



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 2 & 3 Kaiser Medical Plan Rates

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

The following counties are entirely within Rate Region 2 and 3: Marin, Napa, Solano, and Stanislaus. Portions of the following counties are also within Rate Areas 2 and 3: Contra Costa, Fresno, Kings, Madera, Mariposa, Sonoma, and Tulare.

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	\$490	\$390	\$365	\$331	\$301	\$243	\$197	\$175	\$278	\$244	\$225
	30-39	541	431	403	366	333	287	233	206	329	288	266
	40-49	699	557	520	472	429	388	315	279	445	389	360
	50-54	909	724	677	614	559	518	421	373	594	520	480
	55-59	1,149	916	856	776	706	643	523	463	737	645	596
	60-64	1,417	1,129	1,056	957	871	824	670	593	945	827	764
65+*	1,607	1,281	1,197	1,086	987	1,000	812	719	1,146	1003	927	
Member + Spouse	<30	\$1,369	\$1,090	\$1,020	\$925	\$841	\$665	\$540	\$479	\$762	\$668	\$616
	30-39	1,471	1,172	1,096	994	904	767	623	551	879	769	711
	40-49	1,608	1,281	1,197	1,086	987	792	643	569	908	794	734
	50-54	1,890	1,505	1,408	1,276	1,162	1,075	874	774	1,233	1,079	997
	55-59	2,413	1,923	1,798	1,630	1,483	1,337	1,087	962	1,533	1,342	1,239
	60-64	2,692	2,145	2,006	1,818	1,654	1,649	1,341	1,187	1,891	1,655	1,529
65+*	3,473	2,768	2,587	2,346	2,134	2,280	1,852	1,639	2,613	2,287	2,113	
Member + Child(ren)	<30	\$1,346	\$1,072	\$1,003	\$909	\$827	\$550	\$446	\$396	\$630	\$552	\$509
	30-39	1,384	1,102	1,031	935	851	579	470	416	664	581	537
	40-49	1,328	1,058	988	897	815	607	493	436	696	609	563
	50-54	1,499	1,194	1,117	1,013	922	709	577	511	813	712	657
	55-59	1,718	1,369	1,280	1,160	1,055	834	678	600	956	836	773
	60-64	1,895	1,510	1,412	1,280	1,165	1,019	828	733	1,168	1,022	944
65+*	2,416	1,926	1,800	1,632	1,484	1,187	964	853	1,360	1,190	1,100	
Family	<30	\$1,905	\$1,517	\$1,419	\$1,287	\$1,170	\$801	\$651	\$577	\$918	\$805	\$742
	30-39	2,106	1,678	1,569	1,423	1,294	898	729	645	1,029	900	832
	40-49	2,122	1,690	1,580	1,433	1,303	1,006	817	723	1,153	1,009	932
	50-54	2,416	1,924	1,800	1,631	1,485	1,190	968	857	1,365	1,195	1,104
	55-59	2,775	2,212	2,068	1,875	1,706	1,466	1,192	1,054	1,680	1,471	1,358
	60-64	3,143	2,504	2,342	2,122	1,931	1,825	1,484	1,313	2,092	1,831	1,692
65+*	3,818	3,043	2,844	2,579	2,346	2,392	1,943	1,719	2,741	2,399	2,217	

* 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.