

Blue Shield Rating Region 1

Effective July 1, 2009

The rates in this brochure are Blue Shield's "Tier 1" rates, and are offered to individuals and families in good health. Other rates may apply depending on underwriting determination. Rating regions and rates are subject to change.

Blue Shield Rate Guarantee¹ – Lock in your rate for 12 months!

As a new IFP member our rate guarantee program gives you the same monthly rate for the first 12 consecutive months of coverage.

Find your rate:

1. Find your county of residence and its corresponding rating region. Go to that rating region page.
2. Find your selected plan for you and/or your family in the chart.
3. Locate the rating category (e.g. adult and child) and age range that applies to you, the primary applicant.

Using these rate charts

The following charts show rates for all regions of the Active Start,SM Shield Spectrum PPO,SM Shield Savings,SM Essential,SM Vital Shield,SM Vital ShieldSM Plus, Balance,SM and HMO plans. Keep in mind that the rating regions for the Access+ HMO plans differ from the rating regions for the PPO plans.

The following plans are underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life): Active Start plans, Essential plans, Balance plans, Shield Spectrum PPO Plan 5000, Vital Shield plans, Vital Shield Plus plans, Shield Savings 1800/3600, 3500, 4000/8000, and 5200. Both Blue Shield of California and Blue Shield Life offer a PPO Plan 1500 and PPO Plan 2000. Value Smile PPO and Smile PPO, individual term life, and Bridge Plan are also underwritten by Blue Shield Life. Plan rates are pending regulatory approval.

¹ Begins from member's original effective date. The rate guarantee program is subject to change and does not apply to guaranteed-issue, individual conversion, MRMIP and Post-MRMIP Graduate products. The rate guarantee will terminate if a member transfers to a different plan, or if there is a rate change due to a change in age band, or if the member moves to another rating region.

Region 1 – Monthly Rates

Age Range	PPO Plans – Individual Only																PPO Plans														
	Vital Shield Plans				Essential Plans						Active Start Plans						Vital Shield Plus Plans														
	Vital Shield 2900		Vital Shield 900		Essential Plan 4500		Essential Plan 3000		Essential Plan 1750		Active Start Plan 35 Generic Rx		Active Start Plan 35		Active Start Plan 25 Generic Rx		Active Start Plan 25		Vital Shield Plus 2900 Generic Rx		Vital Shield Plus 2900		Vital Shield Plus 900 Generic Rx		Vital Shield Plus 900		Vital Shield Plus 400 Generic Rx		Vital Shield Plus 400		
Child																															
Under 1	\$95		\$105		\$161		\$196		\$207		\$234		\$281		\$301		\$323		\$121		\$134		\$141		\$157		\$167		\$187		
1 to 18	44		50		89		99		133		104		126		138		156		54		65		64		76		74		89		
Adult	Gender	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
	19 to 29	52	57	65	67	101	104	126	129	150	159	128	137	162	174	172	187	190	211	66	70	80	85	79	83	94	100	102	102	119	117
	30 to 34	60	64	70	72	104	111	126	135	166	184	142	152	167	181	175	195	195	221	72	76	87	91	86	90	102	107	112	118	128	134
	35 to 39	72	76	86	89	128	140	159	173	196	207	160	178	202	226	216	243	245	275	88	94	107	114	103	110	125	133	126	134	147	156
	40 to 44	100	111	110	125	150	179	183	221	222	246	219	241	257	284	267	305	290	344	113	130	143	163	132	151	164	189	166	177	192	221
	45 to 49	129	143	144	162	200	231	243	279	282	310	278	307	326	360	338	381	368	431	149	166	188	210	172	192	214	241	200	224	250	280
	50 to 54	177	186	196	208	282	296	331	348	366	385	364	382	451	453	481	486	543	549	202	212	250	263	232	243	285	300	269	283	331	348
	55 to 59	236	241	268	278	385	382	455	461	523	532	517	526	608	618	631	640	686	697	275	281	338	345	313	320	384	392	363	371	443	453
	60 to 64	357	310	395	376	555	517	645	601	735	686	718	668	863	785	916	814	1038	920	405	376	485	451	457	425	548	509	528	491	632	587
Adult and child	Gender																	M	F	M	F	M	F	M	F	M	F	M	F		
	Under 30																	128	133	155	161	150	157	181	189	177	185	213	222		
	30 to 34																	148	154	177	185	166	173	200	207	197	205	236	244		
	35 to 39																	170	181	206	220	197	210	238	254	233	249	281	300		
	40 to 44																	220	251	277	316	255	290	319	364	300	342	374	426		
	45 to 49																	297	293	374	369	349	345	438	433	417	412	521	515		
	50 to 54																	377	390	467	483	414	427	511	528	502	519	618	639		
	55 to 59																	514	519	631	638	559	565	685	693	670	678	819	829		
	60 to 64																	744	707	891	846	803	762	961	913	958	910	1148	1089		
Adult and children	Gender																	M	F	M	F	M	F	M	F	M	F	M	F		
	Under 30																	217	216	262	261	255	254	307	305	301	300	362	360		
	30 to 34																	236	236	283	284	265	265	316	317	315	315	375	376		
	35 to 39																	272	277	331	336	316	321	384	389	374	380	451	458		
	40 to 44																	300	336	378	424	346	388	434	485	433	484	540	604		
	45 to 49																	378	399	478	502	426	449	534	563	532	560	665	700		
	50 to 54																	458	466	568	577	501	511	619	631	628	639	773	787		
	55 to 59																	573	587	703	721	624	639	764	784	774	793	946	971		
	60 to 64																	772	773	925	926	834	835	999	1001	1034	1037	1238	1242		
Adult and spouse/domestic partner	Under 30																	151	183	178	214	210	253								
	30 to 34																	176	214	207	251	246	296								
	35 to 39																	226	279	263	323	309	377								
	40 to 44																	301	377	348	433	407	503								
	45 to 49																	389	484	446	553	519	641								
	50 to 54																	489	601	558	684	648	792								
	55 to 59																	618	753	701	853	812	986								
	60 to 64																	776	931	878	1052	1013	1214								
Family¹	Under 30																	270	323	317	377	374	445								
	30 to 34																	297	357	349	418	412	493								
	35 to 39																	342	416	399	484	468	567								
	40 to 44																	409	507	477	587	558	684								
	45 to 49																	486	602	562	693	655	806								
	50 to 54																	568	697	653	800	760	929								
	55 to 59																	684	835	783	953	908	1104								
	60 to 64																	848	1019	963	1156	1113	1336								

1 Adult and spouse/domestic partner plus one or more children

2 Blue Shield of California and Blue Shield of California Life & Health Insurance Company each offer the PPO Plan 2000 and Plan 1500. The plan rates are identical.

		PPO Plans																				HMO Plans										
		Balance Plans						Shield Spectrum Plans								Shield Savings Plans																
Age Range	Balance Plan 2500		Balance Plan 1700		Balance Plan 1000		PPO Plan 5000		PPO Plan 2000 and Blue Shield Life PPO 2000 ²		PPO Plan 1500 and Blue Shield Life PPO 1500 ²		PPO Plan 750		PPO Plan 500		Shield Savings 5200		Shield Savings 3500		Shield Savings 4000/8000 ³		Shield Savings 1800/3600 ³		Shield Savings 2400/4800 ³		Access+ Value HMO		Access+ HMO			
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
Child	Under 1	\$215		\$255		\$287		\$153		\$254		\$371		\$411		\$562		\$151		\$154		\$163		\$173		\$215		\$350		\$442		
	1 to 18	75		90		99		57		108		163		181		261		46		49		50		55		81		193		245		
Adult	Gender	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
	19 to 29	88	96	117	126	128	137	81	94	145	168	239	287	258	326	370	463	64	64	66	67	69	72	80	85	129	149	361	448	457	566	
	30 to 34	103	111	129	135	142	152	110	127	199	230	309	375	335	430	481	603	66	66	73	75	79	81	93	99	174	201	427	527	541	667	
	35 to 39	128	136	171	180	183	193	135	154	242	278	372	439	400	482	572	701	86	78	95	87	113	110	121	118	189	219	455	562	576	711	
	40 to 44	160	178	195	239	208	256	163	184	286	330	420	490	447	532	628	761	108	114	118	126	140	150	157	168	238	263	493	608	623	770	
	45 to 49	193	215	255	287	270	305	199	212	345	363	506	539	536	575	753	819	137	137	148	149	188	190	206	218	288	312	584	661	737	834	
	50 to 54	285	281	350	368	395	395	267	264	469	449	704	666	740	709	1037	1006	181	170	193	185	262	249	276	272	384	393	640	724	810	915	
	55 to 59	355	350	456	463	491	487	341	335	578	560	849	827	890	873	1248	1233	237	229	256	250	322	314	361	353	497	504	662	742	837	940	
60 to 64	541	455	628	584	721	630	455	419	758	697	1235	1037	1294	1094	1816	1532	417	334	441	358	481	408	558	453	700	638	850	955	1076	1207		
Adult and child	Gender	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
	Under 30	203	218	227	242	255	273	157	170	287	310	522	563	548	590	817	882	249	248	261	262	130	139	194	207	254	274	835	948	1055	1197	
	30 to 34	252	267	287	304	330	348	221	242	416	454	705	770	743	810	1105	1206	232	232	245	247	192	202	262	258	343	375	1087	1188	1373	1501	
	35 to 39	294	317	332	358	381	411	268	292	487	530	777	847	819	891	1216	1323	240	236	255	252	247	245	298	321	377	412	1047	1278	1324	1615	
	40 to 44	310	341	391	435	414	461	313	340	538	582	791	866	834	919	1174	1308	220	227	237	245	249	270	295	310	436	455	967	1206	1223	1525	
	45 to 49	385	373	443	432	521	508	318	300	575	546	859	818	957	914	1339	1284	218	218	236	238	344	327	384	372	432	412	1080	1018	1362	1287	
	50 to 54	481	498	521	539	622	644	388	394	747	760	1074	1094	1133	1153	1685	1716	272	258	293	282	427	437	507	481	519	529	982	1089	1242	1379	
	55 to 59	626	634	677	684	804	813	492	494	917	923	1391	1399	1470	1476	2078	2087	330	322	356	349	557	563	658	621	677	680	1228	1272	1551	1605	
60 to 64	849	806	916	870	1087	1033	627	557	1051	992	1878	1783	1979	1879	2777	2635	498	411	530	443	753	717	894	789	916	869	1574	1623	1989	2050		
Adult and children	Gender	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	
	Under 30	345	353	383	390	433	443	264	279	476	505	855	906	906	962	1345	1428	320	320	338	339	214	216	321	325	417	443	1394	1449	1762	1831	
	30 to 34	403	412	457	468	525	536	348	375	621	670	1010	1090	1151	1242	1598	1724	284	284	305	307	301	307	329	337	534	577	1477	1577	1867	1994	
	35 to 39	393	403	486	495	518	527	360	411	628	719	937	1089	1002	1166	1430	1666	252	247	273	270	295	298	344	347	509	594	1323	1429	1672	1807	
	40 to 44	423	457	476	513	579	624	350	375	699	740	945	1007	1034	1100	1482	1579	243	250	269	278	354	372	398	420	472	513	1230	1317	1555	1666	
	45 to 49	489	509	541	561	665	690	391	402	732	748	1093	1119	1151	1177	1708	1748	283	284	311	313	439	448	494	507	542	557	1303	1399	1648	1770	
	50 to 54	584	595	632	644	778	793	471	476	904	909	1303	1310	1373	1381	2044	2056	347	333	378	367	522	528	597	589	647	638	1355	1423	1713	1798	
	55 to 59	698	716	756	774	929	952	545	560	1020	1048	1547	1589	1632	1676	2427	2491	382	373	417	410	621	636	708	709	755	771	1446	1543	1827	1950	
60 to 64	881	883	1145	1075	1245	1179	736	714	1307	1204	1951	1955	2055	2062	3014	3029	602	515	685	592	785	783	913	861	1109	1011	1758	1979	2223	2503		
Adult and spouse/domestic partner	Under 30			176		217		234		166		301		508		577		815		106		118		110		144		243		715		905
	30 to 34			209		242		286		225		403		659		720		1037		120		134		145		164		330		839		1061
	35 to 39			255		322		345		256		446		691		740		1059		173		190		189		223		361		912		1153
	40 to 44			327		426		453		300		516		767		817		1161		236		257		256		304		415		1000		1265
	45 to 49			437		537		612		398		674		998		1055		1493		329		355		347		413		558		1104		1396
	50 to 54			559		703		779		511		856		1263		1332		1878		426		458		452		530		723		1184		1499
	55 to 59			693		903		961		638		1056		1555		1632		2294		534		571		576		671		913		1275		1612
60 to 64			888		1167		1223		806		1336		1964		2106		2880		684		728		753		886		1161		1611		2035	
Family ¹	Under 30			352		390		442		277		501		900		954		1416		277		300		216		325		439		1442		1822
	30 to 34			394		465		534		366		681		1117		1213		1776		267		294		285		340		562		1525		1928
	35 to 39			417		544		600		399		708		1114		1212		1734		287		317		319		359		595		1485		1878
	40 to 44			468		615		660		421		743		1113		1199		1716		323		358		365		413		624		1490		1884
	45 to 49			558		714		797		513		890		1327		1418		2017		406		446		460		503		758		1571		1987
	50 to 54			667		846		942		617		1068		1587		1684		2384		494		539		564		600		904		1615		2041
	55 to 59			777		1011		1088		735		1239		1834		1935		2728		586		636		665		729		1083		1628		2058
60 to 64			960		1262		1331		875		1473		2200		2316		3252		730		782		842		950		1347		1858		2348	

3 Shield Savings plans 4000, 1800, and 2400 are for adult and child applicants. Shield Savings plans 8000, 3600, and 4800 are for adult and child, adult and children, adult and spouse/domestic partner, and family applicants.

Monthly dental coverage rates

All regions

	Dental HMO	Dental PPO	Value Smile SM PPO	Smile SM PPO
Adult/child	\$17.80	\$36.10	\$21.40	\$39.70
Adult and spouse/ domestic partner	\$35.50	\$76.30	\$45.30	\$83.90
Adult and child	\$31.40	\$54.60	\$32.40	\$60.10
Adult and children	\$36.60	\$81.40	\$48.40	\$89.50
Family	\$69.00	\$126.80	\$75.30	\$139.50

Please note: Monthly dues for the Dental HMO and Dental PPO plans are in addition to the dues/premium for medical benefits covered by the Blue Shield health plan. However, you will receive one bill that combines your health, dental and, if applicable, life insurance premiums.

Monthly individual term life rates

All regions

Age range	\$10,000	\$30,000	\$60,000*	\$90,000*
1 to 18*	\$1.95	\$2.95	N/A	N/A
19 to 29	\$2.75	\$5.35	\$9.25	\$13.15
30 to 39	\$3.05	\$6.25	\$11.05	\$15.85
40 to 49	\$5.85	\$14.65	\$27.85	\$41.05
50 to 59	\$13.85	\$38.65	\$75.85	\$113.05**
60 to 64	\$20.45	\$58.45	\$115.45	\$172.45**

* Those younger than age 19 are not eligible for \$60,000 and \$90,000 life insurance options.

** \$90,000 benefit amount is not available for new sales to those ages 50 and older, but in-force customers who reach age 50 are eligible to keep coverage until age 65.

Bridge Plan rates

All regions and ages

Individual	\$60 annual premium (payment spread out over 12-month period)
Family	\$120 annual premium (payment spread out over 12-month period)

Please note: Bridge Plan is a hospital insurance indemnity rider. The premium for this rider is one sum which has been established for a period of one month to 12 months of coverage, therefore the entire sum is owed as of its effective date, but is billed with the health insurance plan premium on a pro-rata basis over a 12-month period (you will receive one bill that combines your health, hospital insurance indemnity rider, and if applicable, your dental and/or life insurance premiums). Should the benefit be payable before the 12th month, or should the Insured terminate, change coverage, or otherwise no longer be eligible for this rider before the 12th month, the remaining balance will still be owed and must be paid. This rider is nonrefundable, so there is no premium refund – including a pro-rata portion of premium – if you terminate, change coverage, or otherwise are no longer eligible for this rider.