

Hⁿ OPTIONS RATES GUIDE

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

Effective October 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 OCTOBER 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)	page 3
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)	page 4
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Standard rates with a 1.0 adjustment factor
 New and renewing business effective October 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).

	Age	PPO				HSA		ELECT OA		HMO	
		250	500	1500	1750	3000	4000	25	35	25	35
Employee	Under 30	341.64	273.59	256.50	206.82	120.60	100.14	322.04	280.01	290.63	259.72
	30-39	421.88	337.79	316.75	255.36	159.84	132.73	359.38	312.48	324.29	289.83
	40-49	556.16	445.34	417.56	336.65	234.49	194.72	422.14	367.06	380.95	340.49
	50-54	756.39	605.61	567.89	457.81	274.69	228.10	572.18	497.51	516.42	461.53
	55-59	929.54	744.28	697.90	562.64	355.10	294.88	721.85	627.65	651.50	582.22
	60-64	1,224.10	980.09	919.05	740.91	445.07	369.59	928.96	807.74	838.39	749.32
	65+	1,479.18	1,184.33	1,110.57	895.30	587.32	487.72	1,219.52	1,060.37	1,100.65	983.65
Employee and spouse	Under 30	995.04	796.75	747.07	602.31	247.03	205.13	744.13	647.02	671.59	600.22
	30-39	1,153.76	923.78	866.24	698.33	334.14	277.47	827.38	719.41	746.68	667.30
	40-49	1,152.30	922.62	865.14	697.46	475.30	394.69	960.67	835.30	867.02	774.85
	50-54	1,586.18	1,270.03	1,190.90	960.08	576.77	478.95	1,167.59	1,015.22	1,053.76	941.74
	55-59	1,955.25	1,565.53	1,467.99	1,183.47	736.65	611.73	1,502.48	1,306.41	1,355.99	1,211.87
	60-64	2,445.97	1,958.47	1,836.43	1,480.51	907.59	753.67	1,808.63	1,572.61	1,632.29	1,458.88
	65+	3,464.75	2,774.16	2,601.32	2,097.13	1,130.54	938.81	2,317.07	2,014.70	2,091.16	1,868.89
Employee and child(ren)	Under 30	771.03	617.33	578.89	466.67	221.75	184.14	780.11	678.31	704.05	629.22
	30-39	836.37	669.66	627.95	506.23	280.75	233.14	801.63	697.02	723.51	646.60
	40-49	847.57	678.61	636.35	512.99	364.85	302.98	797.91	693.79	720.15	643.58
	50-54	1,014.69	812.46	761.83	614.19	398.73	331.11	879.75	764.94	793.98	709.60
	55-59	1,199.34	960.30	900.46	725.94	456.60	379.16	1,056.89	918.97	953.79	852.41
	60-64	1,522.10	1,218.71	1,142.78	921.29	527.61	438.13	1,249.08	1,086.08	1,127.29	1,007.50
	65+	1,747.38	1,399.12	1,311.93	1,057.67	675.20	560.69	1,617.35	1,406.29	1,459.62	1,304.51
Family	Under 30	1,146.24	917.79	860.60	693.81	339.66	282.06	1,234.23	1,073.17	1,113.88	995.48
	30-39	1,304.93	1,044.84	979.74	789.85	451.05	374.55	1,287.31	1,119.32	1,161.84	1,038.33
	40-49	1,450.69	1,161.56	1,089.17	878.08	576.77	478.95	1,338.58	1,163.90	1,208.05	1,079.64
	50-54	1,733.41	1,387.89	1,301.44	1,049.18	609.85	506.42	1,534.01	1,333.83	1,384.48	1,237.33
	55-59	2,086.71	1,670.81	1,566.70	1,263.05	773.04	641.94	1,687.12	1,466.96	1,522.61	1,360.72
	60-64	2,697.26	2,159.64	2,025.09	1,632.59	909.79	755.50	2,008.90	1,746.75	1,813.02	1,620.32
	65+	3,492.84	2,796.61	2,622.42	2,114.11	1,132.86	940.74	2,593.23	2,254.82	2,340.45	2,091.66

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 October 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).

Age	PPO				HSA		ELECT OA		HMO		
	250	500	1500	1750	3000	4000	25	35	25	35	
Employee	Under 30	286.30	226.14	214.95	170.95	90.98	75.55	266.72	231.29	233.43	207.88
	30-39	353.54	279.25	265.44	211.10	120.59	100.14	297.63	258.08	260.46	232.02
	40-49	466.13	368.15	349.97	278.30	176.92	146.91	349.65	303.20	305.99	272.52
	50-54	633.88	500.63	475.92	378.45	207.23	172.09	473.93	410.96	414.79	369.42
	55-59	779.01	615.23	584.88	465.09	267.89	222.46	597.91	518.47	523.25	465.99
	60-64	1,025.87	810.19	770.22	612.47	335.76	278.82	769.48	667.25	673.42	599.73
	65+	1,239.69	978.97	930.76	740.05	443.08	367.94	1,010.15	875.94	884.03	787.26
Employee and spouse	Under 30	833.89	658.54	626.08	497.82	186.36	154.75	616.36	534.48	539.42	480.35
	30-39	966.93	763.61	725.97	577.26	252.08	209.33	685.35	594.30	599.75	534.06
	40-49	965.77	762.66	725.10	576.53	358.57	297.76	795.73	690.01	696.36	620.16
	50-54	1,329.35	1,049.77	998.07	793.58	435.10	361.31	967.10	838.62	846.33	753.73
	55-59	1,638.71	1,294.06	1,230.34	978.25	555.75	461.50	1,244.50	1,079.16	1,089.07	969.89
	60-64	2,049.97	1,618.85	1,539.11	1,223.78	684.69	568.57	1,498.14	1,299.10	1,311.08	1,167.59
	65+	2,903.76	2,293.16	2,180.13	1,733.52	852.90	708.26	1,919.27	1,664.29	1,679.53	1,495.76
Employee and child(ren)	Under 30	646.20	510.31	485.16	385.77	167.28	138.91	646.17	560.32	565.53	503.57
	30-39	700.93	553.54	526.26	418.45	211.80	175.88	663.96	575.75	581.05	517.52
	40-49	710.34	560.95	533.32	424.05	275.25	228.57	660.94	573.13	578.40	515.12
	50-54	850.42	671.54	638.49	507.65	300.78	249.77	728.68	631.87	637.68	567.90
	55-59	1,005.18	793.75	754.68	600.04	344.47	286.06	875.39	759.09	766.09	682.29
	60-64	1,275.62	1,007.34	957.73	761.50	398.03	330.53	1,034.67	897.21	905.43	806.38
	65+	1,464.47	1,156.48	1,099.52	874.24	509.36	422.98	1,339.70	1,161.71	1,172.40	1,044.11
Family	Under 30	960.64	758.64	721.24	573.49	256.24	212.78	1,022.30	886.48	894.64	796.75
	30-39	1,093.65	863.64	821.11	652.87	340.26	282.55	1,066.32	924.65	933.15	831.03
	40-49	1,215.83	960.13	912.84	725.81	435.10	361.31	1,108.74	961.44	970.31	864.15
	50-54	1,452.75	1,147.22	1,090.72	867.25	460.06	382.04	1,270.63	1,101.82	1,112.00	990.31
	55-59	1,748.85	1,381.06	1,313.03	1,044.01	583.20	484.30	1,397.42	1,211.76	1,222.91	1,089.09
	60-64	2,260.56	1,785.15	1,697.22	1,349.49	686.36	569.96	1,663.93	1,442.87	1,456.19	1,296.83
	65+	2,927.28	2,311.65	2,197.80	1,747.50	854.63	709.70	2,147.98	1,862.61	1,879.73	1,674.12

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 October 1, 2006

REGION 3

Kings, Madera, San Francisco, San Mateo.

Age	PPO				HSA		ELECT OA		HMO		
	250	500	1500	1750	3000	4000	25	35	25	35	
Employee	Under 30	284.95	226.00	213.94	170.85	92.80	77.06	255.99	223.20	216.58	194.38
	30-39	351.93	279.03	264.23	210.93	122.98	102.13	285.57	248.99	241.76	216.94
	40-49	463.96	367.86	348.34	278.08	180.42	149.82	335.50	292.53	283.97	254.83
	50-54	630.93	500.21	473.70	378.14	211.35	175.50	454.82	396.56	384.94	345.40
	55-59	775.40	614.83	582.17	464.79	273.19	226.86	573.75	500.26	485.63	435.72
	60-64	1,021.11	809.66	766.65	612.07	342.43	284.36	738.38	643.80	624.96	560.81
	65+	1,233.93	978.30	926.43	739.55	451.87	375.24	969.28	845.13	820.38	736.17
Employee and spouse	Under 30	830.08	658.13	623.22	497.51	190.06	157.83	591.44	515.68	500.57	449.17
	30-39	962.47	763.05	722.62	576.83	257.07	213.48	657.56	573.34	556.55	499.39
	40-49	961.29	762.17	721.73	576.17	365.67	303.65	763.56	665.75	646.27	579.88
	50-54	1,323.18	1,049.12	993.44	793.08	443.72	368.47	928.00	809.13	785.41	704.80
	55-59	1,631.04	1,293.22	1,224.58	977.61	566.77	470.65	1,194.16	1,041.21	1,010.75	906.98
	60-64	2,040.47	1,617.84	1,531.98	1,223.01	698.26	579.85	1,437.59	1,253.45	1,216.75	1,091.78
	65+	2,890.28	2,291.61	2,170.02	1,732.35	869.81	722.30	1,841.62	1,605.73	1,558.70	1,398.62
Employee and child(ren)	Under 30	643.18	510.03	482.89	385.56	170.61	141.68	620.05	540.63	524.81	470.91
	30-39	697.69	553.16	523.83	418.16	216.00	179.37	637.13	555.52	539.26	483.91
	40-49	707.00	560.56	530.82	423.76	280.71	233.11	634.21	552.98	536.77	481.68
	50-54	846.45	671.09	635.51	507.31	306.76	254.74	699.25	609.69	591.82	531.03
	55-59	1,000.53	793.28	751.19	599.68	351.30	291.73	840.02	732.43	710.99	637.94
	60-64	1,269.67	1,006.74	953.26	761.05	405.93	337.09	992.80	865.64	840.30	753.99
	65+	1,457.64	1,155.74	1,094.39	873.69	519.46	431.37	1,285.43	1,120.78	1,088.03	976.26
Family	Under 30	956.14	758.14	717.87	573.12	261.33	217.01	980.97	855.32	830.23	745.02
	30-39	1,088.57	863.09	817.30	652.45	347.02	288.17	1,023.18	892.12	866.02	777.06
	40-49	1,210.16	959.49	908.59	725.33	443.72	368.47	1,063.88	927.61	900.42	808.01
	50-54	1,445.96	1,146.45	1,085.62	866.66	469.19	389.62	1,219.25	1,063.08	1,031.98	925.97
	55-59	1,740.72	1,380.20	1,306.93	1,043.37	594.77	493.90	1,340.90	1,169.15	1,134.95	1,018.40
	60-64	2,250.03	1,784.00	1,689.32	1,348.62	699.97	581.26	1,596.67	1,392.15	1,351.44	1,212.61
	65+	2,913.67	2,310.23	2,187.57	1,746.42	871.59	723.78	2,061.13	1,797.12	1,744.53	1,565.44

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 October 1, 2006

REGION 4

Kern, Santa Barbara, Ventura.

	Age	PPO				HSA		ELECT OA		HMO	
		250	500	1500	1750	3000	4000	25	35	25	35
Employee	Under 30	259.24	203.11	194.64	153.54	84.19	69.91	195.56	170.04	180.28	160.80
	30-39	320.07	250.73	240.31	189.54	111.57	92.65	218.26	189.78	201.22	179.47
	40-49	421.95	330.61	316.80	249.93	163.67	135.92	256.41	222.95	236.33	210.80
	50-54	573.86	449.56	430.85	339.84	191.72	159.21	347.55	302.19	320.34	285.72
	55-59	705.23	552.54	529.48	417.69	247.86	205.83	438.44	381.22	404.09	360.50
	60-64	928.72	727.62	697.28	550.05	310.64	257.96	564.25	490.62	520.09	463.91
	65+	1,122.23	879.23	842.57	664.65	409.94	340.42	740.66	644.00	682.71	609.01
Employee and spouse	Under 30	754.91	591.47	566.78	447.12	172.42	143.18	451.95	392.97	416.59	371.58
	30-39	875.36	685.83	657.22	518.45	233.22	193.67	502.43	436.87	463.17	413.15
	40-49	874.26	684.91	656.39	517.76	331.76	275.49	583.45	507.31	537.80	479.70
	50-54	1,203.38	942.81	903.49	712.72	402.56	334.29	709.11	616.57	653.63	583.04
	55-59	1,483.41	1,162.26	1,113.74	878.61	514.19	426.99	912.50	793.42	841.09	750.28
	60-64	1,855.79	1,453.90	1,393.32	1,099.08	633.48	526.05	1,098.48	955.13	1,012.58	903.19
	65+	2,628.66	2,059.43	1,973.59	1,556.83	789.10	655.27	1,407.23	1,223.59	1,297.14	1,157.03
Employee and child(ren)	Under 30	584.94	458.27	439.17	346.43	154.78	128.53	473.82	411.99	436.74	389.56
	30-39	634.55	497.16	476.41	375.83	195.95	162.72	486.88	423.34	448.76	400.28
	40-49	643.02	503.81	482.78	380.86	254.66	211.47	484.63	421.38	446.70	398.49
	50-54	769.85	603.14	578.00	455.95	278.31	231.11	534.30	464.58	492.54	439.32
	55-59	909.95	712.87	683.19	538.90	318.71	264.66	641.86	558.10	591.65	527.76
	60-64	1,154.75	904.75	866.98	683.95	368.28	305.82	758.62	659.62	699.25	623.76
	65+	1,325.72	1,038.65	995.35	785.17	471.28	391.36	982.30	854.11	905.40	807.61
Family	Under 30	869.64	681.34	652.93	515.06	237.08	196.87	749.54	651.73	690.93	616.30
	30-39	989.99	775.65	743.28	586.35	314.81	261.42	781.89	679.85	720.66	642.86
	40-49	1,100.62	862.28	826.34	651.84	402.56	334.29	812.96	706.87	749.36	668.42
	50-54	1,315.06	1,030.36	987.34	778.90	425.66	353.47	931.68	810.10	858.76	766.04
	55-59	1,583.15	1,240.31	1,188.63	937.62	539.57	448.06	1,024.63	890.92	944.50	842.46
	60-64	2,046.33	1,603.23	1,536.38	1,211.97	635.03	527.34	1,220.08	1,060.86	1,124.59	1,003.17
	65+	2,649.95	2,076.16	1,989.58	1,569.48	790.71	656.62	1,574.99	1,369.46	1,451.73	1,294.95

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 October 1, 2006

REGION 5

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

Age	PPO				HSA		ELECT OA		HMO		
	250	500	1500	1750	3000	4000	25	35	25	35	
Employee	Under 30	244.18	196.80	183.33	148.77	84.35	70.04	154.91	136.60	152.84	138.40
	30-39	301.49	242.97	226.36	183.67	111.79	92.83	172.86	152.43	170.62	154.44
	40-49	397.51	320.30	298.45	242.13	164.01	136.19	203.03	179.03	200.42	181.45
	50-54	540.60	435.60	405.88	329.29	192.12	159.54	275.24	242.71	271.69	245.95
	55-59	664.37	535.35	498.81	404.70	248.37	206.25	347.21	306.17	342.71	310.24
	60-64	874.91	704.97	656.88	532.92	311.28	258.49	446.86	394.04	441.10	399.27
	65+	1,057.18	851.93	793.73	644.02	410.77	341.11	586.61	517.26	579.02	524.14
Employee and spouse	Under 30	711.12	573.07	533.90	433.21	172.76	143.46	357.94	315.63	353.32	319.82
	30-39	824.59	664.42	619.10	502.27	233.70	194.07	397.94	350.90	392.78	355.58
	40-49	823.55	663.66	618.32	501.69	332.42	276.05	462.08	407.46	456.11	412.87
	50-54	1,133.63	913.47	851.13	690.54	403.39	334.98	561.59	495.20	554.34	501.79
	55-59	1,397.44	1,126.09	1,049.20	851.27	515.22	427.84	722.67	637.24	713.34	645.75
	60-64	1,748.19	1,408.69	1,312.54	1,064.91	634.78	527.13	869.96	767.13	858.73	777.33
	65+	2,476.30	1,995.37	1,859.20	1,508.41	790.71	656.62	1,114.51	982.76	1,100.12	995.81
Employee and child(ren)	Under 30	551.07	444.07	413.74	335.70	155.09	128.79	375.25	330.89	370.38	335.28
	30-39	597.75	481.69	448.79	364.13	196.35	163.05	385.57	339.99	380.58	344.54
	40-49	605.78	488.13	454.82	369.00	255.19	211.91	383.83	338.46	378.87	342.94
	50-54	725.22	584.39	544.49	441.77	278.86	231.57	423.11	373.10	417.69	378.13
	55-59	857.21	690.69	643.59	522.13	319.35	265.19	508.33	448.24	501.78	454.21
	60-64	1,087.78	876.56	816.70	662.64	369.02	306.44	600.83	529.81	593.06	536.88
	65+	1,248.89	1,006.32	937.67	760.73	472.24	392.15	777.93	685.97	767.88	695.11
Family	Under 30	819.23	660.16	615.08	499.05	237.55	197.27	593.63	523.46	585.96	530.45
	30-39	932.67	751.52	700.24	568.12	315.46	261.96	619.19	545.99	611.18	553.27
	40-49	1,036.84	835.47	778.46	631.57	403.39	334.98	643.86	567.75	635.52	575.32
	50-54	1,238.83	998.30	930.11	754.67	426.53	354.19	737.82	650.60	728.31	659.31
	55-59	1,491.40	1,201.78	1,119.74	908.49	540.67	448.98	811.50	715.57	800.98	725.08
	60-64	1,927.79	1,553.39	1,447.38	1,174.29	636.32	528.41	966.25	852.03	953.77	863.41
	65+	2,496.39	2,011.57	1,874.28	1,520.65	792.32	657.96	1,247.34	1,099.89	1,231.17	1,114.56

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 October 1, 2006

REGION 6

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

	Age	PPO				HSA		ELECT OA		HMO	
		250	500	1500	1750	3000	4000	25	35	25	35
Employee	Under 30	281.06	222.33	211.02	168.07	94.40	78.39	184.46	158.11	166.71	146.81
	30-39	347.05	274.58	260.56	207.57	125.11	103.90	205.87	176.47	186.02	163.83
	40-49	457.54	362.00	343.52	273.66	183.57	152.44	241.84	207.30	218.52	192.50
	50-54	622.21	492.30	467.15	372.16	215.03	178.57	327.79	280.98	296.23	260.89
	55-59	764.72	605.04	574.15	457.38	277.96	230.82	413.53	354.46	373.73	329.18
	60-64	1,007.01	796.74	756.06	602.30	348.39	289.31	532.23	456.21	480.95	423.64
	65+	1,216.80	962.77	913.57	727.81	459.75	381.78	698.69	598.90	631.37	556.08
Employee and spouse	Under 30	818.56	647.69	614.57	489.62	193.38	160.59	426.30	365.41	385.26	339.33
	30-39	949.14	750.95	712.61	567.68	261.57	217.21	473.98	406.28	428.31	377.25
	40-49	947.93	750.02	711.71	566.98	372.07	308.97	550.37	471.76	497.33	438.03
	50-54	1,304.82	1,032.41	979.66	780.46	451.48	374.92	668.90	573.36	604.47	532.41
	55-59	1,608.46	1,272.71	1,207.63	962.11	576.64	478.85	860.77	737.83	777.79	685.09
	60-64	2,012.19	1,592.09	1,510.75	1,203.54	710.46	589.97	1,036.18	888.19	936.35	824.74
	65+	2,850.19	2,255.14	2,139.91	1,704.78	884.98	734.90	1,327.39	1,137.80	1,199.53	1,056.53
Employee and child(ren)	Under 30	634.28	501.84	476.21	379.36	173.59	144.15	446.92	383.09	403.83	355.71
	30-39	688.04	544.38	516.58	411.52	219.77	182.50	459.24	393.65	415.01	365.51
	40-49	697.23	551.65	523.47	417.02	285.61	237.17	457.10	391.81	413.10	363.85
	50-54	834.71	660.49	626.70	499.30	312.11	259.18	504.01	432.03	455.46	401.15
	55-59	986.61	780.67	740.74	590.15	357.42	296.81	605.50	519.02	547.14	481.89
	60-64	1,252.14	990.66	940.10	748.89	413.02	342.97	715.64	613.42	646.67	569.57
	65+	1,437.44	1,137.32	1,079.22	859.76	528.54	438.91	926.58	794.24	837.32	737.49
Family	Under 30	942.95	746.05	707.97	563.98	265.89	220.80	707.08	606.09	638.93	562.78
	30-39	1,073.49	849.39	805.97	642.10	353.07	293.19	737.54	632.20	666.45	586.98
	40-49	1,193.40	944.26	896.00	713.82	451.48	374.92	766.89	657.36	693.00	610.38
	50-54	1,425.94	1,128.26	1,070.59	852.91	477.38	396.42	878.80	753.28	794.15	699.49
	55-59	1,716.58	1,358.20	1,288.80	1,026.74	605.14	502.51	966.51	828.47	873.42	769.31
	60-64	2,218.84	1,755.59	1,665.90	1,327.14	712.19	591.41	1,150.85	986.48	1,040.01	916.04
	65+	2,873.30	2,273.42	2,157.27	1,718.60	886.81	736.42	1,485.68	1,273.48	1,342.54	1,182.48

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 October 1, 2006

REGION 7

San Diego.

	Age	PPO				HSA		ELECT OA		HMO	
		250	500	1500	1750	3000	4000	25	35	25	35
Employee	Under 30	274.20	219.04	205.87	165.59	93.48	77.63	204.72	178.00	186.42	166.68
	30-39	338.54	270.50	254.17	204.49	123.89	102.88	228.53	198.70	208.07	185.98
	40-49	446.37	356.59	335.13	269.57	181.74	150.92	268.48	233.45	244.46	218.51
	50-54	607.03	484.93	455.76	366.59	212.91	176.80	363.88	316.40	331.35	296.18
	55-59	746.00	595.95	560.10	450.51	275.22	228.55	459.01	399.11	418.04	373.64
	60-64	982.40	784.80	737.58	593.27	344.95	286.45	590.73	513.64	537.92	480.85
	65+	1,187.07	948.32	891.25	716.89	455.20	378.00	775.46	674.26	706.13	631.23
Employee and spouse	Under 30	798.59	637.94	599.58	482.25	191.45	158.98	473.16	411.41	430.90	385.17
	30-39	925.93	739.72	695.19	559.19	258.98	215.06	526.11	457.45	479.05	428.24
	40-49	924.77	738.77	694.31	558.48	368.37	305.90	610.87	531.15	556.26	497.26
	50-54	1,272.93	1,016.94	955.71	768.76	447.01	371.20	742.43	645.54	676.05	604.36
	55-59	1,569.22	1,253.56	1,178.17	947.63	570.95	474.12	955.38	830.70	870.01	777.68
	60-64	1,962.99	1,568.24	1,473.81	1,185.51	703.43	584.13	1,150.13	1,000.04	1,047.31	936.19
	65+	2,780.58	2,221.36	2,087.65	1,679.24	876.24	727.64	1,473.39	1,281.11	1,341.67	1,199.35
Employee and child(ren)	Under 30	618.80	494.36	464.59	373.71	171.87	142.72	496.05	431.32	451.74	403.79
	30-39	671.22	536.25	503.95	405.38	217.59	180.69	509.77	443.24	464.16	414.96
	40-49	680.18	543.40	510.67	410.78	282.78	234.82	507.36	441.15	462.06	412.99
	50-54	814.32	650.54	611.39	491.78	309.03	256.62	559.43	486.43	509.38	455.36
	55-59	962.52	768.96	722.66	581.30	353.90	293.88	672.05	584.35	611.97	547.01
	60-64	1,221.52	975.85	917.11	737.70	408.92	339.57	794.28	690.63	723.28	646.56
	65+	1,402.37	1,120.32	1,052.89	846.91	523.32	434.57	1,028.43	894.22	936.46	837.16
Family	Under 30	919.91	734.89	690.66	555.54	263.26	218.62	784.80	682.39	714.65	638.85
	30-39	1,047.25	836.60	786.27	632.43	349.57	290.29	818.55	711.73	745.37	666.33
	40-49	1,164.21	930.07	874.09	703.09	447.01	371.20	851.16	740.09	775.10	692.90
	50-54	1,391.10	1,111.30	1,044.43	840.09	472.66	392.50	975.49	848.19	888.24	794.01
	55-59	1,674.63	1,337.82	1,257.30	1,011.33	599.15	497.54	1,072.79	932.80	976.91	873.24
	60-64	2,164.67	1,729.32	1,625.22	1,307.28	705.14	585.56	1,277.39	1,110.70	1,163.25	1,039.81
	65+	2,803.10	2,239.35	2,104.56	1,692.84	878.01	729.11	1,649.01	1,433.82	1,501.61	1,342.33

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 October 1, 2006

REGION 8

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

Age	PPO				HSA		ELECT OA		HMO		
	250	500	1500	1750	3000	4000	25	35	25	35	
Employee	Under 30	308.18	244.96	231.38	185.18	104.68	86.92	163.44	142.93	152.94	137.37
	30-39	380.51	302.51	285.68	228.69	138.75	115.22	182.38	159.50	170.64	153.32
	40-49	501.64	398.84	376.63	301.50	203.56	169.04	214.25	187.36	200.43	180.08
	50-54	682.15	542.36	512.16	410.00	238.45	198.01	290.34	253.91	271.71	244.12
	55-59	838.42	666.57	629.48	503.89	308.24	255.97	366.35	320.37	342.78	307.96
	60-64	1,104.12	877.80	828.97	663.58	386.33	320.81	471.46	412.30	441.13	396.38
	65+	1,334.18	1,060.73	1,001.70	801.86	509.83	423.36	618.88	541.22	579.10	520.28
Employee and spouse	Under 30	897.47	713.54	673.82	539.41	214.44	178.07	377.59	330.21	353.34	317.46
	30-39	1,040.63	827.31	781.30	625.41	290.05	240.86	419.83	367.14	392.83	352.98
	40-49	1,039.29	826.32	780.29	624.66	412.56	342.60	487.52	426.34	456.18	409.88
	50-54	1,430.64	1,137.43	1,074.12	859.84	500.64	415.74	592.51	518.16	554.44	498.11
	55-59	1,763.57	1,402.09	1,324.08	1,059.92	639.45	531.00	762.45	666.77	713.41	641.02
	60-64	2,206.18	1,753.98	1,656.39	1,325.92	787.82	654.22	917.81	802.64	858.84	771.65
	65+	3,125.04	2,484.49	2,346.27	1,878.16	981.36	814.93	1,175.82	1,028.26	1,100.25	988.55
Employee and child(ren)	Under 30	695.41	552.87	522.11	417.94	192.49	159.85	395.88	346.20	370.44	332.83
	30-39	754.36	599.75	566.37	453.38	243.69	202.37	406.79	355.74	380.68	341.99
	40-49	764.46	607.73	573.95	459.41	316.70	262.99	404.94	354.13	378.91	340.48
	50-54	915.20	727.59	687.13	550.02	346.11	287.41	446.48	390.45	417.75	375.30
	55-59	1,081.75	860.04	812.17	650.15	396.35	329.14	536.30	469.00	501.84	450.90
	60-64	1,372.82	1,091.43	1,030.71	825.07	457.99	380.32	633.87	554.33	593.13	532.89
	65+	1,576.09	1,253.00	1,183.33	947.21	586.10	486.70	820.74	717.74	767.98	690.03
Family	Under 30	1,033.85	821.92	776.21	621.33	294.84	244.84	626.32	547.72	586.04	526.55
	30-39	1,176.97	935.72	883.66	707.36	391.53	325.13	653.29	571.31	611.30	549.21
	40-49	1,308.47	1,040.23	982.39	786.37	500.64	415.74	679.27	594.03	635.60	571.09
	50-54	1,563.41	1,242.96	1,173.80	939.62	529.36	439.58	778.47	680.78	728.46	654.47
	55-59	1,882.14	1,496.34	1,413.11	1,131.16	671.03	557.23	856.14	748.70	801.10	719.78
	60-64	2,432.81	1,934.12	1,826.54	1,462.11	789.73	655.80	1,019.44	891.51	953.91	857.08
	65+	3,150.40	2,504.58	2,365.31	1,893.34	983.37	816.60	1,316.01	1,150.87	1,231.43	1,106.38

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 October 1, 2006

REGION 9

Alameda, Contra Costa, Fresno, Santa Clara.

Age	PPO				HSA		ELECT OA		HMO		
	250	500	1500	1750	3000	4000	25	35	25	35	
Employee	Under 30	246.39	195.08	184.99	147.47	83.25	69.13	237.17	207.41	222.12	199.48
	30-39	304.27	240.85	228.44	182.07	110.35	91.64	264.68	231.47	247.84	222.60
	40-49	401.13	317.58	301.16	240.07	161.89	134.44	310.98	271.95	291.15	261.51
	50-54	545.48	431.85	409.54	326.46	189.64	157.48	421.56	368.66	394.71	354.47
	55-59	670.34	530.79	503.29	401.25	245.14	203.57	531.72	464.99	497.85	447.18
	60-64	882.76	698.94	662.77	528.36	307.26	255.15	684.34	598.47	640.81	575.49
	65+	1,066.70	844.60	800.88	638.48	405.47	336.70	898.40	785.66	841.14	755.47
Employee and spouse	Under 30	717.59	568.16	538.76	429.50	170.55	141.62	548.16	479.37	513.26	461.00
	30-39	832.02	658.74	624.68	497.97	230.68	191.56	609.43	532.95	570.62	512.52
	40-49	831.01	657.95	623.92	497.38	328.12	272.48	707.73	618.92	662.62	595.13
	50-54	1,143.86	905.66	858.81	684.64	398.16	330.64	860.07	752.14	805.26	723.24
	55-59	1,410.01	1,116.38	1,058.63	843.93	508.56	422.31	1,106.75	967.87	1,036.29	930.75
	60-64	1,763.88	1,396.56	1,324.32	1,055.74	626.56	520.31	1,332.36	1,165.16	1,247.47	1,120.40
	65+	2,498.56	1,978.21	1,875.91	1,495.43	780.49	648.13	1,706.82	1,492.63	1,598.10	1,435.30
Employee and child(ren)	Under 30	556.02	440.27	417.46	332.82	153.10	127.14	574.68	502.57	538.08	483.25
	30-39	603.15	477.52	452.84	360.98	193.81	160.94	590.50	516.40	552.90	496.57
	40-49	611.19	483.95	458.88	365.84	251.89	209.17	587.81	514.05	550.38	494.31
	50-54	731.75	579.36	549.39	437.97	275.26	228.58	648.09	566.76	606.78	544.99
	55-59	864.90	684.80	649.36	517.67	315.23	261.77	778.52	680.82	728.93	654.71
	60-64	1,097.63	869.09	824.10	656.99	364.24	302.47	920.11	804.64	861.49	773.80
	65+	1,260.08	997.72	946.07	754.23	466.13	387.08	1,191.47	1,041.95	1,115.48	1,001.92
Family	Under 30	826.61	654.42	620.61	494.71	234.49	194.72	909.19	795.10	851.23	764.51
	30-39	941.03	745.11	706.52	563.27	311.39	258.58	948.30	829.30	887.86	797.47
	40-49	1,046.17	828.30	785.46	626.15	398.16	330.64	986.05	862.31	923.20	829.13
	50-54	1,249.99	989.67	938.49	748.14	421.01	349.62	1,130.02	988.21	1,058.00	950.29
	55-59	1,504.82	1,191.46	1,129.82	900.69	533.68	443.17	1,242.78	1,086.83	1,163.55	1,045.07
	60-64	1,945.08	1,540.05	1,460.36	1,164.21	628.09	521.57	1,479.83	1,294.13	1,385.55	1,244.42
	65+	2,518.77	1,994.30	1,891.08	1,507.59	782.08	649.45	1,910.31	1,670.59	1,788.65	1,606.46

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 October 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	122.66	116.82	111.99	122.66	92.95
	30-39	142.64	135.85	130.24	142.64	109.15
	40-49	185.54	176.70	169.41	185.54	134.10
	50-54	244.15	232.53	222.92	244.15	170.27
	55-59	317.76	302.63	290.13	317.76	228.49
	60-64	407.47	388.07	372.04	407.47	285.07
	65+	414.47	394.73	378.43	414.47	390.70
Employee and spouse	Under 30	264.91	252.29	241.87	264.91	216.50
	30-39	315.90	300.86	288.43	315.90	228.82
	40-49	404.95	385.67	369.74	404.95	271.58
	50-54	501.59	477.70	457.97	501.59	333.35
	55-59	624.39	594.65	570.10	624.39	430.50
	60-64	773.48	736.65	706.22	773.48	541.37
	65+	803.55	765.28	733.68	803.55	784.79
Employee and child(ren)	Under 30	272.12	259.16	248.46	272.12	227.76
	30-39	296.23	282.12	270.47	296.23	247.06
	40-49	308.63	293.94	281.80	308.63	253.43
	50-54	345.66	329.20	315.60	345.66	263.99
	55-59	425.69	405.42	388.68	425.69	316.78
	60-64	523.71	498.77	478.17	523.71	388.62
	65+	520.68	495.89	475.41	520.68	457.36
Family	Under 30	441.76	420.72	403.35	441.76	358.99
	30-39	484.80	461.71	442.64	484.80	390.70
	40-49	529.81	504.58	483.74	529.81	445.61
	50-54	601.55	572.91	549.25	601.55	475.17
	55-59	692.26	659.30	632.07	692.26	640.72
	60-64	834.09	794.37	761.56	834.09	745.36
	65+	864.60	823.43	789.42	864.60	1,051.83

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 17.

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 17.

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

REGION 10

REGION 11

	Age	PPO				HSA		PPO				HSA	
		250	500	1500	1750	3000	4000	250	500	1500	1750	3000	4000
Employee	Under 30	293.02	236.16	220.00	178.52	101.22	84.05	341.85	275.52	256.66	208.28	118.09	98.06
	30-39	361.79	291.56	271.63	220.40	134.15	111.40	422.09	340.16	316.90	257.14	156.51	129.96
	40-49	477.01	384.36	358.14	290.56	196.81	163.43	556.51	448.42	417.83	338.98	229.61	190.67
	50-54	648.72	522.72	487.06	395.15	230.54	191.45	756.84	609.84	568.23	461.01	268.97	223.36
	55-59	797.24	642.42	598.57	485.64	298.04	247.50	930.12	749.49	698.33	566.58	347.72	288.75
	60-64	1,049.89	845.96	788.26	639.50	373.54	310.19	1,224.87	986.96	919.63	746.09	435.79	361.89
	65+	1,268.62	1,022.32	952.48	772.82	492.92	409.33	1,480.05	1,192.70	1,111.22	901.63	575.08	477.55
Employee and spouse	Under 30	853.34	687.68	640.68	519.85	207.31	172.15	995.57	802.30	747.46	606.49	241.86	200.84
	30-39	989.51	797.30	742.92	602.72	280.44	232.88	1,154.43	930.19	866.74	703.18	327.18	271.70
	40-49	988.26	796.39	741.98	602.03	398.90	331.26	1,152.97	929.12	865.65	702.37	465.39	386.47
	50-54	1,360.36	1,096.16	1,021.36	828.65	484.07	401.98	1,587.08	1,278.86	1,191.58	966.76	564.75	468.97
	55-59	1,676.93	1,351.31	1,259.04	1,021.52	618.26	513.41	1,956.42	1,576.53	1,468.88	1,191.78	721.31	598.98
	60-64	2,097.83	1,690.43	1,575.05	1,277.89	761.74	632.56	2,447.47	1,972.17	1,837.56	1,490.87	888.69	737.98
	65+	2,971.56	2,394.44	2,231.04	1,810.09	948.85	787.94	3,466.82	2,793.52	2,602.88	2,111.77	1,106.99	919.27
Employee and child(ren)	Under 30	661.28	532.88	496.49	402.84	186.11	154.55	771.50	621.70	579.24	469.98	217.13	180.31
	30-39	717.30	578.03	538.55	436.96	235.62	195.66	836.85	674.37	628.31	509.78	274.89	228.27
	40-49	726.94	585.76	545.78	442.80	306.23	254.29	848.09	683.38	636.75	516.60	357.27	296.67
	50-54	870.26	701.27	653.39	530.12	334.63	277.88	1,015.31	818.15	762.29	618.48	390.40	324.20
	55-59	1,028.65	828.83	772.31	626.56	383.22	318.23	1,200.09	966.97	901.03	730.98	447.09	371.27
	60-64	1,305.34	1,051.87	980.04	795.17	442.82	367.73	1,522.89	1,227.18	1,143.38	927.70	516.63	429.02
	65+	1,498.67	1,207.58	1,125.20	912.88	566.69	470.58	1,748.45	1,408.85	1,312.74	1,065.02	661.14	549.01
Family	Under 30	983.08	792.19	738.10	598.86	285.06	236.72	1,146.92	924.22	861.11	698.67	332.57	276.18
	30-39	1,119.20	901.82	840.29	681.74	378.55	314.35	1,305.74	1,052.13	980.34	795.37	441.64	366.74
	40-49	1,244.21	1,002.56	934.15	757.88	484.07	401.98	1,451.58	1,169.66	1,089.84	884.20	564.75	468.97
	50-54	1,486.60	1,197.96	1,116.13	905.60	511.84	425.03	1,734.36	1,397.62	1,302.15	1,056.54	597.14	495.87
	55-59	1,789.68	1,442.14	1,343.69	1,090.19	648.80	538.78	2,087.96	1,682.49	1,567.64	1,271.89	756.94	628.57
	60-64	2,313.35	1,864.07	1,736.86	1,409.15	763.58	634.09	2,698.91	2,174.75	2,026.33	1,644.01	890.85	739.77
	65+	2,995.67	2,413.88	2,249.14	1,824.78	950.78	789.55	3,494.95	2,816.20	2,623.99	2,128.91	1,109.25	921.14

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 October 1, 2006

REGION 12

REGION 13

	Age	PPO					HSA		PPO					HSA	
		250	500	1500	1750	3000	4000	250	500	1500	1750	3000	4000		
Employee	Under 30	366.27	295.20	275.00	223.16	126.53	105.06	390.69	314.88	293.33	238.03	134.96	112.06		
	30-39	452.24	364.46	339.54	275.51	167.69	139.25	482.38	388.75	362.18	293.87	178.86	148.53		
	40-49	596.27	480.45	447.68	363.20	246.02	204.29	636.02	512.48	477.52	387.41	262.42	217.90		
	50-54	810.90	653.40	608.82	493.94	288.18	239.31	864.96	696.96	649.41	526.86	307.39	255.26		
	55-59	996.56	803.03	748.22	607.05	372.56	309.38	1,062.99	856.56	798.10	647.52	397.39	330.00		
	60-64	1,312.37	1,057.46	985.32	799.38	466.92	387.74	1,399.86	1,127.95	1,051.01	852.67	498.05	413.58		
	65+	1,585.77	1,277.90	1,190.60	966.03	616.16	511.67	1,691.49	1,363.09	1,269.97	1,030.43	657.23	545.78		
Employee and spouse	Under 30	1,066.68	859.61	800.85	649.82	259.14	215.19	1,137.79	916.91	854.24	693.14	276.42	229.54		
	30-39	1,236.89	996.63	928.65	753.41	350.55	291.11	1,319.34	1,063.07	990.56	803.63	373.92	310.51		
	40-49	1,235.33	995.49	927.48	752.54	498.63	414.08	1,317.68	1,061.86	989.31	802.70	531.87	441.68		
	50-54	1,700.45	1,370.21	1,276.70	1,035.81	605.09	502.47	1,813.81	1,461.55	1,361.81	1,104.86	645.42	535.97		
	55-59	2,096.16	1,689.14	1,573.80	1,276.91	772.83	641.76	2,235.90	1,801.74	1,678.72	1,362.03	824.35	684.54		
	60-64	2,622.29	2,113.04	1,968.81	1,597.37	952.17	790.70	2,797.10	2,253.90	2,100.06	1,703.86	1,015.65	843.41		
	65+	3,714.45	2,993.06	2,788.80	2,262.62	1,186.07	984.93	3,962.08	3,192.59	2,974.72	2,413.46	1,265.14	1,050.59		
Employee and child(ren)	Under 30	826.61	666.11	620.61	503.55	232.64	193.19	881.71	710.51	661.98	537.12	248.14	206.06		
	30-39	896.63	722.54	673.19	546.20	294.53	244.58	956.40	770.70	718.06	582.61	314.16	260.88		
	40-49	908.67	732.20	682.23	553.50	382.79	317.87	969.25	781.01	727.71	590.40	408.30	339.06		
	50-54	1,087.83	876.59	816.74	662.66	418.29	347.36	1,160.35	935.02	871.18	706.83	446.18	370.51		
	55-59	1,285.82	1,036.04	965.39	783.20	479.03	397.79	1,371.54	1,105.10	1,029.74	835.41	510.96	424.30		
	60-64	1,631.67	1,314.84	1,225.05	993.96	553.53	459.66	1,740.45	1,402.50	1,306.72	1,060.22	590.43	490.30		
	65+	1,873.34	1,509.48	1,406.51	1,141.10	708.36	588.23	1,998.22	1,610.11	1,500.27	1,217.17	755.58	627.44		
Family	Under 30	1,228.85	990.24	922.62	748.58	356.33	295.91	1,310.77	1,056.26	984.13	798.48	380.08	315.63		
	30-39	1,399.01	1,127.28	1,050.36	852.18	473.19	392.94	1,492.27	1,202.43	1,120.38	908.99	504.74	419.14		
	40-49	1,555.26	1,253.21	1,167.69	947.36	605.09	502.47	1,658.94	1,336.75	1,245.54	1,010.51	645.42	535.97		
	50-54	1,858.25	1,497.45	1,395.17	1,132.01	639.80	531.29	1,982.13	1,597.28	1,488.18	1,207.47	682.45	566.70		
	55-59	2,237.10	1,802.67	1,679.61	1,362.74	811.01	673.47	2,386.24	1,922.85	1,791.58	1,453.58	865.07	718.37		
	60-64	2,891.69	2,330.09	2,171.07	1,761.44	954.48	792.62	3,084.46	2,485.42	2,315.81	1,878.86	1,018.11	845.46		
	65+	3,744.59	3,017.36	2,811.42	2,280.98	1,188.48	986.94	3,994.22	3,218.51	2,998.85	2,433.04	1,267.71	1,052.74		

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 October 1, 2006

REGION 14

REGION 15

	Age	PPO					HSA		PPO					HSA	
		250	500	1500	1750	3000	4000	250	500	1500	1750	3000	4000		
Employee	Under 30	415.11	334.56	311.66	252.91	143.40	119.07	439.52	354.24	329.99	267.79	151.83	126.07		
	30-39	512.53	413.05	384.81	312.24	190.04	157.81	542.68	437.35	407.45	330.61	201.22	167.09		
	40-49	675.77	544.51	507.37	411.62	278.82	231.52	715.52	576.54	537.21	435.83	295.22	245.14		
	50-54	919.02	740.52	690.00	559.79	326.60	271.22	973.08	784.08	730.58	592.72	345.82	287.17		
	55-59	1,129.43	910.10	847.98	687.99	422.23	350.63	1,195.87	963.63	897.86	728.46	447.07	371.25		
	60-64	1,487.35	1,198.45	1,116.70	905.96	529.18	439.43	1,574.84	1,268.95	1,182.38	959.26	560.30	465.28		
	65+	1,797.21	1,448.28	1,349.34	1,094.83	698.31	579.89	1,902.92	1,533.47	1,428.71	1,159.24	739.39	614.00		
Employee and spouse	Under 30	1,208.90	974.22	907.63	736.46	293.69	243.88	1,280.02	1,031.53	961.02	779.78	310.97	258.23		
	30-39	1,401.80	1,129.51	1,052.47	853.86	397.29	329.92	1,484.26	1,195.96	1,114.38	904.09	420.66	349.33		
	40-49	1,400.04	1,128.22	1,051.14	852.87	565.11	469.29	1,482.39	1,194.59	1,112.98	903.04	598.36	496.89		
	50-54	1,927.17	1,552.90	1,446.92	1,173.92	685.76	569.47	2,040.53	1,644.25	1,532.03	1,242.97	726.10	602.96		
	55-59	2,375.65	1,914.35	1,783.64	1,447.16	875.87	727.33	2,515.39	2,026.96	1,888.56	1,532.29	927.40	770.11		
	60-64	2,971.92	2,394.77	2,231.32	1,810.35	1,079.13	896.12	3,146.74	2,535.64	2,362.57	1,916.84	1,142.60	948.83		
	65+	4,209.71	3,392.13	3,160.64	2,564.30	1,344.21	1,116.25	4,457.34	3,591.67	3,346.56	2,715.14	1,423.28	1,181.92		
Employee and child(ren)	Under 30	936.82	754.92	703.36	570.69	263.65	218.94	991.93	799.33	744.73	604.26	279.16	231.82		
	30-39	1,016.18	818.87	762.94	619.02	333.80	277.19	1,075.95	867.04	807.82	655.43	353.43	293.49		
	40-49	1,029.83	829.82	773.19	627.30	433.82	360.25	1,090.40	878.63	818.68	664.20	459.34	381.44		
	50-54	1,232.87	993.46	925.63	751.01	474.06	393.67	1,305.40	1,051.90	980.08	795.19	501.95	416.83		
	55-59	1,457.26	1,174.17	1,094.10	887.62	542.90	450.82	1,542.98	1,243.24	1,158.46	939.83	574.83	477.34		
	60-64	1,849.23	1,490.15	1,388.39	1,126.49	627.33	520.95	1,958.00	1,577.81	1,470.06	1,192.75	664.24	551.59		
	65+	2,123.11	1,710.74	1,594.04	1,293.24	802.81	666.66	2,248.00	1,811.38	1,687.81	1,369.31	850.03	705.87		
Family	Under 30	1,392.69	1,122.27	1,045.64	848.39	403.84	335.36	1,474.61	1,188.29	1,107.14	898.29	427.59	355.09		
	30-39	1,585.54	1,277.58	1,190.41	965.80	536.28	445.33	1,678.81	1,352.74	1,260.43	1,022.62	567.83	471.53		
	40-49	1,762.63	1,420.30	1,323.38	1,073.67	685.76	569.47	1,866.31	1,503.85	1,401.23	1,136.83	726.10	602.96		
	50-54	2,106.01	1,697.11	1,581.19	1,282.94	725.10	602.12	2,229.89	1,796.94	1,674.20	1,358.41	767.75	637.54		
	55-59	2,535.38	2,043.03	1,903.56	1,544.43	919.14	763.27	2,684.52	2,163.20	2,015.53	1,635.28	973.21	808.16		
	60-64	3,277.24	2,640.76	2,460.55	1,996.29	1,081.74	898.30	3,470.02	2,796.10	2,605.28	2,113.72	1,145.38	951.14		
	65+	4,243.86	3,419.67	3,186.28	2,585.11	1,346.94	1,118.53	4,493.50	3,620.83	3,373.70	2,737.17	1,426.18	1,184.33		

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

REGION 16

REGION 17

	Age	PPO					HSA		PPO					HSA	
		250	500	1500	1750	3000	4000	250	500	1500	1750	3000	4000		
Employee	Under 30	463.94	373.92	348.33	282.66	160.27	133.08	488.36	393.60	366.66	297.54	168.70	140.08		
	30-39	572.83	461.64	430.08	348.97	212.40	176.38	602.98	485.94	452.72	367.34	223.58	185.66		
	40-49	755.27	608.57	567.06	460.05	311.62	258.76	795.02	640.60	596.90	484.26	328.02	272.38		
	50-54	1,027.14	827.64	771.17	625.65	365.03	303.13	1,081.20	871.20	811.76	658.58	384.24	319.08		
	55-59	1,262.30	1,017.17	947.74	768.93	471.90	391.88	1,328.74	1,070.70	997.62	809.40	496.74	412.50		
	60-64	1,662.33	1,339.44	1,248.07	1,012.55	591.43	491.13	1,749.82	1,409.94	1,313.76	1,065.84	622.56	516.98		
	65+	2,008.64	1,618.67	1,508.09	1,223.64	780.46	648.11	2,114.36	1,703.86	1,587.46	1,288.04	821.54	682.22		
Employee and spouse	Under 30	1,351.13	1,088.83	1,014.41	823.10	328.24	272.57	1,422.24	1,146.14	1,067.80	866.42	345.52	286.92		
	30-39	1,566.72	1,262.40	1,176.29	954.31	444.03	368.73	1,649.18	1,328.84	1,238.20	1,004.54	467.40	388.14		
	40-49	1,564.75	1,260.95	1,174.81	953.21	631.60	524.50	1,647.10	1,327.32	1,236.64	1,003.38	664.84	552.10		
	50-54	2,153.90	1,735.59	1,617.15	1,312.03	766.44	636.46	2,267.26	1,826.94	1,702.26	1,381.08	806.78	669.96		
	55-59	2,655.14	2,139.57	1,993.48	1,617.41	978.92	812.90	2,794.88	2,252.18	2,098.40	1,702.54	1,030.44	855.68		
	60-64	3,321.56	2,676.51	2,493.83	2,023.33	1,206.08	1,001.55	3,496.38	2,817.38	2,625.08	2,129.82	1,269.56	1,054.26		
	65+	4,704.97	3,791.20	3,532.48	2,865.98	1,502.35	1,247.58	4,952.60	3,990.74	3,718.40	3,016.82	1,581.42	1,313.24		
Employee and child(ren)	Under 30	1,047.03	843.73	786.11	637.83	294.67	244.70	1,102.14	888.14	827.48	671.40	310.18	257.58		
	30-39	1,135.73	915.21	852.70	691.85	373.07	309.80	1,195.50	963.38	897.58	728.26	392.70	326.10		
	40-49	1,150.98	927.45	864.16	701.10	484.86	402.63	1,211.56	976.26	909.64	738.00	510.38	423.82		
	50-54	1,377.92	1,110.34	1,034.53	839.36	529.83	439.98	1,450.44	1,168.78	1,088.98	883.54	557.72	463.14		
	55-59	1,628.70	1,312.31	1,222.82	992.05	606.77	503.86	1,714.42	1,381.38	1,287.18	1,044.26	638.70	530.38		
	60-64	2,066.78	1,665.46	1,551.73	1,259.02	701.14	582.24	2,175.56	1,753.12	1,633.40	1,325.28	738.04	612.88		
	65+	2,372.89	1,912.01	1,781.57	1,445.39	897.26	745.09	2,497.78	2,012.64	1,875.34	1,521.46	944.48	784.30		
Family	Under 30	1,556.54	1,254.30	1,168.65	948.20	451.35	374.81	1,638.46	1,320.32	1,230.16	998.10	475.10	394.54		
	30-39	1,772.07	1,427.89	1,330.46	1,079.43	599.37	497.72	1,865.34	1,503.04	1,400.48	1,136.24	630.92	523.92		
	40-49	1,970.00	1,587.39	1,479.07	1,199.98	766.44	636.46	2,073.68	1,670.94	1,556.92	1,263.14	806.78	669.96		
	50-54	2,353.78	1,896.77	1,767.21	1,433.87	810.41	672.96	2,477.66	1,996.60	1,860.22	1,509.34	853.06	708.38		
	55-59	2,833.66	2,283.38	2,127.51	1,726.13	1,027.27	853.06	2,982.80	2,403.56	2,239.48	1,816.98	1,081.34	897.96		
	60-64	3,662.80	2,951.44	2,750.02	2,231.15	1,209.01	1,003.98	3,855.58	3,106.78	2,894.76	2,348.58	1,272.64	1,056.82		
	65+	4,743.14	3,821.98	3,561.13	2,889.24	1,505.41	1,250.12	4,992.78	4,023.14	3,748.56	3,041.30	1,584.64	1,315.92		

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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	

APPENDIX

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		11		11		8
	14	Kansas	1	Montana	10	Oklahoma	1		10
Arkansas	5		8	Nebraska	8		8		11
	10		10		10		11		12
	11		11		11	Oregon	4	Washington	5
	13	Kentucky	1	Nevada	1		5		8
Colorado	1		8		8		8		10
	8		10		10	Pennsylvania	1	West Virginia	1
	10	Louisiana	1	New Hampshire	1		4		8
	11		8		10		5		10
Connecticut	10		10	New Jersey	1		8		11
	11		11		11		10	Wisconsin	1
	13		13		12		11		5
Delaware	12		14		13		15		8
District of Columbia	11	Maine	1		15		17		10
Florida	1		10	New Mexico	5		11	Rhode Island	11
	11		11		8		10		12
	12	Maryland	1		10	South Carolina	1		5
	13		8	New York	1		11	Wyoming	8
	14		11		4		12		10
	16	Massachusetts	1		5		8		
Georgia	1		11		8	South Dakota	8		
	10	Michigan	1		13		10		
	11		5		8	Tennessee	1		
Idaho	8		10		14		10		
			12				11		

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.

Hⁿ Options A set of plans designed to allow small businesses (2-50 employees) to offer Health Net plans alongside those of another carrier. Hⁿ Options offers two program choices. A group with 5 enrolled employees have the option to choose from 10 available plans. A group with 10 enrolled employees have the option to choose from 15 available plans.

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).

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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