



ESTABLISHMENT OF ADJUSTMENT OF RATES

The premium rates set out in this booklet are CIGNA's standard employee risk rates. Actual premiums charged to the group and its employees may vary by as much as 10% above or below the standard rates depending upon the existence of certain factors that would be expected to result in group deviating from the standard cost of services. The Risk Adjustment Factor includes, but are not limited to, the medical history of the group and employee turnover. The enclosed rates are subject to risk adjustment factors and final underwriting approval. Risk adjustment factors do not apply to California Choice.

OPTION 1 \$10/100% PLAN

AGE	AREA 1			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	425.25	914.29	893.03	1,403.33
30 - 39	442.25	950.84	928.73	1,459.43
40 - 49	493.14	1,060.26	1,035.60	1,627.38
50 - 54	684.03	1,470.66	1,436.45	2,257.28
55 - 59	836.03	1,797.47	1,755.67	2,758.90
60 - 64	1,272.04	2,734.89	2,671.29	4,197.73
65+	1,396.52	3,002.53	2,932.70	4,608.53

AGE	AREA 2			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	224.75	483.21	471.97	741.67
30 - 39	233.73	502.53	490.84	771.32
40 - 49	260.63	560.36	547.32	860.08
50 - 54	361.51	777.25	759.18	1,192.99
55 - 59	441.85	949.98	927.88	1,458.10
60 - 64	672.28	1,445.41	1,411.80	2,218.54
65+	738.07	1,586.86	1,549.95	2,435.64

AGE	AREA 3			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	223.76	481.09	469.90	738.42
30 - 39	232.71	500.32	488.69	767.94
40 - 49	259.49	557.90	544.93	856.31
50 - 54	359.93	773.85	755.85	1,187.76
55 - 59	439.91	945.81	923.82	1,451.71
60 - 64	669.34	1,439.07	1,405.61	2,208.81
65+	734.84	1,579.90	1,543.16	2,424.97

AGE	AREA 4 & 5			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	149.34	321.09	313.62	492.84
30 - 39	154.71	332.63	324.89	510.55
40 - 49	175.31	376.92	368.15	578.53
50 - 54	241.62	519.49	507.41	797.35
55 - 59	295.32	634.93	620.16	974.54
60 - 64	393.01	844.96	825.31	1,296.92
65+	471.63	1,014.01	990.43	1,556.39

AGE	AREA 6			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	145.84	313.56	306.27	481.28
30 - 39	153.40	329.82	322.15	506.23
40 - 49	173.19	372.35	363.69	571.52
50 - 54	247.94	533.07	520.67	818.20
55 - 59	303.04	651.53	636.38	1,000.03
60 - 64	476.22	1,023.87	1,000.06	1,571.52
65+	547.17	1,176.42	1,149.06	1,805.66

OPTION 2 \$10/\$100 PLAN

AGE	AREA 1			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	396.13	851.68	831.87	1,307.22
30 - 39	411.97	885.72	865.13	1,359.48
40 - 49	459.37	987.65	964.68	1,515.93
50 - 54	637.18	1,369.94	1,338.08	2,102.70
55 - 59	778.78	1,674.37	1,635.43	2,569.96
60 - 64	1,184.93	2,547.59	2,488.35	3,910.26
65+	1,300.88	2,796.90	2,731.86	4,292.92

AGE	AREA 2			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	209.13	449.62	439.16	690.12
30 - 39	217.49	467.60	456.72	717.71
40 - 49	242.51	521.41	509.28	800.30
50 - 54	336.38	723.23	706.41	1,110.07
55 - 59	411.14	883.94	863.39	1,356.75
60 - 64	625.55	1,344.94	1,313.66	2,064.32
65+	686.77	1,476.55	1,442.22	2,266.34

AGE	AREA 3			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	207.71	446.58	436.20	685.45
30 - 39	216.02	464.44	453.64	712.86
40 - 49	240.88	517.88	505.84	794.89
50 - 54	334.11	718.34	701.63	1,102.57
55 - 59	408.36	877.97	857.55	1,347.58
60 - 64	621.33	1,335.85	1,304.78	2,050.37
65+	682.13	1,466.58	1,432.47	2,251.02

AGE	AREA 4 & 5			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	138.00	296.69	289.79	455.39
30 - 39	142.95	307.35	300.20	471.75
40 - 49	161.99	348.28	340.18	534.56
50 - 54	223.26	480.01	468.85	736.76
55 - 59	272.87	586.68	573.04	900.48
60 - 64	363.14	780.75	762.59	1,198.36
65+	435.79	936.95	915.16	1,438.11

AGE	AREA 6			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	134.55	289.28	282.55	444.00
30 - 39	141.52	304.27	297.20	467.03
40 - 49	159.77	343.52	335.53	527.26
50 - 54	228.74	491.79	480.35	754.84
55 - 59	279.57	601.07	587.10	922.58
60 - 64	439.34	944.57	922.61	1,449.81
65+	504.79	1,085.31	1,060.07	1,665.82

OPTION 3 \$15/\$150 PLAN

AGE	AREA 1			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	366.08	787.08	768.77	1,208.07
30 - 39	380.72	818.54	799.51	1,256.37
40 - 49	424.53	912.74	891.51	1,400.95
50 - 54	588.85	1,266.03	1,236.59	1,943.21
55 - 59	719.71	1,547.37	1,511.39	2,375.04
60 - 64	1,095.05	2,354.36	2,299.61	3,613.68
65+	1,202.22	2,584.76	2,524.65	3,967.31

AGE	AREA 2			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	193.04	415.04	405.39	637.04
30 - 39	200.76	431.63	421.59	662.51
40 - 49	223.86	481.30	470.11	738.74
50 - 54	310.51	667.60	652.07	1,024.69
55 - 59	379.51	815.96	796.98	1,252.40
60 - 64	577.44	1,241.50	1,212.62	1,905.55
65+	633.95	1,362.99	1,331.29	2,092.03

AGE	AREA 3			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	191.26	411.20	401.64	631.15
30 - 39	198.90	427.64	417.70	656.38
40 - 49	221.79	476.86	465.77	731.92
50 - 54	307.64	661.43	646.05	1,015.22
55 - 59	376.01	808.42	789.62	1,240.82
60 - 64	572.10	1,230.02	1,201.42	1,887.94
65+	628.09	1,350.39	1,318.99	2,072.70

AGE	AREA 4 & 5			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	126.40	271.77	265.45	417.13
30 - 39	130.94	281.53	274.98	432.12
40 - 49	148.38	319.02	311.60	489.66
50 - 54	204.51	439.69	429.46	674.87
55 - 59	249.95	537.39	524.90	824.84
60 - 64	332.63	715.16	698.53	1,097.69
65+	399.18	858.24	838.28	1,317.30

AGE	AREA 6			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	123.06	264.57	258.42	406.09
30 - 39	129.44	278.29	271.82	427.15
40 - 49	146.13	314.18	306.88	482.23
50 - 54	209.21	449.79	439.33	690.38
55 - 59	255.70	549.75	536.96	843.80
60 - 64	401.82	863.92	843.83	1,326.01
65+	461.69	992.63	969.55	1,523.58

OPTION 4 CHA \$10/\$100 PLAN

AGE	AREA 1			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	459.64	988.22	965.24	1,516.81
30 - 39	478.01	1,027.73	1,003.83	1,577.45
40 - 49	533.02	1,146.00	1,119.35	1,758.97
50 - 54	739.34	1,589.58	1,552.61	2,439.82
55 - 59	903.64	1,942.82	1,897.64	2,982.00
60 - 64	1,374.90	2,956.04	2,887.30	4,537.18
65+	1,509.45	3,245.32	3,169.85	4,981.19

AGE	AREA 2			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	255.22	548.72	535.96	842.23
30 - 39	265.42	570.66	557.39	875.90
40 - 49	295.97	636.33	621.53	976.69
50 - 54	410.53	882.63	862.11	1,354.74
55 - 59	501.76	1,078.77	1,053.69	1,655.79
60 - 64	763.43	1,641.38	1,603.21	2,519.32
65+	838.14	1,802.00	1,760.10	2,765.87

AGE	AREA 3			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	241.01	518.18	506.13	795.35
30 - 39	250.65	538.90	526.37	827.15
40 - 49	279.49	600.91	586.94	922.33
50 - 54	387.68	833.51	814.12	1,279.34
55 - 59	473.83	1,018.73	995.04	1,563.63
60 - 64	720.94	1,550.02	1,513.98	2,379.10
65+	791.49	1,701.71	1,662.13	2,611.93

AGE	AREA 4 & 5			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	173.29	372.58	363.91	571.86
30 - 39	179.52	385.96	376.99	592.41
40 - 49	203.42	437.36	427.19	671.29
50 - 54	280.37	602.79	588.77	925.21
55 - 59	342.67	736.74	719.60	1,130.81
60 - 64	456.02	980.45	957.65	1,504.87
65+	547.26	1,176.60	1,149.24	1,8



AREA KEY

- Area 1** Butte, El Dorado, Glenn, King, Monterey, Placer, Yolo, Tulare
- Area 2** Fresno, Imperial, Kern, Madera, Mariposa, Merced, Napa, Sacramento, San Joaquin, Stanislaus, San Luis Obispo, Santa Cruz, Solano, Sonoma
- Area 3** Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara
- Area 4&5** Orange County, Los Angeles, Riverside, San Bernardino, Santa Barbara & Ventura
- Area 6** San Diego

OPTION 5 CHA \$15/\$150 PLAN

AGE	AREA 1			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	425.00	913.75	892.50	1,402.50
30 - 39	441.99	950.28	928.18	1,458.57
40 - 49	492.85	1,059.63	1,034.99	1,626.41
50 - 54	683.62	1,469.78	1,435.60	2,255.95
55 - 59	835.54	1,796.40	1,754.62	2,757.27
60 - 64	1,271.29	2,733.26	2,669.70	4,195.24
65+	1,395.70	3,000.74	2,930.96	4,605.79

AGE	AREA 2			
	EE ONLY	EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	235.71	506.78	495.00	777.86
30 - 39	245.14	527.05	514.79	808.95
40 - 49	273.35	587.70	574.03	902.04
50 - 54	379.15	815.17	796.22	1,251.20
55 - 59	463.41	996.32	973.15	1,529.24
60 - 64	705.08	1,515.93	1,480.68	2,326.78
65+	774.08	1,664.28	1,625.58	2,554.48

AGE	EE ONLY	AREA 3		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	222.04	477.38	466.28	732.73
30 - 39	230.91	496.47	484.92	762.02
40 - 49	257.49	553.60	540.72	849.71
50 - 54	357.15	767.88	750.02	1,178.60
55 - 59	436.52	938.52	916.69	1,440.52
60 - 64	664.18	1,427.98	1,394.77	2,191.78
65+	729.17	1,567.72	1,531.26	2,406.27

AGE	EE ONLY	AREA 4 & 5		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	158.90	341.64	333.70	524.38
30 - 39	164.61	353.92	345.69	543.22
40 - 49	186.53	401.05	391.72	615.56
50 - 54	257.09	552.74	539.89	848.39
55 - 59	314.22	675.57	659.86	1,036.92
60 - 64	418.16	899.05	878.14	1,379.93
65+	501.82	1,078.92	1,053.82	1,656.01

AGE	EE ONLY	AREA 6		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	139.44	299.79	292.82	460.14
30 - 39	146.67	315.33	308.00	484.00
40 - 49	165.58	356.00	347.72	546.42
50 - 54	237.05	509.66	497.81	782.27
55 - 59	289.73	622.92	608.43	956.11
60 - 64	455.30	978.90	956.14	1,502.50
65+	523.14	1,124.75	1,098.59	1,726.36

CALIFORNIA CHOICE \$5 PLAN

AGE	EE ONLY	AREA 1		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	390.80	781.60	703.44	1,141.14
30 - 39	406.43	812.85	731.57	1,186.76
40 - 49	453.20	906.39	815.75	1,323.33
50 - 54	628.61	1,257.23	1,131.51	1,835.55
55 - 59	768.31	1,536.61	1,382.95	2,243.45
60 - 64	1,168.99	2,337.99	2,104.19	3,413.46
65+	1,283.39	2,566.79	2,310.11	3,747.51

AGE	EE ONLY	AREA 2		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	207.04	414.08	372.67	604.56
30 - 39	215.32	430.64	387.57	628.73
40 - 49	240.10	480.19	432.17	701.08
50 - 54	333.03	666.06	599.45	972.45
55 - 59	407.04	814.07	732.67	1,188.55
60 - 64	619.32	1,238.63	1,114.77	1,808.40
65+	679.92	1,359.85	1,223.86	1,985.37

AGE	EE ONLY	AREA 3		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	237.62	475.25	427.72	693.86
30 - 39	247.12	494.25	444.82	721.60
40 - 49	275.56	551.13	496.01	804.64
50 - 54	382.22	764.45	688.00	1,116.10
55 - 59	467.16	934.33	840.89	1,364.12
60 - 64	710.80	1,421.60	1,279.44	2,075.54
65+	780.36	1,560.72	1,404.65	2,278.65

AGE	EE ONLY	AREA 4 & 5		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	166.03	332.07	298.86	484.82
30 - 39	172.00	344.00	309.60	502.24
40 - 49	194.90	389.80	350.82	569.11
50 - 54	268.62	537.24	483.52	784.38
55 - 59	328.32	656.63	590.97	958.68
60 - 64	436.92	873.84	786.46	1,275.81
65+	524.33	1,048.67	943.80	1,531.06

AGE	EE ONLY	AREA 6		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	193.35	386.70	348.03	564.58
30 - 39	203.37	406.75	366.07	593.85
40 - 49	229.60	459.20	413.28	670.43
50 - 54	328.70	657.41	591.67	959.82
55 - 59	401.75	803.50	723.15	1,173.11
60 - 64	631.34	1,262.68	1,136.41	1,843.51
65+	725.40	1,450.81	1,305.73	2,118.18

CALIFORNIA CHOICE \$10 PLAN

AGE	EE ONLY	AREA 1		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	300.92	601.85	541.66	878.70
30 - 39	312.95	625.91	563.32	913.82
40 - 49	348.97	697.93	628.14	1,018.98
50 - 54	484.04	968.08	871.27	1,413.40
55 - 59	591.61	1,183.21	1,064.89	1,727.49
60 - 64	900.14	1,800.28	1,620.26	2,628.42
65+	988.23	1,976.46	1,778.82	2,885.63

AGE	EE ONLY	AREA 2		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	159.46	318.91	287.02	465.62
30 - 39	165.83	331.66	298.50	484.23
40 - 49	184.92	369.83	332.85	539.95
50 - 54	256.49	512.98	461.68	748.95
55 - 59	313.49	626.98	564.28	915.39
60 - 64	476.98	953.96	858.56	1,392.78
65+	523.66	1,047.32	942.58	1,529.08

AGE	EE ONLY	AREA 3		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	183.02	366.05	329.44	534.43
30 - 39	190.34	380.68	342.61	555.80
40 - 49	212.24	424.49	382.04	619.76
50 - 54	294.40	588.80	529.92	859.64
55 - 59	359.82	719.64	647.68	1,050.68
60 - 64	547.47	1,094.95	985.45	1,598.63
65+	601.05	1,202.10	1,081.89	1,755.07

AGE	EE ONLY	AREA 4 & 5		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	119.75	239.49	215.54	349.66
30 - 39	124.05	248.10	223.29	362.22
40 - 49	140.57	281.13	253.02	410.45
50 - 54	193.74	387.47	348.72	565.71
55 - 59	236.79	473.58	426.22	691.42
60 - 64	315.12	630.23	567.21	920.14
65+	378.16	756.32	680.69	1,104.23

AGE	EE ONLY	AREA 6		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	135.36	270.71	243.64	395.24
30 - 39	142.37	284.75	256.27	415.73
40 - 49	160.73	321.47	289.32	469.34
50 - 54	230.11	460.23	414.20	671.93
55 - 59	281.25	562.50	506.25	821.25
60 - 64	441.98	883.95	795.56	1,290.57
65+	507.83	1,015.66	914.09	1,482.86

CALIFORNIA CHOICE \$20 PLAN

AGE	EE ONLY	AREA 1		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	211.70	423.40	381.06	618.17
30 - 39	220.17	440.33	396.30	642.88
40 - 49	245.50	491.00	441.90	716.87
50 - 54	340.53	681.06	612.95	994.34
55 - 59	416.20	832.40	749.16	1,215.31
60 - 64	633.26	1,266.52	1,139.87	1,849.12
65+	695.23	1,390.46	1,251.41	2,030.07

AGE	EE ONLY	AREA 2		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	112.20	224.41	201.97	327.64
30 - 39	116.69	233.38	210.04	340.73
40 - 49	130.12	260.24	234.21	379.95
50 - 54	180.48	360.97	324.87	527.01
55 - 59	220.59	441.18	397.06	644.12
60 - 64	335.63	671.27	604.14	980.05
65+	368.48	736.96	663.26	1,075.96

AGE	EE ONLY	AREA 3		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	128.78	257.56	231.80	376.04
30 - 39	133.93	267.86	241.07	391.07
40 - 49	149.34	298.68	268.81	436.07
50 - 54	207.14	414.29	372.86	604.86
55 - 59	253.18	506.35	455.72	739.28
60 - 64	385.21	770.43	693.39	1,124.83
65+	422.91	845.82	761.24	1,234.90

AGE	EE ONLY	AREA 4 & 5		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	98.08	196.16	176.55	286.40
30 - 39	101.61	203.21	182.89	296.69
40 - 49	115.14	230.27	207.24	336.20
50 - 54	158.69	317.37	285.63	463.36
55 - 59	193.95	387.90	349.11	566.33
60 - 64	258.11	516.21	464.59	753.67
65+	309.74	619.49	557.54	904.45

AGE	EE ONLY	AREA 6		
		EE & SPOUSE	EE & DEP	EE, SP, & DEP
<30	108.68	217.36	195.63	317.35
30 - 39	114.32	228.63	205.77	333.80
40 - 49	129.06	258.12	232.31	376.85
50 - 54	184.77	369.53	332.58	539.52
55 - 59	225.82	451.65	406.48	659.41
60 - 64	354.88	709.76	638.78	1,036.24
65+	407.75	815.50	733.95	1,190.64