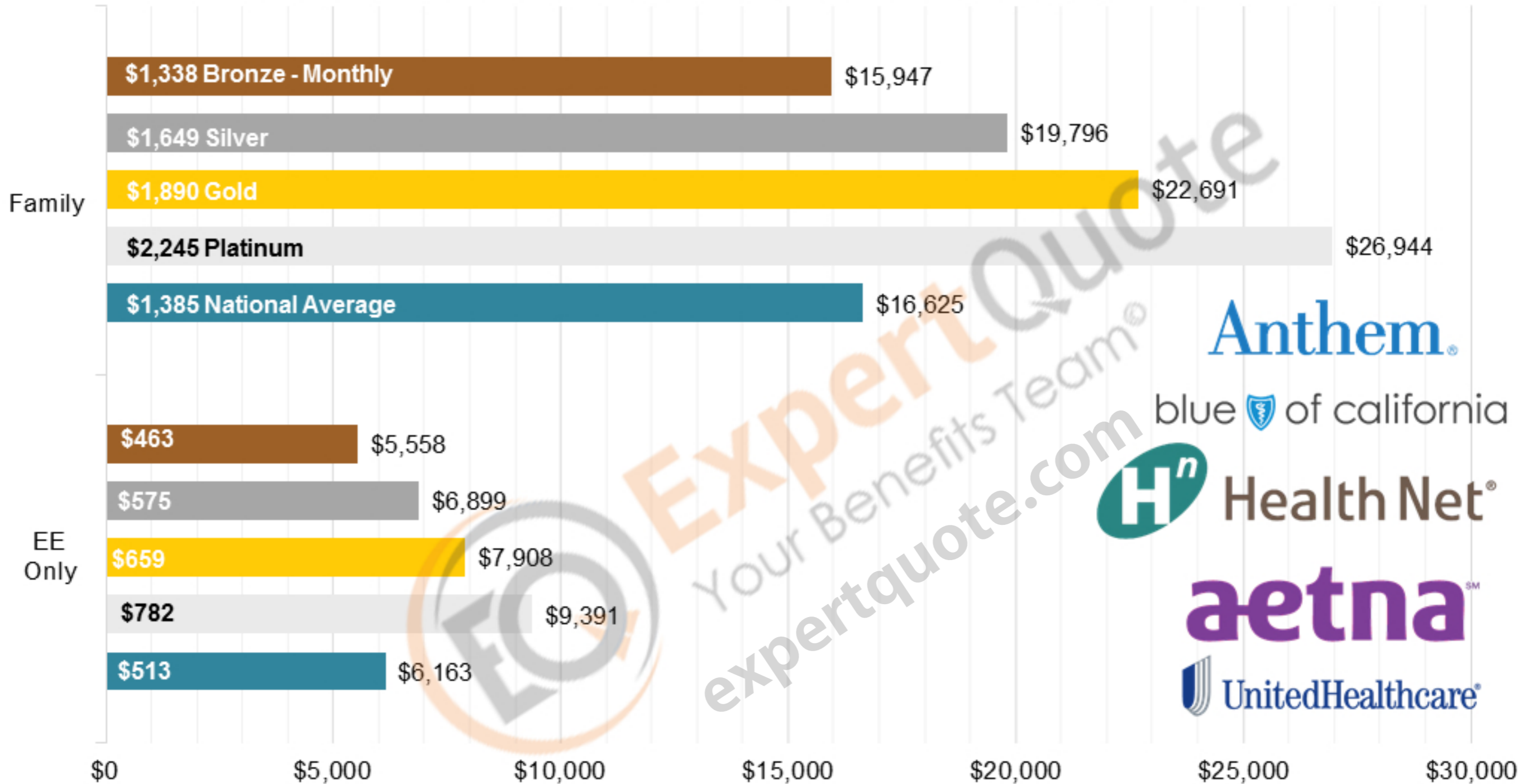


ExpertQuote's Benchmark PPO Rates for Q1 2017



Combined PPO Carriers - Average Monthly/Annual Monthly Premium



Anthem.

blue of california

Health Net®

aetna™

UnitedHealthcare®

ExpertQuote
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National average take from Kaiser Family Foundation. Medical Analysis for Small Group Rate Index 2017

Benchmark Rates based on sample company of Bay Area, accounting for all age groups, 20 to 59; including single, married, and with children.

Rates Effective January/February/March 1st 2017 in Santa Clara County, CA