

MONTHLY

PREMIUMS

RATES EFFECTIVE

MAY 1, 2006

HEALTH CARE
PLANS FOR
INDIVIDUALS
AND FAMILIES



Health Net[®]
A Better Decision

HEALTH NET INDIVIDUAL & FAMILY PLANS RATES

PPO plans with physician office visit copayments

Cochise, Maricopa, Pinal and Santa Cruz counties

Age	\$2,500 / 80% / 60%		\$5,000 / 80% / 60%	
	Male	Female	Male	Female
Under 2	189	189	154	154
2-6	65	65	52	52
7-10	63	63	51	51
11-14	62	62	50	50
15-17	61	71	49	58
18-24	68	109	56	88
25-29	68	109	54	89
30-34	77	109	62	89
35-39	96	125	77	100
40-44	134	137	109	111
45-49	174	203	141	164
50-54	238	240	193	192
55-59	293	287	239	232
60-64	358	314	288	254

Pima County

Age	\$2,500 / 80% / 60%		\$5,000 / 80% / 60%	
	Male	Female	Male	Female
Under 2	185	185	150	150
2-6	64	64	50	50
7-10	62	62	50	50
11-14	60	60	48	48
15-17	59	69	48	57
18-24	66	107	55	87
25-29	67	105	52	87
30-34	76	107	60	88
35-39	95	123	76	99
40-44	130	135	106	109
45-49	170	199	138	161
50-54	233	233	189	188
55-59	289	280	233	228
60-64	352	308	283	249

All other counties

Age	\$2,500 / 80% / 60%		\$5,000 / 80% / 60%	
	Male	Female	Male	Female
Under 2	227	227	184	184
2-6	77	77	61	61
7-10	75	75	61	61
11-14	73	73	59	59
15-17	73	83	59	69
18-24	80	132	66	106
25-29	81	130	63	106
30-34	93	132	75	107
35-39	114	152	94	122
40-44	160	165	130	133
45-49	210	243	170	198
50-54	287	287	230	231
55-59	353	345	286	279
60-64	429	378	347	305

Rates subject to change.

Important reminders

- Please answer each question, complete each blank on the application form, and sign and date the application, or we will need to mail it back to you for completion.
- Rates are calculated by adding the rates for each individual.

**Call 602-794-1400 or
1-888-463-4875
with any questions**

Child-only coverage

Children can be covered without a parent through 18 years. Each child will receive a separate rate based upon his/her age, sex and residence. At age 19, children will transition to an adult contract on the same product and deductible without having to pass medical health underwriting.

Family coverage

Dependent children enrolled with a parent can be covered as a dependent child through age 24. When children no longer qualify as a dependent, they can transition to their own contract on the same product and deductible without having to pass medical health underwriting again.

HEALTH NET INDIVIDUAL & FAMILY PLANS RATES

PPO plans with physician office visit copayments

Cochise, Maricopa, Pinal and Santa Cruz counties

Age	\$500 / 80% / 60%		\$1,000 / 80% / 60%	
	Male	Female	Male	Female
Under 2	286	286	240	240
2-6	97	97	81	81
7-10	96	96	79	79
11-14	94	94	78	78
15-17	93	108	78	92
18-24	104	166	88	139
25-29	102	166	85	139
30-34	117	167	97	139
35-39	145	192	122	160
40-44	204	208	169	174
45-49	265	308	221	258
50-54	364	362	304	303
55-59	449	437	375	366
60-64	545	478	455	399

Pima County

Age	\$500 / 80% / 60%		\$1,000 / 80% / 60%	
	Male	Female	Male	Female
Under 2	282	282	235	235
2-6	95	95	80	80
7-10	95	95	78	78
11-14	92	92	77	77
15-17	92	106	77	88
18-24	102	163	85	137
25-29	101	163	84	135
30-34	114	165	96	137
35-39	143	187	120	157
40-44	199	205	166	169
45-49	261	301	218	252
50-54	359	356	299	297
55-59	438	427	367	357
60-64	533	468	445	391

All other counties

Age	\$500 / 80% / 60%		\$1,000 / 80% / 60%	
	Male	Female	Male	Female
Under 2	344	344	288	288
2-6	116	116	98	98
7-10	114	114	95	95
11-14	112	112	94	94
15-17	110	129	94	108
18-24	124	200	104	168
25-29	122	200	102	166
30-34	141	201	116	168
35-39	175	231	146	192
40-44	242	251	204	207
45-49	317	370	265	310
50-54	437	434	363	365
55-59	538	524	450	440
60-64	654	573	544	478

Rates subject to change.

HEALTH NET INDIVIDUAL & FAMILY PLANS RATES

HMO plans

Cochise, Maricopa, Pinal and Santa Cruz counties

Age	\$250 / 80%		\$1,000 / 70%	
	Male	Female	Male	Female
Under 2	408	408	329	329
2-6	121	121	98	98
7-10	102	102	82	82
11-14	102	102	82	82
15-17	106	110	85	89
18-24	114	281	92	226
25-29	114	328	92	264
30-34	124	331	102	270
35-39	156	340	127	272
40-44	217	343	177	278
45-49	286	350	230	285
50-54	390	392	316	317
55-59	485	496	393	402
60-64	585	515	473	417

Pima County

Age	\$250 / 80%		\$1,000 / 70%	
	Male	Female	Male	Female
Under 2	428	428	321	321
2-6	126	126	96	96
7-10	106	106	81	81
11-14	106	106	81	81
15-17	110	115	84	87
18-24	120	295	90	221
25-29	120	344	90	260
30-34	132	348	101	264
35-39	166	356	124	266
40-44	229	361	172	271
45-49	300	368	227	278
50-54	410	411	309	310
55-59	509	519	383	394
60-64	612	541	464	410

All other counties

Age	\$250 / 80%		\$1,000 / 70%	
	Male	Female	Male	Female
Under 2	723	723	511	511
2-6	214	214	155	155
7-10	180	180	130	130
11-14	180	180	130	130
15-17	187	196	132	138
18-24	202	500	143	355
25-29	201	583	144	413
30-34	223	589	156	410
35-39	281	602	198	425
40-44	387	610	276	433
45-49	508	621	360	443
50-54	693	694	494	495
55-59	863	880	611	627
60-64	1,038	915	738	650

Rates subject to change.

HEALTH NET INDIVIDUAL & FAMILY PLANS RATES

High-Deductible (HSA-Compatible) PPO Rates

INDIVIDUAL PLANS

Cochise, Maricopa, Pinal and Santa Cruz counties

Age	\$1,750 / 100% / 50%		\$2,600 / 100% / 50%		\$2,600 / 80% / 50%	
	Male	Female	Male	Female	Male	Female
Under 2	246	246	204	204	179	179
2-6	86	86	72	72	62	62
7-10	70	70	58	58	50	50
11-14	75	75	62	62	55	55
15-17	83	123	70	103	61	89
18-24	91	137	76	114	66	100
25-29	96	140	80	118	70	103
30-34	107	151	89	126	78	110
35-39	122	159	102	133	89	116
40-44	144	175	120	147	105	127
45-49	225	259	187	216	163	188
50-54	278	290	231	242	202	211
55-59	332	342	276	286	241	249
60-64	427	391	356	326	310	284

Pima County

Age	\$1,750 / 100% / 50%		\$2,600 / 100% / 50%		\$2,600 / 80% / 50%	
	Male	Female	Male	Female	Male	Female
Under 2	241	241	200	200	175	175
2-6	83	83	71	71	61	61
7-10	68	68	57	57	49	49
11-14	74	74	61	61	54	54
15-17	81	121	68	101	60	87
18-24	89	134	75	112	65	97
25-29	94	137	79	116	68	101
30-34	105	148	87	124	77	108
35-39	120	156	100	131	87	113
40-44	141	172	118	143	103	125
45-49	220	254	184	212	159	184
50-54	273	285	227	236	198	207
55-59	325	336	271	280	236	244
60-64	418	383	349	320	304	278

All other counties

Age	\$1,750 / 100% / 50%		\$2,600 / 100% / 50%		\$2,600 / 80% / 50%	
	Male	Female	Male	Female	Male	Female
Under 2	295	295	245	245	214	214
2-6	103	103	86	86	75	75
7-10	83	83	70	70	60	60
11-14	90	90	75	75	65	65
15-17	101	148	83	123	73	107
18-24	109	165	91	137	79	120
25-29	116	168	96	141	83	123
30-34	128	181	107	152	94	133
35-39	147	192	122	159	107	139
40-44	173	211	143	175	126	153
45-49	270	310	225	259	195	226
50-54	334	348	277	290	243	253
55-59	398	411	332	342	289	300
60-64	513	469	428	392	372	340

Rates subject to change.

HEALTH NET INDIVIDUAL & FAMILY PLANS RATES

High-Deductible (HSA-Compatible) PPO Rates

FAMILY PLANS

Cochise, Maricopa, Pinal and Santa Cruz counties

Age	\$3,500 / 100% / 50%		\$5,150 / 100% / 50%		\$5,150 / 80% / 50%	
	Male	Female	Male	Female	Male	Female
Under 2	246	246	204	204	179	179
2-6	86	86	72	72	62	62
7-10	70	70	58	58	50	50
11-14	75	75	62	62	55	55
15-17	83	123	70	103	61	89
18-24	91	137	76	114	66	100
25-29	96	140	80	118	70	103
30-34	107	151	89	126	78	110
35-39	122	159	102	133	89	116
40-44	144	175	120	147	105	127
45-49	225	259	187	216	163	188
50-54	278	290	231	242	202	211
55-59	332	342	276	286	241	249
60-64	427	391	356	326	310	284

Pima County

Age	\$3,500 / 100% / 50%		\$5,150 / 100% / 50%		\$5,150 / 80% / 50%	
	Male	Female	Male	Female	Male	Female
Under 2	241	241	200	200	175	175
2-6	83	83	71	71	61	61
7-10	68	68	57	57	49	49
11-14	74	74	61	61	54	54
15-17	81	121	68	101	60	87
18-24	89	134	75	112	65	97
25-29	94	137	79	116	68	101
30-34	105	148	87	124	77	108
35-39	120	156	100	131	87	113
40-44	141	172	118	143	103	125
45-49	220	254	184	212	159	184
50-54	273	285	227	236	198	207
55-59	325	336	271	280	236	244
60-64	418	383	349	320	304	278

All other counties

Age	\$3,500 / 100% / 50%		\$5,150 / 100% / 50%		\$5,150 / 80% / 50%	
	Male	Female	Male	Female	Male	Female
Under 2	295	295	245	245	214	214
2-6	103	103	86	86	75	75
7-10	83	83	70	70	60	60
11-14	90	90	75	75	65	65
15-17	101	148	83	123	73	107
18-24	109	165	91	137	79	120
25-29	116	168	96	141	83	123
30-34	128	181	107	152	94	133
35-39	147	192	122	159	107	139
40-44	173	211	143	175	126	153
45-49	270	310	225	259	195	226
50-54	334	348	277	290	243	253
55-59	398	411	332	342	289	300
60-64	513	469	428	392	372	340

Rates subject to change.

HEALTH NET INDIVIDUAL & FAMILY PLANS RATES

VISION AND DENTAL PLAN

\$19.53 per person

INDIVIDUAL TERM LIFE INSURANCE

Individual Term Life Insurance plans for individuals and their spouses are now available from **Health Net Life Insurance Company**, an affiliate of Health Net of Arizona, Inc.

Monthly Term Life Insurance Rates

Primary Insured's Age	Cost for \$1,000	Cost for \$15,000	Cost for \$30,000	Cost for \$50,000
19-29	\$0.19	\$2.85	\$5.70	\$9.50
30-39	\$0.22	\$3.30	\$6.60	\$11.00
40-49	\$0.50	\$7.50	\$15.00	\$25.00
50-59	\$1.37	\$20.55	\$41.10	\$68.50
60-64	\$2.00	\$30.00	\$60.00	\$100.00

Individual Term Life Insurance

Individual Term Life Insurance is available for you and/or your spouse in the following amounts: \$15,000, \$30,000 and \$50,000.

To purchase the life insurance options(s), you must apply for and enroll in an Individual & Family HMO or PPO plan. However, you are not required to purchase life insurance to enroll in an HMO or PPO plan.

Terms

The life insurance benefits are only available in conjunction with the purchase of an Individual & Family HMO or PPO plan.

If you wish to purchase life insurance, you must purchase a minimum coverage of \$15,000 for any insured.

The maximum life insurance benefit for any insured or spouse is \$50,000.

Any insured must be at least 19 years old in order to purchase life insurance.

Evidence of Insurability is required for all Individual Term Life Insurance amounts. Coverage will not become effective until approved in writing by Health Net Life Insurance Company.

Health Net of Arizona, Inc.

Customer Contact Center

Monday–Friday, 7:00 a.m. to 6:00 p.m.

1-800-289-2818

Hearing Impaired Assistance

Monday–Friday, 7:00 a.m. to 6:00 p.m.

TTY 1-800-977-6757

www.healthnet.com