



**California CPA ProtectPlus  
and  
Anthem Blue Cross HMO Plans**

**Premium Rates  
Level 5 (100+ Participants in the ProtectPlus Program)  
Effective January 1, 2011**

## 2011 ProtectPlus Rating Area Definitions

Rating area by county and ZIP code. The employee's home address determines the rating area.

<b>Alameda</b>	
95304, 95377, 95391	Area 2
All other Alameda ZIPs	Area 3
<b>Alpine</b>	Area 2
<b>Amador</b>	
95629	Area 3
All other Amador ZIPs	Area 1
<b>Butte</b>	Area 3
<b>Calaveras</b>	
95230, 95236	Area 2
All other Calaveras ZIPs	Area 1
<b>Colusa</b>	Area 3
<b>Contra Costa</b>	Area 3
<b>Del Norte</b>	Area 2
<b>El Dorado</b>	
Zip codes beginning with 961	Area 2
Zip codes beginning with 956, 957	Area 3
<b>Fresno</b>	Area 7
<b>Glenn</b>	Area 3
<b>Humboldt</b>	
95552	Area 2
All other Humboldt ZIPs	Area 3
<b>Imperial</b>	Area 6
<b>Inyo</b>	
93527	Area 7
All other Inyo ZIPs	Area 2
<b>Kern</b>	
93536	Area 9
All other Kern ZIPs	Area 7
<b>Kings</b>	Area 7
<b>Lake</b>	Area 3
<b>Lassen</b>	Area 2
<b>Los Angeles</b>	
ZIP codes beginning with 906-912, 915, 917, 918 & 935	Area 9
Except: 90623, 90630, 90631, 91709 & 93560	
90623, 90630, 90631	Area 4
91709	Area 6
93243, 93560	Area 7
All other Los Angeles ZIPs	Area 5
<b>Madera</b>	Area 7
<b>Marin</b>	Area 2
<b>Mariposa</b>	
95321, 95329 only	Area 3
All other Mariposa ZIPs	Area 7

<b>Mendocino</b>	Area 3
<b>Merced</b>	Area 7
<b>Modoc</b>	Area 2
<b>Mono</b>	
93514	Area 2
All other Mono ZIPs	Area 1
<b>Monterey</b>	
93451	Area 8
95076	Area 3
All other Monterey ZIPs	Area 1
<b>Napa</b>	
94589, 94590	Area 2
All other Napa ZIPs	Area 3
<b>Nevada</b>	Area 2
<b>Orange</b>	
90638	Area 9
All other Orange ZIPs	Area 4
<b>Placer</b>	
95626, 95668, 95692	Area 3
All other Placer ZIPs	Area 2
<b>Plumas</b>	
95981	Area 3
All other Plumas ZIPs	Area 2
<b>Riverside</b>	
92883	Area 4
All other Riverside ZIPs	Area 6
<b>Sacramento</b>	
94571	Area 2
All other Sacramento ZIPs	Area 3
<b>San Benito</b>	
93210	Area 7
93930, 95004	Area 1
All other San Benito ZIPs	Area 2
<b>San Bernardino</b>	
91766, 91792	Area 9
93516, 93555, 93558	Area 7
All other San Bernardino ZIPs	Area 6
<b>San Diego</b>	Area 6
<b>San Francisco</b>	Area 3
<b>San Joaquin</b>	
94505, 94514, 95632, 95690	Area 3
All other San Joaquin ZIPs	Area 2
<b>San Luis Obispo</b>	
93252	Area 7
93426	Area 1
All other San Luis Obispo ZIPs	Area 8

<b>San Mateo</b>	Area 2
<b>Santa Barbara</b>	
93252	Area 7
All other Santa Barbara ZIPs	Area 8
<b>Santa Clara</b>	Area 3
<b>Santa Cruz</b>	Area 3
<b>Shasta</b>	Area 2
<b>Sierra</b>	
95922	Area 3
All other Sierra ZIPs	Area 2
<b>Siskiyou</b>	Area 2
<b>Solano</b>	
94503, 95616, 95618, 95690, 95694	Area 3
All other Solano ZIPs	Area 2
<b>Sonoma</b>	Area 3
<b>Stanislaus</b>	
95322	Area 7
95329	Area 3
All other Stanislaus ZIPs	Area 2
<b>Sutter</b>	
95648	Area 2
All other Sutter ZIPs	Area 3
<b>Tehama</b>	
95963, 95973	Area 3
All other Tehama ZIPs	Area 2
<b>Trinity</b>	
95526	Area 3
All other Trinity ZIPs	Area 2
<b>Tulare</b>	Area 7
<b>Tuolumne</b>	
95230	Area 2
95311	Area 7
All other Tuolumne ZIPs	Area 3
<b>Ventura</b>	
90265 and ZIP codes beginning with 913	Area 5
93252	Area 7
All other Ventura ZIPs	Area 8
<b>Yolo</b>	Area 3
<b>Yuba</b>	
95960, 95677	Area 2
All other Yuba ZIPs	Area 3

**California CPA ProtectPlus**  
**Premium Rates Effective January 1, 2011**  
**Level 5 (100+ Participants in the ProtectPlus Program)**  
**Protect 10 (\$10 Copay Plan)**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$422	\$361	\$331	\$388	\$430	\$362	\$320	\$323	\$346
	30-39	\$518	\$451	\$408	\$484	\$541	\$449	\$398	\$405	\$431
	40-49	\$683	\$593	\$537	\$641	\$712	\$591	\$520	\$528	\$572
	50-54	\$918	\$796	\$729	\$869	\$964	\$805	\$702	\$715	\$775
	55-59	\$1,125	\$972	\$893	\$1,059	\$1,183	\$981	\$857	\$871	\$948
	60-64	\$1,427	\$1,244	\$1,150	\$1,377	\$1,533	\$1,272	\$1,092	\$1,112	\$1,229
	Medicare 65+ (20+ EE's)	\$1,635	\$1,504	\$1,357	\$1,672	\$1,783	\$1,549	\$1,324	\$1,347	\$1,424
	Medicare 65+ (<20 EE's)	\$742	\$682	\$617	\$759	\$810	\$703	\$602	\$613	\$648
Employee+Spouse	Under 30	\$1,178	\$1,010	\$916	\$1,101	\$1,222	\$1,019	\$892	\$906	\$980
	30-39	\$1,381	\$1,183	\$1,080	\$1,296	\$1,444	\$1,197	\$1,045	\$1,063	\$1,151
	40-49	\$1,338	\$1,168	\$1,067	\$1,276	\$1,425	\$1,187	\$1,029	\$1,049	\$1,139
	50-54	\$1,852	\$1,600	\$1,462	\$1,751	\$1,954	\$1,622	\$1,408	\$1,436	\$1,564
	55-59	\$2,288	\$1,974	\$1,798	\$2,161	\$2,408	\$1,998	\$1,743	\$1,772	\$1,922
	60-64	\$2,755	\$2,393	\$2,217	\$2,664	\$2,968	\$2,463	\$2,106	\$2,146	\$2,375
	Medicare 65+ (20+ EE's)	\$3,831	\$3,452	\$3,113	\$3,859	\$4,122	\$3,566	\$3,041	\$3,097	\$3,293
	Medicare 65+ (<20 EE's)	\$1,914	\$1,758	\$1,586	\$1,952	\$2,084	\$1,810	\$1,548	\$1,575	\$1,665
Employee+Child(ren)	Under 30	\$889	\$772	\$703	\$831	\$937	\$777	\$681	\$694	\$747
	30-39	\$981	\$849	\$775	\$924	\$1,030	\$857	\$749	\$762	\$825
	40-49	\$988	\$858	\$785	\$937	\$1,045	\$867	\$758	\$769	\$835
	50-54	\$1,174	\$1,025	\$933	\$1,119	\$1,244	\$1,031	\$901	\$918	\$995
	55-59	\$1,395	\$1,215	\$1,101	\$1,317	\$1,471	\$1,223	\$1,070	\$1,090	\$1,174
	60-64	\$1,707	\$1,484	\$1,371	\$1,646	\$1,841	\$1,520	\$1,308	\$1,334	\$1,471
	Medicare 65+ (20+ EE's)	\$1,878	\$1,728	\$1,554	\$1,919	\$2,051	\$1,774	\$1,520	\$1,550	\$1,636
	Medicare 65+ (<20 EE's)	\$816	\$751	\$678	\$832	\$888	\$772	\$661	\$673	\$711
Employee+Family	Under 30	\$1,338	\$1,155	\$1,054	\$1,260	\$1,407	\$1,170	\$1,017	\$1,036	\$1,124
	30-39	\$1,537	\$1,337	\$1,219	\$1,463	\$1,631	\$1,350	\$1,176	\$1,197	\$1,301
	40-49	\$1,679	\$1,464	\$1,338	\$1,599	\$1,791	\$1,484	\$1,289	\$1,309	\$1,430
	50-54	\$2,005	\$1,742	\$1,594	\$1,912	\$2,136	\$1,769	\$1,532	\$1,558	\$1,707
	55-59	\$2,423	\$2,103	\$1,918	\$2,304	\$2,568	\$2,133	\$1,852	\$1,886	\$2,053
	60-64	\$3,032	\$2,637	\$2,434	\$2,932	\$3,277	\$2,704	\$2,320	\$2,362	\$2,615
	Medicare 65+ (20+ EE's)	\$3,833	\$3,486	\$3,145	\$3,902	\$4,154	\$3,609	\$3,070	\$3,127	\$3,319
	Medicare 65+ (<20 EE's)	\$1,986	\$1,827	\$1,646	\$2,026	\$2,164	\$1,878	\$1,606	\$1,636	\$1,728

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's) = Firms with less than 20 employees

**California CPA ProtectPlus**  
**Premium Rates Effective January 1, 2011**  
**Level 5 (100+ Participants in the ProtectPlus Program)**  
**Protect 15 (\$15 Copay Plan)**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$373	\$304	\$284	\$318	\$354	\$280	\$270	\$275	\$287
	30-39	\$458	\$383	\$353	\$399	\$441	\$354	\$339	\$351	\$355
	40-49	\$609	\$506	\$464	\$532	\$592	\$473	\$448	\$458	\$480
	50-54	\$816	\$673	\$622	\$714	\$796	\$635	\$592	\$608	\$639
	55-59	\$997	\$821	\$765	\$870	\$971	\$772	\$725	\$745	\$784
	60-64	\$1,271	\$1,061	\$990	\$1,140	\$1,272	\$1,005	\$936	\$960	\$1,025
	Medicare 65+ (20+ EE's)	\$1,481	\$1,358	\$1,226	\$1,496	\$1,527	\$1,324	\$1,195	\$1,227	\$1,231
	Medicare 65+ (<20 EE's)	\$672	\$618	\$559	\$680	\$693	\$602	\$544	\$559	\$558
Employee+Spouse	Under 30	\$1,055	\$868	\$804	\$921	\$1,023	\$816	\$766	\$788	\$823
	30-39	\$1,237	\$1,018	\$942	\$1,085	\$1,205	\$958	\$900	\$923	\$971
	40-49	\$1,201	\$1,016	\$938	\$1,084	\$1,205	\$960	\$897	\$920	\$971
	50-54	\$1,664	\$1,381	\$1,276	\$1,473	\$1,641	\$1,304	\$1,215	\$1,246	\$1,321
	55-59	\$2,054	\$1,705	\$1,569	\$1,810	\$2,014	\$1,606	\$1,499	\$1,540	\$1,618
	60-64	\$2,467	\$2,078	\$1,947	\$2,253	\$2,510	\$1,994	\$1,834	\$1,881	\$2,020
	Medicare 65+ (20+ EE's)	\$3,460	\$3,118	\$2,818	\$3,456	\$3,533	\$3,053	\$2,746	\$2,818	\$2,840
	Medicare 65+ (<20 EE's)	\$1,731	\$1,589	\$1,433	\$1,748	\$1,783	\$1,548	\$1,397	\$1,431	\$1,437
Employee+Child(ren)	Under 30	\$791	\$650	\$597	\$685	\$762	\$610	\$575	\$591	\$615
	30-39	\$868	\$714	\$663	\$758	\$840	\$665	\$632	\$651	\$680
	40-49	\$882	\$733	\$676	\$770	\$862	\$688	\$647	\$663	\$697
	50-54	\$1,041	\$862	\$798	\$916	\$1,022	\$812	\$762	\$781	\$825
	55-59	\$1,237	\$1,021	\$946	\$1,080	\$1,209	\$961	\$901	\$923	\$973
	60-64	\$1,519	\$1,262	\$1,178	\$1,361	\$1,515	\$1,202	\$1,110	\$1,141	\$1,221
	Medicare 65+ (20+ EE's)	\$1,697	\$1,556	\$1,406	\$1,718	\$1,756	\$1,516	\$1,370	\$1,408	\$1,414
	Medicare 65+ (<20 EE's)	\$739	\$678	\$612	\$746	\$761	\$661	\$598	\$613	\$614
Employee+Family	Under 30	\$1,180	\$976	\$901	\$1,029	\$1,155	\$916	\$860	\$884	\$930
	30-39	\$1,357	\$1,128	\$1,040	\$1,195	\$1,337	\$1,057	\$992	\$1,021	\$1,076
	40-49	\$1,497	\$1,244	\$1,152	\$1,323	\$1,480	\$1,175	\$1,098	\$1,124	\$1,193
	50-54	\$1,770	\$1,466	\$1,360	\$1,565	\$1,753	\$1,386	\$1,294	\$1,326	\$1,411
	55-59	\$2,149	\$1,778	\$1,638	\$1,890	\$2,106	\$1,668	\$1,565	\$1,607	\$1,694
	60-64	\$2,701	\$2,242	\$2,096	\$2,420	\$2,707	\$2,142	\$1,972	\$2,025	\$2,179
	Medicare 65+ (20+ EE's)	\$3,465	\$3,149	\$2,854	\$3,490	\$3,565	\$3,084	\$2,772	\$2,847	\$2,866
	Medicare 65+ (<20 EE's)	\$1,796	\$1,648	\$1,487	\$1,815	\$1,851	\$1,606	\$1,451	\$1,487	\$1,490

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's) = Firms with less than 20 employees

**California CPA ProtectPlus  
Premium Rates Effective January 1, 2011  
Level 5 (100+ Participants in the ProtectPlus Program)  
Protect 25 (\$25 Copay Plan)**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$260	\$224	\$209	\$235	\$258	\$207	\$197	\$204	\$210
	30-39	\$326	\$273	\$254	\$290	\$322	\$258	\$245	\$250	\$259
	40-49	\$426	\$366	\$335	\$386	\$428	\$348	\$323	\$331	\$347
	50-54	\$570	\$488	\$452	\$516	\$577	\$460	\$429	\$440	\$464
	55-59	\$703	\$596	\$550	\$628	\$697	\$564	\$526	\$538	\$567
	60-64	\$896	\$763	\$714	\$821	\$918	\$734	\$675	\$693	\$738
	Medicare 65+ (20+ EE's)	\$1,041	\$976	\$887	\$1,080	\$1,101	\$964	\$859	\$883	\$888
	Medicare 65+ (<20 EE's)	\$475	\$447	\$405	\$492	\$501	\$440	\$393	\$404	\$406
Employee+Spouse	Under 30	\$740	\$627	\$582	\$664	\$736	\$596	\$556	\$567	\$594
	30-39	\$868	\$734	\$682	\$780	\$871	\$696	\$646	\$664	\$702
	40-49	\$848	\$730	\$682	\$783	\$874	\$696	\$645	\$663	\$702
	50-54	\$1,168	\$994	\$921	\$1,059	\$1,182	\$947	\$877	\$900	\$953
	55-59	\$1,444	\$1,227	\$1,135	\$1,306	\$1,452	\$1,170	\$1,084	\$1,113	\$1,168
	60-64	\$1,731	\$1,502	\$1,402	\$1,622	\$1,807	\$1,448	\$1,321	\$1,357	\$1,451
	Medicare 65+ (20+ EE's)	\$2,427	\$2,249	\$2,033	\$2,490	\$2,542	\$2,218	\$1,982	\$2,037	\$2,045
	Medicare 65+ (<20 EE's)	\$1,218	\$1,142	\$1,037	\$1,260	\$1,287	\$1,127	\$1,003	\$1,030	\$1,038
Employee+Child(ren)	Under 30	\$553	\$471	\$437	\$493	\$550	\$449	\$417	\$428	\$448
	30-39	\$609	\$516	\$480	\$545	\$608	\$491	\$455	\$464	\$491
	40-49	\$618	\$529	\$494	\$561	\$623	\$500	\$463	\$477	\$501
	50-54	\$730	\$624	\$580	\$660	\$740	\$589	\$554	\$565	\$596
	55-59	\$871	\$737	\$680	\$780	\$869	\$697	\$649	\$669	\$700
	60-64	\$1,066	\$910	\$851	\$981	\$1,089	\$878	\$803	\$828	\$881
	Medicare 65+ (20+ EE's)	\$1,196	\$1,119	\$1,013	\$1,237	\$1,262	\$1,108	\$987	\$1,019	\$1,017
	Medicare 65+ (<20 EE's)	\$521	\$490	\$444	\$539	\$552	\$482	\$431	\$441	\$446
Employee+Family	Under 30	\$830	\$703	\$649	\$744	\$830	\$668	\$618	\$639	\$669
	30-39	\$958	\$809	\$751	\$864	\$962	\$772	\$717	\$738	\$772
	40-49	\$1,055	\$900	\$829	\$956	\$1,070	\$854	\$794	\$814	\$862
	50-54	\$1,243	\$1,059	\$981	\$1,130	\$1,264	\$1,011	\$937	\$961	\$1,019
	55-59	\$1,505	\$1,286	\$1,184	\$1,361	\$1,519	\$1,214	\$1,130	\$1,161	\$1,222
	60-64	\$1,889	\$1,616	\$1,510	\$1,745	\$1,949	\$1,557	\$1,424	\$1,464	\$1,567
	Medicare 65+ (20+ EE's)	\$2,429	\$2,263	\$2,053	\$2,514	\$2,568	\$2,240	\$1,997	\$2,051	\$2,062
	Medicare 65+ (<20 EE's)	\$1,263	\$1,187	\$1,076	\$1,307	\$1,337	\$1,170	\$1,040	\$1,070	\$1,078

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's) = Firms with less than 20 employees

**California CPA ProtectPlus  
Premium Rates Effective January 1, 2011  
Level 5 (100+ Participants in the ProtectPlus Program)  
Protect 35 (\$35 Copay Plan)**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$238	\$200	\$190	\$209	\$230	\$188	\$177	\$183	\$192
	30-39	\$298	\$249	\$228	\$258	\$292	\$228	\$219	\$225	\$238
	40-49	\$396	\$331	\$306	\$344	\$382	\$308	\$293	\$299	\$309
	50-54	\$529	\$440	\$404	\$461	\$513	\$409	\$388	\$399	\$414
	55-59	\$644	\$533	\$496	\$564	\$626	\$504	\$472	\$484	\$507
	60-64	\$825	\$687	\$644	\$735	\$821	\$656	\$605	\$622	\$663
	Medicare 65+ (20+ EE's)	\$960	\$877	\$790	\$968	\$986	\$859	\$775	\$796	\$795
	Medicare 65+ (<20 EE's)	\$440	\$400	\$361	\$441	\$451	\$393	\$354	\$365	\$365
Employee+Spouse	Under 30	\$685	\$560	\$521	\$600	\$663	\$526	\$497	\$512	\$532
	30-39	\$795	\$662	\$612	\$702	\$778	\$619	\$585	\$601	\$628
	40-49	\$781	\$658	\$610	\$703	\$779	\$622	\$579	\$596	\$629
	50-54	\$1,076	\$889	\$824	\$950	\$1,062	\$844	\$783	\$805	\$853
	55-59	\$1,329	\$1,099	\$1,018	\$1,171	\$1,304	\$1,045	\$968	\$995	\$1,048
	60-64	\$1,591	\$1,347	\$1,257	\$1,454	\$1,617	\$1,290	\$1,187	\$1,219	\$1,303
	Medicare 65+ (20+ EE's)	\$2,232	\$2,011	\$1,821	\$2,231	\$2,277	\$1,976	\$1,772	\$1,818	\$1,830
	Medicare 65+ (<20 EE's)	\$1,124	\$1,021	\$927	\$1,131	\$1,152	\$1,003	\$902	\$929	\$930
Employee+Child(ren)	Under 30	\$510	\$423	\$389	\$446	\$494	\$404	\$373	\$386	\$405
	30-39	\$562	\$465	\$432	\$492	\$543	\$436	\$408	\$420	\$441
	40-49	\$572	\$474	\$441	\$507	\$560	\$448	\$419	\$430	\$450
	50-54	\$672	\$556	\$516	\$592	\$665	\$528	\$494	\$507	\$534
	55-59	\$800	\$660	\$612	\$700	\$779	\$622	\$585	\$600	\$629
	60-64	\$981	\$817	\$765	\$882	\$982	\$779	\$716	\$736	\$788
	Medicare 65+ (20+ EE's)	\$1,094	\$1,004	\$909	\$1,110	\$1,134	\$984	\$884	\$906	\$915
	Medicare 65+ (<20 EE's)	\$480	\$439	\$398	\$483	\$494	\$431	\$389	\$400	\$400
Employee+Family	Under 30	\$769	\$633	\$583	\$668	\$745	\$595	\$560	\$574	\$597
	30-39	\$880	\$730	\$671	\$775	\$862	\$686	\$643	\$663	\$693
	40-49	\$970	\$801	\$747	\$857	\$956	\$766	\$705	\$726	\$772
	50-54	\$1,145	\$951	\$880	\$1,011	\$1,133	\$902	\$839	\$862	\$911
	55-59	\$1,390	\$1,148	\$1,058	\$1,219	\$1,362	\$1,086	\$1,011	\$1,039	\$1,097
	60-64	\$1,743	\$1,449	\$1,354	\$1,564	\$1,747	\$1,386	\$1,281	\$1,312	\$1,406
	Medicare 65+ (20+ EE's)	\$2,235	\$2,032	\$1,845	\$2,253	\$2,302	\$1,997	\$1,790	\$1,840	\$1,849
	Medicare 65+ (<20 EE's)	\$1,167	\$1,060	\$959	\$1,173	\$1,194	\$1,040	\$937	\$966	\$965

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's) = Firms with less than 20 employees

**California CPA ProtectPlus  
Premium Rates Effective January 1, 2011  
Level 5 (100+ Participants in the ProtectPlus Program)  
Protect 45 (\$45 Copay Plan)**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$183	\$155	\$146	\$160	\$177	\$144	\$138	\$140	\$149
	30-39	\$228	\$193	\$176	\$199	\$225	\$176	\$169	\$174	\$184
	40-49	\$303	\$255	\$237	\$263	\$293	\$238	\$225	\$229	\$238
	50-54	\$403	\$338	\$311	\$354	\$393	\$313	\$296	\$306	\$318
	55-59	\$494	\$409	\$379	\$431	\$478	\$386	\$358	\$373	\$389
	60-64	\$629	\$525	\$490	\$562	\$627	\$500	\$461	\$476	\$507
	Medicare 65+ (20+ EE's)	\$734	\$668	\$604	\$740	\$752	\$656	\$591	\$607	\$607
	Medicare 65+ (<20 EE's)	\$338	\$307	\$278	\$337	\$345	\$301	\$271	\$279	\$278
Employee+Spouse	Under 30	\$523	\$430	\$399	\$458	\$507	\$402	\$380	\$392	\$407
	30-39	\$607	\$507	\$467	\$537	\$595	\$475	\$449	\$459	\$480
	40-49	\$598	\$504	\$465	\$537	\$596	\$476	\$441	\$456	\$481
	50-54	\$822	\$678	\$627	\$726	\$810	\$644	\$598	\$616	\$651
	55-59	\$1,013	\$838	\$775	\$893	\$994	\$796	\$740	\$760	\$801
	60-64	\$1,212	\$1,027	\$958	\$1,108	\$1,233	\$984	\$904	\$929	\$992
	Medicare 65+ (20+ EE's)	\$1,698	\$1,531	\$1,386	\$1,698	\$1,733	\$1,503	\$1,350	\$1,387	\$1,393
	Medicare 65+ (<20 EE's)	\$858	\$780	\$706	\$862	\$878	\$765	\$688	\$710	\$710
Employee+Child(ren)	Under 30	\$389	\$325	\$299	\$342	\$377	\$309	\$287	\$296	\$311
	30-39	\$430	\$357	\$331	\$376	\$415	\$333	\$313	\$322	\$338
	40-49	\$436	\$364	\$337	\$389	\$428	\$344	\$321	\$330	\$345
	50-54	\$514	\$424	\$393	\$454	\$508	\$405	\$377	\$389	\$410
	55-59	\$609	\$505	\$467	\$535	\$596	\$476	\$449	\$458	\$481
	60-64	\$749	\$622	\$584	\$673	\$748	\$596	\$546	\$562	\$602
	Medicare 65+ (20+ EE's)	\$834	\$765	\$694	\$848	\$865	\$750	\$675	\$693	\$699
	Medicare 65+ (<20 EE's)	\$368	\$337	\$304	\$372	\$377	\$330	\$298	\$308	\$307
Employee+Family	Under 30	\$585	\$485	\$444	\$512	\$567	\$455	\$428	\$438	\$455
	30-39	\$670	\$557	\$512	\$591	\$659	\$525	\$492	\$507	\$529
	40-49	\$739	\$613	\$570	\$656	\$728	\$584	\$538	\$555	\$590
	50-54	\$872	\$726	\$671	\$770	\$864	\$688	\$641	\$659	\$696
	55-59	\$1,058	\$877	\$806	\$929	\$1,038	\$829	\$770	\$794	\$836
	60-64	\$1,329	\$1,105	\$1,032	\$1,191	\$1,330	\$1,054	\$977	\$1,001	\$1,071
	Medicare 65+ (20+ EE's)	\$1,700	\$1,549	\$1,404	\$1,715	\$1,752	\$1,520	\$1,363	\$1,403	\$1,407
	Medicare 65+ (<20 EE's)	\$889	\$809	\$732	\$896	\$911	\$795	\$714	\$736	\$735

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's)= Firms with less than 20 employees

**California CPA ProtectPlus**  
**Premium Rates Effective January 1, 2011**  
**Level 5 (100+ Participants in the ProtectPlus Program)**  
**Protect HSA \$2,850**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$175	\$148	\$141	\$153	\$170	\$140	\$131	\$133	\$142
	30-39	\$217	\$183	\$168	\$189	\$215	\$168	\$162	\$166	\$175
	40-49	\$289	\$244	\$226	\$253	\$279	\$227	\$215	\$219	\$227
	50-54	\$386	\$321	\$296	\$339	\$375	\$298	\$284	\$291	\$304
	55-59	\$471	\$388	\$362	\$412	\$456	\$369	\$342	\$355	\$369
	60-64	\$600	\$499	\$468	\$534	\$598	\$479	\$441	\$454	\$482
	Medicare 65+ (20+ EE's)	\$700	\$637	\$576	\$705	\$717	\$623	\$565	\$578	\$579
	Medicare 65+ (<20 EE's)	\$323	\$293	\$266	\$322	\$329	\$287	\$260	\$266	\$267
Employee+Spouse	Under 30	\$500	\$409	\$380	\$436	\$485	\$384	\$363	\$374	\$390
	30-39	\$580	\$483	\$448	\$511	\$567	\$452	\$428	\$437	\$456
	40-49	\$568	\$479	\$445	\$511	\$568	\$454	\$422	\$435	\$457
	50-54	\$783	\$648	\$600	\$693	\$770	\$616	\$570	\$587	\$621
	55-59	\$965	\$800	\$739	\$850	\$948	\$758	\$705	\$724	\$765
	60-64	\$1,155	\$980	\$913	\$1,056	\$1,176	\$939	\$864	\$888	\$946
	Medicare 65+ (20+ EE's)	\$1,619	\$1,459	\$1,322	\$1,619	\$1,652	\$1,433	\$1,287	\$1,321	\$1,327
	Medicare 65+ (<20 EE's)	\$818	\$743	\$673	\$822	\$837	\$730	\$657	\$678	\$675
Employee+Child(ren)	Under 30	\$372	\$308	\$286	\$327	\$362	\$295	\$273	\$284	\$295
	30-39	\$410	\$341	\$316	\$359	\$397	\$319	\$298	\$308	\$321
	40-49	\$415	\$348	\$321	\$372	\$408	\$328	\$307	\$314	\$330
	50-54	\$492	\$406	\$376	\$433	\$486	\$387	\$362	\$372	\$392
	55-59	\$583	\$480	\$448	\$511	\$568	\$454	\$428	\$436	\$457
	60-64	\$713	\$593	\$555	\$642	\$714	\$568	\$523	\$534	\$576
	Medicare 65+ (20+ EE's)	\$796	\$729	\$662	\$808	\$824	\$716	\$644	\$660	\$666
	Medicare 65+ (<20 EE's)	\$352	\$321	\$292	\$354	\$362	\$314	\$285	\$294	\$293
Employee+Family	Under 30	\$558	\$460	\$424	\$487	\$543	\$434	\$408	\$418	\$435
	30-39	\$641	\$533	\$490	\$565	\$627	\$502	\$468	\$485	\$504
	40-49	\$705	\$584	\$544	\$623	\$696	\$558	\$512	\$529	\$561
	50-54	\$834	\$692	\$641	\$735	\$823	\$657	\$612	\$627	\$664
	55-59	\$1,010	\$836	\$768	\$888	\$989	\$791	\$735	\$757	\$799
	60-64	\$1,267	\$1,054	\$985	\$1,136	\$1,268	\$1,005	\$931	\$955	\$1,022
	Meidcare 65+ (20+ EE's)	\$1,622	\$1,474	\$1,337	\$1,633	\$1,670	\$1,450	\$1,300	\$1,338	\$1,343
	Medicare 65+ (<20 EE's)	\$846	\$772	\$700	\$853	\$869	\$758	\$681	\$703	\$701

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's)= Firms with less than 20 employees

**California CPA ProtectPlus**  
**Premium Rates Effective January 1, 2011**  
**Level 5 (100+ Participants in the ProtectPlus Program)**  
**Protect HSA \$1,500**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$203	\$171	\$163	\$177	\$197	\$162	\$151	\$155	\$165
	30-39	\$252	\$212	\$195	\$219	\$249	\$196	\$186	\$193	\$203
	40-49	\$335	\$284	\$262	\$294	\$324	\$264	\$249	\$254	\$263
	50-54	\$449	\$374	\$344	\$394	\$437	\$348	\$331	\$339	\$352
	55-59	\$549	\$453	\$422	\$481	\$532	\$430	\$399	\$413	\$430
	60-64	\$699	\$582	\$546	\$623	\$697	\$558	\$513	\$530	\$562
	Medicare 65+ (20+ EE's)	\$817	\$743	\$671	\$823	\$837	\$728	\$658	\$674	\$675
	Medicare 65+ (<20 EE's)	\$375	\$342	\$310	\$375	\$382	\$334	\$302	\$310	\$311
Employee+Spouse	Under 30	\$583	\$477	\$442	\$508	\$565	\$447	\$424	\$435	\$454
	30-39	\$677	\$563	\$522	\$596	\$662	\$526	\$499	\$509	\$532
	40-49	\$663	\$557	\$517	\$596	\$663	\$530	\$491	\$507	\$533
	50-54	\$915	\$756	\$699	\$810	\$899	\$718	\$665	\$686	\$725
	55-59	\$1,127	\$934	\$862	\$994	\$1,108	\$885	\$823	\$846	\$892
	60-64	\$1,349	\$1,145	\$1,066	\$1,233	\$1,374	\$1,095	\$1,009	\$1,037	\$1,106
	Medicare 65+ (20+ EE's)	\$1,892	\$1,706	\$1,546	\$1,894	\$1,931	\$1,674	\$1,504	\$1,543	\$1,551
	Medicare 65+ (<20 EE's)	\$955	\$868	\$785	\$960	\$978	\$852	\$767	\$791	\$788
Employee+Child(ren)	Under 30	\$432	\$359	\$334	\$380	\$422	\$342	\$317	\$331	\$343
	30-39	\$479	\$396	\$368	\$418	\$463	\$372	\$348	\$358	\$374
	40-49	\$484	\$404	\$375	\$433	\$474	\$381	\$357	\$366	\$384
	50-54	\$575	\$473	\$438	\$505	\$566	\$451	\$422	\$433	\$456
	55-59	\$680	\$560	\$522	\$596	\$663	\$530	\$499	\$508	\$533
	60-64	\$832	\$692	\$647	\$749	\$832	\$663	\$609	\$623	\$671
	Medicare 65+ (20+ EE's)	\$929	\$851	\$773	\$943	\$962	\$836	\$752	\$770	\$778
	Medicare 65+ (<20 EE's)	\$410	\$374	\$339	\$411	\$422	\$366	\$332	\$341	\$341
Employee+Family	Under 30	\$650	\$537	\$495	\$567	\$634	\$506	\$474	\$488	\$507
	30-39	\$747	\$621	\$571	\$658	\$732	\$584	\$546	\$565	\$587
	40-49	\$823	\$681	\$634	\$728	\$812	\$651	\$598	\$617	\$654
	50-54	\$973	\$808	\$747	\$859	\$961	\$767	\$714	\$732	\$775
	55-59	\$1,180	\$976	\$897	\$1,037	\$1,156	\$923	\$859	\$884	\$933
	60-64	\$1,481	\$1,231	\$1,150	\$1,327	\$1,482	\$1,175	\$1,086	\$1,116	\$1,194
	Medicare 65+ (20+ EE's)	\$1,895	\$1,724	\$1,563	\$1,910	\$1,953	\$1,694	\$1,518	\$1,564	\$1,569
	Medicare 65+ (<20 EE's)	\$989	\$902	\$817	\$996	\$1,014	\$885	\$795	\$820	\$820

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's) = Firms with less than 20 employees

**California CPA ProtectPlus**  
**Premium Rates Effective January 1, 2011**  
**Level 5 (100+ Participants in the ProtectPlus Program)**  
**Protect HSA \$2,500**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$252	\$212	\$202	\$219	\$244	\$200	\$186	\$191	\$205
	30-39	\$313	\$263	\$242	\$272	\$308	\$242	\$231	\$240	\$252
	40-49	\$417	\$353	\$326	\$366	\$403	\$329	\$308	\$316	\$328
	50-54	\$560	\$467	\$429	\$491	\$546	\$434	\$412	\$422	\$439
	55-59	\$686	\$566	\$525	\$601	\$664	\$537	\$497	\$515	\$537
	60-64	\$873	\$727	\$682	\$779	\$871	\$697	\$640	\$662	\$703
	Medicare 65+ (20+ EE's)	\$1,022	\$928	\$839	\$1,030	\$1,047	\$910	\$823	\$843	\$844
	Medicare 65+ (<20 EE's)	\$468	\$425	\$386	\$468	\$476	\$417	\$375	\$385	\$386
Employee+Spouse	Under 30	\$728	\$596	\$552	\$635	\$705	\$558	\$529	\$542	\$567
	30-39	\$846	\$703	\$652	\$745	\$827	\$657	\$623	\$636	\$664
	40-49	\$828	\$697	\$646	\$745	\$829	\$662	\$613	\$634	\$665
	50-54	\$1,145	\$945	\$873	\$1,013	\$1,125	\$898	\$831	\$857	\$907
	55-59	\$1,410	\$1,168	\$1,077	\$1,243	\$1,387	\$1,108	\$1,030	\$1,058	\$1,116
	60-64	\$1,690	\$1,433	\$1,334	\$1,544	\$1,721	\$1,371	\$1,261	\$1,298	\$1,383
	Medicare 65+ (20+ EE's)	\$2,369	\$2,136	\$1,935	\$2,371	\$2,419	\$2,096	\$1,884	\$1,931	\$1,941
	Medicare 65+ (<20 EE's)	\$1,195	\$1,086	\$981	\$1,201	\$1,223	\$1,065	\$959	\$988	\$986
Employee+Child(ren)	Under 30	\$539	\$447	\$416	\$473	\$526	\$426	\$395	\$412	\$428
	30-39	\$599	\$494	\$459	\$521	\$578	\$463	\$434	\$446	\$467
	40-49	\$604	\$504	\$467	\$540	\$592	\$474	\$445	\$456	\$479
	50-54	\$718	\$590	\$546	\$630	\$707	\$562	\$526	\$540	\$569
	55-59	\$850	\$699	\$652	\$745	\$829	\$662	\$623	\$635	\$665
	60-64	\$1,041	\$865	\$809	\$936	\$1,041	\$829	\$760	\$779	\$838
	Medicare 65+ (20+ EE's)	\$1,162	\$1,064	\$967	\$1,180	\$1,204	\$1,045	\$941	\$963	\$972
	Medicare 65+ (<20 EE's)	\$512	\$467	\$422	\$513	\$526	\$456	\$413	\$425	\$425
Employee+Family	Under 30	\$813	\$670	\$618	\$708	\$792	\$631	\$592	\$609	\$634
	30-39	\$934	\$776	\$714	\$823	\$915	\$730	\$681	\$705	\$734
	40-49	\$1,029	\$852	\$792	\$910	\$1,015	\$813	\$747	\$770	\$818
	50-54	\$1,217	\$1,009	\$934	\$1,075	\$1,203	\$959	\$892	\$915	\$969
	55-59	\$1,477	\$1,220	\$1,122	\$1,298	\$1,448	\$1,154	\$1,075	\$1,106	\$1,167
	60-64	\$1,855	\$1,540	\$1,440	\$1,661	\$1,855	\$1,470	\$1,360	\$1,396	\$1,494
	Medicare 65+ (20+ EE's)	\$2,374	\$2,158	\$1,957	\$2,392	\$2,446	\$2,121	\$1,901	\$1,958	\$1,964
	Medicare 65+ (<20 EE's)	\$1,237	\$1,128	\$1,022	\$1,246	\$1,269	\$1,108	\$994	\$1,025	\$1,025

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's) = Firms with less than 20 employees

**California CPA ProtectPlus**  
**Premium Rates Effective January 1, 2011**  
**Level 5 (100+ Participants in the ProtectPlus Program)**  
**Anthem Blue Cross HMO 100**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$582	\$481	\$430	\$331	\$308	\$355	\$400	\$393	\$305
	30-39	\$727	\$612	\$538	\$424	\$389	\$451	\$509	\$505	\$379
	40-49	\$791	\$661	\$587	\$466	\$427	\$499	\$555	\$551	\$418
	50-54	\$999	\$834	\$733	\$588	\$529	\$629	\$696	\$696	\$517
	55-59	\$1,267	\$1,055	\$934	\$736	\$669	\$787	\$882	\$875	\$657
	60-64	\$1,684	\$1,393	\$1,236	\$999	\$902	\$1,048	\$1,161	\$1,166	\$883
	Medicare 65+ (20+ EE's)	\$2,160	\$1,711	\$1,669	\$1,356	\$1,167	\$1,342	\$1,430	\$1,494	\$1,145
	Medicare 65+ (<20 EE's)	\$1,484	\$1,172	\$1,138	\$1,001	\$873	\$995	\$981	\$1,106	\$855
Employee+Spouse	Under 30	\$1,525	\$1,224	\$1,108	\$874	\$784	\$924	\$1,020	\$1,026	\$772
	30-39	\$1,805	\$1,451	\$1,321	\$1,043	\$938	\$1,098	\$1,210	\$1,227	\$920
	40-49	\$1,980	\$1,562	\$1,437	\$1,143	\$1,033	\$1,206	\$1,305	\$1,344	\$1,015
	50-54	\$2,034	\$1,644	\$1,478	\$1,180	\$1,065	\$1,251	\$1,368	\$1,388	\$1,045
	55-59	\$2,897	\$2,321	\$2,106	\$1,662	\$1,499	\$1,757	\$1,934	\$1,954	\$1,474
	60-64	\$3,120	\$2,466	\$2,277	\$1,828	\$1,648	\$1,927	\$2,050	\$2,144	\$1,619
	Medicare 65+ (20+ EE's)	\$4,470	\$3,477	\$3,412	\$2,762	\$2,366	\$2,721	\$2,896	\$3,032	\$2,323
	Medicare 65+ (<20 EE's)	\$3,578	\$2,772	\$2,723	\$2,380	\$2,060	\$2,349	\$2,306	\$2,615	\$2,021
Employee+Child(ren)	Under 30	\$1,428	\$1,174	\$1,039	\$815	\$747	\$879	\$983	\$974	\$730
	30-39	\$1,565	\$1,310	\$1,168	\$923	\$828	\$973	\$1,099	\$1,083	\$814
	40-49	\$1,558	\$1,296	\$1,159	\$919	\$828	\$970	\$1,077	\$1,076	\$814
	50-54	\$1,553	\$1,287	\$1,147	\$907	\$820	\$968	\$1,075	\$1,068	\$802
	55-59	\$1,838	\$1,521	\$1,342	\$1,056	\$962	\$1,127	\$1,269	\$1,256	\$941
	60-64	\$2,253	\$1,874	\$1,663	\$1,336	\$1,211	\$1,411	\$1,566	\$1,572	\$1,187
	Medicare 65+ (20+ EE's)	\$2,783	\$2,200	\$2,152	\$1,746	\$1,502	\$1,729	\$1,838	\$1,920	\$1,476
	Medicare 65+ (<20 EE's)	\$1,818	\$1,439	\$1,404	\$1,235	\$1,068	\$1,224	\$1,205	\$1,361	\$1,048
Employee+Family	Under 30	\$1,989	\$1,644	\$1,457	\$1,157	\$1,051	\$1,221	\$1,377	\$1,358	\$1,030
	30-39	\$2,322	\$1,931	\$1,717	\$1,352	\$1,224	\$1,432	\$1,611	\$1,594	\$1,197
	40-49	\$2,466	\$2,051	\$1,818	\$1,448	\$1,304	\$1,541	\$1,710	\$1,712	\$1,279
	50-54	\$2,785	\$2,299	\$2,058	\$1,635	\$1,473	\$1,727	\$1,920	\$1,919	\$1,443
	55-59	\$3,132	\$2,565	\$2,287	\$1,806	\$1,632	\$1,912	\$2,139	\$2,127	\$1,599
	60-64	\$3,705	\$3,077	\$2,737	\$2,193	\$1,987	\$2,317	\$2,562	\$2,577	\$1,949
	Medicare 65+ (20+ EE's)	\$5,230	\$4,130	\$4,049	\$3,279	\$2,820	\$3,245	\$3,447	\$3,607	\$2,769
	Medicare 65+ (<20 EE's)	\$4,055	\$3,210	\$3,146	\$2,751	\$2,388	\$2,710	\$2,674	\$3,016	\$2,344

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's) = Firms with less than 20 employees

**California CPA ProtectPlus  
Premium Rates Effective January 1, 2011  
Level 5 (100+ Participants in the ProtectPlus Program)  
Anthem Blue Cross HMO 80**

Family Tier	Age Bracket	Area								
		1	2	3	4	5	6	7	8	9
Employee Only	Under 30	\$495	\$413	\$369	\$279	\$266	\$304	\$344	\$340	\$259
	30-39	\$620	\$526	\$464	\$357	\$324	\$389	\$438	\$434	\$325
	40-49	\$674	\$570	\$504	\$393	\$360	\$427	\$476	\$472	\$355
	50-54	\$852	\$719	\$630	\$493	\$448	\$540	\$600	\$600	\$443
	55-59	\$1,080	\$910	\$800	\$619	\$567	\$680	\$760	\$752	\$562
	60-64	\$1,436	\$1,197	\$1,061	\$837	\$762	\$904	\$997	\$1,002	\$753
	Medicare 65+ (20+ EE's)	\$1,841	\$1,476	\$1,438	\$1,139	\$981	\$1,155	\$1,231	\$1,286	\$979
	Medicare 65+ (<20 EE's)	\$1,265	\$1,008	\$980	\$841	\$733	\$860	\$843	\$955	\$729
Employee+Spouse	Under 30	\$1,299	\$1,054	\$952	\$734	\$669	\$794	\$878	\$883	\$657
	30-39	\$1,539	\$1,250	\$1,138	\$874	\$792	\$947	\$1,042	\$1,057	\$785
	40-49	\$1,691	\$1,346	\$1,239	\$958	\$873	\$1,039	\$1,125	\$1,155	\$865
	50-54	\$1,735	\$1,413	\$1,272	\$990	\$898	\$1,074	\$1,176	\$1,194	\$891
	55-59	\$2,467	\$2,000	\$1,814	\$1,394	\$1,265	\$1,512	\$1,665	\$1,684	\$1,258
	60-64	\$2,660	\$2,122	\$1,961	\$1,535	\$1,394	\$1,659	\$1,764	\$1,845	\$1,381
	Medicare 65+ (20+ EE's)	\$3,808	\$2,992	\$2,936	\$2,320	\$1,987	\$2,342	\$2,493	\$2,610	\$1,981
	Medicare 65+ (<20 EE's)	\$3,051	\$2,386	\$2,343	\$1,997	\$1,727	\$2,024	\$1,987	\$2,250	\$1,723
Employee+Child(ren)	Under 30	\$1,216	\$1,011	\$893	\$686	\$631	\$754	\$847	\$839	\$625
	30-39	\$1,332	\$1,129	\$1,007	\$776	\$697	\$838	\$945	\$934	\$695
	40-49	\$1,330	\$1,115	\$995	\$771	\$698	\$833	\$931	\$925	\$695
	50-54	\$1,325	\$1,107	\$990	\$763	\$693	\$832	\$925	\$921	\$682
	55-59	\$1,568	\$1,309	\$1,156	\$887	\$806	\$973	\$1,091	\$1,080	\$803
	60-64	\$1,920	\$1,614	\$1,434	\$1,122	\$1,017	\$1,216	\$1,349	\$1,353	\$1,010
	Medicare 65+ (20+ EE's)	\$2,374	\$1,891	\$1,855	\$1,463	\$1,260	\$1,488	\$1,579	\$1,654	\$1,258
	Medicare 65+ (<20 EE's)	\$1,550	\$1,239	\$1,209	\$1,034	\$899	\$1,053	\$1,035	\$1,171	\$892
Employee+Family	Under 30	\$1,700	\$1,414	\$1,253	\$972	\$887	\$1,053	\$1,184	\$1,170	\$878
	30-39	\$1,978	\$1,660	\$1,477	\$1,135	\$1,029	\$1,232	\$1,385	\$1,370	\$1,021
	40-49	\$2,105	\$1,764	\$1,568	\$1,216	\$1,104	\$1,329	\$1,470	\$1,475	\$1,092
	50-54	\$2,376	\$1,979	\$1,768	\$1,370	\$1,247	\$1,484	\$1,656	\$1,653	\$1,230
	55-59	\$2,669	\$2,207	\$1,970	\$1,516	\$1,374	\$1,649	\$1,842	\$1,833	\$1,361
	60-64	\$3,157	\$2,648	\$2,357	\$1,840	\$1,673	\$1,995	\$2,206	\$2,219	\$1,660
	Medicare 65+ (20+ EE's)	\$4,458	\$3,553	\$3,489	\$2,753	\$2,368	\$2,790	\$2,970	\$3,106	\$2,360
	Medicare 65+ (<20 EE's)	\$3,456	\$2,759	\$2,709	\$2,313	\$2,002	\$2,331	\$2,304	\$2,596	\$1,997

Medicare 65+ (20+ EE's) = Firms with 20 employees or more  
Medicare 65+ (<20 EE's) = Firms with less than 20 employees