

Monthly Rates for Small Group REGION 3 — Effective Date: 01.01.26

TRADITIONAL HEALTH PLANS with Fertility and Family-Building Benefits

AGE	CAPITAL 20 PLATINUM 90 HMO	GATEWAY 20 PLATINUM 90 HMO	GATEWAY 30 PLATINUM 90 HMO	GATEWAY 70 PLATINUM 90 HMO	GATEWAY 40 GOLD 80 HMO
0-14	\$615.40	\$588.24	\$577.03	\$571.74	\$531.42
15	\$670.11	\$640.53	\$628.32	\$622.56	\$578.65
16	\$691.02	\$660.52	\$647.93	\$641.99	\$596.71
17	\$711.94	\$680.51	\$667.54	\$661.42	\$614.78
18	\$734.46	\$702.04	\$688.66	\$682.35	\$634.23
19	\$756.99	\$723.57	\$709.78	\$703.27	\$653.68
20	\$780.32	\$745.87	\$731.65	\$724.95	\$673.82
21-24	\$804.45	\$768.94	\$754.28	\$747.37	\$694.66
25	\$807.67	\$772.02	\$757.30	\$750.36	\$697.44
26	\$823.76	\$787.39	\$772.39	\$765.31	\$711.33
27	\$843.06	\$805.85	\$790.49	\$783.24	\$728.01
28	\$874.44	\$835.84	\$819.91	\$812.39	\$755.10
29	\$900.18	\$860.44	\$844.04	\$836.31	\$777.33
30	\$913.05	\$872.75	\$856.11	\$848.26	\$788.44
31	\$932.36	\$891.20	\$874.21	\$866.20	\$805.11
32	\$951.66	\$909.66	\$892.32	\$884.14	\$821.78
33	\$963.73	\$921.19	\$903.63	\$895.35	\$832.20
34	\$976.60	\$933.49	\$915.70	\$907.31	\$843.32
35	\$983.04	\$939.64	\$921.73	\$913.28	\$848.88
36	\$989.47	\$945.80	\$927.77	\$919.26	\$854.43
37	\$995.91	\$951.95	\$933.80	\$925.24	\$859.99
38	\$1,002.34	\$958.10	\$939.84	\$931.22	\$865.55
39	\$1,015.22	\$970.40	\$951.91	\$943.18	\$876.66
40	\$1,028.09	\$982.71	\$963.97	\$955.14	\$887.78
41	\$1,047.39	\$1,001.16	\$982.08	\$973.07	\$904.45
42	\$1,065.90	\$1,018.85	\$999.43	\$990.26	\$920.43
43	\$1,091.64	\$1,043.45	\$1,023.56	\$1,014.18	\$942.66
44	\$1,123.82	\$1,074.21	\$1,053.73	\$1,044.07	\$970.44
45	\$1,161.63	\$1,110.35	\$1,089.19	\$1,079.20	\$1,003.09
46	\$1,206.67	\$1,153.41	\$1,131.43	\$1,121.05	\$1,041.99
47	\$1,257.35	\$1,201.85	\$1,178.95	\$1,168.14	\$1,085.76
48	\$1,315.27	\$1,257.22	\$1,233.25	\$1,221.95	\$1,135.77
49	\$1,372.39	\$1,311.81	\$1,286.81	\$1,275.01	\$1,185.09
50	\$1,436.75	\$1,373.33	\$1,347.15	\$1,334.80	\$1,240.67
51	\$1,500.30	\$1,434.07	\$1,406.74	\$1,393.84	\$1,295.54
52	\$1,570.29	\$1,500.97	\$1,472.36	\$1,458.86	\$1,355.98
53	\$1,641.08	\$1,568.64	\$1,538.74	\$1,524.63	\$1,417.11
54	\$1,717.50	\$1,641.69	\$1,610.40	\$1,595.63	\$1,483.10
55	\$1,793.92	\$1,714.74	\$1,682.05	\$1,666.63	\$1,549.09
56	\$1,876.78	\$1,793.94	\$1,759.74	\$1,743.61	\$1,620.65
57	\$1,960.44	\$1,873.91	\$1,838.19	\$1,821.34	\$1,692.89
58	\$2,049.74	\$1,959.26	\$1,921.91	\$1,904.30	\$1,770.00
59	\$2,093.98	\$2,001.55	\$1,963.40	\$1,945.40	\$1,808.20
60	\$2,183.28	\$2,086.90	\$2,047.13	\$2,028.36	\$1,885.31
61	\$2,260.50	\$2,160.72	\$2,119.54	\$2,100.11	\$1,952.00
62	\$2,311.18	\$2,209.17	\$2,167.06	\$2,147.19	\$1,995.76
63	\$2,374.73	\$2,269.91	\$2,226.64	\$2,206.23	\$2,050.64
64+	\$2,413.35	\$2,306.82	\$2,262.85	\$2,242.11	\$2,083.98

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- Rating region is determined by the primary business location.
- Rate table is guaranteed for 12 months. Age rate adjustments will be captured at the group's next renewal.
- Region 3 includes the following counties: Sacramento, Yolo and parts of El Dorado and Placer.



Monthly Rates for Small Group REGION 3 — Effective Date: 01.01.26

DEDUCTIBLE HEALTH PLANS with Fertility and Family-Building Benefits

AGE	CAPITAL 250 GOLD 80 HMO	GATEWAY 4010 GOLD 80 HMO	GATEWAY 4020 GOLD 80 HMO	CAPITAL 2500 SILVER 70 HMO	GATEWAY 5020 SILVER 70 HMO	CAPITAL 5800 BRONZE 60 HMO
0-14	\$562.73	\$517.22	\$492.53	\$475.71	\$438.38	\$421.57
15	\$612.75	\$563.19	\$536.31	\$517.99	\$477.35	\$459.04
16	\$631.88	\$580.77	\$553.05	\$534.16	\$492.24	\$473.37
17	\$651.00	\$598.35	\$569.79	\$550.33	\$507.14	\$487.70
18	\$671.60	\$617.28	\$587.82	\$567.74	\$523.19	\$503.13
19	\$692.20	\$636.21	\$605.85	\$585.15	\$539.23	\$518.56
20	\$713.53	\$655.82	\$624.52	\$603.19	\$555.85	\$534.54
21-24	\$735.60	\$676.10	\$643.84	\$621.84	\$573.04	\$551.07
25	\$738.54	\$678.81	\$646.41	\$624.33	\$575.34	\$553.27
26	\$753.25	\$692.33	\$659.29	\$636.76	\$586.80	\$564.29
27	\$770.91	\$708.56	\$674.74	\$651.69	\$600.55	\$577.52
28	\$799.60	\$734.93	\$699.85	\$675.94	\$622.90	\$599.01
29	\$823.13	\$756.56	\$720.45	\$695.84	\$641.24	\$616.65
30	\$834.90	\$767.38	\$730.75	\$705.79	\$650.40	\$625.46
31	\$852.56	\$783.60	\$746.21	\$720.71	\$664.16	\$638.69
32	\$870.21	\$799.83	\$761.66	\$735.64	\$677.91	\$651.91
33	\$881.25	\$809.97	\$771.31	\$744.96	\$686.51	\$660.18
34	\$893.02	\$820.79	\$781.62	\$754.91	\$695.67	\$669.00
35	\$898.90	\$826.20	\$786.77	\$759.89	\$700.26	\$673.41
36	\$904.79	\$831.61	\$791.92	\$764.86	\$704.84	\$677.81
37	\$910.67	\$837.02	\$797.07	\$769.84	\$709.43	\$682.22
38	\$916.56	\$842.43	\$802.22	\$774.81	\$714.01	\$686.63
39	\$928.32	\$853.24	\$812.52	\$784.76	\$723.18	\$695.45
40	\$940.09	\$864.06	\$822.82	\$794.71	\$732.35	\$704.27
41	\$957.75	\$880.29	\$838.27	\$809.64	\$746.10	\$717.49
42	\$974.67	\$895.84	\$853.08	\$823.94	\$759.28	\$730.17
43	\$998.21	\$917.47	\$873.68	\$843.84	\$777.62	\$747.80
44	\$1,027.63	\$944.52	\$899.44	\$868.71	\$800.54	\$769.84
45	\$1,062.20	\$976.29	\$929.70	\$897.94	\$827.47	\$795.74
46	\$1,103.40	\$1,014.16	\$965.75	\$932.76	\$859.57	\$826.60
47	\$1,149.74	\$1,056.75	\$1,006.31	\$971.94	\$895.67	\$861.32
48	\$1,202.70	\$1,105.43	\$1,052.67	\$1,016.71	\$936.93	\$901.00
49	\$1,254.93	\$1,153.43	\$1,098.38	\$1,060.86	\$977.61	\$940.12
50	\$1,313.78	\$1,207.52	\$1,149.89	\$1,110.61	\$1,023.46	\$984.21
51	\$1,371.89	\$1,260.93	\$1,200.75	\$1,159.73	\$1,068.73	\$1,027.74
52	\$1,435.89	\$1,319.76	\$1,256.77	\$1,213.83	\$1,118.58	\$1,075.68
53	\$1,500.62	\$1,379.25	\$1,313.42	\$1,268.55	\$1,169.01	\$1,124.18
54	\$1,570.50	\$1,443.48	\$1,374.59	\$1,327.63	\$1,223.45	\$1,176.53
55	\$1,640.38	\$1,507.71	\$1,435.75	\$1,386.70	\$1,277.89	\$1,228.88
56	\$1,716.15	\$1,577.35	\$1,502.07	\$1,450.75	\$1,336.91	\$1,285.64
57	\$1,792.65	\$1,647.67	\$1,569.03	\$1,515.42	\$1,396.51	\$1,342.95
58	\$1,874.30	\$1,722.71	\$1,640.49	\$1,584.45	\$1,460.11	\$1,404.12
59	\$1,914.76	\$1,759.90	\$1,675.90	\$1,618.65	\$1,491.63	\$1,434.43
60	\$1,996.41	\$1,834.95	\$1,747.37	\$1,687.67	\$1,555.24	\$1,495.60
61	\$2,067.03	\$1,899.85	\$1,809.18	\$1,747.37	\$1,610.25	\$1,548.50
62	\$2,113.37	\$1,942.45	\$1,849.74	\$1,786.55	\$1,646.35	\$1,583.22
63	\$2,171.49	\$1,995.86	\$1,900.60	\$1,835.67	\$1,691.62	\$1,626.75
64+	\$2,206.79	\$2,028.31	\$1,931.51	\$1,865.52	\$1,719.13	\$1,653.20

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HIGH-Deductible Health Plans with Fertility and Family-Building Benefits

AGE	GATEWAY 1700 PLATINUM 90 HDHP HMO	GATEWAY 2900 GOLD 80 HDHP HMO	GATEWAY 1700 GOLD 80 HDHP HMO	GATEWAY 3200 SILVER 70 HDHP HMO	GATEWAY 7200 BRONZE 60 HDHP HMO
0-14	\$563.37	\$504.53	\$491.57	\$445.37	\$448.35
15	\$613.45	\$549.38	\$535.26	\$484.96	\$488.20
16	\$632.60	\$566.52	\$551.97	\$500.10	\$503.44
17	\$651.75	\$583.67	\$568.68	\$515.23	\$518.68
18	\$672.37	\$602.14	\$586.67	\$531.53	\$535.09
19	\$692.99	\$620.61	\$604.66	\$547.84	\$551.50
20	\$714.34	\$639.73	\$623.30	\$564.72	\$568.49
21-24	\$736.44	\$659.52	\$642.57	\$582.18	\$586.08
25	\$739.38	\$662.15	\$645.14	\$584.51	\$588.42
26	\$754.11	\$675.34	\$658.00	\$596.16	\$600.14
27	\$771.78	\$691.17	\$673.42	\$610.13	\$614.21
28	\$800.51	\$716.89	\$698.48	\$632.83	\$637.06
29	\$824.07	\$738.00	\$719.04	\$651.46	\$655.82
30	\$835.85	\$748.55	\$729.32	\$660.78	\$665.20
31	\$853.53	\$764.38	\$744.74	\$674.75	\$679.26
32	\$871.20	\$780.21	\$760.17	\$688.72	\$693.33
33	\$882.25	\$790.10	\$769.80	\$697.46	\$702.12
34	\$894.03	\$800.65	\$780.09	\$706.77	\$711.50
35	\$899.92	\$805.93	\$785.23	\$711.43	\$716.18
36	\$905.82	\$811.21	\$790.37	\$716.09	\$720.87
37	\$911.71	\$816.48	\$795.51	\$720.74	\$725.56
38	\$917.60	\$821.76	\$800.65	\$725.40	\$730.25
39	\$929.38	\$832.31	\$810.93	\$734.72	\$739.63
40	\$941.16	\$842.86	\$821.21	\$744.03	\$749.00
41	\$958.84	\$858.69	\$836.63	\$758.00	\$763.07
42	\$975.78	\$873.86	\$851.41	\$771.39	\$776.55
43	\$999.34	\$894.96	\$871.97	\$790.02	\$795.30
44	\$1,028.80	\$921.34	\$897.68	\$813.31	\$818.75
45	\$1,063.41	\$952.34	\$927.88	\$840.67	\$846.29
46	\$1,104.65	\$989.27	\$963.86	\$873.28	\$879.11
47	\$1,151.05	\$1,030.82	\$1,004.34	\$909.95	\$916.04
48	\$1,204.07	\$1,078.31	\$1,050.61	\$951.87	\$958.23
49	\$1,256.36	\$1,125.14	\$1,096.23	\$993.21	\$999.84
50	\$1,315.27	\$1,177.90	\$1,147.64	\$1,039.78	\$1,046.73
51	\$1,373.45	\$1,230.00	\$1,198.40	\$1,085.77	\$1,093.03
52	\$1,437.52	\$1,287.38	\$1,254.31	\$1,136.42	\$1,144.02
53	\$1,502.33	\$1,345.41	\$1,310.85	\$1,187.66	\$1,195.59
54	\$1,572.29	\$1,408.07	\$1,371.90	\$1,242.96	\$1,251.27
55	\$1,642.25	\$1,470.72	\$1,432.94	\$1,298.27	\$1,306.95
56	\$1,718.10	\$1,538.65	\$1,499.13	\$1,358.24	\$1,367.31
57	\$1,794.69	\$1,607.24	\$1,565.95	\$1,418.78	\$1,428.26
58	\$1,876.44	\$1,680.45	\$1,637.28	\$1,483.41	\$1,493.32
59	\$1,916.94	\$1,716.72	\$1,672.62	\$1,515.43	\$1,525.55
60	\$1,998.69	\$1,789.93	\$1,743.95	\$1,580.05	\$1,590.61
61	\$2,069.38	\$1,853.24	\$1,805.63	\$1,635.94	\$1,646.87
62	\$2,115.78	\$1,894.79	\$1,846.12	\$1,672.62	\$1,683.79
63	\$2,173.96	\$1,946.89	\$1,896.88	\$1,718.61	\$1,730.09
64+	\$2,209.31	\$1,978.55	\$1,927.72	\$1,746.55	\$1,758.23

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