

Central Valley Association of Realtors®

KAISER®

IMPORTANT INSTRUCTIONS:

Please complete all information requested and write your Bay East Association of Realtors® member number at the top of the application.

Please type or write in ink.

Include payment for two month's premium payable to "ARBA".

Send the original application and check to:

**AUSTIN & AUSTIN INSURANCE SERVICES, INC.
5890 STONERIDGE DRIVE #209
PLEASANTON, CA 94588**

Please call our office to confirm receipt and with any questions,

1-800-987-1475

***COVERAGE DOES NOT BECOME EFFECTIVE UNDER ANY
CIRCUMSTANCES UNTIL AND UNLESS THE APPLICATION HAS
BEEN APPROVED BY KAISER PERMANENTE®***

AUSTIN & AUSTIN
INSURANCE SERVICES, INCORPORATED

CA Lic #0C10853

Central Valley Association of Realtors
Kaiser Monthly Premiums
Effective Date: December 1, 2011 - November 30, 2012

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

Portions

\$15 Copay Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 355.00	\$ 965.00	\$ 949.00	\$ 1,337.00
30-39	\$ 391.00	\$ 1,036.00	\$ 976.00	\$ 1,476.00
40-49	\$ 500.00	\$ 1,131.00	\$ 936.00	\$ 1,488.00
50-54	\$ 646.00	\$ 1,327.00	\$ 1,056.00	\$ 1,692.00
55-59	\$ 813.00	\$ 1,690.00	\$ 1,208.00	\$ 1,941.00
60-64	\$ 999.00	\$ 1,884.00	\$ 1,331.00	\$ 2,197.00
65+	\$ 1,130.00	\$ 2,425.00	\$ 1,691.00	\$ 2,664.00

\$20 Copay Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 333.00	\$ 903.00	\$ 889.00	\$ 1,251.00
30-39	\$ 366.00	\$ 969.00	\$ 913.00	\$ 1,381.00
40-49	\$ 468.00	\$ 1,058.00	\$ 876.00	\$ 1,391.00
50-54	\$ 605.00	\$ 1,241.00	\$ 988.00	\$ 1,582.00
55-59	\$ 761.00	\$ 1,581.00	\$ 1,130.00	\$ 1,816.00
60-64	\$ 935.00	\$ 1,762.00	\$ 1,245.00	\$ 2,054.00
65+	\$ 1,058.00	\$ 2,269.00	\$ 1,583.00	\$ 2,493.00

\$30 Copay Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 303.00	\$ 820.00	\$ 807.00	\$ 1,135.00
30-39	\$ 334.00	\$ 881.00	\$ 830.00	\$ 1,254.00
40-49	\$ 426.00	\$ 961.00	\$ 796.00	\$ 1,263.00
50-54	\$ 550.00	\$ 1,127.00	\$ 897.00	\$ 1,436.00
55-59	\$ 691.00	\$ 1,435.00	\$ 1,026.00	\$ 1,648.00
60-64	\$ 849.00	\$ 1,599.00	\$ 1,130.00	\$ 1,864.00
65+	\$ 961.00	\$ 2,059.00	\$ 1,437.00	\$ 2,262.00

\$50 Copay Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 277.00	\$ 747.00	\$ 735.00	\$ 1,034.00
30-39	\$ 305.00	\$ 803.00	\$ 756.00	\$ 1,143.00
40-49	\$ 389.00	\$ 875.00	\$ 725.00	\$ 1,150.00
50-54	\$ 502.00	\$ 1,027.00	\$ 818.00	\$ 1,308.00
55-59	\$ 630.00	\$ 1,306.00	\$ 934.00	\$ 1,500.00
60-64	\$ 773.00	\$ 1,455.00	\$ 1,029.00	\$ 1,696.00
65+	\$ 875.00	\$ 1,874.00	\$ 1,308.00	\$ 2,059.00

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\$30/\$1,000 Deductible Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 257.00	\$ 678.00	\$ 563.00	\$ 814.00
30-39	\$ 301.00	\$ 780.00	\$ 593.00	\$ 911.00
40-49	\$ 402.00	\$ 805.00	\$ 620.00	\$ 1,019.00
50-54	\$ 532.00	\$ 1,089.00	\$ 723.00	\$ 1,204.00
55-59	\$ 657.00	\$ 1,350.00	\$ 847.00	\$ 1,478.00
60-64	\$ 838.00	\$ 1,662.00	\$ 1,032.00	\$ 1,837.00
65+	\$ 1,013.00	\$ 2,291.00	\$ 1,199.00	\$ 2,403.00

\$0/\$2,000 Deductible Plan With HSA				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 226.00	\$ 594.00	\$ 493.00	\$ 713.00
30-39	\$ 265.00	\$ 683.00	\$ 519.00	\$ 797.00
40-49	\$ 353.00	\$ 705.00	\$ 544.00	\$ 892.00
50-54	\$ 466.00	\$ 952.00	\$ 633.00	\$ 1,052.00
55-59	\$ 575.00	\$ 1,180.00	\$ 741.00	\$ 1,292.00
60-64	\$ 733.00	\$ 1,452.00	\$ 903.00	\$ 1,605.00
65+	\$ 886.00	\$ 2,001.00	\$ 1,049.00	\$ 2,098.00

\$30/\$1,500 Deductible Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 227.00	\$ 596.00	\$ 495.00	\$ 715.00
30-39	\$ 266.00	\$ 685.00	\$ 521.00	\$ 799.00
40-49	\$ 354.00	\$ 707.00	\$ 545.00	\$ 894.00
50-54	\$ 468.00	\$ 955.00	\$ 635.00	\$ 1,056.00
55-59	\$ 577.00	\$ 1,184.00	\$ 744.00	\$ 1,296.00
60-64	\$ 735.00	\$ 1,456.00	\$ 905.00	\$ 1,610.00
65+	\$ 889.00	\$ 2,008.00	\$ 1,052.00	\$ 2,106.00

\$0/\$2,700 Deductible Plan With HSA				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 187.00	\$ 486.00	\$ 404.00	\$ 582.00
30-39	\$ 218.00	\$ 558.00	\$ 425.00	\$ 651.00
40-49	\$ 290.00	\$ 576.00	\$ 445.00	\$ 728.00
50-54	\$ 382.00	\$ 777.00	\$ 518.00	\$ 858.00
55-59	\$ 470.00	\$ 961.00	\$ 605.00	\$ 1,052.00
60-64	\$ 599.00	\$ 1,183.00	\$ 737.00	\$ 1,307.00
65+	\$ 723.00	\$ 1,629.00	\$ 855.00	\$ 1,708.00

\$40/\$2,000 Deductible Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 211.00	\$ 552.00	\$ 459.00	\$ 662.00
30-39	\$ 247.00	\$ 634.00	\$ 483.00	\$ 740.00
40-49	\$ 328.00	\$ 654.00	\$ 505.00	\$ 827.00
50-54	\$ 433.00	\$ 883.00	\$ 588.00	\$ 976.00
55-59	\$ 534.00	\$ 1,095.00	\$ 688.00	\$ 1,199.00
60-64	\$ 680.00	\$ 1,346.00	\$ 837.00	\$ 1,488.00
65+	\$ 822.00	\$ 1,855.00	\$ 973.00	\$ 1,945.00

\$30/\$3,000 Deductible Plan With HSA				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 167.00	\$ 431.00	\$ 359.00	\$ 516.00
30-39	\$ 195.00	\$ 496.00	\$ 378.00	\$ 578.00
40-49	\$ 258.00	\$ 511.00	\$ 395.00	\$ 645.00
50-54	\$ 340.00	\$ 689.00	\$ 460.00	\$ 761.00
55-59	\$ 418.00	\$ 853.00	\$ 537.00	\$ 934.00
60-64	\$ 531.00	\$ 1,048.00	\$ 653.00	\$ 1,158.00
65+	\$ 641.00	\$ 1,443.00	\$ 758.00	\$ 1,513.00

Central Valley Association of Realtors
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AREA 2 & 3 - The following counties are entirely within Rate Area 2 & 3: Marin, Napa, Solano and Stanislaus.

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\$15 Copay Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 373.00	\$ 1,015.00	\$ 998.00	\$ 1,407.00
30-39	\$ 411.00	\$ 1,090.00	\$ 1,027.00	\$ 1,554.00
40-49	\$ 525.00	\$ 1,189.00	\$ 984.00	\$ 1,564.00
50-54	\$ 679.00	\$ 1,395.00	\$ 1,110.00	\$ 1,779.00
55-59	\$ 855.00	\$ 1,778.00	\$ 1,270.00	\$ 2,043.00
60-64	\$ 1,050.00	\$ 1,981.00	\$ 1,399.00	\$ 2,310.00
65+	\$ 1,189.00	\$ 2,552.00	\$ 1,780.00	\$ 2,804.00

\$20 Copay Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 350.00	\$ 950.00	\$ 935.00	\$ 1,316.00
30-39	\$ 385.00	\$ 1,020.00	\$ 961.00	\$ 1,454.00
40-49	\$ 492.00	\$ 1,113.00	\$ 921.00	\$ 1,464.00
50-54	\$ 636.00	\$ 1,306.00	\$ 1,039.00	\$ 1,665.00
55-59	\$ 800.00	\$ 1,663.00	\$ 1,188.00	\$ 1,910.00
60-64	\$ 983.00	\$ 1,854.00	\$ 1,310.00	\$ 2,162.00
65+	\$ 1,113.00	\$ 2,388.00	\$ 1,666.00	\$ 2,624.00

\$30 Copay Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 319.00	\$ 863.00	\$ 849.00	\$ 1,195.00
30-39	\$ 350.00	\$ 926.00	\$ 872.00	\$ 1,319.00
40-49	\$ 448.00	\$ 1,011.00	\$ 837.00	\$ 1,329.00
50-54	\$ 578.00	\$ 1,185.00	\$ 944.00	\$ 1,511.00
55-59	\$ 727.00	\$ 1,510.00	\$ 1,079.00	\$ 1,734.00
60-64	\$ 893.00	\$ 1,682.00	\$ 1,189.00	\$ 1,961.00
65+	\$ 1,010.00	\$ 2,166.00	\$ 1,511.00	\$ 2,380.00

\$50 Copay Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 291.00	\$ 786.00	\$ 773.00	\$ 1,088.00
30-39	\$ 320.00	\$ 844.00	\$ 795.00	\$ 1,202.00
40-49	\$ 409.00	\$ 921.00	\$ 763.00	\$ 1,211.00
50-54	\$ 527.00	\$ 1,080.00	\$ 860.00	\$ 1,376.00
55-59	\$ 662.00	\$ 1,374.00	\$ 982.00	\$ 1,578.00
60-64	\$ 813.00	\$ 1,531.00	\$ 1,082.00	\$ 1,785.00
65+	\$ 920.00	\$ 1,971.00	\$ 1,376.00	\$ 2,165.00

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\$30/\$1,000 Deductible Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 270.00	\$ 714.00	\$ 592.00	\$ 857.00
30-39	\$ 316.00	\$ 820.00	\$ 623.00	\$ 958.00
40-49	\$ 423.00	\$ 847.00	\$ 653.00	\$ 1,072.00
50-54	\$ 559.00	\$ 1,145.00	\$ 760.00	\$ 1,266.00
55-59	\$ 691.00	\$ 1,421.00	\$ 891.00	\$ 1,556.00
60-64	\$ 881.00	\$ 1,748.00	\$ 1,086.00	\$ 1,933.00
65+	\$ 1,066.00	\$ 2,411.00	\$ 1,262.00	\$ 2,528.00

\$0/\$2,000 Deductible Plan With HSA				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 238.00	\$ 625.00	\$ 519.00	\$ 750.00
30-39	\$ 278.00	\$ 718.00	\$ 546.00	\$ 838.00
40-49	\$ 371.00	\$ 741.00	\$ 572.00	\$ 937.00
50-54	\$ 490.00	\$ 1,001.00	\$ 665.00	\$ 1,107.00
55-59	\$ 605.00	\$ 1,242.00	\$ 780.00	\$ 1,360.00
60-64	\$ 771.00	\$ 1,528.00	\$ 949.00	\$ 1,689.00
65+	\$ 932.00	\$ 2,105.00	\$ 1,103.00	\$ 2,207.00

\$30/\$1,500 Deductible Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 238.00	\$ 626.00	\$ 520.00	\$ 751.00
30-39	\$ 279.00	\$ 720.00	\$ 548.00	\$ 840.00
40-49	\$ 372.00	\$ 743.00	\$ 573.00	\$ 940.00
50-54	\$ 492.00	\$ 1,005.00	\$ 668.00	\$ 1,111.00
55-59	\$ 607.00	\$ 1,246.00	\$ 782.00	\$ 1,364.00
60-64	\$ 773.00	\$ 1,532.00	\$ 952.00	\$ 1,694.00
65+	\$ 935.00	\$ 2,112.00	\$ 1,107.00	\$ 2,215.00

\$0/\$2,700 Deductible Plan With HSA				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 196.00	\$ 511.00	\$ 425.00	\$ 613.00
30-39	\$ 229.00	\$ 587.00	\$ 447.00	\$ 685.00
40-49	\$ 304.00	\$ 605.00	\$ 467.00	\$ 765.00
50-54	\$ 401.00	\$ 816.00	\$ 544.00	\$ 902.00
55-59	\$ 494.00	\$ 1,011.00	\$ 636.00	\$ 1,107.00
60-64	\$ 629.00	\$ 1,244.00	\$ 774.00	\$ 1,375.00
65+	\$ 760.00	\$ 1,714.00	\$ 899.00	\$ 1,797.00

\$40/\$2,000 Deductible Plan				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 221.00	\$ 580.00	\$ 482.00	\$ 696.00
30-39	\$ 259.00	\$ 667.00	\$ 507.00	\$ 778.00
40-49	\$ 345.00	\$ 688.00	\$ 531.00	\$ 870.00
50-54	\$ 455.00	\$ 929.00	\$ 618.00	\$ 1,027.00
55-59	\$ 562.00	\$ 1,152.00	\$ 724.00	\$ 1,261.00
60-64	\$ 716.00	\$ 1,417.00	\$ 881.00	\$ 1,566.00
65+	\$ 865.00	\$ 1,953.00	\$ 1,024.00	\$ 2,048.00

\$30/\$3,000 Deductible Plan With HSA				
AGE	Single Member	Member and Spouse	Member and Child(ren)	Member and Family
00-29	\$ 175.00	\$ 453.00	\$ 377.00	\$ 543.00
30-39	\$ 204.00	\$ 520.00	\$ 397.00	\$ 606.00
40-49	\$ 271.00	\$ 537.00	\$ 415.00	\$ 678.00
50-54	\$ 357.00	\$ 725.00	\$ 483.00	\$ 801.00
55-59	\$ 439.00	\$ 897.00	\$ 565.00	\$ 982.00
60-64	\$ 559.00	\$ 1,103.00	\$ 687.00	\$ 1,219.00
65+	\$ 674.00	\$ 1,518.00	\$ 797.00	\$ 1,592.00



KAISER PERMANENTE®

Small Group Rate Area Guide

Rate Area 1

The following counties are entirely within Rate Area 1: San Francisco and San Mateo.

Portions of the following counties are also within Rate Area 1: Alameda, Contra Costa, Santa Clara, and Santa Cruz.

94002	94060-66	94114-47	94199	94550-52	94586-88	94712	95011	95044	95108-13	95172-73
94005	94070	94150-56	94301-06	94555	94601-15	94720	95013-15	95046	95115-36	95190-94
94010-11	94074	94158-64	94309	94557	94617-25	94801-08	95020-21	95050-56	95138-41	95196
94013-28	94080	94171-72	94401-04	94560	94649	94820	95026	95070-71	95148	
94030	94083	94175	94497	94566	94659-62	94850	95030-33	95101	95150-61	
94035	94085-89	94177	94501-02	94568	94666	95002	95035-38	95103	95164	
94037-44	94101-12	94188	94536-46	94577-80	94701-10	95008-09	95042	95106	95170	

Rate Area 2

The following counties are entirely within Rate Area 2: Napa and Solano

Portions of the following counties are also within Rate Area 2: Amador, Contra Costa, El Dorado, Marin, Placer, Sacramento, San Joaquin, Sonoma, Sutter, Yolo, and Yuba.

94203-09	94271	94561-65	94933	95234	95366	95436	95486-87	95655	95757-59	95899
94211	94273-74	94567	94937-42	95236-37	95376-78	95439	95492	95658-64	95762-63	95903
94229-30	94277-80	94569-76	94945-57	95240-42	95385	95441-42	95602-05	95667-74	95765	95961
94232	94282-91	94581-83	94960	95253	95391	95444	95607-21	95676-78	95776	
94234-37	94293-99	94585	94963-66	95258	95401-07	95446	95623-26	95680-83	95798-99	
94239-40	94503	94589-92	94970-79	95267	95409	95448	95628	95686-88	95811-38	
94244-50	94505-31	94595-99	94998-99	95269	95416	95450	95630	95690-98	95840-43	
94252	94533-35	94901	95201-13	95296-97	95419	95452	95632-35	95703	95851-53	
94254	94547-49	94903-04	95215	95304	95421	95462	95638-41	95722	95860	
94256-59	94553	94912-15	95219-20	95320	95425	95465	95645	95736	95864-67	
94261-63	94556	94920	95227	95330	95430-31	95471-73	95648	95741-42	95887	
94267-69	94558-59	94922-31	95230-31	95336-37	95433	95476	95650-52	95746-47	95894	

Rate Area 3

Portions of the following counties are within Rate 3: Fresno, Kings, Madera, Mariposa, San Joaquin, Stanislaus, and Tulare.

93230	93606-07	93623-27	93656-57	93675	93744-45	93764-65	93844	95319	95360-61	95397
93232	93609	93630-31	93660	93701-12	93747	93771-80	93888	95323	95363	
93242	93611-14	93636-39	93662	93714-18	93750	93784	95307	95326	95367-68	
93601-02	93616	93643-46	93666-69	93720-30	93755	93786	95313	95328-29	95380-82	
93604	93618-19	93648-54	93673	93740-41	93760-61	93790-94	95316	95350-58	95386-87	



Small Group Rate Area Guide

KAISER PERMANENTE

Rate Area 4

Portions of the following counties are within Rate Area 4: Kern, Los Angeles, Riverside, San Bernardino, Tulare, and Ventura.

91399	92210-11	92276-78	92344-46	92410-15	92570-72					
91701	92220	92282	92350	92418	92581-87					
91708-10	92223	92284-86	92352	92423-24	92589-93					
91729-30	92230	92292	93254	92427	92595-96					
91737	92234-36	92305	92357-59	92501-09	92599					
91739	92240-41	92307-08	92369	92513-19	92860					
91743	92247-48	92313-18	92371-78	92521-22	92877-83					
91752	92252-56	92320-22	92382	92530-32						
91758	92258	92324-26	92385-86	92543-46						
91761-64	92260-64	92329	92391-95	92548						
91784-86	92268	92331	92397	92551-57						
91798	92270	92333-37	92399	92562-64						
92201-03	92274	92339-41	92401-08	92567						

Rate Area 5

Portions of the following counties are within Rate Area 5: Imperial, Los Angeles, San Diego, and Ventura.

90001-84	90254-55	90637-40	90831-35	91030-31	91191	91722-24	91801-04	91990	92074-75	92184
90086-89	90260-67	90650-52	90840	91040-43	91199	91731-35	91841	92007-11	92078-79	92186-87
90091	90270	90659-62	90842	91046	91201-10	91740-41	91896	92013-14	92081-85	92190-99
90093-96	90272	90670-71	90844-48	91066	91214	91744-50	91899	92018-27	92090-93	92275
90099	90274-75	90701-03	90853	91077	91221-22	91754-56	91901-17	92029-30	92096	93001-07
90101-03	90277-78	90706-07	90888	91101-10	91224-26	91759	91908-17	92033	92101-24	93009-12
90189	90280	90710-17	90895	91114-18	91501-08	91765-73	91921	92037-40	92126-40	93015-16
90201-02	90290-96	90723	90899	91121	91510	91775-76	91931-33	92046	92142-43	93020-22
90209-13	90301-13	90731-34	91001	91123-26	91521-23	91778	91935	92049	92145	93030-36
90220-24	90397-98	90744-49	91003	91129	91526	91780	91941-47	92051-52	92147	93040-44
90230-33	90401-11	90755	91006-12	91131	91702	91788-93	91950-51	92054-58	92149-50	93060-66
90239-42	90501-10	90801-10	91016-17	91182	91706	91795	91962-63	92064-65	92152-55	93093-94
90245	90601-10	90813-15	91020-21	91184-85	91711	91797	91976-80	92067-69	92158-79	93099
90247-51	90612	90822	91023-25	91188-89	9714-16	91799	91987	91071-72	92182	

Rate Area 6

Portions of Orange County are within Rate Area 6.

90620-24	90740	92612	92646-63	92690-94	92728	92801-09	92825	92856-57	92899	
90630-33	90742-43	92614-20	92672-79	92697-98	92735	92811-12	92831-38	92859		
90680	92602-07	92623-30	92683-85	92701-12	92780-82	92814-17	92840-46	92861-71		
90720-21	92609-10	92637	92688	92725	92799	92821-23	92850	92885-87		

Rate Area 7

Portions of Orange County are within Rate Area 7.

91301-11	91340-46	91390	91470	91759	93040-44	93220	93261	93301-09	93531-32	93581
91313	91364-65	91392-96	91482	91766-69	93060-66	93222	93263	93311-14	93534-36	93584
91316	91367	91401-13	91495-96	93001-07	93093-94	93224-26	93268	93380-90	93539	93586
91319-22	91371-72	91416	91499	93009-12	93099	93238	93276	93501-02	93543-44	93590-91
91324-31	91376-77	91423	91601-12	93015-16	93203	93240-41	93280	93504-05	93550-53	93599
91333-35	91380-81	91426	91614-18	93020-22	93205-06	93243	93285	93510	93560-61	
91337	91383-88	91436	91711	93030-36	93215-16	93250-52	93287	93518-19	93563	