

HEALTH NET HEALTH PLAN OF OREGON, INC.

INDIVIDUAL & FAMILY PLAN

Rate sheets – Area 1 to 3

Monthly premium rates effective through September 30, 2010

**For residents of: Clackamas, Multnomah, Washington, Yamhill, Marion,
Polk, Linn, Benton and Lane counties**



Health Net®
A BETTER DECISION

The following pages contain rates for Health Net Health Plan of Oregon Individual and Family Plans. There are separate rate tables for the Portland metro area and for areas outside Portland. Your premium rate is based on where you live, your coverage level and the age of the oldest person covered by your plan. These premium rates are subject to change on October 1, 2010 for Individual & Family plan members enrolled on or before then. Rates will renew annually each October 1st, or as outlined in the contract materials you will receive upon enrollment.

Subscriber rate category is defined as one person.

Subscriber & Spouse rate category is defined as the Subscriber and his/her legally married spouse.

Subscriber & Child(ren) rate category is defined as the Subscriber and one or more children.

Subscriber & Family rate category is defined as the Subscriber, spouse and one or more children.

PEARL HMO 25

Individual & Family Plan rates shown below are for residents of Clackamas, Multnomah and Washington counties.

PEARL HMO 25				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$247.00	\$494.00	\$371.00	\$692.00
25-29	\$267.00	\$534.00	\$401.00	\$801.00
30-34	\$305.00	\$610.00	\$458.00	\$870.00
35-39	\$325.00	\$650.00	\$488.00	\$927.00
40-44	\$419.00	\$838.00	\$629.00	\$1,006.00
45-49	\$504.00	\$1,008.00	\$756.00	\$1,210.00
50-54	\$583.00	\$1,166.00	\$863.00	\$1,341.00
55-59	\$707.00	\$1,414.00	\$955.00	\$1,556.00
60-64	\$812.00	\$1,624.00	\$1,056.00	\$1,787.00
65+	\$908.00	\$1,816.00	\$1,163.00	\$1,998.00

YOUTH AND CHILD RATES – PEARL HMO 25	
AGE BAND	
under 2	\$253.00
3-18	\$195.00

DIAMOND 15

Individual & Family Plan rates shown below are for residents of Clackamas, Multnomah, Washington, Yamhill, Marion, Polk, Linn, Benton and Lane counties.

DIAMOND 15 – \$250 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19–24	\$235.00	\$470.00	\$353.00	\$658.00
25–29	\$254.00	\$508.00	\$381.00	\$762.00
30–34	\$291.00	\$582.00	\$437.00	\$830.00
35–39	\$310.00	\$620.00	\$465.00	\$884.00
40–44	\$399.00	\$798.00	\$599.00	\$958.00
45–49	\$480.00	\$960.00	\$720.00	\$1,152.00
50–54	\$555.00	\$1,110.00	\$822.00	\$1,277.00
55–59	\$673.00	\$1,346.00	\$909.00	\$1,481.00
60–64	\$773.00	\$1,546.00	\$1,005.00	\$1,701.00
65+	\$865.00	\$1,730.00	\$1,108.00	\$1,903.00

DIAMOND 15 – \$500 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19–24	\$219.00	\$438.00	\$329.00	\$614.00
25–29	\$237.00	\$474.00	\$356.00	\$711.00
30–34	\$271.00	\$542.00	\$407.00	\$773.00
35–39	\$289.00	\$578.00	\$434.00	\$824.00
40–44	\$372.00	\$744.00	\$558.00	\$893.00
45–49	\$447.00	\$894.00	\$671.00	\$1,073.00
50–54	\$518.00	\$1,036.00	\$767.00	\$1,192.00
55–59	\$628.00	\$1,256.00	\$848.00	\$1,382.00
60–64	\$721.00	\$1,442.00	\$938.00	\$1,587.00
65+	\$807.00	\$1,614.00	\$1,033.00	\$1,776.00

DIAMOND 15 – \$1,000 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19–24	\$205.00	\$410.00	\$308.00	\$574.00
25–29	\$222.00	\$444.00	\$333.00	\$666.00
30–34	\$254.00	\$508.00	\$381.00	\$724.00
35–39	\$270.00	\$540.00	\$405.00	\$770.00
40–44	\$349.00	\$698.00	\$524.00	\$838.00
45–49	\$419.00	\$838.00	\$629.00	\$1,006.00
50–54	\$485.00	\$970.00	\$718.00	\$1,116.00
55–59	\$587.00	\$1,174.00	\$793.00	\$1,292.00
60–64	\$675.00	\$1,350.00	\$878.00	\$1,485.00
65+	\$755.00	\$1,510.00	\$967.00	\$1,661.00

DIAMOND 15 – \$2,500 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19–24	\$174.00	\$348.00	\$261.00	\$488.00
25–29	\$188.00	\$376.00	\$282.00	\$564.00
30–34	\$215.00	\$430.00	\$323.00	\$613.00
35–39	\$229.00	\$458.00	\$344.00	\$653.00
40–44	\$296.00	\$592.00	\$444.00	\$711.00
45–49	\$355.00	\$710.00	\$533.00	\$852.00
50–54	\$411.00	\$822.00	\$609.00	\$946.00
55–59	\$498.00	\$996.00	\$673.00	\$1,096.00
60–64	\$573.00	\$1,146.00	\$745.00	\$1,261.00
65+	\$641.00	\$1,282.00	\$821.00	\$1,411.00

DIAMOND 15 – \$5,000 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19–24	\$145.00	\$290.00	\$218.00	\$406.00
25–29	\$156.00	\$312.00	\$234.00	\$468.00
30–34	\$179.00	\$358.00	\$269.00	\$511.00
35–39	\$190.00	\$380.00	\$285.00	\$542.00
40–44	\$236.00	\$472.00	\$354.00	\$567.00
45–49	\$277.00	\$554.00	\$416.00	\$665.00
50–54	\$338.00	\$676.00	\$501.00	\$778.00
55–59	\$399.00	\$798.00	\$539.00	\$878.00
60–64	\$456.00	\$912.00	\$593.00	\$1,004.00
65+	\$531.00	\$1,062.00	\$680.00	\$1,169.00

DIAMOND 15 – \$7,500 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19–24	\$123.00	\$246.00	\$185.00	\$345.00
25–29	\$133.00	\$266.00	\$200.00	\$399.00
30–34	\$150.00	\$300.00	\$225.00	\$428.00
35–39	\$158.00	\$316.00	\$237.00	\$451.00
40–44	\$191.00	\$382.00	\$287.00	\$459.00
45–49	\$225.00	\$450.00	\$338.00	\$540.00
50–54	\$276.00	\$552.00	\$409.00	\$635.00
55–59	\$323.00	\$646.00	\$437.00	\$711.00
60–64	\$370.00	\$740.00	\$481.00	\$814.00
65+	\$440.00	\$880.00	\$564.00	\$968.00

YOUTH AND CHILD RATES – DIAMOND 15 – DEDUCTIBLE OPTIONS						
AGE BAND	\$250	\$500	\$1,000	\$2,500	\$5,000	\$7,500
under 2	\$241.00	\$225.00	\$211.00	\$179.00	\$148.00	\$126.00
3–18	\$186.00	\$173.00	\$162.00	\$138.00	\$114.00	\$104.00

EMERALD 40

Individual & Family Plan rates shown below are for residents of Clackamas, Multnomah, Washington, Yamhill, Marion, Polk, Linn, Benton and Lane counties.

EMERALD 40 – \$1,000 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$188.00	\$376.00	\$282.00	\$527.00
25-29	\$203.00	\$406.00	\$305.00	\$609.00
30-34	\$233.00	\$466.00	\$350.00	\$665.00
35-39	\$248.00	\$496.00	\$372.00	\$707.00
40-44	\$320.00	\$640.00	\$480.00	\$768.00
45-49	\$384.00	\$768.00	\$576.00	\$922.00
50-54	\$445.00	\$890.00	\$659.00	\$1,024.00
55-59	\$539.00	\$1,078.00	\$728.00	\$1,186.00
60-64	\$619.00	\$1,238.00	\$805.00	\$1,362.00
65+	\$693.00	\$1,386.00	\$888.00	\$1,525.00

EMERALD 40 – \$2,500 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$158.00	\$316.00	\$237.00	\$443.00
25-29	\$171.00	\$342.00	\$257.00	\$513.00
30-34	\$196.00	\$392.00	\$294.00	\$559.00
35-39	\$209.00	\$418.00	\$314.00	\$596.00
40-44	\$269.00	\$538.00	\$404.00	\$646.00
45-49	\$323.00	\$646.00	\$485.00	\$776.00
50-54	\$374.00	\$748.00	\$554.00	\$861.00
55-59	\$453.00	\$906.00	\$612.00	\$997.00
60-64	\$521.00	\$1,042.00	\$678.00	\$1,147.00
65+	\$582.00	\$1,164.00	\$745.00	\$1,281.00

EMERALD 40 – \$5,000 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$130.00	\$260.00	\$195.00	\$364.00
25-29	\$140.00	\$280.00	\$210.00	\$420.00
30-34	\$161.00	\$322.00	\$242.00	\$459.00
35-39	\$171.00	\$342.00	\$257.00	\$488.00
40-44	\$212.00	\$424.00	\$318.00	\$509.00
45-49	\$249.00	\$498.00	\$374.00	\$598.00
50-54	\$304.00	\$608.00	\$450.00	\$700.00
55-59	\$358.00	\$716.00	\$484.00	\$788.00
60-64	\$410.00	\$820.00	\$533.00	\$902.00
65+	\$477.00	\$954.00	\$611.00	\$1,050.00

EMERALD 40 – \$7,500 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$106.00	\$212.00	\$159.00	\$297.00
25-29	\$114.00	\$228.00	\$171.00	\$342.00
30-34	\$129.00	\$258.00	\$194.00	\$368.00
35-39	\$136.00	\$272.00	\$204.00	\$388.00
40-44	\$164.00	\$328.00	\$246.00	\$394.00
45-49	\$194.00	\$388.00	\$291.00	\$466.00
50-54	\$237.00	\$474.00	\$351.00	\$546.00
55-59	\$277.00	\$554.00	\$374.00	\$610.00
60-64	\$318.00	\$636.00	\$414.00	\$700.00
65+	\$378.00	\$756.00	\$484.00	\$832.00

EMERALD 40 – \$10,000 DEDUCTIBLE				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$74.00	\$148.00	\$111.00	\$208.00
25-29	\$90.00	\$180.00	\$135.00	\$270.00
30-34	\$103.00	\$206.00	\$155.00	\$294.00
35-39	\$117.00	\$234.00	\$176.00	\$334.00
40-44	\$140.00	\$280.00	\$210.00	\$336.00
45-49	\$167.00	\$334.00	\$251.00	\$401.00
50-54	\$206.00	\$412.00	\$305.00	\$474.00
55-59	\$239.00	\$478.00	\$323.00	\$526.00
60-64	\$273.00	\$546.00	\$355.00	\$601.00
65+	\$297.00	\$594.00	\$381.00	\$654.00

YOUTH AND CHILD RATES – EMERALD 40 – DEDUCTIBLE OPTIONS					
AGE BAND	\$1,000	\$2,500	\$5,000	\$7,500	\$10,000
under 2	\$193.00	\$163.00	\$133.00	\$109.00	\$93.00
3-18	\$149.00	\$125.00	\$103.00	\$90.00	\$73.00

CRYSTAL HDHP

Individual & Family Plan rates shown below are for residents of Clackamas, Multnomah, Washington, Yamhill, Marion, Polk, Linn, Benton and Lane counties.

CRYSTAL HDHP – \$1,500 DEDUCTIBLE SUBSCRIBER ONLY / \$3,000 DEDUCTIBLE SUBSCRIBER & DEPENDENT(S)				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$172.00	\$315.00	\$246.00	\$465.00
25-29	\$186.00	\$341.00	\$266.00	\$503.00
30-34	\$213.00	\$390.00	\$305.00	\$597.00
35-39	\$227.00	\$416.00	\$325.00	\$659.00
40-44	\$293.00	\$537.00	\$419.00	\$850.00
45-49	\$352.00	\$645.00	\$504.00	\$986.00
50-54	\$407.00	\$745.00	\$583.00	\$977.00
55-59	\$493.00	\$903.00	\$666.00	\$1,085.00
60-64	\$567.00	\$1,038.00	\$738.00	\$1,248.00
65+	\$634.00	\$1,161.00	\$825.00	\$1,332.00

CRYSTAL HDHP – \$2,000 DEDUCTIBLE SUBSCRIBER ONLY / \$4,000 DEDUCTIBLE SUBSCRIBER & DEPENDENT(S)				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$196.00	\$340.00	\$242.00	\$510.00
25-29	\$212.00	\$367.00	\$261.00	\$552.00
30-34	\$242.00	\$419.00	\$298.00	\$666.00
35-39	\$258.00	\$447.00	\$318.00	\$710.00
40-44	\$333.00	\$577.00	\$410.00	\$916.00
45-49	\$400.00	\$692.00	\$492.00	\$1,080.00
50-54	\$463.00	\$801.00	\$570.00	\$1,065.00
55-59	\$561.00	\$971.00	\$691.00	\$1,207.00
60-64	\$644.00	\$1,115.00	\$793.00	\$1,385.00
65+	\$720.00	\$1,246.00	\$886.00	\$1,476.00

CRYSTAL HDHP – \$2,500 DEDUCTIBLE SUBSCRIBER ONLY / \$5,000 DEDUCTIBLE SUBSCRIBER & DEPENDENT(S)				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$145.00	\$251.00	\$179.00	\$377.00
25-29	\$156.00	\$270.00	\$192.00	\$406.00
30-34	\$179.00	\$310.00	\$221.00	\$493.00
35-39	\$191.00	\$331.00	\$235.00	\$526.00
40-44	\$246.00	\$426.00	\$303.00	\$677.00
45-49	\$295.00	\$511.00	\$363.00	\$797.00
50-54	\$342.00	\$592.00	\$421.00	\$787.00
55-59	\$414.00	\$717.00	\$510.00	\$891.00
60-64	\$476.00	\$824.00	\$586.00	\$1,024.00
65+	\$532.00	\$921.00	\$655.00	\$1,091.00

CRYSTAL HDHP – \$3,500 DEDUCTIBLE SUBSCRIBER ONLY / \$7,000 DEDUCTIBLE SUBSCRIBER & DEPENDENT(S)				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$134.00	\$223.00	\$148.00	\$335.00
25-29	\$144.00	\$240.00	\$159.00	\$360.00
30-34	\$165.00	\$274.00	\$182.00	\$446.00
35-39	\$176.00	\$293.00	\$194.00	\$476.00
40-44	\$227.00	\$377.00	\$250.00	\$613.00
45-49	\$273.00	\$454.00	\$301.00	\$710.00
50-54	\$316.00	\$525.00	\$348.00	\$711.00
55-59	\$382.00	\$635.00	\$421.00	\$784.00
60-64	\$440.00	\$731.00	\$484.00	\$902.00
65+	\$491.00	\$816.00	\$541.00	\$982.00

CRYSTAL HDHP – \$5,000 DEDUCTIBLE SUBSCRIBER ONLY / \$10,000 DEDUCTIBLE SUBSCRIBER & DEPENDENT(S)				
AGE BAND	SUBSCRIBER	SUBSCRIBER & SPOUSE	SUBSCRIBER & CHILD(REN)	SUBSCRIBER & FAMILY
19-24	\$117.00	\$195.00	\$129.00	\$293.00
25-29	\$127.00	\$211.00	\$140.00	\$318.00
30-34	\$145.00	\$241.00	\$160.00	\$392.00
35-39	\$154.00	\$256.00	\$170.00	\$416.00
40-44	\$191.00	\$318.00	\$211.00	\$516.00
45-49	\$225.00	\$374.00	\$248.00	\$585.00
50-54	\$274.00	\$455.00	\$302.00	\$617.00
55-59	\$324.00	\$538.00	\$357.00	\$665.00
60-64	\$370.00	\$615.00	\$407.00	\$759.00
65+	\$431.00	\$716.00	\$475.00	\$862.00

YOUTH AND CHILD RATES – CRYSTAL HDHP – DEDUCTIBLE OPTIONS					
AGE BAND	\$1,500	\$2,000	\$2,500	\$3,500	\$5,000
under 2	\$177.00	\$201.00	\$149.00	\$137.00	\$120.00
3-18	\$136.00	\$155.00	\$115.00	\$106.00	\$93.00