



Monthly rates shown below are for Kaiser medical premiums only. RealCare Insurance Marketing, Inc. will charge a separate \$20 monthly fee for administrative services provided to C.A.R. members.

Region 1 Kaiser Medical Plan Rates

Rates Effective 6/1/12 through 5/31/13

The following counties are entirely within Rate Region 1: Alameda, Sacramento, San Francisco, San Joaquin, San Mateo, and Santa Clara. Portions of Amador, Contra Costa, El Dorado, Placer, Sutter, Yolo, and Yuba counties are also within Rate Area 1.

Kaiser Medical Plans

	Monthly Rates Effective 6/1/12 through 5/31/13	Traditional Copay Plans					HSA Qualified Plans			Deductible Plans		
		\$5 Copay	\$15 Copay	\$20 Copay	\$30 Copay	\$50 Copay	\$0/2000 Deductible Plan	\$0/2700 Deductible Plan	\$30/3000 Deductible Plan	\$30/1000 Deductible Plan	\$30/1500 Deductible Plan	\$40/2000 Deductible Plan
Member Only	<30	\$466	\$371	\$347	\$314	\$286	\$231	\$187	\$166	\$264	\$231	\$214
	30-39	514	410	383	347	316	272	221	196	312	273	253
	40-49	664	529	494	448	408	368	299	265	422	370	342
	50-54	864	688	643	583	531	492	400	354	564	494	456
	55-59	1,092	870	813	737	671	611	497	439	700	613	566
	60-64	1,346	1,073	1,003	909	827	783	636	563	897	786	726
65+*	1,527	1,217	1,137	1,031	938	950	772	683	1,088	953	880	
Member + Spouse	<30	\$1,301	\$1,036	\$969	\$878	\$799	\$632	\$513	\$454	\$724	\$633	\$586
	30-39	1,397	1,114	1,041	944	859	728	591	524	834	730	675
	40-49	1,527	1,217	1,137	1,031	938	752	611	541	862	755	697
	50-54	1,796	1,430	1,337	1,212	1,103	1,022	830	735	1,171	1,025	947
	55-59	2,293	1,827	1,707	1,548	1,409	1,270	1,033	913	1,456	1,275	1,177
	60-64	2,557	2,038	1,905	1,727	1,571	1,567	1,273	1,127	1,796	1,573	1,453
65+*	3,300	2,629	2,458	2,228	2,027	2,166	1,760	1,557	2,481	2,173	2,007	
Member + Child(ren)	<30	\$1,279	\$1,019	\$953	\$863	\$786	\$522	\$424	\$376	\$598	\$523	\$484
	30-39	1,314	1,048	979	888	808	550	447	396	630	551	510
	40-49	1,261	1,005	939	851	775	576	468	414	660	579	535
	50-54	1,425	1,135	1,061	962	876	674	548	485	772	676	625
	55-59	1,632	1,300	1,215	1,102	1,003	792	644	569	908	795	734
	60-64	1,800	1,435	1,341	1,216	1,106	968	786	696	1,109	972	897
65+*	2,296	1,829	1,710	1,550	1,410	1,127	916	811	1,291	1,131	1,044	
Family	<30	\$1,810	\$1,442	\$1,348	\$1,222	\$1,112	\$761	\$618	\$547	\$872	\$763	\$706
	30-39	2,000	1,594	1,490	1,351	1,229	852	692	613	976	855	790
	40-49	2,015	1,606	1,501	1,361	1,238	955	776	687	1,095	959	886
	50-54	2,295	1,828	1,709	1,549	1,410	1,131	919	814	1,296	1,135	1,048
	55-59	2,637	2,101	1,963	1,780	1,620	1,392	1,132	1,001	1,596	1,398	1,290
	60-64	2,985	2,379	2,224	2,016	1,834	1,734	1,409	1,247	1,987	1,740	1,608
65+*	3,628	2,890	2,702	2,449	2,228	2,272	1,846	1,633	2,603	2,280	2,105	

* These rates are applicable only if Medicare is not the primary coverage.

Rates are valid for the C.A.R. Kaiser Program effective 6/1/12 thru 5/31/13. Rates and benefits for the C.A.R. Kaiser program are subject to change each June 1st when the contract renews. Please visit www.RealCareCAR.com for information on eligibility and plan benefits.

Medical rates are based on the Kaiser Medical Rating Region. The region is determined by the county and in some cases the zip code in which the subscriber lives. Not all zip codes in all counties appear on the Medical Rating Region page. If your zip code does not appear on the Medical Rating Region page, contact RealCare to determine if you are eligible to enroll in a Kaiser plan.

To determine the rate, look up the subscriber's age, the plan chosen and which dependents (if any) are to be enrolled. Rates are based on the subscriber's attained age as of the requested effective date; and will change effective the first day of the month following the subscriber's birthday when the attained age moves to another age category.