

MONTHLY RATE GUIDE



Effective January 1, 2006

INDIVIDUAL & FAMILY PLANS

PPO, HMO, Individual Term Life Insurance, Dental & Vision

Health coverage made easy.



Health Net[®]
A Better Decision

MONTHLY PREMIUM RATES

Finding the rate that applies to you is easy:

1. Find the chart for your region on the following pages.
2. Determine your family category.
3. Select your age group. If you are applying as a married couple or a family, use the age category of the younger spouse and make that person the primary applicant on the application.
4. Select a plan.

ADMINISTRATIVE FEE

- Simple pay (automatic bank draft) option – no charge
- Credit card billing – no charge
- Monthly billing – \$5 monthly charge

MODIFIED ISSUE¹

Q: What is a Modified Issue?

A: Modified Issue helps certain applicants who might normally not be able to obtain coverage, attain it for a higher premium.

Q: How does Health Net calculate Modified Issue premiums?

A: Modified Issue premiums are calculated by multiplying the preferred premium² shown in the rate guide by the rate adjustment factor (RAF) of 1.20 or 1.50.

		Region 1					
		Los Angeles					
Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40
Subscriber	1-4	36	35	40	62	68	73
	5-18	36	35	40	62	68	73
	19-24	49	35	55	69	75	80
	25-29	51	35	59	69	75	80
	30-34	59	50	77	78	85	91
	35-39	71	66	87	89	98	104
	40-44	94	92	122	103	112	120
	45-49	106	130	142	144	157	168
	50-54	158	170	190	185	202	216
	55-59	207	215	234	269	294	315
60-64	207	268	260	341	373	399	
Subscriber & Spouse	19-24		70	109	137	150	160
	25-29		70	115	137	150	160
	30-34		100	152	155	170	182
	35-39		132	172	178	195	209
	40-44		184	242	205	225	240
	45-49		260	282	288	315	330
	50-54		340	377	369	403	432
55-59		430	467	538	588	630	
60-64		536	517	682	745	798	
Subscriber	19-24		112	155	155	170	182
Subscriber	25-29		112	155	155	170	182

¹ Applies to PPO plans only.

² Dental & Vision premium will also be adjusted to include the RAF if you are approved for a PPO Plus plan.

MEDICAL AND DENTAL RATING REGIONS

The premium is calculated based on the subscriber's home address. Please refer to the regions below to determine the rating region. The areas are determined by ZIP codes/county. Go to www.healthnet.com and select "Search our Doctor Network" for the HMO providers or PPO preferred providers within our network. If there is a question regarding area availability, please contact your Health Net Regional Sales Manager or call 1-800-909-3447.

HEALTH NET PPO REGIONS

Region 1 Los Angeles

Region 2 Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado¹ and Western Placer¹

Region 3 Riverside, San Bernardino, Santa Barbara and Ventura

Region 4 Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz and Solano

Region 5 Orange and San Diego

Region 6 Fresno, Kern, and Kings

Region 7 Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado,² Eastern Placer,² Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

Region 8 Imperial and San Luis Obispo

HEALTH NET HMO REGIONS

Region 1 Los Angeles

Region 2 Merced, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado¹ and Western Placer¹

Region 3 Riverside, San Bernardino and Ventura

Region 4 Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara, Santa Cruz and Solano

Region 5 Orange and San Diego

Region 6 Fresno, Kern and Kings

Region 7 Eastern El Dorado,² Marin, Eastern Placer² and Yolo

DENTAL AND VISION REGIONS FOR HMO PLUS PLANS³

Region 1 Los Angeles

Region 2 Sacramento, San Joaquin, Sonoma and Western Placer

Region 3 Riverside, San Bernardino and Ventura

Region 4 Alameda, Contra Costa, San Francisco, San Mateo, Santa Clara and Solano

Region 5 Orange and San Diego

Region 6 Fresno, Kern

Region 7 Marin, Eastern Placer and Yolo

¹ ZIP codes for Western El Dorado include: 95623, 95630 and 95762 only. ZIP codes for Western Placer County include: 95602-04, 95648, 95650, 95658, 95661, 95663, 95677-78, 95746-47 and 95765. See Region 7 for additional El Dorado County and Placer County ZIP codes.

² ZIP codes for Eastern El Dorado include: 95613-14, 95619, 95629, 95633-36, 95643, 95651, 95656, 95664, 95667, 95672, 95682, 95684, 95709, 95720-21, 95726, 95735, 96150-52 and

96154-58 only. ZIP codes for Eastern Placer County include: 95631, 95681, 95701, 95703, 95713-15, 95717, 95722, 95724, 95736, 96140-43, 96145-45, 96148 and 96162 only. See region 2 for additional El Dorado County and Placer County ZIP codes.

³ A Health Net "Plus" plan is a Health Net HMO or PPO plan with Health Net Dental and Vision coverage included. The "Plus" indicates the addition of the optional coverage.

PPO AND HMO

Region 1

Los Angeles

Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40	SimpleChoice 25	SimpleChoice 15	SimpleValue 50 Generic RX ¹	SimpleValue 50 Combo RX ¹	SimpleValue 40 Generic RX ¹	SimpleValue 40 Combo RX ¹	SimpleValue 30 Generic RX ¹	SimpleValue 30 Combo RX ¹	FirstChoice PPO	HMO 40	HMO 15
Subscriber	1-4	36	35	40	62	68	73	73	97	57	60	62	69	67	74	68	127	139
	5-18	36	35	40	62	68	73	73	97	57	60	62	69	67	74	68	127	128
	19-24	49	35	55	69	75	80	81	107	61	64	66	74	72	80	93	167	231
	25-29	51	35	59	69	75	80	81	107	61	64	66	74	72	80	98	193	271
	30-34	59	50	77	78	85	91	92	121	77	81	83	93	90	101	130	244	334
	35-39	71	66	87	89	98	104	105	139	86	92	93	106	101	114	146	268	365
	40-44	94	92	122	103	112	120	121	160	119	130	129	150	140	162	205	280	386
	45-49	106	130	142	144	157	168	170	225	151	166	163	191	177	206	239	295	424
	50-54	158	170	190	185	202	216	218	288	188	215	204	247	221	267	318	344	469
	55-59	207	215	234	269	294	315	318	420	282	324	305	374	331	404	393	405	563
60-64	207	268	260	341	373	399	402	532	364	405	395	467	428	504	393	405	563	
Subscriber & Spouse	19-24		70	109	137	150	160	162	214							184	325	457
	25-29		70	115	137	150	160	162	214							195	380	537
	30-34		100	152	155	170	182	183	243							257	483	664
	35-39		132	172	178	195	209	211	279							289	530	725
	40-44		184	242	205	225	240	242	321							407	555	767
	45-49		260	282	288	315	337	340	449							475	585	843
	50-54		340	377	369	403	432	436	576							634	682	934
	55-59		430	467	538	588	630	635	840							784	804	1,121
60-64		536	517	682	745	798	804	1,064							784	804	1,121	
Subscriber & Child	19-24		112	94	155	170	182	183	243							159	287	358
	25-29		112	97	155	170	182	183	243							164	313	398
	30-34		117	116	158	173	185	187	247							196	365	460
	35-39		122	125	164	179	191	193	255							212	389	491
	40-44		130	160	166	182	195	196	260							271	402	512
	45-49		165	181	206	225	241	243	321							305	417	551
	50-54		205	228	246	269	288	291	385							384	464	596
	55-59		250	273	331	362	387	391	517							459	525	690
60-64		303	298	403	440	471	475	629							459	525	690	
Subscriber & Children	19-24		158	134	223	244	262	264	349							244	408	483
	25-29		158	138	223	244	262	264	349							249	437	524
	30-34		152	156	220	241	258	260	344							280	487	587
	35-39		157	166	226	247	264	266	352							297	512	617
	40-44		165	201	228	249	267	269	356							355	523	639
	45-49		200	221	268	293	313	316	418							389	539	677
	50-54		240	269	308	337	361	364	482							469	587	721
	55-59		285	313	393	430	460	464	614							544	648	815
60-64		338	338	465	508	544	549	726							544	648	815	
Family	19-24		193	182	292	319	342	345	456							339	548	688
	25-29		193	188	292	319	342	345	456							349	603	768
	30-34		202	225	298	326	349	352	465							412	705	894
	35-39		223	245	315	344	368	372	492							444	753	956
	40-44		257	315	331	362	387	390	517							562	777	997
	45-49		330	355	412	450	482	486	643							630	808	1,074
	50-54		410	450	493	539	577	582	770							789	903	1,164
	55-59		500	540	662	724	775	781	1,034							939	1,027	1,352
60-64		606	590	806	881	943	951	1,258							939	1,027	1,352	

¹ Subscriber-only plan.

Refer to page 2 for county details, not all counties are available.

PPO AND HMO

Region 2

Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado and Western Placer

Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40	SimpleChoice 25	SimpleChoice 15	SimpleValue 50 Generic RX ¹	SimpleValue 50 Combo RX ¹	SimpleValue 40 Generic RX ¹	SimpleValue 40 Combo RX ¹	SimpleValue 30 Generic RX ¹	SimpleValue 30 Combo RX ¹	FirstChoice PPO	HMO 40	HMO 15
Subscriber	1-4	31	36	34	54	59	64	64	75	57	59	62	68	67	73	57	137	159
	5-18	31	36	34	54	59	64	64	75	57	59	62	68	67	73	57	137	144
	19-24	43	35	46	60	66	70	71	83	62	63	67	73	72	79	78	178	262
	25-29	44	35	48	60	66	70	71	83	62	63	67	73	72	79	81	207	310
	30-34	53	51	63	68	74	80	80	95	77	79	84	92	91	99	105	264	385
	35-39	63	67	71	78	86	92	92	109	87	90	94	104	102	112	120	288	419
	40-44	81	94	100	90	98	105	106	125	120	128	130	147	142	159	168	302	442
	45-49	92	126	117	126	138	148	149	175	152	162	165	187	179	202	197	319	483
	50-54	137	165	157	162	177	189	191	224	190	211	206	243	224	262	263	369	533
55-59	180	212	193	236	258	276	278	327	285	318	308	367	334	396	324	435	640	
60-64	180	274	214	299	327	350	353	415	368	398	399	458	432	495	324	435	640	
Subscriber & Spouse	19-24		70	91	120	131	141	142	167							154	349	518
	25-29		70	95	120	131	141	142	167							161	407	615
	30-34		102	124	136	149	159	161	189							209	522	764
	35-39		134	141	156	171	183	185	217							238	569	832
	40-44		188	198	180	197	211	212	250							334	599	879
	45-49		252	232	252	276	295	298	350							391	633	960
	50-54		330	311	323	354	379	382	449							524	732	1,062
55-59		424	384	472	516	552	557	655							645	865	1,275	
60-64		548	425	597	653	699	705	829							645	865	1,275	
Subscriber & Child	19-24		121	78	136	149	159	161	189							133	309	405
	25-29		121	81	136	149	159	161	189							137	337	452
	30-34		124	95	139	152	162	164	193							161	394	527
	35-39		128	103	143	157	168	169	199							175	418	562
	40-44		133	132	146	159	170	172	202							223	434	586
	45-49		162	149	180	197	211	213	250							252	450	627
	50-54		201	189	216	236	253	255	300							318	499	676
55-59		248	225	290	317	340	342	403							379	567	784	
60-64		310	246	353	386	413	417	490							379	567	784	
Subscriber & Children	19-24		169	113	196	214	229	231	272							204	442	549
	25-29		169	115	196	214	229	231	272							208	470	596
	30-34		160	129	193	211	226	228	268							232	528	671
	35-39		164	138	198	216	231	233	274							246	552	706
	40-44		169	166	200	219	234	236	278							295	567	728
	45-49		198	183	235	257	275	277	326							323	583	768
	50-54		237	223	270	296	316	319	375							389	633	820
55-59		284	259	344	377	403	406	478							450	699	926	
60-64		346	280	407	445	477	481	565							450	699	926	
Family	19-24		204	152	256	280	300	302	355							284	590	780
	25-29		204	157	256	280	300	302	355							291	648	876
	30-34		211	185	261	285	306	308	362							340	763	1,025
	35-39		231	202	276	302	323	326	383							368	810	1,093
	40-44		263	260	290	317	339	342	402							465	840	1,141
	45-49		324	294	361	394	422	426	501							522	873	1,221
	50-54		402	373	432	472	506	510	600							654	973	1,323
	55-59		496	445	580	634	679	685	805							776	1,105	1,536
60-64		620	487	706	772	826	833	980							776	1,105	1,536	

¹ Subscriber-only plan.

Refer to page 2 for county details, not all counties are available.

PPO AND HMO

Region 3

Riverside, San Bernardino, Santa Barbara and Ventura

Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40	SimpleChoice 25	SimpleChoice 15	SimpleValue 50 Generic RX ¹	SimpleValue 50 Combo RX ¹	SimpleValue 40 Generic RX ¹	SimpleValue 40 Combo RX ¹	SimpleValue 30 Generic RX ¹	SimpleValue 30 Combo RX ¹	FirstChoice PPO	HMO 40	HMO 15
Subscriber	1-4	32	33	36	51	56	60	61	80	48	50	52	55	56	59	60	135	150
	5-18	32	33	36	51	56	60	61	80	48	50	52	55	56	59	60	135	138
	19-24	44	35	48	57	62	67	67	89	52	54	56	59	61	64	80	180	250
	25-29	45	35	51	57	62	67	67	89	52	54	56	59	61	64	85	208	295
	30-34	54	49	67	64	71	75	76	101	65	67	70	74	76	80	112	267	364
	35-39	64	64	75	74	81	87	87	116	73	75	79	84	86	91	126	292	399
	40-44	83	90	105	85	93	100	101	133	101	104	109	119	118	129	177	307	421
	45-49	94	122	124	119	131	140	141	186	127	132	138	152	150	164	207	324	460
	50-54	139	159	164	153	167	179	181	239	159	171	172	197	187	213	275	375	514
55-59	183	204	202	223	244	261	264	349	238	258	258	298	280	322	340	443	619	
60-64	183	263	224	283	309	331	334	442	308	323	333	372	362	402	340	443	619	
Subscriber & Spouse	19-24		70	94	114	124	133	134	178							159	355	494
	25-29		70	99	114	124	133	134	178							168	410	586
	30-34		98	131	129	141	151	152	201							221	528	724
	35-39		128	148	148	162	173	175	231							250	578	793
	40-44		180	209	170	186	200	201	266							352	605	837
	45-49		244	245	239	261	279	282	373							413	642	917
	50-54		318	326	306	335	358	362	478							549	744	1,022
55-59		408	403	447	488	523	527	697							677	882	1,232	
60-64		526	446	566	619	662	668	883							677	882	1,232	
Subscriber & Child	19-24		108	82	129	141	151	152	201							138	310	386
	25-29		108	84	129	141	151	152	201							143	337	432
	30-34		112	100	131	144	154	155	205							170	395	501
	35-39		117	109	136	148	159	160	212							184	423	535
	40-44		126	139	138	151	161	163	215							235	435	558
	45-49		155	157	171	187	200	202	267							265	453	597
	50-54		192	198	205	224	239	241	319							333	505	650
55-59		237	236	275	300	322	324	429							398	574	755	
60-64		296	258	334	366	391	395	522							398	574	755	
Subscriber & Children	19-24		151	117	185	203	217	219	290							213	442	523
	25-29		151	120	185	203	217	219	290							218	469	568
	30-34		145	136	183	200	214	216	285							244	528	638
	35-39		150	144	187	205	219	221	292							259	553	672
	40-44		159	175	189	207	222	224	296							310	567	693
	45-49		188	193	222	243	260	262	347							340	585	734
	50-54		225	233	256	280	300	302	400							408	637	787
55-59		270	272	326	357	382	385	509							472	704	891	
60-64		329	294	386	422	451	455	602							472	704	891	
Family	19-24		186	158	242	265	284	286	378							296	594	744
	25-29		186	164	242	265	284	286	378							305	648	834
	30-34		194	196	247	270	289	292	386							358	765	973
	35-39		214	213	261	286	306	308	408							387	817	1,041
	40-44		249	273	275	300	321	324	429							489	844	1,085
	45-49		310	310	342	374	400	403	533							549	880	1,167
	50-54		384	391	409	447	479	483	639							685	983	1,271
55-59		474	467	550	601	643	649	858							814	1,119	1,482	
60-64		592	511	669	731	783	789	1,044							814	1,119	1,482	

¹ Subscriber-only plan.

Refer to page 2 for county details, not all counties are available.

PPO AND HMO

Region 4

Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz and Solano

Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40	SimpleChoice 25	SimpleChoice 15	SimpleValue 50 Generic RX ¹	SimpleValue 50 Combo RX ¹	SimpleValue 40 Generic RX ¹	SimpleValue 40 Combo RX ¹	SimpleValue 30 Generic RX ¹	SimpleValue 30 Combo RX ¹	FirstChoice PPO	HMO 40	HMO 15
Subscriber	1-4	30	36	35	52	57	61	61	76	53	55	57	61	62	66	58	154	169
	5-18	30	36	35	52	57	61	61	76	53	55	57	61	62	66	58	154	154
	19-24	43	36	47	58	63	67	68	84	57	59	62	66	67	71	79	202	281
	25-29	44	36	49	58	63	67	68	84	57	59	62	66	67	71	82	238	335
	30-34	52	51	65	65	71	76	77	95	71	74	77	83	84	90	109	300	414
	35-39	60	68	73	75	82	88	88	109	80	84	87	94	94	102	122	330	450
	40-44	80	95	103	86	94	101	102	126	111	116	120	133	130	144	173	344	474
	45-49	90	127	119	121	132	141	142	176	140	147	152	170	165	183	200	365	516
	50-54	133	169	159	155	169	181	183	226	175	191	190	220	206	238	267	419	572
55-59	175	214	198	226	247	264	266	329	262	289	284	333	308	359	332	499	691	
60-64	175	279	219	286	313	335	337	417	339	360	367	416	398	449	332	499	691	
Subscriber & Spouse	19-24		72	92	115	126	135	136	168							155	397	556
	25-29		72	96	115	126	135	136	168							162	470	666
	30-34		102	128	130	143	153	154	190							216	595	823
	35-39		136	144	150	164	175	177	218							243	653	895
	40-44		190	205	172	188	202	203	251							345	682	943
	45-49		254	237	241	264	282	285	352							398	723	1,027
	50-54		338	317	310	338	362	365	452							532	834	1,141
	55-59		428	393	451	494	528	533	659							661	992	1,377
60-64		558	436	572	625	669	675	834							661	992	1,377	
Subscriber & Child	19-24		122	80	130	142	152	154	190							135	349	434
	25-29		122	82	130	142	152	154	190							138	385	489
	30-34		125	98	133	145	155	157	194							165	449	567
	35-39		129	106	137	150	161	162	200							179	477	604
	40-44		134	136	139	152	163	165	203							229	490	628
	45-49		163	152	173	189	202	204	252							256	512	669
	50-54		205	192	207	226	242	244	302							323	568	726
	55-59		250	230	278	304	325	328	405							388	647	843
60-64		315	251	338	369	395	399	493							388	647	843	
Subscriber & Children	19-24		171	114	187	205	219	221	274							207	499	588
	25-29		171	116	187	205	219	221	274							211	534	642
	30-34		161	132	185	202	216	218	270							238	599	720
	35-39		165	140	189	207	221	223	276							251	627	758
	40-44		170	171	191	209	224	226	279							302	640	781
	45-49		199	187	225	246	263	265	328							329	662	823
	50-54		241	227	259	283	303	305	378							396	718	880
	55-59		286	265	330	360	386	389	481							460	797	997
60-64		351	286	390	426	456	460	569							460	797	997	
Family	19-24		207	154	245	268	287	289	357							288	669	836
	25-29		207	159	245	268	287	289	357							295	742	946
	30-34		212	191	250	273	292	295	365							349	868	1,102
	35-39		233	207	264	289	309	312	385							376	925	1,176
	40-44		265	267	278	303	325	328	405							477	952	1,222
	45-49		326	299	345	378	404	408	504							531	994	1,306
	50-54		410	379	414	452	484	488	604							665	1,105	1,420
	55-59		500	456	555	607	650	655	811							794	1,263	1,656
60-64		630	498	676	739	791	798	986							794	1,263	1,656	

¹ Subscriber-only plan.

Refer to page 2 for county details, not all counties are available.

PPO AND HMO

Region 5

Orange and San Diego

Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40	SimpleChoice 25	SimpleChoice 15	SimpleValue 50 Generic RX ¹	SimpleValue 50 Combo RX ¹	SimpleValue 40 Generic RX ¹	SimpleValue 40 Combo RX ¹	SimpleValue 30 Generic RX ¹	SimpleValue 30 Combo RX ¹	FirstChoice PPO	HMO 40	HMO 15
Subscriber	1-4	34	35	38	56	61	65	66	81	53	55	57	61	62	66	64	135	150
	5-18	34	35	38	56	61	65	66	81	53	55	57	61	62	66	64	135	137
	19-24	47	35	52	62	67	72	73	89	57	59	62	66	67	71	88	180	249
	25-29	48	35	55	62	67	72	73	89	57	59	62	66	67	71	92	208	295
	30-34	56	50	72	70	76	82	83	101	71	74	77	83	84	90	121	264	363
	35-39	67	66	81	80	88	94	95	116	80	84	87	94	94	102	136	288	397
	40-44	89	92	114	92	101	108	109	134	111	116	120	133	130	144	191	302	416
	45-49	100	130	133	129	142	152	153	187	140	147	152	170	165	183	223	320	457
	50-54	148	170	178	166	182	194	196	240	175	191	190	220	206	238	299	372	511
	55-59	195	215	219	242	265	283	286	350	262	289	284	333	308	359	368	440	614
60-64	195	268	243	307	335	359	362	443	339	361	367	416	398	449	368	440	614	
Subscriber & Spouse	19-24		70	102	123	135	144	146	178							173	354	492
	25-29		70	108	123	135	144	146	178							182	410	587
	30-34		100	142	140	153	164	165	202							239	522	721
	35-39		132	160	161	176	188	190	232							270	570	788
	40-44		184	226	185	202	216	218	267							381	598	829
	45-49		260	264	259	283	303	306	374							445	634	909
	50-54		340	355	332	363	389	392	480							597	739	1,016
	55-59		430	437	484	530	567	572	700							734	875	1,223
60-64		536	484	613	671	718	724	886							734	875	1,223	
Subscriber & Child	19-24		112	89	140	153	164	165	202							150	309	384
	25-29		112	91	140	153	164	165	202							154	337	432
	30-34		117	108	142	156	167	168	206							183	393	499
	35-39		122	117	147	161	172	174	213							198	418	532
	40-44		130	150	150	164	175	177	216							254	432	553
	45-49		165	170	185	203	217	219	268							286	449	594
	50-54		205	215	222	243	260	262	320							362	502	647
	55-59		250	256	298	326	349	352	430							431	570	750
60-64		303	279	363	396	424	428	524							431	570	750	
Subscriber & Children	19-24		158	127	201	220	235	237	291							230	440	520
	25-29		158	130	201	220	235	237	291							235	469	568
	30-34		152	147	198	217	232	234	286							263	524	636
	35-39		157	156	203	222	238	240	293							279	550	668
	40-44		165	189	205	225	240	242	297							334	563	689
	45-49		200	208	241	263	282	284	348							366	580	728
	50-54		240	253	278	304	325	328	401							442	633	782
	55-59		285	294	354	387	414	417	511							511	703	885
60-64		338	318	418	457	490	494	604							511	703	885	
Family	19-24		193	172	263	287	308	310	380							320	592	741
	25-29		193	177	263	287	308	310	380							329	648	834
	30-34		202	211	268	293	314	316	387							386	760	969
	35-39		223	229	283	310	332	334	409							416	810	1,036
	40-44		257	295	298	326	349	351	430							527	835	1,076
	45-49		330	333	370	405	434	437	535							592	872	1,158
	50-54		410	424	444	485	519	524	641							744	977	1,264
	55-59		500	506	596	651	697	703	861							881	1,115	1,471
60-64		606	553	725	793	849	856	1,047							881	1,115	1,471	

¹ Subscriber-only plan.

Refer to page 2 for county details, not all counties are available.

PPO AND HMO

Region 6

Fresno, Kern and Kings

Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40	SimpleChoice 25	SimpleChoice 15	SimpleValue 50 Generic RX ¹	SimpleValue 50 Combo RX ¹	SimpleValue 40 Generic RX ¹	SimpleValue 40 Combo RX ¹	SimpleValue 30 Generic RX ¹	SimpleValue 30 Combo RX ¹	FirstChoice PPO	HMO 40	HMO 15
Subscriber	1-4	32	38	35	54	59	64	64	76	57	60	62	69	67	75	58	143	154
	5-18	32	38	35	54	59	64	64	76	57	60	62	69	67	75	58	143	142
	19-24	43	37	47	60	66	70	71	84	62	64	67	74	72	80	79	185	256
	25-29	44	37	49	60	66	70	71	84	62	64	67	74	72	80	82	217	306
	30-34	52	53	65	68	74	80	80	95	77	81	84	93	91	101	109	277	378
	35-39	60	72	73	78	85	91	92	109	87	92	94	106	102	115	122	305	412
	40-44	80	99	102	90	98	105	106	125	120	130	130	150	142	162	171	315	434
	45-49	90	133	119	126	138	147	149	176	152	166	165	191	179	206	200	335	475
	50-54	134	174	159	162	177	189	191	225	190	215	206	248	224	267	266	388	524
	55-59	176	223	196	236	258	276	278	329	285	325	308	374	334	404	328	455	630
60-64	176	291	216	299	326	349	352	416	368	405	399	468	432	505	328	455	630	
Subscriber & Spouse	19-24		74	92	120	131	141	142	167							155	365	508
	25-29		74	96	120	131	141	142	167							162	428	607
	30-34		106	128	136	149	159	161	190							216	548	751
	35-39		144	144	156	171	183	184	218							243	603	820
	40-44		198	201	180	197	211	212	251							339	627	864
	45-49		266	237	252	275	295	297	351							398	665	944
	50-54		348	315	323	353	378	381	451							531	768	1,042
	55-59		446	389	471	515	552	556	657							654	905	1,254
60-64		582	431	597	653	699	705	832							654	905	1,254	
Subscriber & Child	19-24		128	80	136	149	159	161	190							135	322	397
	25-29		128	82	136	149	159	161	190							138	353	447
	30-34		131	98	139	152	162	164	193							165	413	518
	35-39		136	106	143	157	168	169	200							179	440	553
	40-44		140	134	146	159	170	172	203							227	452	575
	45-49		171	152	180	197	211	213	251							256	472	614
	50-54		212	191	216	236	253	255	301							322	523	664
	55-59		261	228	290	317	339	342	404							384	592	769
60-64		329	249	353	386	413	416	492							384	592	769	
Subscriber & Children	19-24		179	114	196	214	229	231	273							207	459	536
	25-29		179	116	196	214	229	231	273							211	490	587
	30-34		169	132	193	211	226	228	269							238	552	658
	35-39		174	140	198	216	231	233	275							251	578	692
	40-44		178	169	200	218	234	236	279							299	590	715
	45-49		209	187	235	256	274	277	327							329	610	755
	50-54		250	226	270	295	316	319	377							395	660	804
	55-59		299	263	344	376	403	406	480							457	729	910
60-64		367	284	407	445	476	480	568							457	729	910	
Family	19-24		216	154	256	280	299	302	357							288	614	763
	25-29		216	159	256	280	299	302	357							295	677	864
	30-34		222	191	261	285	305	308	364							349	798	1,006
	35-39		246	207	276	301	323	325	384							376	852	1,075
	40-44		277	264	290	317	339	342	404							472	875	1,119
	45-49		342	299	361	394	422	425	503							531	915	1,199
	50-54		424	378	432	472	505	510	602							663	1,018	1,298
	55-59		522	452	580	634	679	684	808							787	1,154	1,509
60-64		658	494	706	771	826	833	984							787	1,154	1,509	

¹ Subscriber-only plan.

Refer to page 2 for county details, not all counties are available.

PPO AND HMO

Region 7

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba

Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40	SimpleChoice 25	SimpleChoice 15	SimpleValue 50 Generic RX ¹	SimpleValue 50 Combo RX ¹	SimpleValue 40 Generic RX ¹	SimpleValue 40 Combo RX ¹	SimpleValue 30 Generic RX ¹	SimpleValue 30 Combo RX ¹	FirstChoice PPO	HMO 40	HMO 15
Subscriber	1-4	50	50	61	88	97	103	104	138	81	85	88	98	95	106	102	190	207
	5-18	50	50	61	88	97	103	104	138	81	85	88	98	95	106	102	190	189
	19-24	72	50	81	98	107	114	115	153	87	92	94	106	102	114	136	250	344
	25-29	75	50	86	98	107	114	115	153	87	92	94	106	102	114	144	298	419
	30-34	90	71	113	111	121	130	131	173	109	115	118	133	128	144	190	380	514
	35-39	105	94	128	127	139	149	150	199	123	131	133	151	144	163	214	413	559
	40-44	139	131	179	146	160	171	173	229	170	185	184	214	200	231	300	430	585
	45-49	158	185	210	205	224	240	242	320	215	236	232	272	252	294	352	449	630
	50-54	238	242	281	263	287	308	310	411	268	306	291	353	315	381	471	518	693
	55-59	311	306	347	383	419	449	453	599	401	462	435	533	472	575	582	612	832
60-64	311	382	384	486	531	568	573	758	519	577	562	666	610	719	582	612	832	
Subscriber & Spouse	19-24		100	160	195	214	229	231	305							270	495	683
	25-29		100	170	195	214	229	231	305							286	590	832
	30-34		142	225	221	242	259	261	346							379	754	1,021
	35-39		188	254	254	278	298	300	397							427	820	1,111
	40-44		262	356	293	320	343	345	457							599	857	1,163
	45-49		370	418	410	448	480	484	640							702	893	1,254
	50-54		484	559	526	575	615	621	821							940	1,029	1,382
	55-59		612	692	767	838	897	905	1,197							1,162	1,218	1,658
60-64		764	766	971	1,062	1,137	1,146	1,517							1,162	1,218	1,658	
Subscriber & Child	19-24		160	140	221	242	259	261	346							236	435	533
	25-29		160	144	221	242	259	261	346							244	483	607
	30-34		166	172	226	247	264	266	352							290	564	701
	35-39		174	187	233	255	273	275	364							314	598	747
	40-44		185	238	237	259	277	280	370							400	615	772
	45-49		235	269	293	321	343	346	458							452	634	819
	50-54		292	339	351	384	411	415	548							571	700	882
	55-59		356	406	472	516	552	557	737							682	797	1,021
60-64		432	443	574	628	672	677	896							682	797	1,021	
Subscriber & Children	19-24		225	200	318	348	373	376	497							363	620	720
	25-29		225	205	318	348	373	376	497							371	668	795
	30-34		216	233	314	343	367	370	490							418	750	889
	35-39		224	247	321	351	376	379	502							442	782	936
	40-44		235	298	325	355	381	384	508							528	800	961
	45-49		285	329	382	417	447	450	596							579	819	1,006
	50-54		342	400	440	481	514	519	686							698	887	1,071
	55-59		406	466	560	612	655	661	875							809	980	1,210
60-64		482	503	662	724	775	782	1,034							809	980	1,210	
Family	19-24		275	268	416	455	487	491	650							501	832	1,025
	25-29		275	278	416	455	487	491	650							517	928	1,175
	30-34		287	333	425	464	497	501	663							610	1,090	1,363
	35-39		318	362	449	490	525	529	700							658	1,155	1,455
	40-44		366	464	471	515	552	556	736							830	1,193	1,507
	45-49		470	526	587	641	686	692	916							933	1,229	1,597
	50-54		584	668	703	768	822	829	1,097							1,171	1,364	1,725
	55-59		712	800	943	1,032	1,104	1,113	1,473							1,393	1,555	2,002
60-64		864	874	1,148	1,255	1,344	1,355	1,793							1,393	1,555	2,002	

¹ Subscriber-only plan.

Refer to page 2 for county details, not all counties are available.

Tier	Age	ValueChoice 1500 ¹	SimpleChoice HSA	SmartChoice HSA	SimpleChoice 50	SimpleChoice 35	SimpleChoice 40	SimpleChoice 25	SimpleChoice 15	SimpleValue 50 Generic RX ¹	SimpleValue 50 Combo RX ¹	SimpleValue 40 Generic RX ¹	SimpleValue 40 Combo RX ¹	SimpleValue 30 Generic RX ¹	SimpleValue 30 Combo RX ¹	FirstChoice PPO
Subscriber	1-4	50	50	61	88	97	103	104	138	81	85	88	98	95	106	102
	5-18	50	50	61	88	97	103	104	138	81	85	88	98	95	106	102
	19-24	72	50	81	98	107	114	115	153	87	92	94	106	102	114	136
	25-29	75	50	86	98	107	114	115	153	87	92	94	106	102	114	144
	30-34	90	71	113	111	121	130	131	173	109	115	118	133	128	144	190
	35-39	105	94	128	127	139	149	150	199	123	131	133	151	144	163	214
	40-44	139	131	179	146	160	171	173	229	170	185	184	214	200	231	300
	45-49	158	185	210	205	224	240	242	320	215	236	232	272	252	294	352
	50-54	238	242	281	263	287	308	310	411	268	306	291	353	315	381	471
55-59	311	306	347	383	419	449	453	599	401	462	435	533	472	575	582	
60-64	311	382	384	486	531	568	573	758	519	577	562	666	610	719	582	
Subscriber & Spouse	19-24		100	160	195	214	229	231	305							270
	25-29		100	170	195	214	229	231	305							286
	30-34		142	225	221	242	259	261	346							379
	35-39		188	254	254	278	298	300	397							427
	40-44		262	356	293	320	343	345	457							599
	45-49		370	418	410	448	480	484	640							702
	50-54		484	559	526	575	615	621	821							940
	55-59		612	692	767	838	897	905	1,197							1,162
60-64		764	766	971	1,062	1,137	1,146	1,517							1,162	
Subscriber & Child	19-24		160	140	221	242	259	261	346							236
	25-29		160	144	221	242	259	261	346							244
	30-34		166	172	226	247	264	266	352							290
	35-39		174	187	233	255	273	275	364							314
	40-44		185	238	237	259	277	280	370							400
	45-49		235	269	293	321	343	346	458							452
	50-54		292	339	351	384	411	415	548							571
	55-59		356	406	472	516	552	557	737							682
60-64		432	443	574	628	672	677	896							682	
Subscriber & Children	19-24		225	200	318	348	373	376	497							363
	25-29		225	205	318	348	373	376	497							371
	30-34		216	233	314	343	367	370	490							418
	35-39		224	247	321	351	376	379	502							442
	40-44		235	298	325	355	381	384	508							528
	45-49		285	329	382	417	447	450	596							579
	50-54		342	400	440	481	514	519	686							698
	55-59		406	466	560	612	655	661	875							809
60-64		482	503	662	724	775	782	1,034							809	
Family	19-24		275	268	416	455	487	491	650							501
	25-29		275	278	416	455	487	491	650							517
	30-34		287	333	425	464	497	501	663							610
	35-39		318	362	449	490	525	529	700							658
	40-44		366	464	471	515	552	556	736							830
	45-49		470	526	587	641	686	692	916							933
	50-54		584	668	703	768	822	829	1,097							1,171
	55-59		712	800	943	1,032	1,104	1,113	1,473							1,393
60-64		864	874	1,148	1,255	1,344	1,355	1,793							1,393	

¹ Subscriber-only plan.

Refer to page 2 for county details, not all counties are available.

INDIVIDUAL TERM LIFE INSURANCE¹

Health Net Life Insurance Company is pleased to offer affordable Individual Term Life Insurance in the following amounts: \$15,000, \$30,000 and \$50,000.

MONTHLY TERM LIFE INSURANCE RATES

Age of primary insured	Cost per \$1,000	Total monthly cost		
		\$15,000	\$30,000	\$50,000
19–29	\$0.19	\$2.85	\$5.70	\$9.50
30–39	\$0.22	\$3.30	\$6.60	\$11.00
40–49	\$0.50	\$7.50	\$15.00	\$25.00
50–59	\$1.37	\$20.55	\$41.10	\$68.50
60–64	\$2.00	\$30.00	\$60.00	\$100.00

If you have, or are applying for, health insurance with Health Net, there is no additional information required to review your eligibility for Individual Term Life Insurance. Coverage will not become effective until approved in writing by Health Net Life Insurance Company.

TERMS

- If you wish to purchase life insurance, you must purchase a minimum coverage of \$15,000.
- The maximum life insurance benefit is \$50,000.
- You must be at least 19 years old in order to purchase Individual Term Life Insurance.
- Term Life Insurance is not available for applicants applying for HIPAA guarantee issue coverage, those being offered modified issue plans or Quick Net plans.

DENTAL AND VISION

DENTAL AND VISION WITH HEALTH NET PPO PLANS¹

Available with all PPO Plus Plans	
Subscriber	\$25
Subscriber and Spouse	\$50
Subscriber and Child	\$50
Subscriber and Children	\$75
Family	\$100

DENTAL AND VISION WITH HEALTH NET HMO PLANS²

Available with all HMO Plus Plans	
Subscriber	\$9
Subscriber and Spouse	\$18
Subscriber and Child	\$18
Subscriber and Children	\$27
Family	\$36

¹ PPO plans, Individual Term Life Insurance and PPO Dental and Vision plans underwritten by Health Net Life Insurance Company.

² HMO plans, HMO Dental and Vision plans are underwritten by Health Net of California.

NOTES

For more information, please contact:

Health Net
Post Office Box 1150
Rancho Cordova, California 95741-1150

Individual & Family Plans:

1-800-909-3447

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

Visit www.healthnet.com

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