39	385.05	323.37	285.47	247.32	222.64	196.33	174.83	137.46	135.15	115.15	322.29	291.57	278.12	265.50	244.59	237.55
	40-49	507.68	426.32	376.34	326.12	293.57	258.87	230.48	181.23	198.27	168.95	378.62	342.52	326.72	311.91	287.33	279.04
	50-54	690.39	579.76	511.77	443.47	399.21	352.02	313.44	246.44	232.25	197.91	513.24	464.31	442.92	422.78	389.47	378.24
	55-59	848.46	712.51	628.92	545.07	490.67	432.67	385.25	302.91	300.23	255.82	647.45	585.73	558.67	533.36	491.35	477.17
	60-64	1,117.26	938.23	828.21	717.74	646.11	569.72	507.28	398.85	376.30	320.63	833.26	753.83	719.09	686.40	632.34	614.10
	65+	1,350.10	1,133.75	1,000.79	867.32	780.77	688.46	613.01	481.97	496.58	423.12	1,093.83	989.56	943.89	901.06	830.08	806.14
Employee and spouse	Under 30	908.21	762.65	673.25	583.44	525.22	463.12	412.36	324.17	208.87	177.96	667.46	603.83	575.96	549.84	506.53	491.90
	30-39	1,053.07	884.32	780.61	676.46	608.95	536.96	478.09	375.93	282.52	240.74	742.05	671.31	640.33	611.29	563.14	546.88
	40-49	1,051.79	883.25	779.66	675.65	608.22	536.32	477.55	375.42	401.86	342.43	861.68	779.53	743.57	709.82	653.91	635.04
	50-54	1,447.73	1,215.73	1,073.18	930.02	837.21	738.24	657.33	516.83	487.64	415.51	1,047.22	947.39	903.63	862.63	794.68	771.76
	55-59	1,784.66	1,498.68	1,322.89	1,146.41	1,032.00	909.99	810.28	637.04	622.84	530.72	1,347.57	1,219.11	1,162.89	1,110.12	1,022.68	993.15
	60-64	2,232.60	1,874.84	1,654.89	1,434.14	1,291.01	1,138.38	1,013.62	796.96	767.37	653.87	1,622.20	1,467.56	1,399.86	1,336.32	1,231.06	1,195.54
	65+	3,162.39	2,655.62	2,344.17	2,031.43	1,828.69	1,612.49	1,435.79	1,128.85	955.88	814.50	2,078.19	1,880.08	1,793.33	1,711.90	1,577.06	1,531.58
Employee and child(ren)	Under 30	703.73	590.96	521.67	452.11	406.99	358.87	319.54	251.19	187.51	159.75	699.70	632.99	603.82	576.38	530.98	515.67
	30-39	763.34	641.03	565.88	490.37	441.43	389.24	346.59	272.51	237.36	202.26	719.02	650.47	620.45	592.27	545.62	529.89
	40-49	773.58	649.64	573.43	496.97	447.37	394.49	351.26	276.14	308.49	262.85	715.72	647.48	617.61	589.58	543.13	527.47
	50-54	926.13	777.74	686.53	594.95	535.58	472.26	420.48	330.59	337.11	287.25	789.09	713.87	680.91	650.02	598.82	581.57
	55-59	1,094.65	919.24	811.45	703.22	633.04	558.20	497.03	390.76	386.07	328.96	947.92	857.56	817.98	780.89	719.38	698.61
	60-64	1,389.24	1,166.58	1,029.81	892.48	803.41	708.43	630.76	495.94	446.10	380.11	1,120.37	1,013.57	966.73	922.93	850.22	825.71
	65+	1,594.90	1,339.33	1,182.22	1,024.57	922.31	813.27	724.14	569.32	570.88	486.45	1,450.62	1,312.34	1,251.75	1,195.00	1,100.88	1,069.12
Family	Under 30	1,046.22	878.54	775.53	672.03	604.96	533.44	474.98	373.49	287.18	244.71	1,106.94	1,001.42	955.22	911.85	840.02	815.77
	30-39	1,191.06	1,000.20	882.88	765.16	688.79	607.36	540.80	425.19	381.36	324.95	1,154.61	1,044.54	996.32	951.15	876.23	850.92
	40-49	1,324.10	1,111.91	981.53	850.58	765.70	675.17	601.17	472.67	487.64	415.51	1,200.50	1,086.06	1,035.97	988.92	911.03	884.75
	50-54	1,582.10	1,328.60	1,172.76	1,016.29	914.87	806.70	718.30	564.76	515.62	439.36	1,375.86	1,244.70	1,187.25	1,133.43	1,044.14	1,014.03
	55-59	1,904.61	1,599.38	1,411.84	1,223.52	1,101.41	971.19	864.76	679.89	653.61	556.94	1,513.12	1,368.88	1,305.69	1,246.48	1,148.29	1,115.16
	60-64	2,461.85	2,067.34	1,824.89	1,581.48	1,423.66	1,255.34	1,117.74	878.82	769.24	655.46	1,801.76	1,630.00	1,554.82	1,484.24	1,367.33	1,327.88
	65+	3,188.03	2,677.16	2,363.13	2,047.95	1,843.57	1,625.61	1,447.45	1,137.97	957.83	816.15	2,325.92	2,104.20	2,007.16	1,916.05	1,765.12	1,714.18

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

Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

REGION 9

Alameda, Contra Costa, Fresno, Santa Clara.

(Continued)

	Age	HMO Xtra Value		Elect OA			POS			
		20	40	10	20	25	30	10	20	30
Employee	Under 30	227.57	201.58	312.84	291.42	225.46	249.42	353.57	312.18	278.12
	30-39	253.92	224.96	349.12	325.22	251.61	278.33	398.59	351.93	313.59
	40-49	298.30	264.25	410.12	382.07	295.62	326.99	473.04	417.63	372.13
	50-54	404.39	358.19	556.02	517.93	400.75	443.27	647.69	571.83	509.51
	55-59	510.07	451.88	701.31	653.30	505.46	559.15	825.32	728.66	649.19
	60-64	656.53	581.55	902.56	840.78	650.55	719.58	1,072.61	947.01	843.78
	65+	861.77	763.41	1,184.90	1,103.78	854.04	944.72	1,421.73	1,255.31	1,118.51
Employee and spouse	Under 30	525.85	465.83	722.98	673.47	521.09	576.44	824.86	728.30	648.87
	30-39	584.62	517.90	803.82	748.75	579.33	640.89	945.51	834.76	743.70
	40-49	678.88	601.38	933.42	869.54	672.78	744.19	1,086.92	959.62	855.04
	50-54	825.01	730.86	1,134.32	1,056.70	817.60	904.39	1,334.33	1,178.05	1,049.58
	55-59	1,061.72	940.51	1,459.75	1,359.79	1,052.10	1,163.80	1,734.25	1,531.13	1,364.22
	60-64	1,278.07	1,132.18	1,757.24	1,636.96	1,266.56	1,401.03	2,108.25	1,861.39	1,658.52
	65+	1,637.31	1,450.41	2,251.19	2,097.02	1,622.54	1,794.80	2,727.40	2,407.96	2,145.48
Employee and child(ren)	Under 30	551.29	488.34	757.92	706.07	546.31	604.30	782.46	690.78	615.46
	30-39	566.47	501.81	778.79	725.49	561.34	620.92	812.29	717.14	638.99
	40-49	563.88	499.51	775.24	722.19	558.78	618.08	816.81	721.16	642.53
	50-54	621.67	550.75	854.76	796.27	616.09	681.48	909.61	803.08	715.59
	55-59	746.82	661.58	1,026.82	956.52	740.07	818.67	1,103.76	974.49	868.21
	60-64	882.62	781.95	1,213.55	1,130.45	874.67	967.51	1,317.43	1,163.12	1,036.35
	65+	1,142.85	1,012.46	1,571.43	1,463.84	1,132.63	1,252.85	1,722.51	1,520.79	1,354.97
Family	Under 30	872.12	772.53	1,199.09	1,117.03	864.29	956.01	1,276.94	1,127.39	1,004.48
	30-39	909.64	805.82	1,250.72	1,165.10	901.48	997.17	1,345.64	1,188.07	1,058.51
	40-49	945.84	837.86	1,300.51	1,211.48	937.36	1,036.87	1,413.51	1,247.94	1,111.92
	50-54	1,083.96	960.29	1,490.42	1,388.38	1,074.22	1,188.27	1,636.34	1,444.61	1,287.15
	55-59	1,192.09	1,056.06	1,639.07	1,526.92	1,181.42	1,306.83	1,817.51	1,604.62	1,429.72
	60-64	1,419.55	1,257.50	1,951.78	1,818.16	1,406.76	1,556.14	2,185.60	1,929.65	1,719.31
	65+	1,832.54	1,623.33	2,519.53	2,347.06	1,815.98	2,008.78	2,848.98	2,515.37	2,241.17

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

Salud con Health Net rates with a 1.0 adjustment factor

New and renewing business effective November 1, 2006

REGION 4

Ventura¹

REGIONS 5², 6³, 8⁴

SALUD MÉXICO SIMNSA ONLY

San Diego and
Imperial Counties only⁵

	Age	Salud EPO	Salud HMO y más	Salud PPO	Salud EPO	Salud México SIMNSA only
Employee	Under 30	125.82	119.83	114.88	125.82	94.10
	30-39	146.32	139.35	133.59	146.32	110.50
	40-49	190.33	181.27	173.78	190.33	135.76
	50-54	250.47	238.54	228.69	250.47	172.38
	55-59	325.97	310.45	297.63	325.97	231.32
	60-64	418.01	398.10	381.66	418.01	288.60
	65+	425.19	404.94	388.22	425.19	395.53
Employee and spouse	Under 30	271.76	258.82	248.13	271.76	219.18
	30-39	324.06	308.63	295.88	324.06	231.65
	40-49	415.42	395.64	379.30	415.42	274.94
	50-54	514.55	490.05	469.81	514.55	337.47
	55-59	640.52	610.02	584.83	640.52	435.82
	60-64	793.47	755.69	724.48	793.47	548.07
	65+	824.31	785.06	752.64	824.31	794.49
Employee and child(ren)	Under 30	279.15	265.86	254.88	279.15	230.58
	30-39	303.88	289.41	277.46	308.88	250.11
	40-49	316.61	301.53	289.08	316.61	256.56
	50-54	354.60	337.71	323.76	354.60	267.25
	55-59	436.71	415.91	398.73	436.71	320.70
	60-64	537.25	511.67	490.54	537.25	393.42
	65+	534.15	508.71	487.70	534.15	463.02
Family	Under 30	453.18	431.60	413.77	453.18	363.43
	30-39	497.32	473.64	454.08	497.32	395.53
	40-49	543.50	517.62	496.24	543.50	451.12
	50-54	617.10	587.71	563.44	617.10	481.05
	55-59	710.15	676.33	648.40	710.15	648.64
	60-64	855.65	814.90	781.24	855.65	754.58
	65+	886.95	844.71	809.82	886.95	1,064.84

Please note: Rate adjustment factor to be determined by Health Net Underwriting. Regions 2, 3 and 9 are not available for Salud plans.

¹Ventura region applies to Salud EPO.

²Los Angeles region 5 consists of Los Angeles zip codes beginning with 906-912, 915, 917, 918 and 935 only.

³Orange region 6 Salud SBG Service Area eligible ZIP codes listed on page 36.

⁴Los Angeles region 8 consists of Los Angeles ZIP codes beginning with 900-905, 913-914, and 916 only.

⁵For Salud MéxicoSM (SIMNSA only plans) ZIP code list, turn to page 36.

Out-of-state PPO rates with a 1.0 adjustment factor¹
 New and renewing business effective November 1, 2006

REGION 10

	Age	PPO								PPO HSA	
		10	15	20	25	30	35	40	SAVER	2000	3000
Employee	Under 30	368.71	309.06	271.51	240.83	215.65	189.98	173.69	134.64	122.71	105.34
	30-39	455.33	381.61	335.24	297.31	266.23	234.56	214.43	166.25	162.64	139.62
	40-49	600.22	503.11	442.00	391.93	350.98	309.20	282.70	219.14	238.61	204.83
	50-54	816.25	684.18	601.10	533.03	477.31	420.52	384.40	298.06	279.50	239.94
	55-59	1,003.22	840.85	738.73	655.08	586.61	516.80	472.46	366.25	361.33	310.15
	60-64	1,321.08	1,107.31	972.84	862.63	772.48	680.56	622.16	482.30	452.87	388.74
	65+	1,596.32	1,338.00	1,175.52	1,042.46	933.52	822.43	751.86	582.88	597.61	513.00
Employee and spouse	Under 30	1,073.86	900.11	790.72	701.22	627.95	553.22	505.76	392.09	251.34	215.78
	30-39	1,245.11	1,043.63	916.90	813.02	728.04	641.42	586.40	454.61	340.00	291.84
	40-49	1,243.58	1,042.38	915.73	812.09	727.21	640.68	585.71	454.08	483.62	415.14
	50-54	1,711.84	1,434.79	1,260.53	1,117.76	1,000.94	881.84	806.18	625.00	586.87	503.76
	55-59	2,110.16	1,768.69	1,553.87	1,377.94	1,233.92	1,087.09	993.80	770.44	749.57	643.44
	60-64	2,639.82	2,212.64	1,943.88	1,723.75	1,543.58	1,359.92	1,243.26	963.83	923.52	792.74
	65+	3,739.22	3,134.16	2,753.48	2,441.64	2,186.45	1,926.29	1,761.01	1,365.24	1,150.37	987.48
Employee and child(ren)	Under 30	832.12	697.45	612.76	543.38	486.60	428.70	391.92	303.83	225.64	193.69
	30-39	902.59	756.56	664.66	589.42	527.82	465.01	425.11	329.59	285.66	245.21
	40-49	914.70	766.68	673.60	597.30	534.88	471.23	430.81	333.95	371.27	318.68
	50-54	1,095.06	917.81	806.40	715.09	640.34	564.16	515.78	399.77	405.71	348.28
	55-59	1,294.36	1,084.91	953.17	845.17	756.83	666.78	609.56	472.55	464.62	398.84
	60-64	1,642.61	1,376.80	1,209.54	1,072.60	960.50	846.22	773.62	599.74	536.88	460.84
	65+	1,885.82	1,580.68	1,388.69	1,231.38	1,102.68	971.47	888.14	688.54	687.04	589.75
Family	Under 30	1,237.07	1,036.85	910.93	807.79	723.37	637.30	582.59	451.64	345.60	296.68
	30-39	1,408.33	1,180.44	1,037.06	919.60	823.49	725.50	663.26	514.21	458.95	393.96
	40-49	1,565.66	1,312.30	1,152.90	1,022.32	915.47	806.53	737.34	571.62	586.87	503.76
	50-54	1,870.73	1,567.98	1,377.50	1,221.56	1,093.90	963.74	881.03	683.00	620.54	532.66
	55-59	2,252.04	1,887.64	1,658.34	1,470.55	1,316.86	1,160.16	1,060.61	822.23	786.60	675.23
	60-64	2,910.92	2,439.86	2,143.57	1,900.80	1,702.14	1,499.60	1,370.90	1,062.80	925.75	794.64
	65+	3,769.55	3,159.55	2,775.83	2,461.45	2,204.18	1,941.92	1,775.27	1,376.30	1,152.72	989.50

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

¹For PPO Out-of State, State-to-Region mapping, turn to page 37. Contact your Health Net sales representative to confirm out-of-state ZIP code and region match-up.

Out-of-state PPO rates with a 1.0 adjustment factor¹
 New and renewing business effective November 1, 2006

REGION 11

	Age	PPO							SAVER	PPO HSA	
		10	15	20	25	30	35	40		2000	3000
Employee	Under 30	430.16	360.57	316.76	280.97	251.59	221.65	202.64	157.08	143.16	122.89
	30-39	531.22	445.21	391.12	346.86	310.60	273.66	250.17	193.96	189.74	162.89
	40-49	700.25	586.96	515.66	457.25	409.47	360.74	329.81	255.67	278.38	238.97
	50-54	952.29	798.21	701.29	621.87	556.86	490.60	448.46	347.73	326.09	279.93
	55-59	1,170.43	980.99	861.85	764.26	684.38	602.94	551.21	427.29	421.55	361.84
	60-64	1,541.26	1,291.86	1,134.98	1,006.40	901.22	793.98	725.86	562.69	528.35	453.53
	65+	1,862.38	1,561.00	1,371.44	1,216.21	1,089.10	959.50	877.17	680.02	697.21	598.50
Employee and spouse	Under 30	1,252.83	1,050.13	922.50	818.09	732.61	645.43	590.06	457.44	293.23	251.75
	30-39	1,452.63	1,217.57	1,069.71	948.53	849.38	748.33	684.14	530.38	396.66	340.48
	40-49	1,450.85	1,216.11	1,068.35	947.44	848.41	747.46	683.33	529.76	564.23	484.33
	50-54	1,997.14	1,673.92	1,470.62	1,304.06	1,167.77	1,028.82	940.55	729.16	684.68	587.72
	55-59	2,461.86	2,063.47	1,812.85	1,607.59	1,439.58	1,268.27	1,159.44	898.84	874.50	750.68
	60-64	3,079.79	2,581.42	2,267.86	2,011.04	1,800.85	1,586.58	1,450.47	1,124.47	1,077.44	924.87
	65+	4,362.43	3,656.52	3,212.40	2,848.58	2,550.86	2,247.34	2,054.51	1,592.78	1,342.10	1,152.06
Employee and child(ren)	Under 30	970.80	813.69	714.88	633.95	567.70	500.15	457.24	354.47	263.24	225.97
	30-39	1,053.02	882.66	775.43	687.65	615.79	542.51	495.96	384.52	333.27	286.08
	40-49	1,067.15	894.46	785.86	696.85	624.02	549.77	502.61	389.61	433.15	371.80
	50-54	1,277.57	1,070.78	940.80	834.27	747.07	658.18	601.75	466.40	473.33	406.32
	55-59	1,510.08	1,265.73	1,112.03	986.03	882.97	777.91	711.16	551.31	542.05	465.32
	60-64	1,916.38	1,606.26	1,411.13	1,251.36	1,120.59	987.25	902.55	699.69	626.36	537.64
	65+	2,200.13	1,844.12	1,620.14	1,436.61	1,286.46	1,133.38	1,036.17	803.29	801.54	688.04
Family	Under 30	1,443.25	1,209.66	1,062.75	942.42	843.93	743.51	679.69	526.92	403.20	346.12
	30-39	1,643.05	1,377.18	1,209.91	1,072.86	960.74	846.41	773.81	599.91	535.44	459.62
	40-49	1,826.61	1,531.01	1,345.05	1,192.70	1,068.05	940.95	860.23	666.89	684.68	587.72
	50-54	2,182.52	1,829.31	1,607.09	1,425.16	1,276.21	1,124.37	1,027.87	796.84	723.97	621.43
	55-59	2,627.38	2,202.24	1,934.73	1,715.64	1,536.33	1,353.52	1,237.38	959.27	917.70	787.77
	60-64	3,396.08	2,846.51	2,500.83	2,217.60	1,985.83	1,749.54	1,599.39	1,239.94	1,080.04	927.08
	65+	4,397.81	3,686.14	3,238.47	2,871.69	2,571.55	2,265.58	2,071.15	1,605.69	1,344.84	1,154.41

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

¹For PPO Out of State, State-to-Region mapping, turn to page 37. Contact your Health Net sales representative to confirm out-of-state ZIP code and region match-up.

Out-of-state PPO rates with a 1.0 adjustment factor¹
 New and renewing business effective November 1, 2006

REGION 12

	Age	PPO								PPO HSA	
		10	15	20	25	30	35	40	SAVER	2000	3000
Employee	Under 30	460.89	386.33	339.39	301.04	269.57	237.48	217.11	168.30	153.39	131.67
	30-39	569.16	477.02	419.06	371.64	332.79	293.21	268.04	207.81	203.30	174.53
	40-49	750.27	628.89	552.50	489.92	438.72	386.51	353.37	273.93	298.26	256.04
	50-54	1,020.32	855.23	751.38	666.29	596.64	525.65	480.50	372.57	349.38	299.93
	55-59	1,254.03	1,051.07	923.42	818.85	733.26	646.01	590.58	457.82	451.67	387.69
	60-64	1,651.35	1,384.14	1,216.05	1,078.29	965.60	850.70	777.71	602.88	566.09	485.93
	65+	1,995.41	1,672.50	1,469.40	1,303.08	1,166.90	1,028.04	939.83	728.60	747.02	641.25
Employee and spouse	Under 30	1,342.32	1,125.14	988.40	876.53	784.94	691.53	632.21	490.11	314.18	269.73
	30-39	1,556.39	1,304.54	1,146.12	1,016.28	910.05	801.78	733.01	568.26	425.00	364.80
	40-49	1,554.48	1,302.98	1,144.67	1,015.11	909.02	800.85	732.14	567.60	604.53	518.93
	50-54	2,139.80	1,793.49	1,575.66	1,397.21	1,251.18	1,102.31	1,007.73	781.25	733.59	629.70
	55-59	2,637.71	2,210.87	1,942.34	1,722.42	1,542.41	1,358.87	1,242.26	963.05	936.96	804.30
	60-64	3,299.78	2,765.81	2,429.85	2,154.69	1,929.48	1,699.91	1,554.08	1,204.79	1,154.40	990.93
	65+	4,674.03	3,917.70	3,441.86	3,052.05	2,733.06	2,407.86	2,201.27	1,706.55	1,437.96	1,234.35
Employee and child(ren)	Under 30	1,040.15	871.82	765.95	679.23	608.25	535.88	489.90	379.79	282.05	242.12
	30-39	1,128.24	945.71	830.82	736.77	659.78	581.27	531.39	411.99	357.08	306.51
	40-49	1,143.38	958.35	842.00	746.63	668.60	589.04	538.52	417.44	464.09	398.36
	50-54	1,368.83	1,147.26	1,008.00	893.87	800.43	705.20	644.73	499.71	507.14	435.35
	55-59	1,617.95	1,356.14	1,191.47	1,056.47	946.04	833.48	761.96	590.69	580.77	498.56
	60-64	2,053.26	1,721.00	1,511.93	1,340.75	1,200.63	1,057.77	967.02	749.67	671.10	576.05
	65+	2,357.28	1,975.85	1,735.86	1,539.23	1,378.35	1,214.34	1,110.18	860.67	858.80	737.19
Family	Under 30	1,546.34	1,296.06	1,138.67	1,009.74	904.22	796.62	728.24	564.56	432.00	370.85
	30-39	1,760.42	1,475.55	1,296.33	1,149.50	1,029.36	906.87	829.08	642.77	573.69	492.45
	40-49	1,957.08	1,640.37	1,441.13	1,277.90	1,144.34	1,008.17	921.68	714.53	733.59	629.70
	50-54	2,338.41	1,959.98	1,721.88	1,526.96	1,367.37	1,204.68	1,101.29	853.76	775.68	665.82
	55-59	2,815.05	2,359.55	2,072.93	1,838.19	1,646.07	1,450.20	1,325.76	1,027.79	983.25	844.04
	60-64	3,638.66	3,049.83	2,679.47	2,376.00	2,127.68	1,874.51	1,713.63	1,328.51	1,157.19	993.30
	65+	4,711.94	3,949.44	3,469.79	3,076.82	2,755.23	2,427.41	2,219.09	1,720.38	1,440.90	1,236.87

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

¹For PPO Out-of-State, State-to-Region mapping, turn to page 37. Contact your Health Net sales representative to confirm out-of-state ZIP code and region match-up.

Out-of-state PPO rates with a 1.0 adjustment factor¹
 New and renewing business effective November 1, 2006

REGION 13

	Age	PPO								PPO HSA	
		10	15	20	25	30	35	40	SAVER	2000	3000
Employee	Under 30	491.62	412.08	362.02	321.10	287.54	253.31	231.58	179.52	163.62	140.45
	30-39	607.10	508.82	446.99	396.42	354.98	312.75	285.90	221.66	216.85	186.16
	40-49	800.29	670.82	589.33	522.58	467.97	412.27	376.93	292.19	318.14	273.10
	50-54	1,088.34	912.24	801.47	710.70	636.42	560.69	512.53	397.41	372.67	319.92
	55-59	1,337.63	1,121.14	984.98	873.44	782.14	689.07	629.95	488.34	481.78	413.54
	60-64	1,761.44	1,476.42	1,297.12	1,150.18	1,029.97	907.41	829.55	643.07	603.82	518.32
	65+	2,128.43	1,784.00	1,567.36	1,389.95	1,244.69	1,096.58	1,002.48	777.17	796.82	684.00
Employee and spouse	Under 30	1,431.81	1,200.14	1,054.29	934.96	837.26	737.63	674.35	522.78	335.12	287.71
	30-39	1,660.14	1,391.50	1,222.53	1,084.03	970.72	855.23	781.87	606.14	453.33	389.12
	40-49	1,658.11	1,389.84	1,220.98	1,082.78	969.62	854.24	780.94	605.44	644.83	553.52
	50-54	2,282.45	1,913.06	1,680.70	1,490.35	1,334.59	1,175.79	1,074.91	833.33	782.50	671.68
	55-59	2,813.55	2,358.26	2,071.82	1,837.25	1,645.23	1,449.46	1,325.07	1,027.25	999.42	857.92
	60-64	3,519.76	2,950.19	2,591.84	2,298.34	2,058.11	1,813.23	1,657.68	1,285.10	1,231.36	1,056.99
	65+	4,985.63	4,178.88	3,671.31	3,255.52	2,915.26	2,568.38	2,348.02	1,820.32	1,533.82	1,316.64
Employee and child(ren)	Under 30	1,109.49	929.94	817.01	724.51	648.80	571.60	522.56	405.10	300.85	258.26
	30-39	1,203.46	1,008.75	886.21	785.89	703.76	620.02	566.82	439.46	380.88	326.94
	40-49	1,219.60	1,022.24	898.13	796.40	713.17	628.30	574.42	445.26	495.02	424.91
	50-54	1,460.08	1,223.74	1,075.20	953.46	853.79	752.21	687.71	533.02	540.94	464.37
	55-59	1,725.81	1,446.54	1,270.90	1,126.90	1,009.10	889.04	812.75	630.06	619.49	531.79
	60-64	2,190.14	1,835.73	1,612.72	1,430.13	1,280.67	1,128.29	1,031.49	799.65	715.84	614.45
	65+	2,514.43	2,107.57	1,851.58	1,641.84	1,470.24	1,295.30	1,184.19	918.05	916.05	786.34
Family	Under 30	1,649.42	1,382.46	1,214.58	1,077.06	964.50	849.73	776.78	602.19	460.80	395.57
	30-39	1,877.78	1,573.92	1,382.75	1,226.13	1,097.98	967.33	884.35	685.62	611.94	525.28
	40-49	2,087.55	1,749.73	1,537.20	1,363.09	1,220.62	1,075.38	983.12	762.16	782.50	671.68
	50-54	2,494.30	2,090.64	1,836.67	1,628.75	1,458.53	1,284.99	1,174.70	910.67	827.39	710.21
	55-59	3,002.72	2,516.85	2,211.12	1,960.74	1,755.81	1,546.88	1,414.14	1,096.30	1,048.80	900.30
	60-64	3,881.23	3,253.15	2,858.10	2,534.40	2,269.52	1,999.47	1,827.87	1,417.07	1,234.34	1,059.52
	65+	5,026.06	4,212.74	3,701.10	3,281.94	2,938.91	2,589.23	2,367.02	1,835.07	1,536.96	1,319.33

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

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Out-of-state PPO rates with a 1.0 adjustment factor¹
 New and renewing business effective November 1, 2006

REGION 14

	Age	PPO								PPO HSA	
		10	15	20	25	30	35	40	SAVER	2000	3000
Employee	Under 30	522.34	437.84	384.64	341.17	305.51	269.14	246.06	190.74	173.84	149.23
	30-39	645.05	540.62	474.93	421.19	377.16	332.30	303.77	235.52	230.40	197.80
	40-49	850.31	712.74	626.16	555.24	497.22	438.04	400.49	310.45	338.03	290.17
	50-54	1,156.36	969.26	851.56	755.12	676.19	595.73	544.56	422.25	395.96	339.92
	55-59	1,421.23	1,191.21	1,046.54	928.03	831.03	732.14	669.32	518.86	511.89	439.38
	60-64	1,871.53	1,568.69	1,378.19	1,222.06	1,094.34	964.12	881.40	683.26	641.56	550.72
	65+	2,261.46	1,895.50	1,665.32	1,476.82	1,322.48	1,165.11	1,065.14	825.74	846.62	726.75
Employee and spouse	Under 30	1,521.30	1,275.15	1,120.18	993.40	889.59	783.73	716.50	555.46	356.07	305.69
	30-39	1,763.90	1,478.47	1,298.94	1,151.78	1,031.39	908.68	830.74	644.03	481.66	413.44
	40-49	1,761.74	1,476.71	1,297.29	1,150.46	1,030.22	907.63	829.75	643.28	685.13	588.12
	50-54	2,425.10	2,032.62	1,785.75	1,583.50	1,418.00	1,249.28	1,142.09	885.41	831.40	713.66
	55-59	2,989.40	2,505.65	2,201.31	1,952.08	1,748.06	1,540.05	1,407.89	1,091.45	1,061.89	911.54
	60-64	3,739.75	3,134.58	2,753.83	2,441.98	2,186.74	1,926.56	1,761.29	1,365.42	1,308.32	1,123.05
	65+	5,297.23	4,440.06	3,900.77	3,458.99	3,097.47	2,728.91	2,494.77	1,934.09	1,629.69	1,398.93
Employee and child(ren)	Under 30	1,178.83	988.06	868.07	769.79	689.35	607.33	555.22	430.42	319.65	274.40
	30-39	1,278.67	1,071.80	941.60	835.01	747.75	658.77	602.24	466.92	404.69	347.38
	40-49	1,295.83	1,086.13	954.26	846.18	757.74	667.57	610.32	473.09	525.96	451.47
	50-54	1,551.34	1,300.23	1,142.40	1,013.05	907.15	799.22	730.69	566.34	574.75	493.39
	55-59	1,833.67	1,536.95	1,350.33	1,197.33	1,072.17	944.61	863.55	669.44	658.21	565.03
	60-64	2,327.03	1,950.46	1,713.52	1,519.51	1,360.71	1,198.81	1,095.96	849.63	760.58	652.85
	65+	2,671.58	2,239.29	1,967.31	1,744.46	1,562.13	1,376.25	1,258.20	975.43	973.30	835.48
Family	Under 30	1,752.51	1,468.87	1,290.49	1,144.37	1,024.78	902.84	825.33	639.83	489.60	420.29
	30-39	1,995.14	1,672.29	1,469.17	1,302.76	1,166.61	1,027.79	939.62	728.47	650.18	558.11
	40-49	2,218.02	1,859.09	1,633.28	1,448.28	1,296.91	1,142.59	1,044.57	809.80	831.40	713.66
	50-54	2,650.20	2,221.31	1,951.46	1,730.55	1,549.69	1,365.30	1,248.12	967.59	879.10	754.60
	55-59	3,190.39	2,674.15	2,349.32	2,083.28	1,865.55	1,643.56	1,502.53	1,164.82	1,114.35	956.57
	60-64	4,123.81	3,456.47	3,036.73	2,692.80	2,411.37	2,124.44	1,942.11	1,505.64	1,311.48	1,125.74
	65+	5,340.19	4,476.03	3,932.42	3,487.06	3,122.59	2,751.06	2,514.96	1,949.76	1,633.02	1,401.79

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

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Out-of-state PPO rates with a 1.0 adjustment factor¹
 New and renewing business effective November 1, 2006

REGION 15

	Age	PPO								PPO HSA	
		10	15	20	25	30	35	40	SAVER	2000	3000
Employee	Under 30	553.07	463.59	407.27	361.24	323.48	284.98	260.53	201.96	184.07	158.00
	30-39	682.99	572.42	502.87	445.97	399.35	351.85	321.64	249.37	243.95	209.43
	40-49	900.32	754.67	662.99	587.90	526.46	463.81	424.04	328.72	357.91	307.24
	50-54	1,224.38	1,026.27	901.66	799.54	715.97	630.77	576.59	447.08	419.26	359.91
	55-59	1,504.84	1,261.28	1,108.10	982.62	879.91	775.21	708.70	549.38	542.00	465.23
	60-64	1,981.62	1,660.97	1,459.26	1,293.95	1,158.71	1,020.83	933.25	723.46	679.30	583.11
	65+	2,394.49	2,007.00	1,763.28	1,563.70	1,400.27	1,233.65	1,127.79	874.31	896.42	769.50
Employee and spouse	Under 30	1,610.78	1,350.16	1,186.07	1,051.83	941.92	829.84	758.65	588.13	377.01	323.68
	30-39	1,867.66	1,565.44	1,375.34	1,219.54	1,092.06	962.14	879.61	681.91	509.99	437.76
	40-49	1,865.38	1,563.57	1,373.60	1,218.13	1,090.82	961.02	878.56	681.12	725.44	622.71
	50-54	2,567.75	2,152.19	1,890.79	1,676.65	1,501.42	1,322.77	1,209.28	937.49	880.31	755.64
	55-59	3,165.25	2,653.04	2,330.80	2,066.90	1,850.89	1,630.64	1,490.71	1,155.65	1,124.35	965.16
	60-64	3,959.73	3,318.97	2,915.82	2,585.63	2,315.38	2,039.89	1,864.89	1,445.74	1,385.28	1,189.12
	65+	5,608.84	4,701.24	4,130.23	3,662.46	3,279.67	2,889.43	2,641.52	2,047.86	1,725.55	1,481.22
Employee and child(ren)	Under 30	1,248.17	1,046.18	919.13	815.08	729.90	643.05	587.88	455.74	338.45	290.54
	30-39	1,353.89	1,134.85	996.98	884.12	791.73	697.52	637.67	494.39	428.49	367.81
	40-49	1,372.05	1,150.02	1,010.39	895.95	802.31	706.84	646.22	500.92	556.90	478.03
	50-54	1,642.59	1,376.71	1,209.60	1,072.64	960.52	846.23	773.68	599.65	608.56	522.41
	55-59	1,941.53	1,627.36	1,429.76	1,267.76	1,135.24	1,000.17	914.35	708.82	696.92	598.27
	60-64	2,463.91	2,065.19	1,814.31	1,608.89	1,440.76	1,269.32	1,160.42	899.60	805.32	691.25
	65+	2,828.74	2,371.01	2,083.03	1,847.07	1,654.02	1,457.21	1,332.22	1,032.80	1,030.55	884.63
Family	Under 30	1,855.60	1,555.27	1,366.40	1,211.69	1,085.06	955.94	873.88	677.47	518.40	445.01
	30-39	2,112.50	1,770.66	1,555.60	1,379.39	1,235.23	1,088.24	994.90	771.32	688.43	590.94
	40-49	2,348.50	1,968.44	1,729.35	1,533.47	1,373.20	1,209.80	1,106.01	857.43	880.31	755.64
	50-54	2,806.09	2,351.97	2,066.26	1,832.35	1,640.84	1,445.62	1,321.54	1,024.51	930.82	798.98
	55-59	3,378.06	2,831.45	2,487.51	2,205.83	1,975.28	1,740.24	1,590.91	1,233.34	1,179.90	1,012.84
	60-64	4,366.39	3,659.80	3,215.36	2,851.20	2,553.21	2,249.41	2,056.36	1,594.21	1,388.63	1,191.96
	65+	5,654.32	4,739.33	4,163.74	3,692.18	3,306.28	2,912.89	2,662.90	2,064.46	1,729.08	1,484.24

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

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Out-of-state PPO rates with a 1.0 adjustment factor¹
 New and renewing business effective November 1, 2006

REGION 16

	Age	PPO								PPO HSA	
		10	15	20	25	30	35	40	SAVER	2000	3000
Employee	Under 30	583.79	489.35	429.89	381.31	341.45	300.81	275.01	213.18	194.29	166.78
	30-39	720.94	604.22	530.80	470.74	421.53	371.39	339.51	263.23	257.51	221.07
	40-49	950.34	796.59	699.83	620.56	555.71	489.57	447.60	346.98	377.80	324.31
	50-54	1,292.40	1,083.29	951.75	843.96	755.74	665.82	608.63	471.92	442.55	379.91
	55-59	1,588.44	1,331.35	1,169.66	1,037.21	928.80	818.27	748.07	579.90	572.11	491.07
	60-64	2,091.71	1,753.24	1,540.33	1,365.83	1,223.09	1,077.55	985.09	763.65	717.04	615.51
	65+	2,527.51	2,118.50	1,861.24	1,650.57	1,478.07	1,302.18	1,190.45	922.89	946.22	812.25
Employee and spouse	Under 30	1,700.27	1,425.17	1,251.97	1,110.27	994.25	875.94	800.79	620.81	397.96	341.66
	30-39	1,971.42	1,652.41	1,451.75	1,287.29	1,152.73	1,015.59	928.47	719.80	538.33	462.08
	40-49	1,969.01	1,650.44	1,449.91	1,285.81	1,151.42	1,014.41	927.37	718.96	765.74	657.31
	50-54	2,710.41	2,271.75	1,995.84	1,769.79	1,584.83	1,396.25	1,276.46	989.58	929.21	797.62
	55-59	3,341.09	2,800.43	2,460.29	2,181.73	1,953.71	1,721.23	1,573.52	1,219.86	1,186.82	1,018.78
	60-64	4,179.72	3,503.35	3,077.81	2,729.27	2,444.01	2,153.21	1,968.50	1,526.06	1,462.24	1,255.18
	65+	5,920.44	4,962.42	4,359.68	3,865.93	3,461.88	3,049.96	2,788.27	2,161.63	1,821.42	1,563.51
Employee and child(ren)	Under 30	1,317.52	1,104.30	970.20	860.36	770.45	678.78	620.54	481.06	357.26	306.68
	30-39	1,429.10	1,197.89	1,052.37	933.24	835.72	736.27	673.09	521.85	452.30	388.25
	40-49	1,448.28	1,213.91	1,066.53	945.73	846.89	746.11	682.12	528.75	587.84	504.58
	50-54	1,733.85	1,453.20	1,276.80	1,132.23	1,013.88	893.25	816.66	632.97	642.37	551.44
	55-59	2,049.40	1,717.77	1,509.19	1,338.19	1,198.31	1,055.74	965.14	748.20	735.64	631.50
	60-64	2,600.80	2,179.93	1,915.11	1,698.28	1,520.80	1,339.84	1,224.89	949.58	850.06	729.66
	65+	2,985.89	2,502.74	2,198.76	1,949.69	1,745.91	1,538.16	1,406.23	1,090.18	1,087.81	933.77
Family	Under 30	1,958.69	1,641.68	1,442.31	1,279.00	1,145.34	1,009.05	922.43	715.10	547.20	469.74
	30-39	2,229.86	1,869.03	1,642.02	1,456.03	1,303.86	1,148.70	1,050.17	814.17	726.67	623.77
	40-49	2,478.97	2,077.80	1,825.43	1,618.67	1,449.49	1,277.01	1,167.46	905.07	929.21	797.62
	50-54	2,961.99	2,482.64	2,181.05	1,934.14	1,732.00	1,525.93	1,394.96	1,081.42	982.53	843.37
	55-59	3,565.73	2,988.76	2,625.71	2,328.37	2,085.02	1,836.92	1,679.30	1,301.86	1,245.45	1,069.11
	60-64	4,608.96	3,863.12	3,393.99	3,009.60	2,695.06	2,374.37	2,170.60	1,682.77	1,465.77	1,258.18
	65+	5,968.45	5,002.62	4,395.06	3,897.30	3,489.96	3,074.71	2,810.84	2,179.15	1,825.14	1,566.70

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

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Out-of-state PPO rates with a 1.0 adjustment factor¹
 New and renewing business effective November 1, 2006

REGION 17

	Age	PPO								PPO HSA	
		10	15	20	25	30	35	40	SAVER	2000	3000
Employee	Under 30	614.52	515.10	452.52	401.38	359.42	316.64	289.48	224.40	204.52	175.56
	30-39	758.88	636.02	558.74	495.52	443.72	390.94	357.38	277.08	271.06	232.70
	40-49	1,000.36	838.52	736.66	653.22	584.96	515.34	471.16	365.24	397.68	341.38
	50-54	1,360.42	1,140.30	1,001.84	888.38	795.52	700.86	640.66	496.76	465.84	399.90
	55-59	1,672.04	1,401.42	1,231.22	1,091.80	977.68	861.34	787.44	610.42	602.22	516.92
	60-64	2,201.80	1,845.52	1,621.40	1,437.72	1,287.46	1,134.26	1,036.94	803.84	754.78	647.90
	65+	2,660.54	2,230.00	1,959.20	1,737.44	1,555.86	1,370.72	1,253.10	971.46	996.02	855.00
Employee and spouse	Under 30	1,789.76	1,500.18	1,317.86	1,168.70	1,046.58	922.04	842.94	653.48	418.90	359.64
	30-39	2,075.18	1,739.38	1,528.16	1,355.04	1,213.40	1,069.04	977.34	757.68	566.66	486.40
	40-49	2,072.64	1,737.30	1,526.22	1,353.48	1,212.02	1,067.80	976.18	756.80	806.04	691.90
	50-54	2,853.06	2,391.32	2,100.88	1,862.94	1,668.24	1,469.74	1,343.64	1,041.66	978.12	839.60
	55-59	3,516.94	2,947.82	2,589.78	2,296.56	2,056.54	1,811.82	1,656.34	1,284.06	1,249.28	1,072.40
	60-64	4,399.70	3,687.74	3,239.80	2,872.92	2,572.64	2,266.54	2,072.10	1,606.38	1,539.20	1,321.24
	65+	6,232.04	5,223.60	4,589.14	4,069.40	3,644.08	3,210.48	2,935.02	2,275.40	1,917.28	1,645.80
Employee and child(ren)	Under 30	1,386.86	1,162.42	1,021.26	905.64	811.00	714.50	653.20	506.38	376.06	322.82
	30-39	1,504.32	1,260.94	1,107.76	982.36	879.70	775.02	708.52	549.32	476.10	408.68
	40-49	1,524.50	1,277.80	1,122.66	995.50	891.46	785.38	718.02	556.58	618.78	531.14
	50-54	1,825.10	1,529.68	1,344.00	1,191.82	1,067.24	940.26	859.64	666.28	676.18	580.46
	55-59	2,157.26	1,808.18	1,588.62	1,408.62	1,261.38	1,111.30	1,015.94	787.58	774.36	664.74
	60-64	2,737.68	2,294.66	2,015.90	1,787.66	1,600.84	1,410.36	1,289.36	999.56	894.80	768.06
	65+	3,143.04	2,634.46	2,314.48	2,052.30	1,837.80	1,619.12	1,480.24	1,147.56	1,145.06	982.92
Family	Under 30	2,061.78	1,728.08	1,518.22	1,346.32	1,205.62	1,062.16	970.98	752.74	576.00	494.46
	30-39	2,347.22	1,967.40	1,728.44	1,532.66	1,372.48	1,209.16	1,105.44	857.02	764.92	656.60
	40-49	2,609.44	2,187.16	1,921.50	1,703.86	1,525.78	1,344.22	1,228.90	952.70	978.12	839.60
	50-54	3,117.88	2,613.30	2,295.84	2,035.94	1,823.16	1,606.24	1,468.38	1,138.34	1,034.24	887.76
	55-59	3,753.40	3,146.06	2,763.90	2,450.92	2,194.76	1,933.60	1,767.68	1,370.38	1,311.00	1,125.38
	60-64	4,851.54	4,066.44	3,572.62	3,168.00	2,836.90	2,499.34	2,284.84	1,771.34	1,542.92	1,324.40
	65+	6,282.58	5,265.92	4,626.38	4,102.42	3,673.64	3,236.54	2,958.78	2,293.84	1,921.20	1,649.16

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

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Standard rates with a 1.0 adjustment factor
 New and renewing business effective November 1, 2006

Chiropractic and Acupuncture

Flex Net

	Rates for Chiropractic Coverage	Rates for Acupuncture	Rates for both Chiropractic & Acupuncture Coverage	Rates for Flex Net Coverage	
				Age	Adjustment Factor 1.0
Employee	\$2.10	\$2.05	\$3.60	Under 30	335.99
				30-39	390.74
				40-49	508.27
				50-54	668.85
				55-59	870.43
				60-64	1,116.22
				65+	1,135.37
Employee and spouse	\$4.20	\$4.10	\$7.20	Under 30	725.72
				30-39	865.34
				40-49	1,109.30
				50-54	1,374.08
				55-59	1,710.43
				60-64	2,118.85
				65+	2,201.18
Employee and child(ren)	\$3.72	\$3.63	\$6.38	Under 30	745.38
				30-39	811.47
				40-49	845.44
				50-54	946.93
				55-59	1,166.14
				60-64	1,434.63
				65+	1,426.32
Family	\$6.43	\$6.27	\$11.02	Under 30	1,210.15
				30-39	1,328.02
				40-49	1,451.36
				50-54	1,647.86
				55-59	1,896.37
				60-64	2,284.87
				65+	2,368.41

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

Flex Net

Flex Net is an out-of-area network PPO (Preferred Provider Organization) for people who live outside of both the Health Net of California and First Health (our nationwide coverage area) networks. This plan is available in the U.S. wherever there are lapses in network coverage.

With Flex Net, members are able to have a PPO health plan even though they are technically outside of the regular Health Net service area. This plan has benefits similar to a regular in-network PPO, such as visits to specialists and facilities without a referral from a primary care physician. Health Net charges members as though it has a contract with the participating physician or physician group that the member visits, even though a contractual arrangement does not exist.

Members must pay for all services out-of-pocket first, then submit claims to Health Net for reimbursement.

After reimbursement, the member may still be responsible for:

- 1) **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.
- 2) **Copayments** – These are the set dollar amounts members pay, usually for office visits.
- 3) **Coinsurance** – This is the percentage that members must pay for most covered services under their plan.

APPENDIX

HMO Silver Network Partial Counties Service Area November 1, 2006

ZIP Code	City	County	State	Region	ZIP Code	City	County	State	Region	ZIP Code	City	County	State	Region
93203	ARVIN	KERN	CA	4	93307	BAKERSFIELD	KERN	CA	4	93342	BAKERSFIELD	KERN	CA	4
93205	BODFISH	KERN	CA	4	93308	BAKERSFIELD	KERN	CA	4	93343	BAKERSFIELD	KERN	CA	4
93206	CAMP NELSON	KERN	CA	4	93309	BAKERSFIELD	KERN	CA	4	93344	BAKERSFIELD	KERN	CA	4
93215	DELANO	KERN	CA	4	93310	BAKERSFIELD	KERN	CA	4	93345	BAKERSFIELD	KERN	CA	4
93216	DELANO	KERN	CA	4	93311	BAKERSFIELD	KERN	CA	4	93346	BAKERSFIELD	KERN	CA	4
93217	DI GIORGIO	KERN	CA	4	93312	BAKERSFIELD	KERN	CA	4	93347	BAKERSFIELD	KERN	CA	4
93220	EDISON	KERN	CA	4	93313	BAKERSFIELD	KERN	CA	4	93348	BAKERSFIELD	KERN	CA	4
93222	FRAZIER PARK	KERN	CA	4	93314	BAKERSFIELD	KERN	CA	4	93349	BAKERSFIELD	KERN	CA	4
93224	FELLOWS	KERN	CA	4	93315	BAKERSFIELD	KERN	CA	4	93350	BAKERSFIELD	KERN	CA	4
93225	FRAZIER PARK	KERN	CA	4	93316	BAKERSFIELD	KERN	CA	4	93351	BAKERSFIELD	KERN	CA	4
93226	GLENNVILLE	KERN	CA	4	93317	BAKERSFIELD	KERN	CA	4	93352	BAKERSFIELD	KERN	CA	4
93238	KERNVILLE	KERN	CA	4	93318	BAKERSFIELD	KERN	CA	4	93353	BAKERSFIELD	KERN	CA	4
93240	LAKE ISABELLA	KERN	CA	4	93319	BAKERSFIELD	KERN	CA	4	93354	BAKERSFIELD	KERN	CA	4
93241	LAMONT	KERN	CA	4	93320	BAKERSFIELD	KERN	CA	4	93355	BAKERSFIELD	KERN	CA	4
93243	LEBEC	KERN	CA	4	93321	BAKERSFIELD	KERN	CA	4	93356	BAKERSFIELD	KERN	CA	4
93249	LOST HILLS	KERN	CA	4	93322	BAKERSFIELD	KERN	CA	4	93357	BAKERSFIELD	KERN	CA	4
93250	MC FARLAND	KERN	CA	4	93323	BAKERSFIELD	KERN	CA	4	93358	BAKERSFIELD	KERN	CA	4
93251	MC KITTRICK	KERN	CA	4	93324	BAKERSFIELD	KERN	CA	4	93359	BAKERSFIELD	KERN	CA	4
93252	MARICOPA	KERN	CA	4	93325	BAKERSFIELD	KERN	CA	4	93360	BAKERSFIELD	KERN	CA	4
93255	ONYX	KERN	CA	4	93326	BAKERSFIELD	KERN	CA	4	93361	BAKERSFIELD	KERN	CA	4
93263	SHAFTER	KERN	CA	4	93327	BAKERSFIELD	KERN	CA	4	93362	BAKERSFIELD	KERN	CA	4
93268	TAFT	KERN	CA	4	93328	BAKERSFIELD	KERN	CA	4	93363	BAKERSFIELD	KERN	CA	4
93276	TUPMAN	KERN	CA	4	93329	BAKERSFIELD	KERN	CA	4	93364	BAKERSFIELD	KERN	CA	4
93280	WASCO	KERN	CA	4	93330	BAKERSFIELD	KERN	CA	4	93365	BAKERSFIELD	KERN	CA	4
93283	WELDON	KERN	CA	4	93331	BAKERSFIELD	KERN	CA	4	93366	BAKERSFIELD	KERN	CA	4
93285	WOFFORD HEIGHTS	KERN	CA	4	93332	BAKERSFIELD	KERN	CA	4	93367	BAKERSFIELD	KERN	CA	4
93287	WOODY	KERN	CA	4	93333	BAKERSFIELD	KERN	CA	4	93368	BAKERSFIELD	KERN	CA	4
93288	BAKERSFIELD	KERN	CA	4	93334	BAKERSFIELD	KERN	CA	4	93369	BAKERSFIELD	KERN	CA	4
93300	BAKERSFIELD	KERN	CA	4	93335	BAKERSFIELD	KERN	CA	4	93370	BAKERSFIELD	KERN	CA	4
93301	BAKERSFIELD	KERN	CA	4	93336	BAKERSFIELD	KERN	CA	4	93371	BAKERSFIELD	KERN	CA	4
93302	BAKERSFIELD	KERN	CA	4	93337	BAKERSFIELD	KERN	CA	4	93372	BAKERSFIELD	KERN	CA	4
93303	BAKERSFIELD	KERN	CA	4	93338	BAKERSFIELD	KERN	CA	4	93373	BAKERSFIELD	KERN	CA	4
93304	BAKERSFIELD	KERN	CA	4	93339	BAKERSFIELD	KERN	CA	4	93374	BAKERSFIELD	KERN	CA	4
93305	BAKERSFIELD	KERN	CA	4	93340	BAKERSFIELD	KERN	CA	4	93375	BAKERSFIELD	KERN	CA	4
93306	BAKERSFIELD	KERN	CA	4	93341	BAKERSFIELD	KERN	CA	4	93376	BAKERSFIELD	KERN	CA	4

HMO Silver Network Partial Counties Service Area
November 1, 2006

ZIP Code	City	County	State	Region	ZIP Code	City	County	State	Region	ZIP Code	City	County	State	Region
93377	BAKERSFIELD	KERN	CA	4	91752	MIRA LOMA	RIVERSIDE	CA	6	92330	LAKE ELSINORE	RIVERSIDE	CA	6
93378	BAKERSFIELD	KERN	CA	4	91760	NORCO	RIVERSIDE	CA	6	92331	LAKE ELSINORE	RIVERSIDE	CA	6
93379	BAKERSFIELD	KERN	CA	4	92201	INDIO	RIVERSIDE	CA	6	92343	HEMET	RIVERSIDE	CA	6
93380	BAKERSFIELD	KERN	CA	4	92202	INDIO	RIVERSIDE	CA	6	92344	HEMET	RIVERSIDE	CA	6
93381	METTLER	KERN	CA	4	92203	INDIO	RIVERSIDE	CA	6	92348	HOMELAND	RIVERSIDE	CA	6
93382	BAKERSFIELD	KERN	CA	4	92210	INDIAN WELLS	RIVERSIDE	CA	6	92349	IDYLLWILD	RIVERSIDE	CA	6
93383	PUMPKIN CENTER	KERN	CA	4	92211	PALM DESERT	RIVERSIDE	CA	6	92353	LAKEVIEW	RIVERSIDE	CA	6
93384	BAKERSFIELD	KERN	CA	4	92220	BANNING	RIVERSIDE	CA	6	92355	MENIFEE	RIVERSIDE	CA	6
93385	BAKERSFIELD	KERN	CA	4	92223	BEAUMONT	RIVERSIDE	CA	6	92360	MORENO	RIVERSIDE	CA	6
93386	BAKERSFIELD	KERN	CA	4	92230	CABAZON	RIVERSIDE	CA	6	92361	MOUNTAIN CENTER	RIVERSIDE	CA	6
93387	BAKERSFIELD	KERN	CA	4	92234	CATHEDRAL CITY	RIVERSIDE	CA	6	92362	MURRIETA	RIVERSIDE	CA	6
93388	BAKERSFIELD	KERN	CA	4	92235	CATHEDRAL CITY	RIVERSIDE	CA	6	92367	NUEVO	RIVERSIDE	CA	6
93389	BAKERSFIELD	KERN	CA	4	92236	COACHELLA	RIVERSIDE	CA	6	92370	PERRIS	RIVERSIDE	CA	6
93390	BAKERSFIELD	KERN	CA	4	92240	DESERT HOT SPRINGS	RIVERSIDE	CA	6	92380	QUAIL VALLEY	RIVERSIDE	CA	6
93391	BAKERSFIELD	KERN	CA	4	92241	DESERT HOT SPRINGS	RIVERSIDE	CA	6	92381	SUN CITY	RIVERSIDE	CA	6
93399	BAKERSFIELD	KERN	CA	4	92247	LA QUINTA	RIVERSIDE	CA	6	92383	SAN JACINTO	RIVERSIDE	CA	6
93501	MOJAVE	KERN	CA	4	92253	LA QUINTA	RIVERSIDE	CA	6	92387	MORENO VALLEY	RIVERSIDE	CA	6
93502	MOJAVE	KERN	CA	4	92254	MECCA	RIVERSIDE	CA	6	92388	MORENO VALLEY	RIVERSIDE	CA	6
93503	MOJAVE	KERN	CA	4	92255	PALM DESERT	RIVERSIDE	CA	6	92390	TEMECULA	RIVERSIDE	CA	6
93504	CALIFORNIA CITY	KERN	CA	4	92258	NORTH PALM SPRINGS	RIVERSIDE	CA	6	92395	WILDOMAR	RIVERSIDE	CA	6
93505	CALIFORNIA CITY	KERN	CA	4	92260	PALM DESERT	RIVERSIDE	CA	6	92396	WINCHESTER	RIVERSIDE	CA	6
93516	BORON	KERN	CA	4	92261	PALM DESERT	RIVERSIDE	CA	6	92500	RIVERSIDE	RIVERSIDE	CA	6
93518	CALIENTE	KERN	CA	4	92262	PALM SPRINGS	RIVERSIDE	CA	6	92501	RIVERSIDE	RIVERSIDE	CA	6
93519	CANTIL	KERN	CA	4	92263	PALM SPRINGS	RIVERSIDE	CA	6	92502	RIVERSIDE	RIVERSIDE	CA	6
93523	EDWARDS AFB	KERN	CA	4	92264	PALM SPRINGS	RIVERSIDE	CA	6	92503	RIVERSIDE	RIVERSIDE	CA	6
93524	EDWARDS AFB	KERN	CA	4	92270	RANCHO MIRAGE	RIVERSIDE	CA	6	92504	RIVERSIDE	RIVERSIDE	CA	6
93531	KEENE	KERN	CA	4	92274	THERMAL	RIVERSIDE	CA	6	92505	RIVERSIDE	RIVERSIDE	CA	6
93560	ROSAMOND	KERN	CA	4	92275	SALTON CITY	RIVERSIDE	CA	6	92506	RIVERSIDE	RIVERSIDE	CA	6
93561	TEHACHAPI	KERN	CA	4	92276	THOUSAND PALMS	RIVERSIDE	CA	6	92507	RIVERSIDE	RIVERSIDE	CA	6
93581	TEHACHAPI	KERN	CA	4	92282	WHITE WATER	RIVERSIDE	CA	6	92508	RIVERSIDE	RIVERSIDE	CA	6
93582	TEHACHAPI	KERN	CA	4	92292	PALM SPRINGS	RIVERSIDE	CA	6	92509	RIVERSIDE	RIVERSIDE	CA	6
93596	BORON	KERN	CA	4	92302	AGUANGA	RIVERSIDE	CA	6	92510	RIVERSIDE	RIVERSIDE	CA	6
91718	CORONA	RIVERSIDE	CA	6	92303	MORENO VALLEY	RIVERSIDE	CA	6	92511	RIVERSIDE	RIVERSIDE	CA	6
91719	CORONA	RIVERSIDE	CA	6	92306	ANZA	RIVERSIDE	CA	6	92512	RIVERSIDE	RIVERSIDE	CA	6
91720	CORONA	RIVERSIDE	CA	6	92320	CALIMESA	RIVERSIDE	CA	6	92513	RIVERSIDE	RIVERSIDE	CA	6

APPENDIX

HMO Silver Network Partial Counties Service Area

November 1, 2006

ZIP Code	City	County	State	Region	ZIP Code	City	County	State	Region	ZIP Code	City	County	State	Region
92514	RIVERSIDE	RIVERSIDE	CA	6	92571	PERRIS	RIVERSIDE	CA	6	91761	ONTARIO	SAN BERNARDINO	CA	6
92515	RIVERSIDE	RIVERSIDE	CA	6	92572	PERRIS	RIVERSIDE	CA	6	91762	ONTARIO	SAN BERNARDINO	CA	6
92516	RIVERSIDE	RIVERSIDE	CA	6	92581	SAN JACINTO	RIVERSIDE	CA	6	91763	MONTCLAIR	SAN BERNARDINO	CA	6
92517	RIVERSIDE	RIVERSIDE	CA	6	92582	SAN JACINTO	RIVERSIDE	CA	6	91764	ONTARIO	SAN BERNARDINO	CA	6
92518	RIVERSIDE	RIVERSIDE	CA	6	92583	SAN JACINTO	RIVERSIDE	CA	6	91784	UPLAND	SAN BERNARDINO	CA	6
92519	RIVERSIDE	RIVERSIDE	CA	6	92584	MENIFEE	RIVERSIDE	CA	6	91785	UPLAND	SAN BERNARDINO	CA	6
92520	RIVERSIDE	RIVERSIDE	CA	6	92585	SUN CITY	RIVERSIDE	CA	6	91786	UPLAND	SAN BERNARDINO	CA	6
92521	RIVERSIDE	RIVERSIDE	CA	6	92586	SUN CITY	RIVERSIDE	CA	6	91798	ONTARIO	SAN BERNARDINO	CA	6
92522	RIVERSIDE	RIVERSIDE	CA	6	92587	CANYON LAKE	RIVERSIDE	CA	6	92252	JOSHUA TREE	SAN BERNARDINO	CA	6
92523	RIVERSIDE	RIVERSIDE	CA	6	92589	TEMECULA	RIVERSIDE	CA	6	92256	MORONGO VALLEY	SAN BERNARDINO	CA	6
92530	LAKE ELSINORE	RIVERSIDE	CA	6	92590	TEMECULA	RIVERSIDE	CA	6	92268	PIONEERTOWN	SAN BERNARDINO	CA	6
92531	LAKE ELSINORE	RIVERSIDE	CA	6	92591	TEMECULA	RIVERSIDE	CA	6	92277	TWENTYNINE PALMS	SAN BERNARDINO	CA	6
92532	LAKE ELSINORE	RIVERSIDE	CA	6	92592	TEMECULA	RIVERSIDE	CA	6	92278	TWENTYNINE PALMS	SAN BERNARDINO	CA	6
92536	AGUANGA	RIVERSIDE	CA	6	92593	TEMECULA	RIVERSIDE	CA	6	92284	YUCCA VALLEY	SAN BERNARDINO	CA	6
92539	ANZA	RIVERSIDE	CA	6	92595	WILDOMAR	RIVERSIDE	CA	6	92285	YUCCA VALLEY	SAN BERNARDINO	CA	6
92543	HEMET	RIVERSIDE	CA	6	92596	WINCHESTER	RIVERSIDE	CA	6	92286	YUCCA VALLEY	SAN BERNARDINO	CA	6
92544	HEMET	RIVERSIDE	CA	6	92860	NORCO	RIVERSIDE	CA	6	92301	ADELANTO	SAN BERNARDINO	CA	6
92545	HEMET	RIVERSIDE	CA	6	92877	CORONA	RIVERSIDE	CA	6	92305	ANGELUS OAKS	SAN BERNARDINO	CA	6
92546	HEMET	RIVERSIDE	CA	6	92878	CORONA	RIVERSIDE	CA	6	92307	APPLE VALLEY	SAN BERNARDINO	CA	6
92548	HOMELAND	RIVERSIDE	CA	6	92879	CORONA	RIVERSIDE	CA	6	92308	APPLE VALLEY	SAN BERNARDINO	CA	6
92549	IDYLLWILD	RIVERSIDE	CA	6	92880	CORONA	RIVERSIDE	CA	6	92311	BARSTOW	SAN BERNARDINO	CA	6
92550	LAKEVIEW	RIVERSIDE	CA	6	92881	CORONA	RIVERSIDE	CA	6	92312	BARSTOW	SAN BERNARDINO	CA	6
92551	MORENO VALLEY	RIVERSIDE	CA	6	92882	CORONA	RIVERSIDE	CA	6	92313	GRAND TERRACE	SAN BERNARDINO	CA	6
92552	MORENO VALLEY	RIVERSIDE	CA	6	92883	CORONA	RIVERSIDE	CA	6	92314	BIG BEAR CITY	SAN BERNARDINO	CA	6
92553	MORENO VALLEY	RIVERSIDE	CA	6	91701	ALTA LOMA	SAN BERNARDINO	CA	6	92315	BIG BEAR LAKE	SAN BERNARDINO	CA	6
92554	MORENO VALLEY	RIVERSIDE	CA	6	91708	CHINO	SAN BERNARDINO	CA	6	92316	BLOOMINGTON	SAN BERNARDINO	CA	6
92555	MORENO VALLEY	RIVERSIDE	CA	6	91709	CHINO	SAN BERNARDINO	CA	6	92317	BLUE JAY	SAN BERNARDINO	CA	6
92556	MORENO VALLEY	RIVERSIDE	CA	6	91710	CHINO	SAN BERNARDINO	CA	6	92318	BRYN MAWR	SAN BERNARDINO	CA	6
92557	MORENO VALLEY	RIVERSIDE	CA	6	91729	RANCHO CUCAMONGA	SAN BERNARDINO	CA	6	92321	CEDAR GLEN	SAN BERNARDINO	CA	6
92561	RIVERSIDE	RIVERSIDE	CA	6	91730	RANCHO CUCAMONGA	SAN BERNARDINO	CA	6	92322	CEDARPINES PA	SAN BERNARDINO	CA	6
92562	MURRIETA	RIVERSIDE	CA	6	91737	ALTA LOMA	SAN BERNARDINO	CA	6	92324	COLTON	SAN BERNARDINO	CA	6
92563	MURRIETA	RIVERSIDE	CA	6	91739	RANCHO CUCAMONGA	SAN BERNARDINO	CA	6	92325	CRESTLINE	SAN BERNARDINO	CA	6
92564	MURRIETA	RIVERSIDE	CA	6	91743	GUASTI	SAN BERNARDINO	CA	6	92326	CREST PARK	SAN BERNARDINO	CA	6
92567	NUEVO	RIVERSIDE	CA	6	91758	ONTARIO	SAN BERNARDINO	CA	6	92327	DAGGETT	SAN BERNARDINO	CA	6
92570	PERRIS	RIVERSIDE	CA	6	91759	MT BALDY	SAN BERNARDINO	CA	6	92329	PHELAN	SAN BERNARDINO	CA	6

HMO Silver Network Partial Counties Service Area
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ZIP Code	City	County	State	Region	ZIP Code	City	County	State	Region	ZIP Code	City	County	State	Region
92333	FAWNSKIN	SAN BERNARDINO	CA	6	92372	PINON HILLS	SAN BERNARDINO	CA	6	92406	SAN BERNARDINO	SAN BERNARDINO	CA	6
92334	FENNER	SAN BERNARDINO	CA	6	92373	REDLANDS	SAN BERNARDINO	CA	6	92407	SAN BERNARDINO	SAN BERNARDINO	CA	6
92335	FONTANA	SAN BERNARDINO	CA	6	92374	REDLANDS	SAN BERNARDINO	CA	6	92408	SAN BERNARDINO	SAN BERNARDINO	CA	6
92336	FONTANA	SAN BERNARDINO	CA	6	92375	REDLANDS	SAN BERNARDINO	CA	6	92409	SAN BERNARDINO	SAN BERNARDINO	CA	6
92337	FONTANA	SAN BERNARDINO	CA	6	92376	RIALTO	SAN BERNARDINO	CA	6	92410	SAN BERNARDINO	SAN BERNARDINO	CA	6
92339	FOREST FALLS	SAN BERNARDINO	CA	6	92377	SAN BERNARDINO	SAN BERNARDINO	CA	6	92411	SAN BERNARDINO	SAN BERNARDINO	CA	6
92340	HESPERIA	SAN BERNARDINO	CA	6	92378	RIMFOREST	SAN BERNARDINO	CA	6	92412	SAN BERNARDINO	SAN BERNARDINO	CA	6
92341	GREEN VALLEY	SAN BERNARDINO	CA	6	92382	RUNNING SPRINGS	SAN BERNARDINO	CA	6	92413	SAN BERNARDINO	SAN BERNARDINO	CA	6
92342	HELENDALE	SAN BERNARDINO	CA	6	92385	SKYFOREST	SAN BERNARDINO	CA	6	92414	SAN BERNARDINO	SAN BERNARDINO	CA	6
92345	HESPERIA	SAN BERNARDINO	CA	6	92386	BIG BEAR CITY	SAN BERNARDINO	CA	6	92415	SAN BERNARDINO	SAN BERNARDINO	CA	6
92346	HIGHLAND	SAN BERNARDINO	CA	6	92391	TWIN PEAKS	SAN BERNARDINO	CA	6	92416	SAN BERNARDINO	SAN BERNARDINO	CA	6
92347	HINKLEY	SAN BERNARDINO	CA	6	92392	VICTORVILLE	SAN BERNARDINO	CA	6	92417	SAN BERNARDINO	SAN BERNARDINO	CA	6
92350	LOMA LINDA	SAN BERNARDINO	CA	6	92393	VICTORVILLE	SAN BERNARDINO	CA	6	92418	SAN BERNARDINO	SAN BERNARDINO	CA	6
92352	LAKE ARROWHEAD	SAN BERNARDINO	CA	6	92394	GEORGE A F B	SAN BERNARDINO	CA	6	92419	SAN BERNARDINO	SAN BERNARDINO	CA	6
92354	LOMA LINDA	SAN BERNARDINO	CA	6	92397	WRIGHTWOOD	SAN BERNARDINO	CA	6	92420	SAN BERNARDINO	SAN BERNARDINO	CA	6
92356	LUCERNE VALLEY	SAN BERNARDINO	CA	6	92398	YERMO	SAN BERNARDINO	CA	6	92421	SAN BERNARDINO	SAN BERNARDINO	CA	6
92357	LOMA LINDA	SAN BERNARDINO	CA	6	92399	YUCAIPA	SAN BERNARDINO	CA	6	92422	SAN BERNARDINO	SAN BERNARDINO	CA	6
92358	LYTLE CREEK	SAN BERNARDINO	CA	6	92400	SAN BERNARDINO	SAN BERNARDINO	CA	6	92423	SAN BERNARDINO	SAN BERNARDINO	CA	6
92359	MENTONE	SAN BERNARDINO	CA	6	92401	SAN BERNARDINO	SAN BERNARDINO	CA	6	92424	SAN BERNARDINO	SAN BERNARDINO	CA	6
92365	NEWBERRY SPRINGS	SAN BERNARDINO	CA	6	92402	SAN BERNARDINO	SAN BERNARDINO	CA	6	92425	SAN BERNARDINO	SAN BERNARDINO	CA	6
92368	ORO GRANDE	SAN BERNARDINO	CA	6	92403	SAN BERNARDINO	SAN BERNARDINO	CA	6	92426	SAN BERNARDINO	SAN BERNARDINO	CA	6
92369	PATTON	SAN BERNARDINO	CA	6	92404	SAN BERNARDINO	SAN BERNARDINO	CA	6	92427	SAN BERNARDINO	SAN BERNARDINO	CA	6
92371	PHELAN	SAN BERNARDINO	CA	6	92405	SAN BERNARDINO	SAN BERNARDINO	CA	6					

APPENDIX

Salud MéxicoSM (SIMNSA Only Plans)

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

ZIP Code	City	ZIP Code	City	ZIP Code	City	ZIP Code	City	ZIP Code	City
91901	ALPINE	92118	CORONADO	91934	JACUMBA	91963	PETRERO	92069	SAN MARCOS
91903	ALPINE	92014	DEL MAR	91935	JAMUL	91962	PINE VALLEY	92173	SAN YSIDRO
91902	BONITA	91916	DESCANSO	92036	JULIAN	92062	PINE VALLEY	92070	SANTA YSABEL
91908	BONITA	91917	DULZURA	92037-92038	LA JOLLA	92064	POWAY	92071-92072	SANTEE
91905	BOULEVARD	92017	DULZURA	92093	LA JOLLA	92065	RAMONA	92273	SEELEY
92005	BOULEVARD	92019-92022	EL CAJON	92040	LAKESIDE	92067	RANCHO SANTA FE	92075	SOLANA BEACH
92227	BRAWLEY	92243-92244	EI CENTRO	91941-91944	LA MESA	92013	SAN DIEGO	91976-91979	SPRING VALLEY
92231-92232	CALEXICO	92024	ENCINITAS	92092	LA MESA	92023	SAN DIEGO	91980	TECATE
92233	CALIPATRIA	92025-92030	ESCONDIDO	91945-91946	LEMON GROVE	92033	SAN DIEGO	91990-91991	TECATE
91906	CAMPO	92046	ESCONDIDO	91947	LINCOLN ACRES	92039	SAN DIEGO	91994	TECATE
92007	CARDIFF BY THE SEA	92031	GUATAY	91948	MT. LAGUNA	92043	SAN DIEGO	92082	VALLEY CENTER
92008-92009	CARLSBAD	92249	HEBER	91950-91951	NATIONAL CITY	92073-92074	SAN DIEGO	92281	WESTMORLAND
92018	CARLSBAD	92250	HOLTVILLE	92053	NESTOR	92091	SAN DIEGO		
91909-91915	CHULA VISTA	91931-91933	IMPERIAL BEACH	92257	NILAND	92100-92172	SAN DIEGO		
91921	CHULA VISTA	92251	IMPERIAL	92259	OCOTILLO	92174-92199	SAN DIEGO		

Salud Region 6 – Orange only service areas

90620-24	92606	92711	92812	92856
90630-33	92623	92712	92814-17	92857
90680	92626	92725	92821	92859
90720	92647	92728	92822	92861-71
90721	92649	92735	92823	92885-87
90740	92655	92780-82	92825	92899
90743	92683	92799	92831-38	
92602	92685	92801-09	92840-46	
92605	90701-08	92811	92850	

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

Contact your Health Net sales representative to confirm out-of-state ZIP code and region match-up.

State	Rating Region	State	Rating Region	State	Rating Region	State	Rating Region	State	Rating Region
Alabama	1	Illinois	8	Minnesota	1	North Carolina	1	Texas	1
	8		10		10		10		8
	10		11		11		11		10
	11		13		12		12		11
	12	Indiana	1		13	North Dakota	1		12
	13		5	Mississippi	1		10		13
	14		8		10		12	Utah	5
Alaska	11		10		11	Ohio	1		8
Arizona	1		11		11		5	Vermont	8
	10	Iowa	1	Missouri	8		8		11
	11		10		10		10	Virginia	1
	13		12	Montana	10		11		8
	14	Kansas	1	Nebraska	8	Oklahoma	1		10
Arkansas	5		8		10		8		11
	10		10		11		11		12
	11	Kentucky	1	Nevada	1	Oregon	4	Washington	5
	13		8		8		5		8
Colorado	1		10		10		8		10
	8	Louisiana	1	New Hampshire	1	Pennsylvania	1	West Virginia	1
	10		8		10		4		8
	11		10	New Jersey	1		5		10
Connecticut	10		11		11		8		11
	11		13		12		10	Wisconsin	1
	13		14		13		11		5
Delaware	12	Maine	1		15		15		8
District of Columbia	11		10	New Mexico	5		17		10
Florida	1		11		8	Rhode Island	11		11
	11	Maryland	1		10		1		12
	12		8	New York	1		10	Wyoming	5
	13		11		4		11		8
	14	Massachusetts	1		5		12		10
	16		11		8	South Dakota	8		
Georgia	1	Michigan	1		13		10		
	10		5		14	Tennessee	1		
	11		8				10		
Idaho	8		10				11		
			12						

GLOSSARY

Choice Programs A program comprised of Enhanced Choice and Silver Choice plans. These two programs allow employees to choose from an extensive list of Health Net plans to find one that fits their needs.

Coinsurance Refers to 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 a member must pay for services before the plan begins covering them. (This may not apply to routine and preventive care visits.)

EOA (Elect® Open Access) A unique alternative to traditional HMO coverage, with the option to self-refer to PPO network providers for select services (office visits, specialists, lab work and testing).

Flex Net An out-of-area network PPO indemnity plan for people who live outside of both the Health Net of California and First Health (our nationwide coverage area) networks. Benefits are similar to a regular in-network PPO. Members must pay for all services out-of-pocket first, then submit claims to Health Net for reimbursement.

HMO (Health Maintenance Organization) Plans that offer primary care physician guidance and referrals, within our large statewide network.

HMO Silver Network A more affordable subset of our regular HMO network, available in all or parts of Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Francisco and Ventura counties. Members who live within the HMO Silver Network area can lower the net cost of select HMO plans.

HMO Silver Network Xtra Value Our lowest cost, full-network option. These plans function the same way as our traditional HMO plans, but offer affordability by carving out some non-routine, non-preventive benefits.

HSA (Health Saving Account) An HSA is an individually owned savings account, similar to a 401(k) plan, except that money is used to pay for current and future health care costs. HSAs were enacted by the Medicare Modernization Act of 2003 to give consumers a tax-efficient way to manage their health care expenses.

Indemnity Insurance or protection from hurt, loss or damage. The Flex Net plan is an example of an indemnity plan.

OON (Out Of Network) A physician, provider group or hospital that is not a contracted member of the Health Net provider network. 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.

POS (Point of Service) Plans with three tiers of coverage: HMO, PPO in-network and Out-of-network. Members select a primary physician in an HMO, but can freely access PPO or other licensed providers for all covered services (usually with higher out-of-pocket expenses).

PPO (Preferred Provider Organization) Plans that offer members the option 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 con Health Net 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. Available plans include:

HMO y más 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.

PPO These plans also include a select network with providers who are bilingual and have a history of serving Latinos. Members have traditional PPO coverage in the local service area and can freely access the SIMNSA network in Mexico.

EPO (Exclusive Provider Organization) These plans function primarily in the same fashion as the PPO plans, but members must visit a participating Salud con Health Net EPO provider in Southern California to be eligible for coverage.

Mexico (SIMNSA only) This plan is available to those who live or work within 50 miles of either side of the California-Mexico border (San Diego and Imperial Counties only).

VCP (Variable Hospital Copay) HMO Plan An HMO where the member is given various copayment options for hospital services. Copayments for office visits, emergency room visits, hospitalization and prescriptions depend on the HMO plan benefits.

NOTES:

NOTES:

Contact us

Health Net
Post Office Box 9103
Van Nuys, California 91409-9103

Small Business Group
Sales and Service Administration
1-800-447-8812

Broker Relations
1-800-448-4411, option 4

1-800-331-1777 (Spanish)
1-877-891-9053 (Mandarin)
1-877-891-9050 (Cantonese)
1-877-339-8596 (Korean)
1-877-891-9051 (Tagalog)
1-877-339-8621 (Vietnamese)

Telecommunications Device for
the Hearing and Speech Impaired
1-800-995-0852

www.healthnet.com

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:
1-800-765-8378

Coverage for businesses with 50+ employees:
1-800-448-4411, option 4



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