H1N1 - MS
PF-2010-01320

CALIFORNIA DEPARTMENT OF INSURANCE

FILING COVER SHEET
for
FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulation §2205 for filings of policy forms in the DOCUMENT CLASSES listed below. Other DOCUMENT CLASSES are filed with other Department Bureaus per §2206.)

TO: California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): Health Net Life Insurance Company
	Submitter and Complete Mailing Address: Health Net Life Insurance Company Paul Sedgwick/Director, Regulatory Compliance 11971 Foundation Place Rancho Cordova, California 95670
	Submission Date: July 9, 2010

1. IDENTIFYING FORM NUMBER(S): Rate filing for policy form P30601 (CA 1/10), effective 9/1/10.

[The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of §2202(a) which best describes the forms submitted. §2205(b)]

Generic Description and Definition Citation	Check Below		Generic Description and Definition Citation	Check Below
"Health Insurance" [§2202(a)(1)]	X		"Credit Life and Disability" [§2202(a)(6)]	
"Group and Blanket Life and Non-health Disability" [§2202(a)(2)]			"Supplemental Life Benefits" [§2202(a)(7)]	
"Individual Disability, Non-health" [§2202(a)(3)]			"Variable Life and Annuities" [§2202(a)(8)]	
"Medicare Supplement" [§2202(a)(4)]			"Fraternals" [§2202(a)(9)]	
"Long-term Care" [§2202(a)(5)]			"Unclassified" * [§2202(a)(11)]	
* Describe briefly:				

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	Individual Only: X	Group AND Individual:

4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

2 to 50 Employees:	Over 50 Employees:	All Employers:

5. REPLACES PREVIOUSLY-APPROVED DOCUMENT(S)? [Do any documents replace previously-approved Documents 2205(d)] Replaces rate filings effective July 1, 2009 which were acknowledged on April 16, 2009 (your file# PF-2009-00560) and April 23, 2009 (your file# PF-2009-00900).

JUL 13 2010

6. FINAL PRINT FORM? [Whether each document is in draft, printer's proof, or the final printed form for issue to insureds. §2205(e)]

Document(s)	Draft?	Printer's Proof?	Final Print?
Rates only			X

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

Document Form Number	Document Class (from Item 2, above)
N/A	

8. MASTER POLICY FORM NUMBER AND APPROVAL DATE: N/A

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. IS A RECEIPT ACKNOWLEDGMENT CARD ENCLOSED? NO

[Submitters wanting acknowledgment of receipt of their filings must include a self-addressed, postage pre-paid postcard or letter for return when the filing is received. Acknowledgments must be drafted so that Department personnel need only enter dates of receipt before mailing. §2205(j)]

11. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

Initial rates for new plans and renewals, effective September 1, 2010. Rate filing impacts policy form# P30601 (CA 1/10) for new business, and policy form numbers P30601 (CA 01/06) renewals; P30601 (CA 01/07) renewals; P30601 (CA 09/08) renewals; P30601 (CA 04/09) renewals.

MAKE SURE THAT A COMPLETED 3-PART DOCUMENT SUBMISSION FORMSET IS INCLUDED [Filings of documents described in §2202(a)(1) through (a)(11) shall include three-part Document Submission Formsets. §2216(a)]

MAKE SURE THAT A STAMPED, RETURN ADDRESSED ENVELOPE IS INCLUDED [The cover letter shall be accompanied by a stamped, self-addressed business-size return envelope. §2205(i)]

MAKE SURE THAT A DUPLICATE FILING COVER SHEET IS INCLUDED [All document submissions must be accompanied by a cover letter in duplicate. §2205]

SUBMITTER'S SIGNATURE AND TITLE:

Paul Sedgwick
Director, Regulatory Compliance

CALIFORNIA DOCUMENT SUBMISSION FORMSET

California Insurer Number: (NOT NAIC Number) 3173-2	FOR DEPARTMENT USE ONLY
Official Insurer Name: Health Net Life Insurance Company	Our File # PF-2010-01320 Fee Code: HIN Reviewer:
Submitter and Complete Mailing Address: Paul Sedgwick Director, Regulatory Compliance Health Net Life Insurance Company 11971 Foundation Place Rancho Cordova, CA 95670	
Submission Date: July 9, 2010	Dept Action Date:

	Document Form Number	Doc Type ("Policy," etc)	Document Coverage	Department Action	Fee
1	Rates & Actuarial Certification for Individual policy P30601 (CA 1/10) effective September 1, 2010 (initial rates) and policy form P30601 (CA 01/06) renewals; P30601 (CA 01/07) renewals; P30601 (CA 9/08) renewals and P30601 (CA 04/09) renewals	Initial Rates and Renewal Rates	effective 9/1/10		
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INSTRUCTIONS: Complete the part of the form to the left of the double vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.

THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.

Total $

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Health Net
Life Insurance Company

MEMO

TO: **California Department of Insurance**

FROM: **Mark E. Bean, ASA, MAAA**

DATE: **July 9, 2010**

RE: **Executive Summary: Actuarial Certification of Health Net Life Insurance Company Individual PPO Rate Increase Effective September 1, 2010**

Policy Number: P30601 (CA 01/06) renewals; P30601 (CA 01/07) renewals; P30601 (CA 09/08) renewals; P30601 (CA 04/09) renewals; P30601 (CA 1/10) new business

The purpose of this memo is to provide a summary of our proposed change in premium rates to our Individual PPO plans to be effective for September 1, 2010. The required change in the base rates is 22.5%; however, we are only requesting an overall average rate increase of 16.4%.

Our loss ratio for the experience period (1/1/09-12/31/09) is 83.6% and our historical loss ratio for years 2000-2009 is 77%. We have projected our future loss ratio to be 83% and our lifetime loss ratio is projected to be 78%. The requested premium rate increase meets the loss ratio requirements under California law.

The main justification for our rate increase is mainly based on two factors. The first factor is our overall average medical trend is approximately 15% and is a composite of the following factors: unit cost, utilization, deductible leveraging, and risk margin. Medical inflation continues to be much higher than the overall average inflation rate. The second factor is that experience continues to deteriorate.

We are ready to answer any questions that the Department of Insurance or others may have concerning our filing in order to implement these rates in a timely manner.

Sincerely,

Mark E. Bean

July 9, 2010
Date

Mark E. Bean, ASA, MAAA
11971 Foundation Place
Rancho Cordova, CA 95670
Phone: (916) 935-1102
Fax: (916) 935-4407

RATE FILING TABLE OF CONTENTS

Memorandum

Introduction
Policy Description
Rate Development
Proposed Rate Increase
Historical & Forecasted Medical Loss Ratio
Rating Region Definitions
Rate Adjustments
Actuarial Certification

Section 1 – SimpleChoice, NetSaver, ValueChoice, Smart Choice, First Choice – without Dental/Vision

Exhibits 1.1 to 1.9 display rates by region, plan, family tier, and the primary insured's age band for the SimpleChoice, NetSaver, ValueChoice, Smart Choice, and First Choice plans.

Section 2 – SimpleChoice, NetSaver, ValueChoice, Smart Choice, First Choice – with Dental/Vision

Exhibits 2.1 to 2.9 display rates with the dental and vision option by region, plan, family tier, and the primary insured's age band SimpleChoice, NetSaver, ValueChoice, Smart Choice, and First Choice plans.

Section 3 – SimpleValue Plans – without Dental/Vision

Exhibits 3.1 to 3.9 display rates by region, plan, family tier, and the primary insured's age band for the SimpleValue plans.

Section 4 – SimpleValue Plans – with Dental/Vision

Exhibits 4.1 to 4.9 display rates with the dental and vision option by region, plan, family tier, and the primary insured's age band for the SimpleValue plans.

Section 5 – CSFA Plan Rates: with and without Dental/Vision

Exhibits 5.1 to 5.9 display rates with and without the dental and vision option by region, plan, family tier, and the primary insured's age band for the CSFA plans.

Section 6 – Optimum Advantage HSA Plans without Dental/Vision

Exhibits 6.1 to 6.9 display rates by region, plan, family tier, and the primary insured's age band for the Optimum Advantage HSA 2500 and 4500 plans.

Section 7 – Optimum Advantage HSA Plans with Dental/Vision

Exhibits 7.1 to 7.9 display rates by region, plan, family tier, and the primary insured's age band for the Optimum Advantage HSA 2500 and 4500 plans.

Section 8 – NetFirst, ValueNet, and BalanceNet without Dental/Vision

Exhibits 8.1 to 8.9 display rates by region, plan, family tier, and the primary insured's age band for the NetFirst, ValueNet, and BalanceNet plans.

Section 9 – NetFirst, ValueNet, and BalanceNet with Dental/Vision

Exhibits 9.1 to 9.9 display rates by region, plan, family tier, and the primary insured's age band for the NetFirst, ValueNet, and BalanceNet plans.

Section 10 – Value and Value Basic Plans – without Dental/Vision

Exhibits 10.1 to 10.9 display rates by region, plan, family tier, and the primary insured's age band for the Value and Value Basic plans.

Section 11 – Value and Value Basic Plans – with Dental/Vision

Exhibits 11.1 to 11.9 display rates with the dental and vision option by region, plan, family tier, and the primary insured's age band for the Value and Value Basic plans.

Section 12 – PPO $20 Copay and Premier Plans

Exhibits 12.1 to 12.9 display rates for the PPO $20 Copay plan and the Premier plans.

Health Net
Life Insurance Company

MEMORANDUM

TO: **California Department of Insurance**

FROM: **Mark E. Bean, ASA, MAAA**

DATE: **July 9, 2010**

RE: **Actuarial Certification of Health Net Life Insurance Company Individual PPO Rate Increase Effective September 1, 2010**

Policy Number: P30601 (CA 01/06) renewals; P30601 (CA 01/07) renewals; P30601 (CA 09/08) renewals; P30601 (CA 04/09) renewals; P30601 (CA 1/10) new business

This memorandum provides actuarial certification of premium rates effective beginning September 1, 2010.

I, Mark E. Bean, am associated with Health Net Inc., the parent company of Health Net Life Insurance Company. I am a member of the American Academy of Actuaries and meet its qualifications for actuarial certification of medical premium rate filings. I have reviewed the enclosed premium rates for the Individual PPO plans described below.

In my analysis of the rates, I relied upon financial records and summaries prepared by responsible officers and employees of Health Net Life. In other respects, my analysis included such review of the assumptions as I considered necessary.

For preparation of the rates, items identified below:

(i) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;

(ii) meet the requirements of the laws of the State of California;

(iii) make a good and sufficient provision for all unpaid claims of the organization under the terms of its contracts and agreements; and

(iv) include appropriate provision for all actuarial items which ought to be established.

Policy Description

All policy forms are for conditionally renewable individual major medical coverage.

Rate Development

Premium rate development is based upon estimated health care cost expense per insured per month. Health care expense estimates were based on Health Net Life Individual PPO experience. The experience period is January 1, 2009 to December 31, 2009 and the rating period is September 1, 2010 to August 31, 2011.

Note that if the rate increase is delayed beyond September 1, these rates will need to be adjusted at a rate of 1.2% per month plus the impact of health care reform. The rates will adjusted based on the month that the rate increase is implemented. The impact of health care reform on grandfathered plans is expected to be 1% because dependents will be covered up to age 26 and the removal of the following: 1) lifetime maximum; 2) limits for essential benefits.

Table 1 shows the required rate change based on trending the experience period claims to the midpoint of the rating period. The number of months of trend is determined by the difference between the midpoint of the rating period to the midpoint of the month the claim was incurred. Adjusted revenue was calculated using rates as of our last rate filing July 1, 2009. The calculated required rate increase 22.5% but the proposed rates in this filing result in an overall average rate increase of 16.4%. The justification for the rate increase is due to increases in the cost of providing care (medical trend) and utilization (claim experience) higher than expected.

Table 1
Required Base Rate Change

Experience Period Beginning Ending	 1/1/2009 12/31/2009
Membership - 7/1/2010	38,471
Member Months	544,166
Revenue	$101,024,118
Total Claims	$84,503,966
Loss Ratio	83.6%
Adjusted Revenue (Using 7/09 Rates)	$112,317,873
Trended Claims	$104,895,587
Required Revenue	$137,073,569
Target Loss Ratio	76.5%
Required Rate Increase	22.0%
Requested Rate Increase	16.4%
Expected Loss Ratio	80.3%

Notes:

1. Experience period revenue includes revenue for the Dental & Vision rider.
2. Experience period claims includes costs for the Dental & Vision rider.
3. Adjusted revenue excludes revenue for the Dental & Vision rider.
4. Trended claims excludes costs for the Dental & Vision rider.

Medical Trend Factors:

1. Unit Cost: 8.96%
2. Utilization: 2.40%
3. Risk Margin: 2.0%
4. Deductible Leveraging: 0% to 2.3% (Based on the deductible)
5. Pharmacy Trend Factors - 12.5%
6. Combined average trend – 14.96%

The unit cost, utilization, risk margin, and deductible leveraging factors are compounded in order to get the base trend factor.

Justification for the Medical Trend Components

- Determination of the Medical Trend: Based on expected changes in our provider contracts and increases in utilization [(1.086)*(1.024) - 1] = 11.58%.
- Risk Margin of 2%: This is reasonable based on risk taken.
- Medical Deductible Leveraging: Based on the July 2009 Milliman Guidelines p. 7.7 - Deductible Leveraging Factors for Comprehensive Major Medical with No-of-Pocket Max

	Plan Deductible							
	$0	$500	$750	$1,000	$1,500	$2,000	$2,500	$5,000
Leveraging Factor	1.00	1.05	1.07	1.09	1.12	1.15	1.17	1.26
HN Unit Cost Trend	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%	8.96%
Leveraging Trend	0.0%	0.4%	0.6%	0.8%	1.1%	1.3%	1.5%	2.3%

For deductibles not listed on the above, interpolation was used to determine the leveraging factor.

- Historical combined average annual trend for the years of 2007–2009 averaged 16.7%.
- Medical Deterioration is set to 0%. Although the impact of medical deterioration will be greater than 0%, we are using 0% in our calculation to reduce the needed premium increase. Using a factor greater than 0% would lead to a higher needed premium increase.

Area Factors

At this time there are no changes to the area factors.

Health Care Reform

The proposed rate increase does not include any benefit changes due to health care reform.

Experience By Plan Grouping

Table 2 shows our annual experience for 2009 and the overall medical loss ratio (MLR) is 84%.

Table 2
Experience by Plan Grouping

		Cy2009			
Plan Grouping	Current Members Jul-10	Average # of Insureds	Premium	Total HCC	MLR
Premier	215	312	$626	$565	90%
Value	1,683	2,634	$332	$286	86%
Value Basic	8,424	12,243	$226	$175	77%
NetSaver	5,400	8,448	$126	$144	115%
HSA	4,386	6,047	$111	$78	70%
SimpleChoice	3,505	5,654	$215	$174	81%
SimpleValue	4,348	7,527	$181	$154	85%
Other	107	239	$203	$66	33%
Marketed Plans	10,403	2,243	$104	$55	53%
Total	38,471	45,347	$186	$155	84%

Proposed Rate Increase

Table 3 shows the proposed rate increase for each plan for September 1, 2010 as well as the rate history for each plan back to August 2003. The Optimum Advantage HSA 2500 plan is the only plan receiving a rate increase above 20% because it has not had a rate increase since its original effective of January 1, 2009.

Table 3
Proposed Rate Increase for September 1, 2010 and Rate History

	Proposed	History of Rate Increases								
Plan	9/10	7/09	7/08	7/07	1/07	7/06	7/05	10/04	2/04	8/03
PPO $20 Copay	15.0%	24.7%	25.2%	19.7%	--	15.3%	6.0%	9.0%	8.4%	16.6%
Premier $20 Copay	15.0%	24.7%	25.2%	19.7%	--	15.3%	6.0%	9.0%	8.4%	16.6%
Premier $30 Copay	15.0%	10.0%	15.0%	10.0%	--	15.3%	6.0%	9.0%	8.4%	16.6%
Premier $40 Copay	15.0%	24.7%	25.2%	10.0%	--	15.3%	6.0%	9.0%	8.4%	16.6%
Value $25	20.0%	24.7%	25.2%	10.0%	--	15.3%	6.0%	7.0%	11.0%	16.3%
Value $30	20.0%	20.0%	25.2%	10.0%	--	15.3%	22.0%	15.0%	11.0%	16.3%
Value $400	19.0%	20.0%	15.0%	19.7%	--	15.3%	6.0%	0.0%	11.0%	16.3%
Value $750	15.0%	24.7%	25.2%	19.7%	--	15.3%	6.0%	9.0%	11.0%	16.3%
Value $500	16.0%	12.0%	25.2%	10.0%	--	15.3%	6.0%	6.0%	8.4%	16.3%
Value Basic $1,000	15.0%	24.7%	25.2%	19.7%	--	15.3%	16.0%	15.0%	8.4%	19.3%
Value Basic $2,500	20.0%	24.7%	25.2%	19.7%	--	15.3%	25.0%	24.0%	8.4%	19.3%
Value Basic $35	8.0%	10.0%	15.0%	19.7%	--	15.3%	6.0%	--	--	--
Value Basic $40	9.0%	20.0%	25.2%	19.7%	--	15.3%	16.0%	9.0%	8.4%	19.3%
Value Basic $500	9.0%	24.7%	15.0%	10.0%	--	15.3%	6.0%	12.0%	8.4%	19.3%
NetSaver $1,500	20.0%	34.0%	10.0%	0.0%	--	15.3%	0.0%	--	--	--
Value Choice $1,500	20.0%	34.0%	10.0%	0.0%	--	15.3%	3.0%	--	--	--
CSFA Value Choice 1500	20.0%	34.0%	10.0%	15.3%	--	--	--	--	--	--
Simple Choice HSA	10.0%	19.0%	10.0%	2.7%	--	15.3%	--	--	--	--
Smart Choice HSA	15.0%	29.0%	10.0%	-1.1%	--	17.0%	--	--	--	--
Simple Choice 15	16.0%	19.0%	35.0%	11.9%	--	19.9%	--	--	--	--
CSFA Simple Choice 15	16.0%	19.0%	35.0%	25.0%	--	--	--	--	--	--
Simple Choice 25	12.0%	19.0%	30.0%	12.2%	--	19.9%	--	--	--	--
Simple Choice 35	12.0%	19.0%	30.0%	12.2%	--	19.9%	--	--	--	--
Simple Choice 40	20.0%	34.0%	35.0%	12.2%	--	19.9%	--	--	--	--
Simple Choice 50	12.0%	19.0%	30.0%	12.1%	--	19.9%	--	--	--	--
Simple Value 30 (Gen & Combo Rx)	20.0%	24.0%	35.0%	12.6%	19.0%	--	--	--	--	--
Simple Value 40 (Gen & Combo Rx)	20.0%	24.0%	35.0%	12.6%	19.0%	--	--	--	--	--
Simple Value 50 (Gen & Combo Rx)	20.0%	19.0%	30.0%	12.5%	19.0%	--	--	--	--	--
First Choice	10.0%	29.0%	30.0%	12.0%	--	15.3%	--	--	--	--
BalanceNet	10.0%	--	--	--	--	--	--	--	--	--
NetFirst (Generic & Combo Rx)	16.0%	--	--	--	--	--	--	--	--	--
Opt Advantage HSA 2500	24.0%	--	--	--	--	--	--	--	--	--
Opt Advantage HSA 4500	15.0%	--	--	--	--	--	--	--	--	--
ValueNet	10.0%	--	--	--	--	--	--	--	--	--
Total	16.5%	23.2%	25.9%	13.2%	19%*	15.4%	10.2%	7.7%	9.0%	16.7%

* - The rate increase only applies to the SimpleValue plans.

Historical & Forecasted Medical Loss Ratio

The overall historical loss ratio from January 1, 2000 through December 31, 2009 is as follows:

- 77% based on the present value discounted at an annual rate of 0%
- 76% based on the present value discounted at an annual rate of 5%

Please note that 7 out of the 10 years shown in the Historical section in Table 4 had loss ratios above 70%.

The overall future anticipated loss ratio is expected to be 83% for years 2010 to 2020 and the lifetime loss ratio is expected to be 78% and is shown in Table 5. This demonstrates that we are in compliance with California Code of Regulations 2222.12.

Key assumptions in developing the future anticipated loss ratio:

1. Claims Trend (excluding duration) for 2010 is 15%.
2. Claims Trends (excluding duration for 2011-2020 is 8%. Please note that we expect future trends to be greater than 8% and we intend to adjust our rates according to actual trends. The 8% is used for illustration purposes only.
3. New sales are only through 2010.
4. Expected Rate Increases:
   - September 2010 – 16.4%
   - September 2011 – 10%
   - September 2012 – 10%
   - 2013-2020 – 8%
5. Discount Rate: 5%
6. Lapse Rate (Monthly): 3%
7. For credibility purposes, data for Policy Number P30601 (All Versions) and Policy Number P32301 (CA 06/06) were combined together in Table 4 and 5. Currently, there are 787 members in Policy Number P32301 (CA 06/06).

Table 4
Historical Loss Ratio

Historical

Year	Member Months	Premium	Health Care Costs	MLR	Present Value Premium	Present Value HCC	Present Value MLR
2000	81,139	$8,784,820	$5,950,110	68%	$13,981,185	$9,410,325	67%
2001	199,235	$16,071,274	$10,975,946	68%	$24,316,529	$16,536,046	68%
2002	342,597	$27,890,148	$19,977,574	72%	$40,237,776	$28,659,725	71%
2003	777,222	$75,461,544	$54,680,172	72%	$103,468,197	$74,550,790	72%
2004	933,980	$101,819,993	$67,960,428	67%	$133,398,868	$88,487,252	66%
2005	850,903	$103,769,724	$74,547,799	72%	$129,517,963	$92,409,590	71%
2006	852,976	$111,346,864	$81,186,168	73%	$132,244,900	$95,733,687	72%
2007	891,929	$125,275,201	$104,134,605	83%	$141,757,117	$117,004,174	83%
2008	776,872	$123,052,748	$107,852,908	88%	$132,710,990	$115,636,907	87%
2009	556,253	$102,821,945	$86,193,201	84%	$105,639,469	$87,971,405	83%
Total	6,263,106	$796,294,261	$613,458,911	77%	$957,272,994	$726,399,901	76%

Table 5
Future Anticipated Loss Ratio

Future

Year	Member Months	Premium	Health Care Costs	MLR	Present Value Premium	Present Value HCC	Present Value MLR
2010	446,096	$93,110,534	$79,710,319	86%	$91,024,069	$77,408,111	85%
2011	350,085	$83,164,353	$68,811,465	83%	$77,535,667	$63,697,584	82%
2012	242,869	$63,464,486	$52,360,621	83%	$56,351,419	$46,164,052	82%
2013	168,566	$48,176,398	$39,559,696	82%	$40,743,878	$33,217,922	82%
2014	116,952	$36,099,205	$29,731,703	82%	$29,076,064	$23,777,169	82%
2015	81,152	$27,052,776	$22,280,866	82%	$20,752,048	$16,970,068	82%
2016	56,292	$20,266,665	$16,691,697	82%	$14,806,163	$12,107,740	82%
2017	39,048	$15,182,960	$12,504,635	82%	$10,563,994	$8,638,634	82%
2018	27,088	$11,375,346	$9,368,944	82%	$7,537,798	$6,164,145	82%
2019	18,802	$8,527,341	$7,023,257	82%	$5,381,515	$4,400,803	82%
2020	13,048	$6,391,121	$5,263,839	82%	$3,841,305	$3,141,281	82%
Total	1,559,998	$412,811,185	$343,307,041	83%	$357,613,919	$295,687,507	83%

	Membership	Lifetime Loss Ratio (PV) Premium	HCC	MLR
Past	6,263,106	$957,272,994	$726,399,901	76%
Future	1,559,998	$357,613,919	$295,687,507	83%
Total	7,823,104	$1,314,886,913	$1,022,087,408	78%

Note that this demonstration is based on projected premium increases above trend for rate increases effective in 2011 and 2012 and trend increases for each year thereafter. We believe that these assumptions along with the assumption of a flat loss ratio index are conservative assumptions that result in a conservative estimate of the lifetime loss ratio. Despite these conservative assumptions, the projected lifetime and future loss ratios are well above the 70 percent requirement.

Length of Time in Plan	Claim Index	Premium Index	Loss Ratio Index
Year 1	1.000	1.000	1.000
Year 2	1.000	1.000	1.000
Year 3	1.000	1.000	1.000
Year 4+	1.000	1.000	1.000

Rating Regions

The rating regions for all plans are defined by the following counties:

Region 1: Los Angeles with the zip codes beginning with 906-912, 915, 917, 918, and 935.
Region 2: Los Angeles except those zip codes listed in Rating Region 1.
Region 3: Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado and Western Placer.
Region 4: Riverside, San Bernardino, Santa Barbara, and Ventura.
Region 5: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano.
Region 6: Orange and San Diego.
Region 7: Fresno, Kern, and Kings.
Region 8: Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolomne, Yolo, and Yuba.
Region 9: Imperial and San Luis Obispo.

Western El Dorado is defined by the following zip codes: 95613-14, 95619, 95623, 95630, 95643, 95651, 95664, 95667, 95672, 95682, 95762.

Eastern El Dorado is defined by those zip codes not in Western El Dorado.

Western Placer is defined by the following zip codes: 95602-04, 95648, 95650, 95658, 95661, 95663, 95677-78, 95703, 95722, 95736, 95746-47, 95765.

Eastern Placer is defined by those zip codes not in Western El Dorado.

Rate Adjustments

These rates apply only to insureds who are underwritten into the standard rating tier. Rates of 120% and 150% of the attached rates are also available for insureds who are underwritten into one of the substandard tiers.

Beginning September 1, 2010 rates ranging from 110% to 200% of the attached rates for the following plans will be available for insureds who are underwritten into one of the substandard tiers: Optimum Advantage HSA 2500, Optimum Advantage HSA 4500, NetFirst, ValueNet, and BalanceNet.

Actuarial Certification

In my opinion, the enclosed rates are reasonable in relation to the anticipated experience of Health Net Life Insurance Company, and are neither excessive, inadequate, nor unfairly discriminatory.

Sincerely,

Mark E. Bean

July 9, 2010
Date

Mark E. Bean, ASA, MAAA
11971 Foundation Place
Rancho Cordova, CA 95670
Phone: (916) 935-1102
Fax: (916) 935-4407

Exhibit 1.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	166	170	107	140	138	152	206	164	236	696
	1 - 4	58	64	62	82	92	103	138	109	156	144
	5 - 18	58	64	62	82	92	103	138	109	156	144
	19 - 24	82	90	64	85	103	113	150	122	172	199
	25 - 29	87	94	64	85	103	113	150	122	172	211
	30 - 34	102	109	86	113	116	128	172	137	197	280
	35 - 39	123	130	104	135	134	147	195	157	226	314
	40 - 44	168	172	128	169	155	169	225	182	259	442
	45 - 49	189	195	173	225	216	238	319	256	367	517
	50 - 54	289	291	221	287	281	305	411	331	469	688
	55 - 59	376	381	298	387	407	445	598	484	686	851
	60 - 64	376	381	407	529	519	566	759	610	870	851
	65+	454	460	487	637	655	716	961	773	1,099	1,023
Sub & Spouse	19 - 24	163		115	150	207	227	303	244	349	397
	25 - 29	170		115	150	207	227	303	244	349	421
	30 - 34	204		161	211	234	256	346	276	395	555
	35 - 39	243		193	251	268	296	398	319	454	623
	40 - 44	328		245	319	311	341	456	366	524	881
	45 - 49	375		326	426	436	479	640	516	735	1,028
	50 - 54	570		421	547	560	612	824	664	943	1,372
	55 - 59	752		566	737	817	894	1,200	966	1,375	1,698
	60 - 64	752		741	967	1,039	1,134	1,521	1,224	1,742	1,698
	65+	903		889	1,161	1,310	1,433	1,923	1,547	2,205	2,041
Sub & Child	19 - 24	135		124	162	234	256	346	276	395	344
	25 - 29	140		124	162	234	256	346	276	395	353
	30 - 34	153		159	205	239	262	352	283	402	423
	35 - 39	176		172	223	248	271	362	291	416	457
	40 - 44	218		183	243	250	276	372	296	423	587
	45 - 49	242		202	263	312	341	459	367	524	658
	50 - 54	340		245	319	372	407	547	442	629	830
	55 - 59	430		319	415	502	549	738	594	846	993
	60 - 64	430		414	540	612	669	896	723	1,028	993
	65+	517		498	647	747	817	1,099	884	1,258	1,164
Sub & Children	19 - 24	168		166	217	338	369	498	400	570	525
	25 - 29	171		166	217	338	369	498	400	570	536
	30 - 34	187		207	269	332	366	492	394	561	605
	35 - 39	211		218	285	343	375	502	404	575	642
	40 - 44	250		232	303	346	377	508	407	582	768
	45 - 49	274		250	327	407	444	596	480	684	839
	50 - 54	372		294	385	468	510	686	554	788	1,015
	55 - 59	464		367	479	596	654	876	705	1,005	1,177
	60 - 64	464		464	604	706	773	1,036	835	1,189	1,177
	65+	555		556	724	843	921	1,237	994	1,418	1,348
Family	19 - 24	242		176	228	442	484	650	526	745	732
	25 - 29	248		176	228	442	484	650	526	745	752
	30 - 34	284		234	303	452	496	664	534	760	892
	35 - 39	324		264	345	479	521	702	565	803	960
	40 - 44	408		311	409	502	549	738	592	846	1,216
	45 - 49	454		379	493	626	684	919	740	1,050	1,366
	50 - 54	650		462	600	748	820	1,100	885	1,259	1,709
	55 - 59	832		599	779	1,006	1,099	1,478	1,189	1,693	2,036
	60 - 64	832		783	1,020	1,226	1,341	1,798	1,447	2,061	2,036
	65+	996		940	1,224	1,501	1,641	2,199	1,769	2,519	2,379

Exhibit 1.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	139	142	98	122	124	136	172	147	204	633
	1 - 4	49	54	57	72	83	92	115	98	135	131
	5 - 18	49	54	57	72	83	92	115	98	135	131
	19 - 24	69	75	59	74	92	101	125	109	149	181
	25 - 29	73	79	59	74	92	101	125	109	149	192
	30 - 34	85	91	79	99	104	115	144	123	170	255
	35 - 39	103	109	95	118	120	132	163	141	195	286
	40 - 44	140	144	117	147	139	151	188	163	224	402
	45 - 49	158	163	158	196	193	213	266	229	317	470
	50 - 54	241	243	201	250	251	273	343	296	405	626
	55 - 59	314	318	271	337	364	398	499	433	592	774
	60 - 64	314	318	370	460	464	506	633	545	750	774
	65+	379	384	443	554	585	640	801	691	948	930
Sub & Spouse	19 - 24	136		105	131	185	203	253	218	301	361
	25 - 29	142		105	131	185	203	253	218	301	383
	30 - 34	170		147	184	209	229	289	247	341	505
	35 - 39	203		176	219	240	265	332	285	392	567
	40 - 44	274		223	278	278	305	380	327	452	801
	45 - 49	313		297	371	390	428	534	461	634	935
	50 - 54	475		383	476	500	547	687	593	813	1,248
	55 - 59	627		515	641	730	799	1,000	863	1,186	1,544
	60 - 64	627		674	841	928	1,013	1,268	1,093	1,502	1,544
	65+	753		809	1,010	1,170	1,280	1,603	1,382	1,901	1,856
Sub & Child	19 - 24	113		113	141	209	229	289	247	341	313
	25 - 29	117		113	141	209	229	289	247	341	321
	30 - 34	128		145	179	214	234	294	253	347	385
	35 - 39	147		157	194	222	242	302	260	359	416
	40 - 44	182		167	212	224	247	310	265	365	534
	45 - 49	202		184	229	279	305	383	328	452	599
	50 - 54	284		223	278	333	364	456	395	543	755
	55 - 59	359		290	361	449	491	615	531	730	903
	60 - 64	359		377	470	547	598	747	646	887	903
	65+	431		453	563	667	730	916	790	1,085	1,059
Sub & Children	19 - 24	140		151	189	302	330	415	358	492	478
	25 - 29	143		151	189	302	330	415	358	492	488
	30 - 34	156		189	234	297	327	410	352	484	550
	35 - 39	176		199	248	307	335	419	361	496	584
	40 - 44	209		211	264	309	337	424	364	502	699
	45 - 49	229		228	285	364	397	497	429	590	763
	50 - 54	310		268	335	418	456	572	495	680	923
	55 - 59	387		334	417	533	584	730	630	867	1,070
	60 - 64	387		422	526	631	691	864	746	1,025	1,070
	65+	463		506	630	753	823	1,031	888	1,223	1,226
Family	19 - 24	202		160	199	395	433	542	470	643	666
	25 - 29	207		160	199	395	433	542	470	643	684
	30 - 34	237		213	264	404	443	554	477	656	811
	35 - 39	270		240	300	428	466	585	505	693	873
	40 - 44	340		283	356	449	491	615	529	730	1,106
	45 - 49	379		345	429	559	611	766	661	906	1,242
	50 - 54	542		420	522	668	733	917	791	1,086	1,554
	55 - 59	694		545	678	899	982	1,232	1,062	1,460	1,851
	60 - 64	694		712	887	1,095	1,198	1,499	1,292	1,777	1,851
	65+	830		855	1,065	1,341	1,466	1,833	1,580	2,172	2,163

Exhibit 1.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	19%	20%	9%	15%	11%	12%	20%	12%	16%	10%
	1 - 4	18%	19%	9%	14%	11%	12%	20%	11%	16%	10%
	5 - 18	18%	19%	9%	14%	11%	12%	20%	11%	16%	10%
	19 - 24	19%	20%	8%	15%	12%	12%	20%	12%	15%	10%
	25 - 29	19%	19%	8%	15%	12%	12%	20%	12%	15%	10%
	30 - 34	20%	20%	9%	14%	12%	11%	19%	11%	16%	10%
	35 - 39	19%	19%	9%	14%	12%	11%	20%	11%	16%	10%
	40 - 44	20%	19%	9%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 1.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	189	194	135	175	199	219	294	236	336	795
	1 - 4	64	74	67	88	133	145	195	156	223	167
	5 - 18	64	74	67	88	133	145	195	156	223	167
	19 - 24	96	102	67	88	147	162	216	173	248	228
	25 - 29	100	106	67	88	147	162	216	173	248	242
	30 - 34	116	124	100	131	166	182	246	198	279	320
	35 - 39	140	148	136	179	191	210	280	226	322	359
	40 - 44	190	199	173	225	221	241	324	260	372	506
	45 - 49	218	223	222	288	311	338	454	366	523	590
	50 - 54	328	336	294	385	399	435	584	470	670	786
	55 - 59	432	436	400	523	580	635	852	687	976	972
	60 - 64	432	436	547	713	736	805	1,080	868	1,236	972
	65+	520	526	656	856	930	1,018	1,364	1,097	1,562	1,166
Sub & Spouse	19 - 24	187		119	155	295	323	433	348	496	455
	25 - 29	194		119	155	295	323	433	348	496	481
	30 - 34	232		187	246	334	366	492	395	564	633
	35 - 39	277		253	330	383	422	565	456	647	715
	40 - 44	376		327	427	442	486	650	521	745	1,005
	45 - 49	430		419	545	622	678	913	734	1,044	1,175
	50 - 54	654		562	733	797	870	1,171	943	1,338	1,570
	55 - 59	859		759	990	1,162	1,271	1,707	1,372	1,954	1,940
	60 - 64	859		999	1,301	1,475	1,611	2,162	1,738	2,475	1,940
	65+	1,032		1,200	1,562	1,861	2,035	2,731	2,197	3,129	2,332
Sub & Child	19 - 24	154		128	169	334	366	492	395	564	391
	25 - 29	160		128	169	334	366	492	395	564	404
	30 - 34	177		181	238	340	372	499	404	575	482
	35 - 39	200		225	294	353	387	517	416	591	523
	40 - 44	250		249	325	358	393	528	423	604	671
	45 - 49	276		258	335	444	486	652	526	745	752
	50 - 54	390		327	430	530	580	781	627	895	950
	55 - 59	489		427	558	713	781	1,047	844	1,202	1,137
	60 - 64	489		558	727	870	952	1,274	1,025	1,463	1,137
	65+	591		671	872	1,064	1,162	1,558	1,256	1,788	1,332
Sub & Children	19 - 24	190		173	225	481	527	708	571	810	603
	25 - 29	196		173	225	481	527	708	571	810	614
	30 - 34	214		237	312	474	520	697	562	800	691
	35 - 39	241		290	376	487	534	715	573	818	732
	40 - 44	285		312	409	492	537	721	580	828	878
	45 - 49	314		322	419	579	632	847	683	970	962
	50 - 54	426		394	515	666	728	976	787	1,120	1,161
	55 - 59	530		493	645	850	929	1,246	1,004	1,427	1,347
	60 - 64	530		624	815	1,005	1,097	1,472	1,187	1,688	1,347
	65+	636		751	978	1,197	1,310	1,758	1,414	2,014	1,543
Family	19 - 24	276		182	238	631	688	925	745	1,061	838
	25 - 29	284		182	238	631	688	925	745	1,061	863
	30 - 34	324		267	350	642	704	944	761	1,081	1,018
	35 - 39	370		348	451	678	744	998	804	1,144	1,097
	40 - 44	465		419	545	713	781	1,047	843	1,202	1,390
	45 - 49	520		485	631	891	972	1,305	1,050	1,495	1,558
	50 - 54	744		616	805	1,066	1,164	1,563	1,258	1,791	1,954
	55 - 59	951		806	1,049	1,432	1,565	2,100	1,687	2,403	2,326
	60 - 64	951		1,054	1,374	1,743	1,905	2,556	2,057	2,925	2,326
	65+	1,137		1,266	1,650	2,130	2,329	3,124	2,513	3,578	2,715

Exhibit 1.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	158	162	123	153	178	196	245	211	290	723
	1 - 4	54	62	61	77	119	130	163	140	193	152
	5 - 18	54	62	61	77	119	130	163	140	193	152
	19 - 24	80	85	61	77	132	145	180	155	214	208
	25 - 29	84	89	61	77	132	145	180	155	214	220
	30 - 34	97	104	91	114	149	163	205	177	241	291
	35 - 39	117	124	124	156	171	188	234	202	278	327
	40 - 44	159	166	158	196	198	216	270	233	321	460
	45 - 49	182	186	202	251	278	302	379	327	451	537
	50 - 54	274	280	268	335	357	389	487	420	578	715
	55 - 59	360	364	364	455	518	567	710	614	842	884
	60 - 64	360	364	498	620	658	719	900	775	1,066	884
	65+	434	439	597	745	831	909	1,137	980	1,347	1,060
Sub & Spouse	19 - 24	156		109	135	264	289	361	311	428	414
	25 - 29	162		109	135	264	289	361	311	428	438
	30 - 34	194		170	214	299	327	410	353	487	576
	35 - 39	231		230	287	342	377	471	408	558	650
	40 - 44	314		298	372	395	434	542	466	643	914
	45 - 49	359		381	474	556	606	761	656	900	1,069
	50 - 54	545		511	638	712	777	976	842	1,154	1,428
	55 - 59	716		690	861	1,038	1,135	1,423	1,225	1,685	1,764
	60 - 64	716		909	1,132	1,317	1,439	1,802	1,552	2,134	1,764
	65+	860		1,091	1,359	1,662	1,817	2,276	1,962	2,698	2,120
Sub & Child	19 - 24	129		117	147	299	327	410	353	487	356
	25 - 29	134		117	147	299	327	410	353	487	368
	30 - 34	148		165	207	304	333	416	361	496	439
	35 - 39	167		205	256	316	346	431	372	510	476
	40 - 44	209		227	283	320	351	440	378	521	610
	45 - 49	230		235	292	397	434	544	470	643	684
	50 - 54	325		298	374	474	518	651	560	772	864
	55 - 59	408		389	486	637	698	873	754	1,037	1,034
	60 - 64	408		508	633	777	850	1,062	916	1,262	1,034
	65+	493		610	759	950	1,038	1,299	1,122	1,542	1,211
Sub & Children	19 - 24	159		158	196	430	471	590	510	699	549
	25 - 29	164		158	196	430	471	590	510	699	559
	30 - 34	179		216	272	424	465	581	502	690	629
	35 - 39	201		264	327	435	477	596	512	706	666
	40 - 44	238		284	356	440	480	601	518	714	799
	45 - 49	262		293	365	517	565	706	610	837	875
	50 - 54	355		359	448	595	650	814	703	966	1,056
	55 - 59	442		449	561	759	830	1,039	897	1,231	1,225
	60 - 64	442		568	709	898	980	1,227	1,060	1,456	1,225
	65+	530		683	851	1,069	1,170	1,465	1,263	1,737	1,403
Family	19 - 24	230		166	207	564	615	771	666	915	762
	25 - 29	237		166	207	564	615	771	666	915	785
	30 - 34	270		243	305	574	629	787	680	932	926
	35 - 39	309		317	393	606	665	832	718	987	998
	40 - 44	388		381	474	637	698	873	753	1,037	1,264
	45 - 49	434		441	549	796	868	1,088	938	1,289	1,417
	50 - 54	620		560	700	952	1,040	1,303	1,124	1,544	1,777
	55 - 59	793		733	913	1,279	1,398	1,750	1,507	2,072	2,115
	60 - 64	793		959	1,195	1,557	1,701	2,130	1,837	2,522	2,115
	65+	948		1,151	1,435	1,902	2,080	2,604	2,244	3,085	2,469

Exhibit 1.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	20%	20%	10%	14%	12%	12%	20%	12%	16%	10%
	1 - 4	19%	19%	10%	14%	12%	12%	20%	11%	16%	10%
	5 - 18	19%	19%	10%	14%	12%	12%	20%	11%	16%	10%
	19 - 24	20%	20%	10%	14%	11%	12%	20%	12%	16%	10%
	25 - 29	19%	19%	10%	14%	11%	12%	20%	12%	16%	10%
	30 - 34	20%	19%	10%	15%	11%	12%	20%	12%	16%	10%
	35 - 39	20%	19%	10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	19%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	20%		9%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		9%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	19%		9%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		9%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	19%		9%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		9%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 1.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	154	160	112	148	199	220	294	236	299	628
	1 - 4	54	62	64	85	133	145	199	157	198	133
	5 - 18	54	62	64	85	133	145	199	157	198	133
	19 - 24	80	85	64	85	147	162	216	173	220	183
	25 - 29	81	90	64	85	147	162	216	173	220	191
	30 - 34	99	106	96	125	169	182	248	198	251	247
	35 - 39	118	126	128	169	192	211	282	226	291	283
	40 - 44	158	163	159	207	221	243	326	262	331	397
	45 - 49	180	186	204	266	312	340	459	369	466	467
	50 - 54	271	277	267	349	400	439	589	473	598	622
	55 - 59	360	364	366	477	585	640	858	689	874	768
	60 - 64	360	364	498	649	744	814	1,090	878	1,110	768
	65+	430	436	599	779	936	1,024	1,377	1,108	1,400	918
Sub & Spouse	19 - 24	152		115	150	296	324	436	349	444	364
	25 - 29	162		115	150	296	324	436	349	444	381
	30 - 34	190		180	235	337	369	496	399	505	492
	35 - 39	232		237	312	387	423	567	459	577	563
	40 - 44	308		301	395	445	487	657	526	667	793
	45 - 49	355		386	502	626	684	919	740	937	928
	50 - 54	541		510	663	803	879	1,179	949	1,200	1,243
	55 - 59	710		694	903	1,173	1,284	1,719	1,385	1,752	1,532
	60 - 64	710		910	1,184	1,485	1,624	2,178	1,753	2,217	1,532
	65+	852		1,093	1,422	1,878	2,051	2,754	2,217	2,801	1,835
Sub & Child	19 - 24	124		124	162	337	369	496	399	505	314
	25 - 29	129		124	162	337	369	496	399	505	323
	30 - 34	148		177	231	346	376	502	407	512	381
	35 - 39	165		211	278	353	388	520	418	532	413
	40 - 44	204		229	299	360	395	528	424	539	525
	45 - 49	225		238	310	445	487	657	527	667	597
	50 - 54	321		298	387	536	585	787	632	801	752
	55 - 59	403		390	509	721	787	1,060	850	1,077	898
	60 - 64	403		508	662	878	959	1,286	1,036	1,311	898
	65+	483		610	794	1,075	1,173	1,572	1,265	1,601	1,050
Sub & Children	19 - 24	158		166	217	486	533	712	573	725	482
	25 - 29	162		166	217	486	533	712	573	725	491
	30 - 34	177		231	300	477	523	702	565	714	550
	35 - 39	196		270	354	491	536	720	577	731	580
	40 - 44	237		287	376	496	544	728	585	742	697
	45 - 49	258		297	386	584	638	856	688	870	764
	50 - 54	352		359	466	670	734	984	792	1,003	921
	55 - 59	435		451	588	852	936	1,255	1,008	1,279	1,067
	60 - 64	435		568	741	1,012	1,108	1,485	1,196	1,509	1,067
	65+	520		683	890	1,209	1,320	1,771	1,424	1,802	1,221
Family	19 - 24	225		176	228	636	695	933	751	948	673
	25 - 29	237		176	228	636	695	933	751	948	690
	30 - 34	267		261	338	648	710	954	764	968	805
	35 - 39	306		325	427	684	751	1,005	809	1,023	871
	40 - 44	381		383	502	721	787	1,054	850	1,073	1,103
	45 - 49	430		448	581	898	977	1,315	1,059	1,340	1,238
	50 - 54	613		561	729	1,075	1,173	1,576	1,266	1,604	1,552
	55 - 59	783		735	957	1,441	1,576	2,115	1,704	2,154	1,841
	60 - 64	783		960	1,251	1,756	1,923	2,575	2,073	2,622	1,841
	65+	939		1,153	1,504	2,148	2,350	3,147	2,536	3,206	2,143

Exhibit 1.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	129	134	102	129	178	197	245	211	258	571
	1 - 4	45	52	59	74	119	130	166	141	171	121
	5 - 18	45	52	59	74	119	130	166	141	171	121
	19 - 24	67	71	59	74	132	145	180	155	190	167
	25 - 29	68	75	59	74	132	145	180	155	190	174
	30 - 34	83	89	88	109	151	163	207	177	217	225
	35 - 39	99	105	117	147	172	189	235	202	251	258
	40 - 44	132	136	145	180	198	217	272	234	286	361
	45 - 49	150	155	186	232	279	304	383	330	402	425
	50 - 54	226	231	243	304	358	392	491	423	516	566
	55 - 59	300	304	333	415	523	572	715	616	754	699
	60 - 64	300	304	453	565	665	727	909	784	957	699
	65+	359	364	545	678	836	915	1,148	990	1,207	835
Sub & Spouse	19 - 24	127		105	131	265	290	364	312	383	331
	25 - 29	135		105	131	265	290	364	312	383	347
	30 - 34	159		164	205	301	330	414	357	436	448
	35 - 39	194		216	272	346	378	473	410	498	512
	40 - 44	257		274	344	398	435	548	470	575	721
	45 - 49	296		351	437	559	611	766	661	808	844
	50 - 54	451		464	577	717	785	983	848	1,035	1,130
	55 - 59	592		631	786	1,048	1,147	1,433	1,237	1,511	1,393
	60 - 64	592		828	1,030	1,326	1,450	1,815	1,566	1,912	1,393
	65+	710		994	1,237	1,677	1,832	2,295	1,980	2,415	1,669
Sub & Child	19 - 24	104		113	141	301	330	414	357	436	286
	25 - 29	108		113	141	301	330	414	357	436	294
	30 - 34	124		161	201	309	336	419	364	442	347
	35 - 39	138		192	242	316	347	434	374	459	376
	40 - 44	170		209	260	322	353	440	379	465	478
	45 - 49	188		217	270	398	435	548	471	575	543
	50 - 54	268		271	337	479	523	656	565	691	684
	55 - 59	336		355	443	644	703	884	759	929	817
	60 - 64	336		462	576	784	857	1,072	925	1,131	817
	65+	403		555	691	960	1,048	1,310	1,130	1,381	955
Sub & Children	19 - 24	132		151	189	434	476	594	512	625	439
	25 - 29	135		151	189	434	476	594	512	625	447
	30 - 34	148		210	261	426	467	585	505	616	500
	35 - 39	164		246	308	439	479	600	516	631	528
	40 - 44	198		261	327	443	486	607	523	640	634
	45 - 49	215		270	336	522	570	714	615	750	695
	50 - 54	294		327	406	599	656	820	708	865	838
	55 - 59	363		410	512	761	836	1,046	900	1,103	970
	60 - 64	363		517	645	904	990	1,238	1,068	1,301	970
	65+	434		621	774	1,080	1,179	1,476	1,272	1,554	1,110
Family	19 - 24	188		160	199	568	621	778	671	818	612
	25 - 29	198		160	199	568	621	778	671	818	628
	30 - 34	223		238	294	579	634	795	683	835	732
	35 - 39	255		296	372	611	671	838	723	882	792
	40 - 44	318		349	437	644	703	879	759	925	1,003
	45 - 49	359		408	506	802	873	1,096	946	1,156	1,126
	50 - 54	511		510	634	960	1,048	1,314	1,131	1,383	1,411
	55 - 59	653		669	833	1,287	1,408	1,763	1,522	1,857	1,674
	60 - 64	653		873	1,088	1,568	1,717	2,146	1,851	2,261	1,674
	65+	783		1,049	1,308	1,918	2,099	2,623	2,265	2,764	1,949

Exhibit 1.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	19%	19%	10%	15%	12%	12%	20%	12%	16%	10%
	1 - 4	20%	19%	8%	15%	12%	12%	20%	11%	16%	10%
	5 - 18	20%	19%	8%	15%	12%	12%	20%	11%	16%	10%
	19 - 24	19%	20%	8%	15%	11%	12%	20%	12%	16%	10%
	25 - 29	19%	20%	8%	15%	11%	12%	20%	12%	16%	10%
	30 - 34	19%	19%	9%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	19%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	19%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	19%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 1.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	162	165	111	146	190	208	279	225	320	658
	1 - 4	55	63	63	83	124	137	186	150	213	141
	5 - 18	55	63	63	83	124	137	186	150	213	141
	19 - 24	81	90	64	85	138	151	205	163	236	188
	25 - 29	82	91	64	85	138	151	205	163	236	199
	30 - 34	102	109	94	124	157	173	230	187	269	265
	35 - 39	120	129	117	151	182	199	267	213	308	297
	40 - 44	162	166	147	190	210	231	309	249	352	419
	45 - 49	184	189	183	239	295	324	435	348	496	489
	50 - 54	274	282	248	323	377	412	555	450	640	649
	55 - 59	364	370	337	440	554	607	813	657	932	805
	60 - 64	364	370	459	599	702	766	1,032	828	1,182	805
	65+	436	446	552	719	887	972	1,302	1,048	1,492	966
Sub & Spouse	19 - 24	160		115	150	283	306	411	332	474	375
	25 - 29	163		115	150	283	306	411	332	474	397
	30 - 34	200		179	232	319	348	469	376	534	523
	35 - 39	238		216	281	366	400	536	433	618	590
	40 - 44	314		279	364	422	461	621	498	709	833
	45 - 49	364		348	453	594	648	868	700	996	980
	50 - 54	550		471	615	761	832	1,113	900	1,279	1,300
	55 - 59	721		639	832	1,111	1,214	1,628	1,310	1,865	1,606
	60 - 64	721		838	1,094	1,410	1,538	2,065	1,663	2,364	1,606
	65+	867		1,007	1,312	1,778	1,943	2,606	2,098	2,988	1,930
Sub & Child	19 - 24	130		124	162	319	348	469	376	534	326
	25 - 29	133		124	162	319	348	469	376	534	335
	30 - 34	152		174	227	324	358	478	384	546	401
	35 - 39	170		193	251	337	366	496	397	564	436
	40 - 44	206		211	277	340	375	499	402	575	555
	45 - 49	234		215	279	423	463	621	501	713	628
	50 - 54	326		276	359	508	556	745	598	852	788
	55 - 59	411		360	468	683	745	1,000	804	1,146	942
	60 - 64	411		469	611	828	909	1,218	983	1,396	942
	65+	496		563	734	1,015	1,111	1,490	1,199	1,707	1,103
Sub & Children	19 - 24	163		166	217	459	502	673	544	774	504
	25 - 29	165		166	217	459	502	673	544	774	517
	30 - 34	184		227	297	452	496	667	536	763	578
	35 - 39	201		246	319	463	508	682	548	779	612
	40 - 44	242		266	346	470	514	688	556	789	732
	45 - 49	266		267	348	549	601	810	649	926	805
	50 - 54	360		332	432	636	695	933	751	1,070	966
	55 - 59	446		416	542	809	887	1,190	956	1,360	1,120
	60 - 64	446		524	684	959	1,048	1,405	1,132	1,610	1,120
	65+	536		629	821	1,144	1,249	1,677	1,350	1,923	1,280
Family	19 - 24	237		176	228	600	659	884	711	1,011	700
	25 - 29	241		176	228	600	659	884	711	1,011	722
	30 - 34	274		256	334	612	670	901	724	1,033	849
	35 - 39	314		297	386	648	711	954	764	1,091	917
	40 - 44	391		356	463	683	745	999	804	1,146	1,158
	45 - 49	442		403	525	850	929	1,246	1,001	1,426	1,300
	50 - 54	626		518	676	1,015	1,111	1,491	1,201	1,709	1,625
	55 - 59	800		677	883	1,368	1,496	2,004	1,613	2,296	1,931
	60 - 64	800		885	1,153	1,664	1,818	2,440	1,964	2,795	1,931
	65+	958		1,062	1,386	2,036	2,225	2,984	2,402	3,418	2,253

Exhibit 1.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	135	138	101	127	170	186	233	201	276	599
	1 - 4	46	53	58	73	111	123	155	134	184	129
	5 - 18	46	53	58	73	111	123	155	134	184	129
	19 - 24	68	75	59	74	124	135	171	146	204	171
	25 - 29	69	76	59	74	124	135	171	146	204	181
	30 - 34	85	91	86	108	141	155	192	167	232	241
	35 - 39	100	108	107	132	163	178	223	191	266	270
	40 - 44	135	139	134	166	188	207	258	223	304	381
	45 - 49	154	158	167	208	264	290	363	311	428	445
	50 - 54	229	235	226	281	337	368	463	402	552	590
	55 - 59	304	309	307	383	495	542	678	587	804	732
	60 - 64	304	309	418	521	627	684	860	740	1,019	732
	65+	364	372	502	626	792	868	1,085	936	1,287	879
Sub & Spouse	19 - 24	134		105	131	253	274	343	297	409	341
	25 - 29	136		105	131	253	274	343	297	409	361
	30 - 34	167		163	202	285	311	391	336	461	476
	35 - 39	199		197	245	327	358	447	387	533	537
	40 - 44	262		254	317	377	412	518	445	612	758
	45 - 49	304		317	394	531	579	724	625	859	891
	50 - 54	459		429	535	680	743	928	804	1,103	1,182
	55 - 59	601		581	724	992	1,084	1,357	1,170	1,608	1,460
	60 - 64	601		762	952	1,259	1,374	1,721	1,485	2,038	1,460
	65+	723		916	1,141	1,588	1,735	2,172	1,874	2,576	1,755
Sub & Child	19 - 24	109		113	141	285	311	391	336	461	297
	25 - 29	111		113	141	285	311	391	336	461	305
	30 - 34	127		159	198	290	320	399	343	471	365
	35 - 39	142		176	219	301	327	414	355	487	397
	40 - 44	172		192	241	304	335	416	359	496	505
	45 - 49	195		196	243	378	414	518	448	615	571
	50 - 54	272		251	313	454	497	621	534	735	717
	55 - 59	343		328	407	610	666	834	718	988	857
	60 - 64	343		427	532	740	812	1,015	878	1,204	857
	65+	414		512	639	907	992	1,242	1,071	1,472	1,003
Sub & Children	19 - 24	136		151	189	410	449	561	486	668	459
	25 - 29	138		151	189	410	449	561	486	668	470
	30 - 34	154		207	259	404	443	556	479	658	526
	35 - 39	168		224	278	414	454	569	490	672	557
	40 - 44	202		242	301	420	459	574	497	681	666
	45 - 49	222		243	303	491	537	675	580	799	732
	50 - 54	300		302	376	568	621	778	671	923	879
	55 - 59	372		379	472	723	792	992	854	1,173	1,019
	60 - 64	372		477	595	857	936	1,171	1,011	1,388	1,019
	65+	447		572	714	1,022	1,116	1,398	1,206	1,658	1,164
Family	19 - 24	198		160	199	536	589	737	635	872	637
	25 - 29	201		160	199	536	589	737	635	872	657
	30 - 34	229		233	291	547	599	751	647	891	772
	35 - 39	262		270	336	579	635	795	683	941	834
	40 - 44	326		324	403	610	666	833	718	988	1,053
	45 - 49	369		367	457	759	830	1,039	894	1,230	1,182
	50 - 54	522		471	588	907	992	1,243	1,073	1,474	1,478
	55 - 59	667		616	768	1,222	1,336	1,670	1,441	1,980	1,756
	60 - 64	667		805	1,003	1,486	1,624	2,034	1,754	2,410	1,756
	65+	799		966	1,206	1,818	1,987	2,487	2,145	2,947	2,049

Exhibit 1.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	1 - 4	20%	19%	9%	14%	12%	11%	20%	12%	16%	9%
	5 - 18	20%	19%	9%	14%	12%	11%	20%	12%	16%	9%
	19 - 24	19%	20%	8%	15%	11%	12%	20%	12%	16%	10%
	25 - 29	19%	20%	8%	15%	11%	12%	20%	12%	16%	10%
	30 - 34	20%	20%	9%	15%	11%	12%	20%	12%	16%	10%
	35 - 39	20%	19%	9%	14%	12%	12%	20%	12%	16%	10%
	40 - 44	20%	19%	10%	14%	12%	12%	20%	12%	16%	10%
	45 - 49	19%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		9%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	19%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 1.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	152	158	115	150	192	210	280	226	303	642
	1 - 4	52	58	64	85	127	138	187	150	201	137
	5 - 18	52	58	64	85	127	138	187	150	201	137
	19 - 24	80	85	64	85	142	156	205	169	223	184
	25 - 29	81	90	64	85	142	156	205	169	223	192
	30 - 34	97	105	94	124	159	173	235	190	251	257
	35 - 39	111	120	124	162	184	201	274	219	291	286
	40 - 44	154	162	148	195	211	232	313	250	336	408
	45 - 49	176	181	204	266	297	325	436	349	468	473
	50 - 54	261	270	261	339	384	418	564	452	603	631
	55 - 59	346	355	339	445	560	612	824	660	879	786
	60 - 64	346	355	463	603	711	776	1,042	837	1,114	786
	65+	416	426	555	723	898	983	1,316	1,059	1,408	942
Sub & Spouse	19 - 24	152		115	150	284	312	418	337	446	365
	25 - 29	160		115	150	284	312	418	337	446	382
	30 - 34	189		179	232	323	353	474	381	506	510
	35 - 39	220		229	299	371	407	542	439	580	574
	40 - 44	301		282	369	424	464	627	502	670	818
	45 - 49	346		386	502	598	657	877	710	939	942
	50 - 54	520		497	646	771	838	1,128	908	1,208	1,262
	55 - 59	688		644	841	1,121	1,226	1,644	1,326	1,763	1,568
	60 - 64	688		843	1,100	1,422	1,554	2,084	1,677	2,233	1,568
	65+	824		1,013	1,321	1,797	1,965	2,632	2,121	2,822	1,882
Sub & Child	19 - 24	124		124	162	323	349	471	381	506	316
	25 - 29	126		124	162	323	349	471	381	506	326
	30 - 34	145		174	227	328	359	483	388	518	389
	35 - 39	160		204	267	338	371	499	400	533	423
	40 - 44	200		215	281	346	376	504	409	540	541
	45 - 49	219		238	310	428	470	627	506	672	605
	50 - 54	308		290	377	514	560	752	607	807	764
	55 - 59	391		363	476	689	753	1,012	815	1,083	918
	60 - 64	391		471	615	838	915	1,231	991	1,317	918
	65+	470		567	739	1,025	1,123	1,507	1,214	1,613	1,076
Sub & Children	19 - 24	154		166	217	463	508	682	548	731	489
	25 - 29	160		166	217	463	508	682	548	731	500
	30 - 34	172		227	297	459	501	672	538	721	563
	35 - 39	189		262	341	470	514	686	554	736	594
	40 - 44	230		267	350	473	519	697	560	745	715
	45 - 49	252		297	386	557	610	816	659	875	778
	50 - 54	338		348	453	642	702	943	758	1,011	937
	55 - 59	423		419	548	820	894	1,203	965	1,286	1,091
	60 - 64	423		526	687	971	1,059	1,420	1,144	1,520	1,091
	65+	508		632	824	1,158	1,265	1,694	1,364	1,816	1,248
Family	19 - 24	224		176	228	608	664	894	719	954	682
	25 - 29	232		176	228	608	664	894	719	954	697
	30 - 34	261		256	334	620	677	908	733	976	827
	35 - 39	295		315	411	657	719	961	775	1,028	888
	40 - 44	375		360	472	689	752	1,012	815	1,083	1,128
	45 - 49	417		448	581	857	938	1,258	1,013	1,347	1,260
	50 - 54	592		544	708	1,028	1,123	1,507	1,214	1,615	1,577
	55 - 59	759		683	892	1,379	1,509	2,025	1,629	2,169	1,884
	60 - 64	759		892	1,161	1,682	1,839	2,464	1,986	2,639	1,884
	65+	913		1,070	1,392	2,056	2,247	3,014	2,425	3,228	2,197

Exhibit 1.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	127	132	105	131	172	188	234	202	262	584
	1 - 4	44	49	59	74	114	124	156	134	174	125
	5 - 18	44	49	59	74	114	124	156	134	174	125
	19 - 24	67	71	59	74	127	140	171	151	193	168
	25 - 29	68	75	59	74	127	140	171	151	193	175
	30 - 34	81	88	86	108	142	155	196	170	217	234
	35 - 39	93	100	113	141	165	180	229	196	251	260
	40 - 44	129	135	135	170	189	208	261	224	290	371
	45 - 49	147	151	186	232	266	291	364	312	404	430
	50 - 54	218	225	238	295	343	374	470	404	520	574
	55 - 59	289	296	309	387	500	547	687	590	758	715
	60 - 64	289	296	421	525	635	693	869	748	961	715
	65+	347	355	505	629	802	878	1,097	946	1,214	857
Sub & Spouse	19 - 24	127		105	131	254	279	349	301	385	332
	25 - 29	134		105	131	254	279	349	301	385	348
	30 - 34	158		163	202	289	316	395	341	437	464
	35 - 39	184		209	260	332	364	452	392	500	522
	40 - 44	251		257	321	379	415	523	449	578	744
	45 - 49	289		351	437	534	587	731	634	810	857
	50 - 54	434		452	562	689	749	940	811	1,042	1,148
	55 - 59	574		586	732	1,001	1,095	1,370	1,184	1,520	1,426
	60 - 64	574		767	957	1,270	1,388	1,737	1,498	1,925	1,426
	65+	687		921	1,149	1,605	1,755	2,194	1,894	2,433	1,711
Sub & Child	19 - 24	104		113	141	289	312	393	341	437	288
	25 - 29	105		113	141	289	312	393	341	437	297
	30 - 34	121		159	198	293	321	403	347	447	354
	35 - 39	134		186	233	302	332	416	358	460	385
	40 - 44	167		196	245	309	336	420	366	466	492
	45 - 49	183		217	270	383	420	523	452	580	550
	50 - 54	257		264	328	459	500	627	542	696	695
	55 - 59	326		330	414	616	673	844	728	934	835
	60 - 64	326		429	535	749	817	1,026	885	1,136	835
	65+	392		516	643	916	1,003	1,256	1,084	1,391	979
Sub & Children	19 - 24	129		151	189	414	454	569	490	631	445
	25 - 29	134		151	189	414	454	569	490	631	455
	30 - 34	144		207	259	410	448	560	481	622	512
	35 - 39	158		239	297	420	459	572	495	635	540
	40 - 44	192		243	305	423	464	581	500	643	650
	45 - 49	210		270	336	498	545	680	589	755	708
	50 - 54	282		317	394	574	627	786	677	872	852
	55 - 59	353		381	477	733	799	1,003	862	1,109	992
	60 - 64	353		479	598	867	946	1,184	1,022	1,311	992
	65+	424		575	717	1,034	1,130	1,412	1,218	1,566	1,135
Family	19 - 24	187		160	199	543	593	745	642	823	620
	25 - 29	194		160	199	543	593	745	642	823	634
	30 - 34	218		233	291	554	605	757	655	842	752
	35 - 39	246		287	358	587	642	801	692	887	808
	40 - 44	313		328	411	616	672	844	728	934	1,026
	45 - 49	348		408	506	766	838	1,049	905	1,162	1,146
	50 - 54	494		495	616	918	1,003	1,256	1,084	1,393	1,434
	55 - 59	633		621	776	1,232	1,348	1,688	1,455	1,870	1,713
	60 - 64	633		811	1,010	1,502	1,642	2,054	1,774	2,275	1,713
	65+	761		973	1,211	1,836	2,007	2,512	2,166	2,783	1,998

Exhibit 1.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	1 - 4	18%	18%	8%	15%	11%	11%	20%	12%	16%	10%
	5 - 18	18%	18%	8%	15%	11%	11%	20%	12%	16%	10%
	19 - 24	19%	20%	8%	15%	12%	11%	20%	12%	16%	10%
	25 - 29	19%	20%	8%	15%	12%	11%	20%	12%	16%	10%
	30 - 34	20%	19%	9%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	19%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	19%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		9%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	19%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	19%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 1.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	170	172	111	146	208	225	304	244	321	712
	1 - 4	58	67	64	85	137	150	200	162	214	149
	5 - 18	58	67	64	85	137	150	200	162	214	149
	19 - 24	90	94	64	85	151	163	223	180	236	206
	25 - 29	91	96	64	85	151	163	223	180	236	216
	30 - 34	106	111	94	124	172	187	252	204	269	284
	35 - 39	126	134	117	151	198	219	291	234	308	320
	40 - 44	172	180	147	190	226	249	332	271	358	452
	45 - 49	196	201	183	239	319	349	471	377	497	525
	50 - 54	295	300	248	323	411	451	603	486	641	709
	55 - 59	390	394	337	440	600	659	880	711	937	871
	60 - 64	390	394	459	599	762	832	1,117	900	1,184	871
	65+	465	474	552	719	962	1,053	1,411	1,137	1,497	1,047
Sub & Spouse	19 - 24	166		115	150	303	334	447	360	474	408
	25 - 29	172		115	150	303	334	447	360	474	431
	30 - 34	206		179	232	347	377	511	409	539	567
	35 - 39	248		216	281	399	435	583	471	619	639
	40 - 44	338		279	364	459	501	672	538	713	903
	45 - 49	388		348	453	642	702	943	761	998	1,054
	50 - 54	586		471	615	825	901	1,210	973	1,284	1,415
	55 - 59	772		639	832	1,202	1,317	1,768	1,422	1,871	1,742
	60 - 64	772		838	1,094	1,525	1,671	2,239	1,800	2,371	1,742
	65+	925		1,007	1,312	1,926	2,108	2,828	2,276	2,997	2,094
Sub & Child	19 - 24	135		124	162	347	377	511	409	539	353
	25 - 29	135		124	162	347	377	511	409	539	364
	30 - 34	160		174	227	349	387	517	415	549	432
	35 - 39	180		193	251	365	399	532	432	567	468
	40 - 44	220		211	277	371	407	542	439	576	602
	45 - 49	247		215	279	459	502	673	544	714	677
	50 - 54	346		276	359	549	601	810	649	856	856
	55 - 59	438		360	468	740	809	1,086	873	1,150	1,023
	60 - 64	438		469	611	901	984	1,321	1,064	1,400	1,023
	65+	526		563	734	1,099	1,207	1,615	1,300	1,711	1,199
Sub & Children	19 - 24	170		166	217	498	545	733	588	778	543
	25 - 29	172		166	217	498	545	733	588	778	555
	30 - 34	189		227	297	491	537	721	580	764	622
	35 - 39	213		246	319	502	549	739	596	781	661
	40 - 44	256		266	346	508	557	747	600	793	793
	45 - 49	282		267	348	598	652	877	705	928	867
	50 - 54	380		332	432	689	753	1,012	815	1,071	1,047
	55 - 59	471		416	542	879	962	1,287	1,036	1,366	1,212
	60 - 64	471		524	684	1,039	1,137	1,528	1,226	1,615	1,212
	65+	568		629	821	1,242	1,358	1,819	1,463	1,927	1,387
Family	19 - 24	247		176	228	652	712	957	771	1,017	759
	25 - 29	252		176	228	652	712	957	771	1,017	778
	30 - 34	289		256	334	664	726	975	786	1,034	916
	35 - 39	327		297	386	702	771	1,033	828	1,092	985
	40 - 44	417		356	463	740	809	1,086	872	1,150	1,249
	45 - 49	465		403	525	920	1,006	1,351	1,087	1,429	1,404
	50 - 54	664		518	676	1,103	1,207	1,615	1,301	1,716	1,764
	55 - 59	853		677	883	1,484	1,620	2,173	1,749	2,303	2,091
	60 - 64	853		885	1,153	1,803	1,974	2,647	2,130	2,801	2,091
	65+	1,020		1,062	1,386	2,204	2,411	3,232	2,602	3,427	2,444

Exhibit 1.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	142	144	101	127	186	201	254	218	277	648
	1 - 4	49	56	59	74	123	134	167	145	185	136
	5 - 18	49	56	59	74	123	134	167	145	185	136
	19 - 24	75	79	59	74	135	146	186	161	204	188
	25 - 29	76	80	59	74	135	146	186	161	204	197
	30 - 34	89	93	86	108	154	167	210	183	232	259
	35 - 39	105	112	107	132	177	196	243	209	266	291
	40 - 44	144	150	134	166	202	223	277	242	309	411
	45 - 49	164	168	167	208	285	312	393	337	429	478
	50 - 54	246	250	226	281	367	403	503	434	553	645
	55 - 59	325	329	307	383	536	589	734	635	808	792
	60 - 64	325	329	418	521	681	743	931	804	1,021	792
	65+	388	395	502	626	859	941	1,176	1,016	1,291	952
Sub & Spouse	19 - 24	139		105	131	271	299	373	322	409	371
	25 - 29	144		105	131	271	299	373	322	409	392
	30 - 34	172		163	202	310	337	426	366	465	516
	35 - 39	207		197	245	357	389	486	421	534	581
	40 - 44	282		254	317	410	448	560	481	615	821
	45 - 49	324		317	394	574	627	786	680	861	959
	50 - 54	489		429	535	737	805	1,009	869	1,107	1,287
	55 - 59	644		581	724	1,074	1,176	1,474	1,270	1,613	1,584
	60 - 64	644		762	952	1,362	1,492	1,866	1,608	2,044	1,584
	65+	771		916	1,141	1,720	1,883	2,357	2,033	2,584	1,904
Sub & Child	19 - 24	113		113	141	310	337	426	366	465	321
	25 - 29	113		113	141	310	337	426	366	465	331
	30 - 34	134		159	198	312	346	431	371	474	393
	35 - 39	150		176	219	326	357	444	386	489	426
	40 - 44	184		192	241	332	364	452	392	497	548
	45 - 49	206		196	243	410	449	561	486	616	616
	50 - 54	289		251	313	491	537	675	580	738	779
	55 - 59	365		328	407	661	723	905	780	992	930
	60 - 64	365		427	532	805	879	1,101	950	1,207	930
	65+	439		512	639	982	1,078	1,346	1,161	1,475	1,090
Sub & Children	19 - 24	142		151	189	445	487	611	525	671	494
	25 - 29	144		151	189	445	487	611	525	671	505
	30 - 34	158		207	259	439	480	601	518	659	566
	35 - 39	178		224	278	449	491	616	533	674	601
	40 - 44	214		242	301	454	498	623	536	684	721
	45 - 49	235		243	303	534	583	731	630	800	789
	50 - 54	317		302	376	616	673	844	728	924	952
	55 - 59	393		379	472	785	859	1,073	925	1,178	1,102
	60 - 64	393		477	595	928	1,016	1,274	1,095	1,393	1,102
	65+	474		572	714	1,109	1,213	1,516	1,307	1,662	1,261
Family	19 - 24	206		160	199	583	636	798	689	877	690
	25 - 29	210		160	199	583	636	798	689	877	708
	30 - 34	241		233	291	593	649	813	702	892	833
	35 - 39	273		270	336	627	689	861	740	942	896
	40 - 44	348		324	403	661	723	905	779	992	1,136
	45 - 49	388		367	457	822	899	1,126	971	1,232	1,277
	50 - 54	554		471	588	985	1,078	1,346	1,162	1,480	1,604
	55 - 59	711		616	768	1,325	1,447	1,811	1,562	1,986	1,901
	60 - 64	711		805	1,003	1,610	1,763	2,206	1,902	2,415	1,901
	65+	850		966	1,206	1,968	2,153	2,694	2,324	2,955	2,222

Exhibit 1.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	20%	19%	10%	15%	12%	12%	20%	12%	16%	10%
	1 - 4	18%	20%	8%	15%	11%	12%	20%	12%	16%	10%
	5 - 18	18%	20%	8%	15%	11%	12%	20%	12%	16%	10%
	19 - 24	20%	19%	8%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%	20%	8%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	19%	19%	9%	15%	12%	12%	20%	11%	16%	10%
	35 - 39	20%	20%	9%	14%	12%	12%	20%	12%	16%	10%
	40 - 44	19%	20%	10%	14%	12%	12%	20%	12%	16%	10%
	45 - 49	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	19%		9%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 1.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	150	154	112	148	199	220	294	236	303	642
	1 - 4	55	63	73	97	133	145	199	157	201	137
	5 - 18	55	63	73	97	133	145	199	157	201	137
	19 - 24	80	85	72	94	147	162	216	173	223	184
	25 - 29	81	90	72	94	147	162	216	173	223	192
	30 - 34	97	105	104	135	169	182	248	198	251	257
	35 - 39	111	120	128	169	192	210	280	226	291	286
	40 - 44	154	162	159	207	221	243	326	262	331	404
	45 - 49	176	181	204	266	312	340	456	369	468	473
	50 - 54	266	271	267	349	400	439	589	473	600	629
	55 - 59	350	356	366	477	585	640	858	689	879	776
	60 - 64	350	356	498	649	744	809	1,086	873	1,113	776
	65+	417	428	599	779	936	1,024	1,374	1,108	1,407	935
Sub & Spouse	19 - 24	158		126	166	296	324	436	349	444	365
	25 - 29	160		126	166	296	324	436	349	444	382
	30 - 34	187		194	253	337	369	496	399	506	510
	35 - 39	220		237	312	387	423	567	456	580	574
	40 - 44	303		301	395	445	487	657	526	670	803
	45 - 49	343		386	502	626	683	919	736	938	942
	50 - 54	526		510	663	803	878	1,178	947	1,206	1,260
	55 - 59	693		694	903	1,172	1,279	1,719	1,383	1,758	1,552
	60 - 64	693		910	1,184	1,485	1,624	2,178	1,753	2,227	1,552
	65+	832		1,093	1,422	1,874	2,050	2,754	2,214	2,813	1,865
Sub & Child	19 - 24	129		136	180	337	369	496	399	506	316
	25 - 29	130		136	180	337	369	496	399	506	326
	30 - 34	147		190	248	346	376	502	407	512	389
	35 - 39	163		211	278	353	388	520	418	533	423
	40 - 44	204		229	299	360	395	528	424	540	536
	45 - 49	224		238	310	445	487	657	527	670	605
	50 - 54	314		298	387	536	585	787	632	803	763
	55 - 59	399		390	509	721	787	1,054	850	1,079	911
	60 - 64	399		508	662	878	959	1,286	1,034	1,316	911
	65+	478		610	794	1,070	1,173	1,572	1,265	1,608	1,067
Sub & Children	19 - 24	162		183	241	486	533	712	573	729	489
	25 - 29	163		183	241	486	533	712	573	729	500
	30 - 34	180		248	323	477	523	702	565	720	563
	35 - 39	194		270	354	491	536	720	577	735	594
	40 - 44	237		287	376	496	538	728	585	745	709
	45 - 49	256		297	386	584	636	853	688	874	778
	50 - 54	346		359	466	670	733	984	792	1,006	936
	55 - 59	432		451	588	852	935	1,255	1,008	1,284	1,083
	60 - 64	432		568	741	1,012	1,108	1,483	1,195	1,519	1,083
	65+	517		683	890	1,209	1,320	1,770	1,424	1,811	1,239
Family	19 - 24	234		194	254	636	695	932	751	954	682
	25 - 29	237		194	254	636	695	932	751	954	697
	30 - 34	266		279	364	648	710	949	764	970	827
	35 - 39	300		325	427	684	747	1,005	808	1,025	888
	40 - 44	380		383	502	721	787	1,054	850	1,079	1,120
	45 - 49	421		448	581	898	977	1,315	1,057	1,344	1,260
	50 - 54	606		561	729	1,075	1,173	1,572	1,266	1,610	1,571
	55 - 59	772		735	957	1,441	1,576	2,115	1,701	2,162	1,866
	60 - 64	772		960	1,251	1,756	1,917	2,575	2,073	2,633	1,866
	65+	925		1,153	1,504	2,148	2,347	3,147	2,533	3,219	2,180

Exhibit 1.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	125	129	102	129	178	197	245	211	262	584
	1 - 4	46	53	67	85	119	130	166	141	174	125
	5 - 18	46	53	67	85	119	130	166	141	174	125
	19 - 24	67	71	66	82	132	145	180	155	193	168
	25 - 29	68	75	66	82	132	145	180	155	193	175
	30 - 34	81	88	95	118	151	163	207	177	217	234
	35 - 39	93	100	117	147	172	188	234	202	251	260
	40 - 44	129	135	145	180	198	217	272	234	286	368
	45 - 49	147	151	186	232	279	304	380	330	404	430
	50 - 54	222	226	243	304	358	392	491	423	518	572
	55 - 59	292	297	333	415	523	572	715	616	758	706
	60 - 64	292	297	453	565	665	723	905	780	960	706
	65+	348	357	545	678	836	915	1,145	990	1,213	850
Sub & Spouse	19 - 24	132		115	145	265	290	364	312	383	332
	25 - 29	134		115	145	265	290	364	312	383	348
	30 - 34	156		177	220	301	330	414	357	437	464
	35 - 39	184		216	272	346	378	473	408	500	522
	40 - 44	253		274	344	398	435	548	470	578	730
	45 - 49	286		351	437	559	610	766	658	809	857
	50 - 54	439		464	577	717	784	982	846	1,040	1,146
	55 - 59	578		631	786	1,047	1,142	1,433	1,235	1,516	1,411
	60 - 64	578		828	1,030	1,326	1,450	1,815	1,566	1,920	1,411
	65+	694		994	1,237	1,674	1,831	2,295	1,977	2,425	1,696
Sub & Child	19 - 24	108		124	157	301	330	414	357	437	288
	25 - 29	109		124	157	301	330	414	357	437	297
	30 - 34	123		173	216	309	336	419	364	442	354
	35 - 39	136		192	242	316	347	434	374	460	385
	40 - 44	170		209	260	322	353	440	379	466	488
	45 - 49	187		217	270	398	435	548	471	578	550
	50 - 54	262		271	337	479	523	656	565	693	694
	55 - 59	333		355	443	644	703	879	759	931	829
	60 - 64	333		462	576	784	857	1,072	924	1,135	829
	65+	399		555	691	956	1,048	1,310	1,130	1,387	970
Sub & Children	19 - 24	135		167	210	434	476	594	512	629	445
	25 - 29	136		167	210	434	476	594	512	629	455
	30 - 34	150		226	281	426	467	585	505	621	512
	35 - 39	162		246	308	439	479	600	516	634	540
	40 - 44	198		261	327	443	481	607	523	643	645
	45 - 49	214		270	336	522	568	711	615	754	708
	50 - 54	289		327	406	599	655	820	708	868	851
	55 - 59	360		410	512	761	835	1,046	900	1,107	985
	60 - 64	360		517	645	904	990	1,236	1,067	1,310	985
	65+	431		621	774	1,080	1,179	1,475	1,272	1,562	1,127
Family	19 - 24	195		177	221	568	621	777	671	823	620
	25 - 29	198		177	221	568	621	777	671	823	634
	30 - 34	222		254	317	579	634	791	683	837	752
	35 - 39	250		296	372	611	667	838	722	884	808
	40 - 44	317		349	437	644	703	879	759	931	1,019
	45 - 49	351		408	506	802	873	1,096	944	1,159	1,146
	50 - 54	505		510	634	960	1,048	1,310	1,131	1,388	1,429
	55 - 59	644		669	833	1,287	1,408	1,763	1,519	1,864	1,697
	60 - 64	644		873	1,088	1,568	1,712	2,146	1,851	2,270	1,697
	65+	771		1,049	1,308	1,918	2,096	2,623	2,262	2,775	1,982

Exhibit 1.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	20%	19%	10%	15%	12%	12%	20%	12%	16%	10%
	1 - 4	20%	19%	9%	14%	12%	12%	20%	11%	16%	10%
	5 - 18	20%	19%	9%	14%	12%	12%	20%	11%	16%	10%
	19 - 24	19%	20%	9%	15%	11%	12%	20%	12%	16%	10%
	25 - 29	19%	20%	9%	15%	11%	12%	20%	12%	16%	10%
	30 - 34	20%	19%	9%	14%	12%	12%	20%	12%	16%	10%
	35 - 39	19%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	19%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	20%		10%	14%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		10%	14%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	19%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	19%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 1.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	274	277	154	201	325	359	483	387	552	1,127
	1 - 4	94	99	93	123	219	239	318	256	365	240
	5 - 18	94	99	93	123	219	239	318	256	365	240
	19 - 24	140	145	96	125	243	263	355	284	407	320
	25 - 29	147	150	96	125	243	263	355	284	407	339
	30 - 34	177	181	130	170	274	297	404	324	460	448
	35 - 39	205	213	161	211	313	346	462	371	532	506
	40 - 44	277	282	196	257	360	397	530	428	612	710
	45 - 49	319	321	251	328	508	556	747	600	856	833
	50 - 54	476	483	334	435	652	712	957	771	1,099	1,118
	55 - 59	626	631	455	594	952	1,040	1,398	1,126	1,601	1,380
	60 - 64	626	631	621	809	1,209	1,320	1,770	1,424	2,028	1,380
	65+	750	757	745	970	1,525	1,671	2,239	1,800	2,564	1,659
Sub & Spouse	19 - 24	272		169	221	484	533	712	573	815	639
	25 - 29	286		169	221	484	533	712	573	815	677
	30 - 34	350		242	317	548	600	806	648	924	898
	35 - 39	409		298	391	631	689	927	745	1,061	1,010
	40 - 44	554		376	489	726	796	1,066	857	1,222	1,421
	45 - 49	631		476	619	1,019	1,112	1,496	1,202	1,711	1,664
	50 - 54	958		636	829	1,308	1,429	1,916	1,545	2,195	2,231
	55 - 59	1,260		863	1,127	1,909	2,085	2,798	2,252	3,205	2,757
	60 - 64	1,260		1,133	1,476	2,415	2,642	3,544	2,852	4,062	2,757
	65+	1,509		1,360	1,772	3,053	3,337	4,479	3,604	5,130	3,314
Sub & Child	19 - 24	225		182	238	548	600	806	648	924	556
	25 - 29	232		182	238	548	600	806	648	924	578
	30 - 34	261		236	310	560	612	824	660	939	685
	35 - 39	294		266	348	577	632	849	683	970	744
	40 - 44	364		283	371	588	642	862	695	990	949
	45 - 49	403		293	381	726	797	1,066	860	1,224	1,072
	50 - 54	570		370	484	872	954	1,280	1,033	1,465	1,354
	55 - 59	717		486	635	1,173	1,284	1,719	1,385	1,972	1,618
	60 - 64	717		634	825	1,426	1,561	2,096	1,684	2,397	1,618
	65+	859		760	990	1,747	1,909	2,557	2,060	2,933	1,896
Sub & Children	19 - 24	274		246	319	788	863	1,160	935	1,328	861
	25 - 29	284		246	319	788	863	1,160	935	1,328	881
	30 - 34	314		310	404	779	851	1,142	920	1,311	991
	35 - 39	343		339	445	797	872	1,171	941	1,342	1,047
	40 - 44	416		356	466	808	882	1,185	954	1,359	1,250
	45 - 49	451		366	477	949	1,036	1,392	1,120	1,595	1,372
	50 - 54	620		446	581	1,095	1,196	1,600	1,289	1,836	1,656
	55 - 59	771		562	733	1,392	1,524	2,041	1,645	2,340	1,919
	60 - 64	771		708	923	1,648	1,800	2,414	1,946	2,768	1,919
	65+	924		851	1,108	1,965	2,150	2,883	2,318	3,303	2,197
Family	19 - 24	402		259	338	1,034	1,132	1,519	1,221	1,738	1,189
	25 - 29	411		259	338	1,034	1,132	1,519	1,221	1,738	1,225
	30 - 34	474		348	457	1,057	1,152	1,548	1,246	1,774	1,446
	35 - 39	532		410	534	1,116	1,220	1,634	1,316	1,871	1,562
	40 - 44	678		478	625	1,172	1,279	1,719	1,383	1,967	1,969
	45 - 49	753		552	717	1,461	1,596	2,139	1,722	2,451	2,214
	50 - 54	1,084		697	908	1,749	1,911	2,564	2,063	2,935	2,779
	55 - 59	1,383		914	1,193	2,347	2,568	3,444	2,768	3,942	3,308
	60 - 64	1,383		1,196	1,560	2,856	3,124	4,190	3,374	4,800	3,308
	65+	1,662		1,435	1,871	3,494	3,820	5,125	4,124	5,868	3,863

Exhibit 1.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1,500	PPO Value Choice 1,500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	229	231	140	175	291	321	403	346	476	1,025
	1 - 4	79	83	85	107	196	214	265	229	315	219
	5 - 18	79	83	85	107	196	214	265	229	315	219
	19 - 24	117	121	88	109	217	235	296	254	351	291
	25 - 29	123	125	88	109	217	235	296	254	351	309
	30 - 34	148	151	119	148	245	266	337	290	397	408
	35 - 39	171	178	147	184	280	309	385	332	459	460
	40 - 44	231	235	179	224	322	355	442	383	528	646
	45 - 49	266	268	229	286	454	497	623	536	738	758
	50 - 54	397	403	304	379	583	636	798	689	948	1,017
	55 - 59	522	526	414	517	850	929	1,165	1,006	1,381	1,255
	60 - 64	522	526	565	704	1,080	1,179	1,475	1,272	1,749	1,255
	65+	625	631	678	844	1,362	1,492	1,866	1,608	2,211	1,509
Sub & Spouse	19 - 24	227		154	193	433	476	594	512	703	581
	25 - 29	239		154	193	433	476	594	512	703	616
	30 - 34	292		220	276	490	536	672	579	797	817
	35 - 39	341		271	340	564	616	773	666	915	919
	40 - 44	462		342	426	649	711	889	766	1,054	1,292
	45 - 49	526		433	539	910	993	1,247	1,074	1,475	1,513
	50 - 54	799		579	721	1,168	1,276	1,597	1,380	1,893	2,029
	55 - 59	1,050		785	980	1,705	1,862	2,332	2,011	2,763	2,507
	60 - 64	1,050		1,030	1,284	2,157	2,359	2,954	2,547	3,502	2,507
	65+	1,258		1,237	1,541	2,726	2,980	3,733	3,218	4,423	3,013
Sub & Child	19 - 24	188		166	207	490	536	672	579	797	506
	25 - 29	194		166	207	490	536	672	579	797	526
	30 - 34	218		215	270	500	547	687	590	810	623
	35 - 39	245		242	303	516	565	708	610	837	677
	40 - 44	304		258	323	525	574	719	621	854	863
	45 - 49	336		267	332	649	712	889	768	1,056	975
	50 - 54	475		337	421	779	852	1,067	923	1,263	1,231
	55 - 59	598		442	553	1,048	1,147	1,433	1,237	1,700	1,471
	60 - 64	598		577	718	1,274	1,394	1,747	1,504	2,067	1,471
	65+	716		691	861	1,560	1,705	2,131	1,840	2,529	1,724
Sub & Children	19 - 24	229		224	278	704	771	967	835	1,145	783
	25 - 29	237		224	278	704	771	967	835	1,145	801
	30 - 34	262		282	352	696	760	952	822	1,131	901
	35 - 39	286		309	387	712	779	976	841	1,157	952
	40 - 44	347		324	406	722	788	988	852	1,172	1,137
	45 - 49	376		333	415	848	925	1,160	1,000	1,375	1,248
	50 - 54	517		406	506	978	1,068	1,334	1,151	1,583	1,506
	55 - 59	643		511	638	1,243	1,361	1,701	1,469	2,018	1,745
	60 - 64	643		644	803	1,472	1,608	2,012	1,738	2,387	1,745
	65+	770		774	964	1,755	1,920	2,403	2,070	2,848	1,998
Family	19 - 24	335		236	294	924	1,011	1,266	1,091	1,499	1,081
	25 - 29	343		236	294	924	1,011	1,266	1,091	1,499	1,114
	30 - 34	395		317	398	944	1,029	1,290	1,113	1,530	1,315
	35 - 39	444		373	465	997	1,090	1,362	1,175	1,613	1,420
	40 - 44	565		435	544	1,047	1,142	1,433	1,235	1,696	1,790
	45 - 49	628		502	624	1,305	1,425	1,783	1,538	2,113	2,013
	50 - 54	904		634	790	1,562	1,707	2,137	1,842	2,531	2,527
	55 - 59	1,153		831	1,038	2,096	2,293	2,870	2,472	3,399	3,008
	60 - 64	1,153		1,088	1,357	2,550	2,790	3,492	3,013	4,138	3,008
	65+	1385		1305	1627	3,120	3,411	4,271	3,683	5,059	3,512

Exhibit 1.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	1 - 4	19%	19%	9%	15%	12%	12%	20%	12%	16%	10%
	5 - 18	19%	19%	9%	15%	12%	12%	20%	12%	16%	10%
	19 - 24	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 1.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	274	277	154	201	325	359	483	387	552	1,127
	1 - 4	94	99	93	123	219	239	318	256	365	240
	5 - 18	94	99	93	123	219	239	318	256	365	240
	19 - 24	140	145	96	125	243	263	355	284	407	320
	25 - 29	147	150	96	125	243	263	355	284	407	339
	30 - 34	177	181	130	170	274	297	404	324	460	448
	35 - 39	205	213	161	211	313	346	462	371	532	506
	40 - 44	277	282	196	257	360	397	530	428	612	710
	45 - 49	319	321	251	328	508	556	747	600	856	833
	50 - 54	476	483	334	435	652	712	957	771	1,099	1,118
	55 - 59	626	631	455	594	952	1,040	1,398	1,126	1,601	1,380
	60 - 64	626	631	621	809	1,209	1,320	1,770	1,424	2,028	1,380
	65+	750	757	745	970	1,525	1,671	2,239	1,800	2,564	1,659
Sub & Spouse	19 - 24	272		169	221	484	533	712	573	815	639
	25 - 29	286		169	221	484	533	712	573	815	677
	30 - 34	350		242	317	548	600	806	648	924	898
	35 - 39	409		298	391	631	689	927	745	1,061	1,010
	40 - 44	554		376	489	726	796	1,066	857	1,222	1,421
	45 - 49	631		476	619	1,019	1,112	1,496	1,202	1,711	1,664
	50 - 54	958		636	829	1,308	1,429	1,916	1,545	2,195	2,231
	55 - 59	1,260		863	1,127	1,909	2,085	2,798	2,252	3,205	2,757
	60 - 64	1,260		1,133	1,476	2,415	2,642	3,544	2,852	4,062	2,757
	65+	1,509		1,360	1,772	3,053	3,337	4,479	3,604	5,130	3,314
Sub & Child	19 - 24	225		182	238	548	600	806	648	924	556
	25 - 29	232		182	238	548	600	806	648	924	578
	30 - 34	261		236	310	560	612	824	660	939	685
	35 - 39	294		266	348	577	632	849	683	970	744
	40 - 44	364		283	371	588	642	862	695	990	949
	45 - 49	403		293	381	726	797	1,066	860	1,224	1,072
	50 - 54	570		370	484	872	954	1,280	1,033	1,465	1,354
	55 - 59	717		486	635	1,173	1,284	1,719	1,385	1,972	1,618
	60 - 64	717		634	825	1,426	1,561	2,096	1,684	2,397	1,618
	65+	859		760	990	1,747	1,909	2,557	2,060	2,933	1,896
Sub & Children	19 - 24	274		246	319	788	863	1,160	935	1,328	861
	25 - 29	284		246	319	788	863	1,160	935	1,328	881
	30 - 34	314		310	404	779	851	1,142	920	1,311	991
	35 - 39	343		339	445	797	872	1,171	941	1,342	1,047
	40 - 44	416		356	466	808	882	1,185	954	1,359	1,250
	45 - 49	451		366	477	949	1,036	1,392	1,120	1,595	1,372
	50 - 54	620		446	581	1,095	1,196	1,600	1,289	1,836	1,656
	55 - 59	771		562	733	1,392	1,524	2,041	1,645	2,340	1,919
	60 - 64	771		708	923	1,648	1,800	2,414	1,946	2,768	1,919
	65+	924		851	1,108	1,965	2,150	2,883	2,318	3,303	2,197
Family	19 - 24	402		259	338	1,034	1,132	1,519	1,221	1,738	1,189
	25 - 29	411		259	338	1,034	1,132	1,519	1,221	1,738	1,225
	30 - 34	474		348	457	1,057	1,152	1,548	1,246	1,774	1,446
	35 - 39	532		410	534	1,116	1,220	1,634	1,316	1,871	1,562
	40 - 44	678		478	625	1,172	1,279	1,719	1,383	1,967	1,969
	45 - 49	753		552	717	1,461	1,596	2,139	1,722	2,451	2,214
	50 - 54	1,084		697	908	1,749	1,911	2,564	2,063	2,935	2,779
	55 - 59	1,383		914	1,193	2,347	2,568	3,444	2,768	3,942	3,308
	60 - 64	1,383		1,196	1,560	2,856	3,124	4,190	3,374	4,800	3,308
	65+	1,662		1,435	1,871	3,494	3,820	5,125	4,124	5,868	3,863

Exhibit 1.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	229	231	140	175	291	321	403	346	476	1,025
	1 - 4	79	83	85	107	196	214	265	229	315	219
	5 - 18	79	83	85	107	196	214	265	229	315	219
	19 - 24	117	121	88	109	217	235	296	254	351	291
	25 - 29	123	125	88	109	217	235	296	254	351	309
	30 - 34	148	151	119	148	245	266	337	290	397	408
	35 - 39	171	178	147	184	280	309	385	332	459	460
	40 - 44	231	235	179	224	322	355	442	383	528	646
	45 - 49	266	268	229	286	454	497	623	536	738	758
	50 - 54	397	403	304	379	583	636	798	689	948	1,017
	55 - 59	522	526	414	517	850	929	1,165	1,006	1,381	1,255
	60 - 64	522	526	565	704	1,080	1,179	1,475	1,272	1,749	1,255
	65+	625	631	678	844	1,362	1,492	1,866	1,608	2,211	1,509
Sub & Spouse	19 - 24	227		154	193	433	476	594	512	703	581
	25 - 29	239		154	193	433	476	594	512	703	616
	30 - 34	292		220	276	490	536	672	579	797	817
	35 - 39	341		271	340	564	616	773	666	915	919
	40 - 44	462		342	426	649	711	889	766	1,054	1,292
	45 - 49	526		433	539	910	993	1,247	1,074	1,475	1,513
	50 - 54	799		579	721	1,168	1,276	1,597	1,380	1,893	2,029
	55 - 59	1,050		785	980	1,705	1,862	2,332	2,011	2,763	2,507
	60 - 64	1,050		1,030	1,284	2,157	2,359	2,954	2,547	3,502	2,507
	65+	1,258		1,237	1,541	2,726	2,980	3,733	3,218	4,423	3,013
Sub & Child	19 - 24	188		166	207	490	536	672	579	797	506
	25 - 29	194		166	207	490	536	672	579	797	526
	30 - 34	218		215	270	500	547	687	590	810	623
	35 - 39	245		242	303	516	565	708	610	837	677
	40 - 44	304		258	323	525	574	719	621	854	863
	45 - 49	336		267	332	649	712	889	768	1,056	975
	50 - 54	475		337	421	779	852	1,067	923	1,263	1,231
	55 - 59	598		442	553	1,048	1,147	1,433	1,237	1,700	1,471
	60 - 64	598		577	718	1,274	1,394	1,747	1,504	2,067	1,471
	65+	716		691	861	1,560	1,705	2,131	1,840	2,529	1,724
Sub & Children	19 - 24	229		224	278	704	771	967	835	1,145	783
	25 - 29	237		224	278	704	771	967	835	1,145	801
	30 - 34	262		282	352	696	760	952	822	1,131	901
	35 - 39	286		309	387	712	779	976	841	1,157	952
	40 - 44	347		324	406	722	788	988	852	1,172	1,137
	45 - 49	376		333	415	848	925	1,160	1,000	1,375	1,248
	50 - 54	517		406	506	978	1,068	1,334	1,151	1,583	1,506
	55 - 59	643		511	638	1,243	1,361	1,701	1,469	2,018	1,745
	60 - 64	643		644	803	1,472	1,608	2,012	1,738	2,387	1,745
	65+	770		774	964	1,755	1,920	2,403	2,070	2,848	1,998
Family	19 - 24	335		236	294	924	1,011	1,266	1,091	1,499	1,081
	25 - 29	343		236	294	924	1,011	1,266	1,091	1,499	1,114
	30 - 34	395		317	398	944	1,029	1,290	1,113	1,530	1,315
	35 - 39	444		373	465	997	1,090	1,362	1,175	1,613	1,420
	40 - 44	565		435	544	1,047	1,142	1,433	1,235	1,696	1,790
	45 - 49	628		502	624	1,305	1,425	1,783	1,538	2,113	2,013
	50 - 54	904		634	790	1,562	1,707	2,137	1,842	2,531	2,527
	55 - 59	1,153		831	1,038	2,096	2,293	2,870	2,472	3,399	3,008
	60 - 64	1,153		1,088	1,357	2,550	2,790	3,492	3,013	4,138	3,008
	65+	1,385		1,305	1,627	3,120	3,411	4,271	3,683	5,059	3,512

Exhibit 1.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	1 - 4	19%	19%	9%	15%	12%	12%	20%	12%	16%	10%
	5 - 18	19%	19%	9%	15%	12%	12%	20%	12%	16%	10%
	19 - 24	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%	20%	9%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%	20%	10%	15%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%
Family	19 - 24	20%		10%	15%	12%	12%	20%	12%	16%	10%
	25 - 29	20%		10%	15%	12%	12%	20%	12%	16%	10%
	30 - 34	20%		10%	15%	12%	12%	20%	12%	16%	10%
	35 - 39	20%		10%	15%	12%	12%	20%	12%	16%	10%
	40 - 44	20%		10%	15%	12%	12%	20%	12%	16%	10%
	45 - 49	20%		10%	15%	12%	12%	20%	12%	16%	10%
	50 - 54	20%		10%	15%	12%	12%	20%	12%	16%	10%
	55 - 59	20%		10%	15%	12%	12%	20%	12%	16%	10%
	60 - 64	20%		10%	15%	12%	12%	20%	12%	16%	10%
	65+	20%		10%	15%	12%	12%	20%	12%	16%	10%

Exhibit 2.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	191	195	132	165	163	177	231	189	261	721
	1 - 4	83	89	87	107	117	128	163	134	181	169
	5 - 18	83	89	87	107	117	128	163	134	181	169
	19 - 24	107	115	89	110	128	138	175	147	197	224
	25 - 29	112	119	89	110	128	138	175	147	197	236
	30 - 34	127	134	111	138	141	153	197	162	222	305
	35 - 39	148	155	129	160	159	172	220	182	251	339
	40 - 44	193	197	153	194	180	194	250	207	284	467
	45 - 49	214	220	198	250	241	263	344	281	392	542
	50 - 54	314	316	246	312	306	330	436	356	494	713
	55 - 59	401	406	323	412	432	470	623	509	711	876
	60 - 64	401	406	432	554	544	591	784	635	895	876
	65+	479	485	512	662	680	741	986	798	1,124	1,048
Sub & Spouse	19 - 24	213		165	200	257	277	353	294	399	447
	25 - 29	220		165	200	257	277	353	294	399	471
	30 - 34	254		211	261	284	306	396	326	445	605
	35 - 39	293		243	301	318	346	448	369	504	673
	40 - 44	378		295	369	361	391	506	416	574	931
	45 - 49	425		376	476	486	529	690	566	785	1,078
	50 - 54	620		471	597	610	662	874	714	993	1,422
	55 - 59	802		616	787	867	944	1,250	1,016	1,425	1,748
	60 - 64	802		791	1,017	1,089	1,184	1,571	1,274	1,792	1,748
	65+	953		939	1,211	1,360	1,483	1,973	1,597	2,255	2,091
Sub & Child	19 - 24	185		174	212	284	306	396	326	445	394
	25 - 29	190		174	212	284	306	396	326	445	403
	30 - 34	203		209	255	289	312	402	333	452	473
	35 - 39	226		222	273	298	321	412	341	466	507
	40 - 44	268		233	293	300	326	422	346	473	637
	45 - 49	292		252	313	362	391	509	417	574	708
	50 - 54	390		295	369	422	457	597	492	679	880
	55 - 59	480		369	465	552	599	788	644	896	1,043
	60 - 64	480		464	590	662	719	946	773	1,078	1,043
	65+	567		548	697	797	867	1,149	934	1,308	1,214
Sub & Children	19 - 24	243		241	292	413	444	573	475	645	600
	25 - 29	246		241	292	413	444	573	475	645	611
	30 - 34	262		282	344	407	441	567	469	636	680
	35 - 39	286		293	360	418	450	577	479	650	717
	40 - 44	325		307	378	421	452	583	482	657	843
	45 - 49	349		325	402	482	519	671	555	759	914
	50 - 54	447		369	460	543	585	761	629	863	1,090
	55 - 59	539		442	554	671	729	951	780	1,080	1,252
	60 - 64	539		539	679	781	848	1,111	910	1,264	1,252
	65+	630		631	799	918	996	1,312	1,069	1,493	1,423
Family	19 - 24	342		276	328	542	584	750	626	845	832
	25 - 29	348		276	328	542	584	750	626	845	852
	30 - 34	384		334	403	552	596	764	634	860	992
	35 - 39	424		364	445	579	621	802	665	903	1,060
	40 - 44	508		411	509	602	649	838	692	946	1,316
	45 - 49	554		479	593	726	784	1,019	840	1,150	1,466
	50 - 54	750		562	700	848	920	1,200	985	1,359	1,809
	55 - 59	932		699	879	1,106	1,199	1,578	1,289	1,793	2,136
	60 - 64	932		883	1,120	1,326	1,441	1,898	1,547	2,161	2,136
	65+	1,096		1,040	1,324	1,601	1,741	2,299	1,869	2,619	2,479

Exhibit 2.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	164	167	123	147	149	161	197	172	229	658
	1 - 4	74	79	82	97	108	117	140	123	160	156
	5 - 18	74	79	82	97	108	117	140	123	160	156
	19 - 24	94	100	84	99	117	126	150	134	174	206
	25 - 29	98	104	84	99	117	126	150	134	174	217
	30 - 34	110	116	104	124	129	140	169	148	195	280
	35 - 39	128	134	120	143	145	157	188	166	220	311
	40 - 44	165	169	142	172	164	176	213	188	249	427
	45 - 49	183	188	183	221	218	238	291	254	342	495
	50 - 54	266	268	226	275	276	298	368	321	430	651
	55 - 59	339	343	296	362	389	423	524	458	617	799
	60 - 64	339	343	395	485	489	531	658	570	775	799
	65+	404	409	468	579	610	665	826	716	973	955
Sub & Spouse	19 - 24	186		155	181	235	253	303	268	351	411
	25 - 29	192		155	181	235	253	303	268	351	433
	30 - 34	220		197	234	259	279	339	297	391	555
	35 - 39	253		226	269	290	315	382	335	442	617
	40 - 44	324		273	328	328	355	430	377	502	851
	45 - 49	363		347	421	440	478	584	511	684	985
	50 - 54	525		433	526	550	597	737	643	863	1,298
	55 - 59	677		565	691	780	849	1,050	913	1,236	1,594
	60 - 64	677		724	891	978	1,063	1,318	1,143	1,552	1,594
	65+	803		859	1,060	1,220	1,330	1,653	1,432	1,951	1,906
Sub & Child	19 - 24	163		163	191	259	279	339	297	391	363
	25 - 29	167		163	191	259	279	339	297	391	371
	30 - 34	178		195	229	264	284	344	303	397	435
	35 - 39	197		207	244	272	292	352	310	409	466
	40 - 44	232		217	262	274	297	360	315	415	584
	45 - 49	252		234	279	329	355	433	378	502	649
	50 - 54	334		273	328	383	414	506	445	593	805
	55 - 59	409		340	411	499	541	665	581	780	953
	60 - 64	409		427	520	597	648	797	696	937	953
	65+	481		503	613	717	780	966	840	1,135	1,109
Sub & Children	19 - 24	215		226	264	377	405	490	433	567	553
	25 - 29	218		226	264	377	405	490	433	567	563
	30 - 34	231		264	309	372	402	485	427	559	625
	35 - 39	251		274	323	382	410	494	436	571	659
	40 - 44	284		286	339	384	412	499	439	577	774
	45 - 49	304		303	360	439	472	572	504	665	838
	50 - 54	385		343	410	493	531	647	570	755	998
	55 - 59	462		409	492	608	659	805	705	942	1,145
	60 - 64	462		497	601	706	766	939	821	1,100	1,145
	65+	538		581	705	828	898	1,106	963	1,298	1,301
Family	19 - 24	302		260	299	495	533	642	570	743	766
	25 - 29	307		260	299	495	533	642	570	743	784
	30 - 34	337		313	364	504	543	654	577	756	911
	35 - 39	370		340	400	528	566	685	605	793	973
	40 - 44	440		383	456	549	591	715	629	830	1,206
	45 - 49	479		445	529	659	711	866	761	1,006	1,342
	50 - 54	642		520	622	768	833	1,017	891	1,186	1,654
	55 - 59	794		645	778	999	1,082	1,332	1,162	1,560	1,951
	60 - 64	794		812	987	1,195	1,298	1,599	1,392	1,877	1,951
	65+	930		955	1,165	1,441	1,566	1,933	1,680	2,272	2,263

Exhibit 2.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	16%	17%	7%	12%	9%	10%	17%	10%	14%	10%
	1 - 4	12%	13%	6%	10%	8%	9%	16%	9%	13%	8%
	5 - 18	12%	13%	6%	10%	8%	9%	16%	9%	13%	8%
	19 - 24	14%	15%	6%	11%	9%	10%	17%	10%	13%	9%
	25 - 29	14%	14%	6%	11%	9%	10%	17%	10%	13%	9%
	30 - 34	15%	16%	7%	11%	9%	9%	17%	9%	14%	9%
	35 - 39	16%	16%	8%	12%	10%	10%	17%	10%	14%	9%
	40 - 44	17%	17%	8%	13%	10%	10%	17%	10%	14%	9%
	45 - 49	17%	17%	8%	13%	11%	11%	18%	11%	15%	9%
	50 - 54	18%	18%	9%	13%	11%	11%	18%	11%	15%	10%
	55 - 59	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	60 - 64	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	65+	19%	19%	9%	14%	11%	11%	19%	11%	16%	10%
Sub & Spouse	19 - 24	15%		6%	10%	9%	9%	17%	10%	14%	9%
	25 - 29	15%		6%	10%	9%	9%	17%	10%	14%	9%
	30 - 34	15%		7%	12%	10%	10%	17%	10%	14%	9%
	35 - 39	16%		8%	12%	10%	10%	17%	10%	14%	9%
	40 - 44	17%		8%	13%	10%	10%	18%	10%	14%	9%
	45 - 49	17%		8%	13%	10%	11%	18%	11%	15%	9%
	50 - 54	18%		9%	13%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	11%	15%	10%
	60 - 64	18%		9%	14%	11%	11%	19%	11%	15%	10%
	65+	19%		9%	14%	11%	12%	19%	12%	16%	10%
Sub & Child	19 - 24	13%		7%	11%	10%	10%	17%	10%	14%	9%
	25 - 29	14%		7%	11%	10%	10%	17%	10%	14%	9%
	30 - 34	14%		7%	11%	9%	10%	17%	10%	14%	9%
	35 - 39	15%		7%	12%	10%	10%	17%	10%	14%	9%
	40 - 44	16%		7%	12%	9%	10%	17%	10%	14%	9%
	45 - 49	16%		8%	12%	10%	10%	18%	10%	14%	9%
	50 - 54	17%		8%	13%	10%	10%	18%	11%	15%	9%
	55 - 59	17%		9%	13%	11%	11%	18%	11%	15%	9%
	60 - 64	17%		9%	13%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	9%
Sub & Children	19 - 24	13%		7%	11%	10%	10%	17%	10%	14%	8%
	25 - 29	13%		7%	11%	10%	10%	17%	10%	14%	9%
	30 - 34	13%		7%	11%	9%	10%	17%	10%	14%	9%
	35 - 39	14%		7%	11%	9%	10%	17%	10%	14%	9%
	40 - 44	14%		7%	12%	10%	10%	17%	10%	14%	9%
	45 - 49	15%		7%	12%	10%	10%	17%	10%	14%	9%
	50 - 54	16%		8%	12%	10%	10%	18%	10%	14%	9%
	55 - 59	17%		8%	13%	10%	11%	18%	11%	15%	9%
	60 - 64	17%		8%	13%	11%	11%	18%	11%	15%	9%
	65+	17%		9%	13%	11%	11%	19%	11%	15%	9%
Family	19 - 24	13%		6%	10%	9%	10%	17%	10%	14%	9%
	25 - 29	13%		6%	10%	9%	10%	17%	10%	14%	9%
	30 - 34	14%		7%	11%	10%	10%	17%	10%	14%	9%
	35 - 39	15%		7%	11%	10%	10%	17%	10%	14%	9%
	40 - 44	15%		7%	12%	10%	10%	17%	10%	14%	9%
	45 - 49	16%		8%	12%	10%	10%	18%	10%	14%	9%
	50 - 54	17%		8%	13%	10%	10%	18%	11%	15%	9%
	55 - 59	17%		8%	13%	11%	11%	18%	11%	15%	9%
	60 - 64	17%		9%	13%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	10%

Exhibit 2.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	214	219	160	200	224	244	319	261	361	820
	1 - 4	89	99	92	113	158	170	220	181	248	192
	5 - 18	89	99	92	113	158	170	220	181	248	192
	19 - 24	121	127	92	113	172	187	241	198	273	253
	25 - 29	125	131	92	113	172	187	241	198	273	267
	30 - 34	141	149	125	156	191	207	271	223	304	345
	35 - 39	165	173	161	204	216	235	305	251	347	384
	40 - 44	215	224	198	250	246	266	349	285	397	531
	45 - 49	243	248	247	313	336	363	479	391	548	615
	50 - 54	353	361	319	410	424	460	609	495	695	811
	55 - 59	457	461	425	548	605	660	877	712	1,001	997
	60 - 64	457	461	572	738	761	830	1,105	893	1,261	997
	65+	545	551	681	881	955	1,043	1,389	1,122	1,587	1,191
Sub & Spouse	19 - 24	237		169	205	345	373	483	398	546	505
	25 - 29	244		169	205	345	373	483	398	546	531
	30 - 34	282		237	296	384	416	542	445	614	683
	35 - 39	327		303	380	433	472	615	506	697	765
	40 - 44	426		377	477	492	536	700	571	795	1,055
	45 - 49	480		469	595	672	728	963	784	1,094	1,225
	50 - 54	704		612	783	847	920	1,221	993	1,388	1,620
	55 - 59	909		809	1,040	1,212	1,321	1,757	1,422	2,004	1,990
	60 - 64	909		1,049	1,351	1,525	1,661	2,212	1,788	2,525	1,990
	65+	1,082		1,250	1,612	1,911	2,085	2,781	2,247	3,179	2,382
Sub & Child	19 - 24	204		178	219	384	416	542	445	614	441
	25 - 29	210		178	219	384	416	542	445	614	454
	30 - 34	227		231	288	390	422	549	454	625	532
	35 - 39	250		275	344	403	437	567	466	641	573
	40 - 44	300		299	375	408	443	578	473	654	721
	45 - 49	326		308	385	494	536	702	576	795	802
	50 - 54	440		377	480	580	630	831	677	945	1,000
	55 - 59	539		477	608	763	831	1,097	894	1,252	1,187
	60 - 64	539		608	777	920	1,002	1,324	1,075	1,513	1,187
	65+	641		721	922	1,114	1,212	1,608	1,306	1,838	1,382
Sub & Children	19 - 24	265		248	300	556	602	783	646	885	678
	25 - 29	271		248	300	556	602	783	646	885	689
	30 - 34	289		312	387	549	595	772	637	875	766
	35 - 39	316		365	451	562	609	790	648	893	807
	40 - 44	360		387	484	567	612	796	655	903	953
	45 - 49	389		397	494	654	707	922	758	1,045	1,037
	50 - 54	501		469	590	741	803	1,051	862	1,195	1,236
	55 - 59	605		568	720	925	1,004	1,321	1,079	1,502	1,422
	60 - 64	605		699	890	1,080	1,172	1,547	1,262	1,763	1,422
	65+	711		826	1,053	1,272	1,385	1,833	1,489	2,089	1,618
Family	19 - 24	376		282	338	731	788	1,025	845	1,161	938
	25 - 29	384		282	338	731	788	1,025	845	1,161	963
	30 - 34	424		367	450	742	804	1,044	861	1,181	1,118
	35 - 39	470		448	551	778	844	1,098	904	1,244	1,197
	40 - 44	565		519	645	813	881	1,147	943	1,302	1,490
	45 - 49	620		585	731	991	1,072	1,405	1,150	1,595	1,658
	50 - 54	844		716	905	1,166	1,264	1,663	1,358	1,891	2,054
	55 - 59	1,051		906	1,149	1,532	1,665	2,200	1,787	2,503	2,426
	60 - 64	1,051		1,154	1,474	1,843	2,005	2,656	2,157	3,025	2,426
	65+	1,237		1,366	1,750	2,230	2,429	3,224	2,613	3,678	2,815

Exhibit 2.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	183	187	148	178	203	221	270	236	315	748
	1 - 4	79	87	86	102	144	155	188	165	218	177
	5 - 18	79	87	86	102	144	155	188	165	218	177
	19 - 24	105	110	86	102	157	170	205	180	239	233
	25 - 29	109	114	86	102	157	170	205	180	239	245
	30 - 34	122	129	116	139	174	188	230	202	266	316
	35 - 39	142	149	149	181	196	213	259	227	303	352
	40 - 44	184	191	183	221	223	241	295	258	346	485
	45 - 49	207	211	227	276	303	327	404	352	476	562
	50 - 54	299	305	293	360	382	414	512	445	603	740
	55 - 59	385	389	389	480	543	592	735	639	867	909
	60 - 64	385	389	523	645	683	744	925	800	1,091	909
	65+	459	464	622	770	856	934	1,162	1,005	1,372	1,085
Sub & Spouse	19 - 24	206		159	185	314	339	411	361	478	464
	25 - 29	212		159	185	314	339	411	361	478	488
	30 - 34	244		220	264	349	377	460	403	537	626
	35 - 39	281		280	337	392	427	521	458	608	700
	40 - 44	364		348	422	445	484	592	516	693	964
	45 - 49	409		431	524	606	656	811	706	950	1,119
	50 - 54	595		561	688	762	827	1,026	892	1,204	1,478
	55 - 59	766		740	911	1,088	1,185	1,473	1,275	1,735	1,814
	60 - 64	766		959	1,182	1,367	1,489	1,852	1,602	2,184	1,814
	65+	910		1,141	1,409	1,712	1,867	2,326	2,012	2,748	2,170
Sub & Child	19 - 24	179		167	197	349	377	460	403	537	406
	25 - 29	184		167	197	349	377	460	403	537	418
	30 - 34	198		215	257	354	383	466	411	546	489
	35 - 39	217		255	306	366	396	481	422	560	526
	40 - 44	259		277	333	370	401	490	428	571	660
	45 - 49	280		285	342	447	484	594	520	693	734
	50 - 54	375		348	424	524	568	701	610	822	914
	55 - 59	458		439	536	687	748	923	804	1,087	1,084
	60 - 64	458		558	683	827	900	1,112	966	1,312	1,084
	65+	543		660	809	1,000	1,088	1,349	1,172	1,592	1,261
Sub & Children	19 - 24	234		233	271	505	546	665	585	774	624
	25 - 29	239		233	271	505	546	665	585	774	634
	30 - 34	254		291	347	499	540	656	577	765	704
	35 - 39	276		339	402	510	552	671	587	781	741
	40 - 44	313		359	431	515	555	676	593	789	874
	45 - 49	337		368	440	592	640	781	685	912	950
	50 - 54	430		434	523	670	725	889	778	1,041	1,131
	55 - 59	517		524	636	834	905	1,114	972	1,306	1,300
	60 - 64	517		643	784	973	1,055	1,302	1,135	1,531	1,300
	65+	605		758	926	1,144	1,245	1,540	1,338	1,812	1,478
Family	19 - 24	330		266	307	664	715	871	766	1,015	862
	25 - 29	337		266	307	664	715	871	766	1,015	885
	30 - 34	370		343	405	674	729	887	780	1,032	1,026
	35 - 39	409		417	493	706	765	932	818	1,087	1,098
	40 - 44	488		481	574	737	798	973	853	1,137	1,364
	45 - 49	534		541	649	896	968	1,188	1,038	1,389	1,517
	50 - 54	720		660	800	1,052	1,140	1,403	1,224	1,644	1,877
	55 - 59	893		833	1,013	1,379	1,498	1,850	1,607	2,172	2,215
	60 - 64	893		1,059	1,295	1,657	1,801	2,230	1,937	2,622	2,215
	65+	1,048		1,251	1,535	2,002	2,180	2,704	2,344	3,185	2,569

Exhibit 2.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	17%	17%	8%	12%	10%	10%	18%	11%	15%	10%
	1 - 4	13%	14%	7%	11%	10%	10%	17%	10%	14%	8%
	5 - 18	13%	14%	7%	11%	10%	10%	17%	10%	14%	8%
	19 - 24	15%	15%	7%	11%	10%	10%	18%	10%	14%	9%
	25 - 29	15%	15%	7%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	16%	16%	8%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	16%	16%	8%	13%	10%	10%	18%	11%	15%	9%
	40 - 44	17%	17%	8%	13%	10%	10%	18%	10%	15%	9%
	45 - 49	17%	18%	9%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	19%	19%	9%	14%	11%	11%	19%	11%	15%	10%
	60 - 64	19%	19%	9%	14%	11%	12%	19%	12%	16%	10%
	65+	19%	19%	9%	14%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	15%		6%	11%	10%	10%	18%	10%	14%	9%
	25 - 29	15%		6%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	16%		8%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	16%		8%	13%	10%	11%	18%	10%	15%	9%
	40 - 44	17%		8%	13%	11%	11%	18%	11%	15%	9%
	45 - 49	17%		9%	14%	11%	11%	19%	11%	15%	9%
	50 - 54	18%		9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	19%		9%	14%	11%	11%	19%	12%	16%	10%
	60 - 64	19%		9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%		10%	14%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	14%		7%	11%	10%	10%	18%	10%	14%	9%
	25 - 29	14%		7%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	15%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%		8%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	16%		8%	13%	10%	10%	18%	11%	15%	9%
	45 - 49	16%		8%	13%	11%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	18%		9%	13%	11%	11%	19%	11%	15%	10%
	60 - 64	18%		9%	14%	11%	11%	19%	11%	15%	10%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	10%
Sub & Children	19 - 24	13%		6%	11%	10%	10%	18%	10%	14%	9%
	25 - 29	13%		6%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	14%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		8%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	10%	14%	9%
	45 - 49	15%		8%	12%	10%	10%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	18%	11%	15%	9%
	55 - 59	17%		8%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	9%
Family	19 - 24	14%		6%	10%	10%	10%	18%	10%	14%	9%
	25 - 29	14%		6%	10%	10%	10%	18%	10%	14%	9%
	30 - 34	15%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	15%		7%	12%	10%	10%	18%	11%	14%	9%
	40 - 44	16%		8%	12%	10%	10%	18%	11%	15%	9%
	45 - 49	16%		8%	13%	11%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	18%		9%	13%	11%	11%	19%	11%	15%	10%
	60 - 64	18%		9%	14%	11%	11%	19%	11%	15%	10%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	10%

Exhibit 2.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	179	185	137	173	224	245	319	261	324	653
	1 - 4	79	87	89	110	158	170	224	182	223	158
	5 - 18	79	87	89	110	158	170	224	182	223	158
	19 - 24	105	110	89	110	172	187	241	198	245	208
	25 - 29	106	115	89	110	172	187	241	198	245	216
	30 - 34	124	131	121	150	194	207	273	223	276	272
	35 - 39	143	151	153	194	217	236	307	251	316	308
	40 - 44	183	188	184	232	246	268	351	287	356	422
	45 - 49	205	211	229	291	337	365	484	394	491	492
	50 - 54	296	302	292	374	425	464	614	498	623	647
	55 - 59	385	389	391	502	610	665	883	714	899	793
	60 - 64	385	389	523	674	769	839	1,115	903	1,135	793
	65+	455	461	624	804	961	1,049	1,402	1,133	1,425	943
Sub & Spouse	19 - 24	202		165	200	346	374	486	399	494	414
	25 - 29	212		165	200	346	374	486	399	494	431
	30 - 34	240		230	285	387	419	546	449	555	542
	35 - 39	282		287	362	437	473	617	509	627	613
	40 - 44	358		351	445	495	537	707	576	717	843
	45 - 49	405		436	552	676	734	969	790	987	978
	50 - 54	591		560	713	853	929	1,229	999	1,250	1,293
	55 - 59	760		744	953	1,223	1,334	1,769	1,435	1,802	1,582
	60 - 64	760		960	1,234	1,535	1,674	2,228	1,803	2,267	1,582
	65+	902		1,143	1,472	1,928	2,101	2,804	2,267	2,851	1,885
Sub & Child	19 - 24	174		174	212	387	419	546	449	555	364
	25 - 29	179		174	212	387	419	546	449	555	373
	30 - 34	198		227	281	396	426	552	457	562	431
	35 - 39	215		261	328	403	438	570	468	582	463
	40 - 44	254		279	349	410	445	578	474	589	575
	45 - 49	275		288	360	495	537	707	577	717	647
	50 - 54	371		348	437	586	635	837	682	851	802
	55 - 59	453		440	559	771	837	1,110	900	1,127	948
	60 - 64	453		558	712	928	1,009	1,336	1,086	1,361	948
	65+	533		660	844	1,125	1,223	1,622	1,315	1,651	1,100
Sub & Children	19 - 24	233		241	292	561	608	787	648	800	557
	25 - 29	237		241	292	561	608	787	648	800	566
	30 - 34	252		306	375	552	598	777	640	789	625
	35 - 39	271		345	429	566	611	795	652	806	655
	40 - 44	312		362	451	571	619	803	660	817	772
	45 - 49	333		372	461	659	713	931	763	945	839
	50 - 54	427		434	541	745	809	1,059	867	1,078	996
	55 - 59	510		526	663	927	1,011	1,330	1,083	1,354	1,142
	60 - 64	510		643	816	1,087	1,183	1,560	1,271	1,584	1,142
	65+	595		758	965	1,284	1,395	1,846	1,499	1,877	1,296
Family	19 - 24	325		276	328	736	795	1,033	851	1,048	773
	25 - 29	337		276	328	736	795	1,033	851	1,048	790
	30 - 34	367		361	438	748	810	1,054	864	1,068	905
	35 - 39	406		425	527	784	851	1,105	909	1,123	971
	40 - 44	481		483	602	821	887	1,154	950	1,173	1,203
	45 - 49	530		548	681	998	1,077	1,415	1,159	1,440	1,338
	50 - 54	713		661	829	1,175	1,273	1,676	1,366	1,704	1,652
	55 - 59	883		835	1,057	1,541	1,676	2,215	1,804	2,254	1,941
	60 - 64	883		1,060	1,351	1,856	2,023	2,675	2,173	2,722	1,941
	65+	1,039		1,253	1,604	2,248	2,450	3,247	2,636	3,306	2,243

Exhibit 2.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	154	159	127	154	203	222	270	236	283	596
	1 - 4	70	77	84	99	144	155	191	166	196	146
	5 - 18	70	77	84	99	144	155	191	166	196	146
	19 - 24	92	96	84	99	157	170	205	180	215	192
	25 - 29	93	100	84	99	157	170	205	180	215	199
	30 - 34	108	114	113	134	176	188	232	202	242	250
	35 - 39	124	130	142	172	197	214	260	227	276	283
	40 - 44	157	161	170	205	223	242	297	259	311	386
	45 - 49	175	180	211	257	304	329	408	355	427	450
	50 - 54	251	256	268	329	383	417	516	448	541	591
	55 - 59	325	329	358	440	548	597	740	641	779	724
	60 - 64	325	329	478	590	690	752	934	809	982	724
	65+	384	389	570	703	861	940	1,173	1,015	1,232	860
Sub & Spouse	19 - 24	177		155	181	315	340	414	362	433	381
	25 - 29	185		155	181	315	340	414	362	433	397
	30 - 34	209		214	255	351	380	464	407	486	498
	35 - 39	244		266	322	396	428	523	460	548	562
	40 - 44	307		324	394	448	485	598	520	625	771
	45 - 49	346		401	487	609	661	816	711	858	894
	50 - 54	501		514	627	767	835	1,033	898	1,085	1,180
	55 - 59	642		681	836	1,098	1,197	1,483	1,287	1,561	1,443
	60 - 64	642		878	1,080	1,376	1,500	1,865	1,616	1,962	1,443
	65+	760		1,044	1,287	1,727	1,882	2,345	2,030	2,465	1,719
Sub & Child	19 - 24	154		163	191	351	380	464	407	486	336
	25 - 29	158		163	191	351	380	464	407	486	344
	30 - 34	174		211	251	359	386	469	414	492	397
	35 - 39	188		242	292	366	397	484	424	509	426
	40 - 44	220		259	310	372	403	490	429	515	528
	45 - 49	238		267	320	448	485	598	521	625	593
	50 - 54	318		321	387	529	573	706	615	741	734
	55 - 59	386		405	493	694	753	934	809	979	867
	60 - 64	386		512	626	834	907	1,122	975	1,181	867
	65+	453		605	741	1,010	1,098	1,360	1,180	1,431	1,005
Sub & Children	19 - 24	207		226	264	509	551	669	587	700	514
	25 - 29	210		226	264	509	551	669	587	700	522
	30 - 34	223		285	336	501	542	660	580	691	575
	35 - 39	239		321	383	514	554	675	591	706	603
	40 - 44	273		336	402	518	561	682	598	715	709
	45 - 49	290		345	411	597	645	789	690	825	770
	50 - 54	369		402	481	674	731	895	783	940	913
	55 - 59	438		485	587	836	911	1,121	975	1,178	1,045
	60 - 64	438		592	720	979	1,065	1,313	1,143	1,376	1,045
	65+	509		696	849	1,155	1,254	1,551	1,347	1,629	1,185
Family	19 - 24	288		260	299	668	721	878	771	918	712
	25 - 29	298		260	299	668	721	878	771	918	728
	30 - 34	323		338	394	679	734	895	783	935	832
	35 - 39	355		396	472	711	771	938	823	982	892
	40 - 44	418		449	537	744	803	979	859	1,025	1,103
	45 - 49	459		508	606	902	973	1,196	1,046	1,256	1,226
	50 - 54	611		610	734	1,060	1,148	1,414	1,231	1,483	1,511
	55 - 59	753		769	933	1,387	1,508	1,863	1,622	1,957	1,774
	60 - 64	753		973	1,188	1,668	1,817	2,246	1,951	2,361	1,774
	65+	883		1,149	1,408	2,018	2,199	2,723	2,365	2,864	2,049

Exhibit 2.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	16%	16%	8%	12%	10%	10%	18%	11%	14%	10%
	1 - 4	13%	13%	6%	11%	10%	10%	17%	10%	14%	8%
	5 - 18	13%	13%	6%	11%	10%	10%	17%	10%	14%	8%
	19 - 24	14%	15%	6%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	14%	15%	6%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	15%	15%	7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%	16%	8%	13%	10%	10%	18%	11%	14%	9%
	40 - 44	17%	17%	8%	13%	10%	11%	18%	11%	14%	9%
	45 - 49	17%	17%	9%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%	18%	9%	14%	11%	11%	19%	11%	15%	9%
	55 - 59	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	60 - 64	18%	18%	9%	14%	11%	12%	19%	12%	16%	10%
	65+	18%	19%	9%	14%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	14%		6%	10%	10%	10%	17%	10%	14%	9%
	25 - 29	15%		6%	10%	10%	10%	17%	10%	14%	9%
	30 - 34	15%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	16%		8%	12%	10%	11%	18%	11%	14%	9%
	40 - 44	17%		8%	13%	10%	11%	18%	11%	15%	9%
	45 - 49	17%		9%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%		9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	11%	15%	10%
	60 - 64	18%		9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	13%		7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	13%		7%	11%	10%	10%	18%	10%	14%	8%
	30 - 34	14%		8%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		8%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	13%	10%	10%	18%	10%	14%	9%
	45 - 49	16%		8%	13%	10%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	17%		9%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	9%
Sub & Children	19 - 24	13%		7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	13%		7%	11%	10%	10%	18%	10%	14%	8%
	30 - 34	13%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	13%		7%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	14%		8%	12%	10%	10%	18%	10%	14%	9%
	45 - 49	15%		8%	12%	10%	11%	18%	11%	15%	9%
	50 - 54	16%		8%	12%	11%	11%	18%	11%	15%	9%
	55 - 59	16%		8%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	16%		9%	13%	11%	11%	19%	11%	15%	9%
	65+	17%		9%	14%	11%	11%	19%	11%	15%	9%
Family	19 - 24	13%		6%	10%	10%	10%	18%	10%	14%	9%
	25 - 29	13%		6%	10%	10%	10%	18%	10%	14%	9%
	30 - 34	14%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		7%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	11%	14%	9%
	45 - 49	15%		8%	12%	11%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	17%		9%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	9%

Exhibit 2.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	187	190	136	171	215	233	304	250	345	683
	1 - 4	80	88	88	108	149	162	211	175	238	166
	5 - 18	80	88	88	108	149	162	211	175	238	166
	19 - 24	106	115	89	110	163	176	230	188	261	213
	25 - 29	107	116	89	110	163	176	230	188	261	224
	30 - 34	127	134	119	149	182	198	255	212	294	290
	35 - 39	145	154	142	176	207	224	292	238	333	322
	40 - 44	187	191	172	215	235	256	334	274	377	444
	45 - 49	209	214	208	264	320	349	460	373	521	514
	50 - 54	299	307	273	348	402	437	580	475	665	674
	55 - 59	389	395	362	465	579	632	838	682	957	830
	60 - 64	389	395	484	624	727	791	1,057	853	1,207	830
	65+	461	471	577	744	912	997	1,327	1,073	1,517	991
Sub & Spouse	19 - 24	210		165	200	333	356	461	382	524	425
	25 - 29	213		165	200	333	356	461	382	524	447
	30 - 34	250		229	282	369	398	519	426	584	573
	35 - 39	288		266	331	416	450	586	483	668	640
	40 - 44	364		329	414	472	511	671	548	759	883
	45 - 49	414		398	503	644	698	918	750	1,046	1,030
	50 - 54	600		521	665	811	882	1,163	950	1,329	1,350
	55 - 59	771		689	882	1,161	1,264	1,678	1,360	1,915	1,656
	60 - 64	771		888	1,144	1,460	1,588	2,115	1,713	2,414	1,656
	65+	917		1,057	1,362	1,828	1,993	2,656	2,148	3,038	1,980
Sub & Child	19 - 24	180		174	212	369	398	519	426	584	376
	25 - 29	183		174	212	369	398	519	426	584	385
	30 - 34	202		224	277	374	408	528	434	596	451
	35 - 39	220		243	301	387	416	546	447	614	486
	40 - 44	256		261	327	390	425	549	452	625	605
	45 - 49	284		265	329	473	513	671	551	763	678
	50 - 54	376		326	409	558	606	795	648	902	838
	55 - 59	461		410	518	733	795	1,050	854	1,196	992
	60 - 64	461		519	661	878	959	1,268	1,033	1,446	992
	65+	546		613	784	1,065	1,161	1,540	1,249	1,757	1,153
Sub & Children	19 - 24	238		241	292	534	577	748	619	849	579
	25 - 29	240		241	292	534	577	748	619	849	592
	30 - 34	259		302	372	527	571	742	611	838	653
	35 - 39	276		321	394	538	583	757	623	854	687
	40 - 44	317		341	421	545	589	763	631	864	807
	45 - 49	341		342	423	624	676	885	724	1,001	880
	50 - 54	435		407	507	711	770	1,008	826	1,145	1,041
	55 - 59	521		491	617	884	962	1,265	1,031	1,435	1,195
	60 - 64	521		599	759	1,034	1,123	1,480	1,207	1,685	1,195
	65+	611		704	896	1,219	1,324	1,752	1,425	1,998	1,355
Family	19 - 24	337		276	328	700	759	984	811	1,111	800
	25 - 29	341		276	328	700	759	984	811	1,111	822
	30 - 34	374		356	434	712	770	1,001	824	1,133	949
	35 - 39	414		397	486	748	811	1,054	864	1,191	1,017
	40 - 44	491		456	563	783	845	1,099	904	1,246	1,258
	45 - 49	542		503	625	950	1,029	1,346	1,101	1,526	1,400
	50 - 54	726		618	776	1,115	1,211	1,591	1,301	1,809	1,725
	55 - 59	900		777	983	1,468	1,596	2,104	1,713	2,396	2,031
	60 - 64	900		985	1,253	1,764	1,918	2,540	2,064	2,895	2,031
	65+	1,058		1,162	1,486	2,136	2,325	3,084	2,502	3,518	2,353

Exhibit 2.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	160	163	126	152	195	211	258	226	301	624
	1 - 4	71	78	83	98	136	148	180	159	209	154
	5 - 18	71	78	83	98	136	148	180	159	209	154
	19 - 24	93	100	84	99	149	160	196	171	229	196
	25 - 29	94	101	84	99	149	160	196	171	229	206
	30 - 34	110	116	111	133	166	180	217	192	257	266
	35 - 39	125	133	132	157	188	203	248	216	291	295
	40 - 44	160	164	159	191	213	232	283	248	329	406
	45 - 49	179	183	192	233	289	315	388	336	453	470
	50 - 54	254	260	251	306	362	393	488	427	577	615
	55 - 59	329	334	332	408	520	567	703	612	829	757
	60 - 64	329	334	443	546	652	709	885	765	1,044	757
	65+	389	397	527	651	817	893	1,110	961	1,312	904
Sub & Spouse	19 - 24	184		155	181	303	324	393	347	459	391
	25 - 29	186		155	181	303	324	393	347	459	411
	30 - 34	217		213	252	335	361	441	386	511	526
	35 - 39	249		247	295	377	408	497	437	583	587
	40 - 44	312		304	367	427	462	568	495	662	808
	45 - 49	354		367	444	581	629	774	675	909	941
	50 - 54	509		479	585	730	793	978	854	1,153	1,232
	55 - 59	651		631	774	1,042	1,134	1,407	1,220	1,658	1,510
	60 - 64	651		812	1,002	1,309	1,424	1,771	1,535	2,088	1,510
	65+	773		966	1,191	1,638	1,785	2,222	1,924	2,626	1,805
Sub & Child	19 - 24	159		163	191	335	361	441	386	511	347
	25 - 29	161		163	191	335	361	441	386	511	355
	30 - 34	177		209	248	340	370	449	393	521	415
	35 - 39	192		226	269	351	377	464	405	537	447
	40 - 44	222		242	291	354	385	466	409	546	555
	45 - 49	245		246	293	428	464	568	498	665	621
	50 - 54	322		301	363	504	547	671	584	785	767
	55 - 59	393		378	457	660	716	884	768	1,038	907
	60 - 64	393		477	582	790	862	1,065	928	1,254	907
	65+	464		562	689	957	1,042	1,292	1,121	1,522	1,053
Sub & Children	19 - 24	211		226	264	485	524	636	561	743	534
	25 - 29	213		226	264	485	524	636	561	743	545
	30 - 34	229		282	334	479	518	631	554	733	601
	35 - 39	243		299	353	489	529	644	565	747	632
	40 - 44	277		317	376	495	534	649	572	756	741
	45 - 49	297		318	378	566	612	750	655	874	807
	50 - 54	375		377	451	643	696	853	746	998	954
	55 - 59	447		454	547	798	867	1,067	929	1,248	1,094
	60 - 64	447		552	670	932	1,011	1,246	1,086	1,463	1,094
	65+	522		647	789	1,097	1,191	1,473	1,281	1,733	1,239
Family	19 - 24	298		260	299	636	689	837	735	972	737
	25 - 29	301		260	299	636	689	837	735	972	757
	30 - 34	329		333	391	647	699	851	747	991	872
	35 - 39	362		370	436	679	735	895	783	1,041	934
	40 - 44	426		424	503	710	766	933	818	1,088	1,153
	45 - 49	469		467	557	859	930	1,139	994	1,330	1,282
	50 - 54	622		571	688	1,007	1,092	1,343	1,173	1,574	1,578
	55 - 59	767		716	868	1,322	1,436	1,770	1,541	2,080	1,856
	60 - 64	767		905	1,103	1,586	1,724	2,134	1,854	2,510	1,856
	65+	899		1,066	1,306	1,918	2,087	2,587	2,245	3,047	2,149

Exhibit 2.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	17%	17%	8%	13%	10%	10%	18%	11%	15%	9%
	1 - 4	13%	13%	6%	10%	10%	9%	17%	10%	14%	8%
	5 - 18	13%	13%	6%	10%	10%	9%	17%	10%	14%	8%
	19 - 24	14%	15%	6%	11%	9%	10%	17%	10%	14%	9%
	25 - 29	14%	15%	6%	11%	9%	10%	17%	10%	14%	9%
	30 - 34	15%	16%	7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	16%	16%	8%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	17%	16%	8%	13%	10%	10%	18%	10%	15%	9%
	45 - 49	17%	17%	8%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	60 - 64	18%	18%	9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%	19%	9%	14%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	14%		6%	10%	10%	10%	17%	10%	14%	9%
	25 - 29	15%		6%	10%	10%	10%	17%	10%	14%	9%
	30 - 34	15%		8%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	16%		8%	12%	10%	10%	18%	11%	15%	9%
	40 - 44	17%		8%	13%	11%	11%	18%	11%	15%	9%
	45 - 49	17%		8%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%		9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	11%	16%	10%
	60 - 64	18%		9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	13%		7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	14%		7%	11%	10%	10%	18%	10%	14%	8%
	30 - 34	14%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%		8%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	11%	14%	9%
	45 - 49	16%		8%	12%	11%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	18%	11%	15%	9%
	55 - 59	17%		8%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	9%
Sub & Children	19 - 24	13%		7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	13%		7%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	13%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		7%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	14%		8%	12%	10%	10%	18%	10%	14%	9%
	45 - 49	15%		8%	12%	10%	10%	18%	11%	15%	9%
	50 - 54	16%		8%	12%	11%	11%	18%	11%	15%	9%
	55 - 59	17%		8%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	13%	11%	11%	19%	11%	15%	9%
	65+	17%		9%	14%	11%	11%	19%	11%	15%	9%
Family	19 - 24	13%		6%	10%	10%	10%	18%	10%	14%	9%
	25 - 29	13%		6%	10%	10%	10%	18%	10%	14%	9%
	30 - 34	14%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		7%	11%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	11%	15%	9%
	45 - 49	16%		8%	12%	11%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	18%	11%	15%	9%
	55 - 59	17%		9%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	9%

Exhibit 2.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	177	183	140	175	217	235	305	251	328	667
	1 - 4	77	83	89	110	152	163	212	175	226	162
	5 - 18	77	83	89	110	152	163	212	175	226	162
	19 - 24	105	110	89	110	167	181	230	194	248	209
	25 - 29	106	115	89	110	167	181	230	194	248	217
	30 - 34	122	130	119	149	184	198	260	215	276	282
	35 - 39	136	145	149	187	209	226	299	244	316	311
	40 - 44	179	187	173	220	236	257	338	275	361	433
	45 - 49	201	206	229	291	322	350	461	374	493	498
	50 - 54	286	295	286	364	409	443	589	477	628	656
	55 - 59	371	380	364	470	585	637	849	685	904	811
	60 - 64	371	380	488	628	736	801	1,067	862	1,139	811
	65+	441	451	580	748	923	1,008	1,341	1,084	1,433	967
Sub & Spouse	19 - 24	202		165	200	334	362	468	387	496	415
	25 - 29	210		165	200	334	362	468	387	496	432
	30 - 34	239		229	282	373	403	524	431	556	560
	35 - 39	270		279	349	421	457	592	489	630	624
	40 - 44	351		332	419	474	514	677	552	720	868
	45 - 49	396		436	552	648	707	927	760	989	992
	50 - 54	570		547	696	821	888	1,178	958	1,258	1,312
	55 - 59	738		694	891	1,171	1,276	1,694	1,376	1,813	1,618
	60 - 64	738		893	1,150	1,472	1,604	2,134	1,727	2,283	1,618
	65+	874		1,063	1,371	1,847	2,015	2,682	2,171	2,872	1,932
Sub & Child	19 - 24	174		174	212	373	399	521	431	556	366
	25 - 29	176		174	212	373	399	521	431	556	376
	30 - 34	195		224	277	378	409	533	438	568	439
	35 - 39	210		254	317	388	421	549	450	583	473
	40 - 44	250		265	331	396	426	554	459	590	591
	45 - 49	269		288	360	478	520	677	556	722	655
	50 - 54	358		340	427	564	610	802	657	857	814
	55 - 59	441		413	526	739	803	1,062	865	1,133	968
	60 - 64	441		521	665	888	965	1,281	1,041	1,367	968
	65+	520		617	789	1,075	1,173	1,557	1,264	1,663	1,126
Sub & Children	19 - 24	229		241	292	538	583	757	623	806	564
	25 - 29	235		241	292	538	583	757	623	806	575
	30 - 34	247		302	372	534	576	747	613	796	638
	35 - 39	264		337	416	545	589	761	629	811	669
	40 - 44	305		342	425	548	594	772	635	820	790
	45 - 49	327		372	461	632	685	891	734	950	853
	50 - 54	413		423	528	717	777	1,018	833	1,086	1,012
	55 - 59	498		494	623	895	969	1,278	1,040	1,361	1,166
	60 - 64	498		601	762	1,046	1,134	1,495	1,219	1,595	1,166
	65+	583		707	899	1,233	1,340	1,769	1,439	1,891	1,323
Family	19 - 24	324		276	328	708	764	994	819	1,054	782
	25 - 29	332		276	328	708	764	994	819	1,054	797
	30 - 34	361		356	434	720	777	1,008	833	1,076	927
	35 - 39	395		415	511	757	819	1,061	875	1,128	988
	40 - 44	475		460	572	789	852	1,112	915	1,183	1,228
	45 - 49	517		548	681	957	1,038	1,358	1,113	1,447	1,360
	50 - 54	692		644	808	1,128	1,223	1,607	1,314	1,715	1,677
	55 - 59	859		783	992	1,479	1,609	2,125	1,729	2,269	1,984
	60 - 64	859		992	1,261	1,782	1,939	2,564	2,086	2,739	1,984
	65+	1,013		1,170	1,492	2,156	2,347	3,114	2,525	3,328	2,297

Exhibit 2.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	152	157	130	156	197	213	259	227	287	609
	1 - 4	69	74	84	99	139	149	181	159	199	150
	5 - 18	69	74	84	99	139	149	181	159	199	150
	19 - 24	92	96	84	99	152	165	196	176	218	193
	25 - 29	93	100	84	99	152	165	196	176	218	200
	30 - 34	106	113	111	133	167	180	221	195	242	259
	35 - 39	118	125	138	166	190	205	254	221	276	285
	40 - 44	154	160	160	195	214	233	286	249	315	396
	45 - 49	172	176	211	257	291	316	389	337	429	455
	50 - 54	243	250	263	320	368	399	495	429	545	599
	55 - 59	314	321	334	412	525	572	712	615	783	740
	60 - 64	314	321	446	550	660	718	894	773	986	740
	65+	372	380	530	654	827	903	1,122	971	1,239	882
Sub & Spouse	19 - 24	177		155	181	304	329	399	351	435	382
	25 - 29	184		155	181	304	329	399	351	435	398
	30 - 34	208		213	252	339	366	445	391	487	514
	35 - 39	234		259	310	382	414	502	442	550	572
	40 - 44	301		307	371	429	465	573	499	628	794
	45 - 49	339		401	487	584	637	781	684	860	907
	50 - 54	484		502	612	739	799	990	861	1,092	1,198
	55 - 59	624		636	782	1,051	1,145	1,420	1,234	1,570	1,476
	60 - 64	624		817	1,007	1,320	1,438	1,787	1,548	1,975	1,476
	65+	737		971	1,199	1,655	1,805	2,244	1,944	2,483	1,761
Sub & Child	19 - 24	154		163	191	339	362	443	391	487	338
	25 - 29	155		163	191	339	362	443	391	487	347
	30 - 34	171		209	248	343	371	453	397	497	404
	35 - 39	184		236	283	352	382	466	408	510	435
	40 - 44	217		246	295	359	386	470	416	516	542
	45 - 49	233		267	320	433	470	573	502	630	600
	50 - 54	307		314	378	509	550	677	592	746	745
	55 - 59	376		380	464	666	723	894	778	984	885
	60 - 64	376		479	585	799	867	1,076	935	1,186	885
	65+	442		566	693	966	1,053	1,306	1,134	1,441	1,029
Sub & Children	19 - 24	204		226	264	489	529	644	565	706	520
	25 - 29	209		226	264	489	529	644	565	706	530
	30 - 34	219		282	334	485	523	635	556	697	587
	35 - 39	233		314	372	495	534	647	570	710	615
	40 - 44	267		318	380	498	539	656	575	718	725
	45 - 49	285		345	411	573	620	755	664	830	783
	50 - 54	357		392	469	649	702	861	752	947	927
	55 - 59	428		456	552	808	874	1,078	937	1,184	1,067
	60 - 64	428		554	673	942	1,021	1,259	1,097	1,386	1,067
	65+	499		650	792	1,109	1,205	1,487	1,293	1,641	1,210
Family	19 - 24	287		260	299	643	693	845	742	923	720
	25 - 29	294		260	299	643	693	845	742	923	734
	30 - 34	318		333	391	654	705	857	755	942	852
	35 - 39	346		387	458	687	742	901	792	987	908
	40 - 44	413		428	511	716	772	944	828	1,034	1,126
	45 - 49	448		508	606	866	938	1,149	1,005	1,262	1,246
	50 - 54	594		595	716	1,018	1,103	1,356	1,184	1,493	1,534
	55 - 59	733		721	876	1,332	1,448	1,788	1,555	1,970	1,813
	60 - 64	733		911	1,110	1,602	1,742	2,154	1,874	2,375	1,813
	65+	861		1,073	1,311	1,936	2,107	2,612	2,266	2,883	2,098

Exhibit 2.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	16%	17%	8%	12%	10%	10%	18%	11%	14%	10%
	1 - 4	12%	12%	6%	11%	9%	9%	17%	10%	14%	8%
	5 - 18	12%	12%	6%	11%	9%	9%	17%	10%	14%	8%
	19 - 24	14%	15%	6%	11%	10%	10%	17%	10%	14%	8%
	25 - 29	14%	15%	6%	11%	10%	10%	17%	10%	14%	9%
	30 - 34	15%	15%	7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%	16%	8%	13%	10%	10%	18%	10%	14%	9%
	40 - 44	16%	17%	8%	13%	10%	10%	18%	10%	15%	9%
	45 - 49	17%	17%	9%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	60 - 64	18%	18%	9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%	19%	9%	14%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	14%		6%	10%	10%	10%	17%	10%	14%	9%
	25 - 29	14%		6%	10%	10%	10%	17%	10%	14%	9%
	30 - 34	15%		8%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%		8%	13%	10%	10%	18%	11%	15%	9%
	40 - 44	17%		8%	13%	10%	11%	18%	11%	15%	9%
	45 - 49	17%		9%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%		9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	12%	15%	10%
	60 - 64	18%		9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	13%		7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	14%		7%	11%	10%	10%	18%	10%	14%	8%
	30 - 34	14%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		8%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	10%	14%	9%
	45 - 49	15%		8%	13%	10%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	18%	11%	15%	9%
	55 - 59	17%		9%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	9%
Sub & Children	19 - 24	12%		7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	12%		7%	11%	10%	10%	18%	10%	14%	8%
	30 - 34	13%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	13%		7%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	14%		8%	12%	10%	10%	18%	10%	14%	9%
	45 - 49	15%		8%	12%	10%	10%	18%	11%	14%	9%
	50 - 54	16%		8%	13%	10%	11%	18%	11%	15%	9%
	55 - 59	16%		8%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	16%		8%	13%	11%	11%	19%	11%	15%	9%
	65+	17%		9%	14%	11%	11%	19%	11%	15%	9%
Family	19 - 24	13%		6%	10%	10%	10%	18%	10%	14%	9%
	25 - 29	13%		6%	10%	10%	10%	18%	10%	14%	9%
	30 - 34	14%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		7%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		7%	12%	10%	10%	18%	11%	14%	9%
	45 - 49	15%		8%	12%	11%	11%	18%	11%	15%	9%
	50 - 54	16%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	17%		9%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	9%

Exhibit 2.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 6
Orange and San Diego Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	195	197	136	171	233	250	329	269	346	737
	1 - 4	83	92	89	110	162	175	225	187	239	174
	5 - 18	83	92	89	110	162	175	225	187	239	174
	19 - 24	115	119	89	110	176	188	248	205	261	231
	25 - 29	116	121	89	110	176	188	248	205	261	241
	30 - 34	131	136	119	149	197	212	277	229	294	309
	35 - 39	151	159	142	176	223	244	316	259	333	345
	40 - 44	197	205	172	215	251	274	357	296	383	477
	45 - 49	221	226	208	264	344	374	496	402	522	550
	50 - 54	320	325	273	348	436	476	628	511	666	734
	55 - 59	415	419	362	465	625	684	905	736	962	896
	60 - 64	415	419	484	624	787	857	1,142	925	1,209	896
	65+	490	499	577	744	987	1,078	1,436	1,162	1,522	1,072
Sub & Spouse	19 - 24	216		165	200	353	384	497	410	524	458
	25 - 29	222		165	200	353	384	497	410	524	481
	30 - 34	256		229	282	397	427	561	459	589	617
	35 - 39	298		266	331	449	485	633	521	669	689
	40 - 44	388		329	414	509	551	722	588	763	953
	45 - 49	438		398	503	692	752	993	811	1,048	1,104
	50 - 54	636		521	665	875	951	1,260	1,023	1,334	1,465
	55 - 59	822		689	882	1,252	1,367	1,818	1,472	1,921	1,792
	60 - 64	822		888	1,144	1,575	1,721	2,289	1,850	2,421	1,792
	65+	975		1,057	1,362	1,976	2,158	2,878	2,326	3,047	2,144
Sub & Child	19 - 24	185		174	212	397	427	561	459	589	403
	25 - 29	185		174	212	397	427	561	459	589	414
	30 - 34	210		224	277	399	437	567	465	599	482
	35 - 39	230		243	301	415	449	582	482	617	518
	40 - 44	270		261	327	421	457	592	489	626	652
	45 - 49	297		265	329	509	552	723	594	764	727
	50 - 54	396		326	409	599	651	860	699	906	906
	55 - 59	488		410	518	790	859	1,136	923	1,200	1,073
	60 - 64	488		519	661	951	1,034	1,371	1,114	1,450	1,073
	65+	576		613	784	1,149	1,257	1,665	1,350	1,761	1,249
Sub & Children	19 - 24	245		241	292	573	620	808	663	853	618
	25 - 29	247		241	292	573	620	808	663	853	630
	30 - 34	264		302	372	566	612	796	655	839	697
	35 - 39	288		321	394	577	624	814	671	856	736
	40 - 44	331		341	421	583	632	822	675	868	868
	45 - 49	357		342	423	673	727	952	780	1,003	942
	50 - 54	455		407	507	764	828	1,087	890	1,146	1,122
	55 - 59	546		491	617	954	1,037	1,362	1,111	1,441	1,287
	60 - 64	546		599	759	1,114	1,212	1,603	1,301	1,690	1,287
	65+	643		704	896	1,317	1,433	1,894	1,538	2,002	1,462
Family	19 - 24	347		276	328	752	812	1,057	871	1,117	859
	25 - 29	352		276	328	752	812	1,057	871	1,117	878
	30 - 34	389		356	434	764	826	1,075	886	1,134	1,016
	35 - 39	427		397	486	802	871	1,133	928	1,192	1,085
	40 - 44	517		456	563	840	909	1,186	972	1,250	1,349
	45 - 49	565		503	625	1,020	1,106	1,451	1,187	1,529	1,504
	50 - 54	764		618	776	1,203	1,307	1,715	1,401	1,816	1,864
	55 - 59	953		777	983	1,584	1,720	2,273	1,849	2,403	2,191
	60 - 64	953		985	1,253	1,903	2,074	2,747	2,230	2,901	2,191
	65+	1,120		1,162	1,486	2,304	2,511	3,332	2,702	3,527	2,544

Exhibit 2.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 6
Orange and San Diego Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	167	169	126	152	211	226	279	243	302	673
	1 - 4	74	81	84	99	148	159	192	170	210	161
	5 - 18	74	81	84	99	148	159	192	170	210	161
	19 - 24	100	104	84	99	160	171	211	186	229	213
	25 - 29	101	105	84	99	160	171	211	186	229	222
	30 - 34	114	118	111	133	179	192	235	208	257	284
	35 - 39	130	137	132	157	202	221	268	234	291	316
	40 - 44	169	175	159	191	227	248	302	267	334	436
	45 - 49	189	193	192	233	310	337	418	362	454	503
	50 - 54	271	275	251	306	392	428	528	459	578	670
	55 - 59	350	354	332	408	561	614	759	660	833	817
	60 - 64	350	354	443	546	706	768	956	829	1,046	817
	65+	413	420	527	651	884	966	1,201	1,041	1,316	977
Sub & Spouse	19 - 24	189		155	181	321	349	423	372	459	421
	25 - 29	194		155	181	321	349	423	372	459	442
	30 - 34	222		213	252	360	387	476	416	515	566
	35 - 39	257		247	295	407	439	536	471	584	631
	40 - 44	332		304	367	460	498	610	531	665	871
	45 - 49	374		367	444	624	677	836	730	911	1,009
	50 - 54	539		479	585	787	855	1,059	919	1,157	1,337
	55 - 59	694		631	774	1,124	1,226	1,524	1,320	1,663	1,634
	60 - 64	694		812	1,002	1,412	1,542	1,916	1,658	2,094	1,634
	65+	821		966	1,191	1,770	1,933	2,407	2,083	2,634	1,954
Sub & Child	19 - 24	163		163	191	360	387	476	416	515	371
	25 - 29	163		163	191	360	387	476	416	515	381
	30 - 34	184		209	248	362	396	481	421	524	443
	35 - 39	200		226	269	376	407	494	436	539	476
	40 - 44	234		242	291	382	414	502	442	547	598
	45 - 49	256		246	293	460	499	611	536	666	666
	50 - 54	339		301	363	541	587	725	630	788	829
	55 - 59	415		378	457	711	773	955	830	1,042	980
	60 - 64	415		477	582	855	929	1,151	1,000	1,257	980
	65+	489		562	689	1,032	1,128	1,396	1,211	1,525	1,140
Sub & Children	19 - 24	217		226	264	520	562	686	600	746	569
	25 - 29	219		226	264	520	562	686	600	746	580
	30 - 34	233		282	334	514	555	676	593	734	641
	35 - 39	253		299	353	524	566	691	608	749	676
	40 - 44	289		317	376	529	573	698	611	759	796
	45 - 49	310		318	378	609	658	806	705	875	864
	50 - 54	392		377	451	691	748	919	803	999	1,027
	55 - 59	468		454	547	860	934	1,148	1,000	1,253	1,177
	60 - 64	468		552	670	1,003	1,091	1,349	1,170	1,468	1,177
	65+	549		647	789	1,184	1,288	1,591	1,382	1,737	1,336
Family	19 - 24	306		260	299	683	736	898	789	977	790
	25 - 29	310		260	299	683	736	898	789	977	808
	30 - 34	341		333	391	693	749	913	802	992	933
	35 - 39	373		370	436	727	789	961	840	1,042	996
	40 - 44	448		424	503	761	823	1,005	879	1,092	1,236
	45 - 49	488		467	557	922	999	1,226	1,071	1,332	1,377
	50 - 54	654		571	688	1,085	1,178	1,446	1,262	1,580	1,704
	55 - 59	811		716	868	1,425	1,547	1,911	1,662	2,086	2,001
	60 - 64	811		905	1,103	1,710	1,863	2,306	2,002	2,515	2,001
	65+	950		1,066	1,306	2,068	2,253	2,794	2,424	3,055	2,322

Exhibit 2.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 6
Orange and San Diego Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	17%	17%	8%	13%	10%	11%	18%	11%	15%	10%
	1 - 4	12%	14%	6%	11%	9%	10%	17%	10%	14%	8%
	5 - 18	12%	14%	6%	11%	9%	10%	17%	10%	14%	8%
	19 - 24	15%	14%	6%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	15%	15%	6%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	15%	15%	7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	16%	16%	8%	12%	10%	10%	18%	11%	14%	9%
	40 - 44	17%	17%	8%	13%	11%	10%	18%	11%	15%	9%
	45 - 49	17%	17%	8%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	19%	18%	9%	14%	11%	11%	19%	12%	15%	10%
	60 - 64	19%	18%	9%	14%	11%	12%	19%	12%	16%	10%
	65+	19%	19%	9%	14%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	14%		6%	10%	10%	10%	17%	10%	14%	9%
	25 - 29	14%		6%	10%	10%	10%	17%	10%	14%	9%
	30 - 34	15%		8%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	16%		8%	12%	10%	10%	18%	11%	15%	9%
	40 - 44	17%		8%	13%	11%	11%	18%	11%	15%	9%
	45 - 49	17%		8%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%		9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	12%	19%	12%	16%	10%
	60 - 64	18%		9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	13%		7%	11%	10%	10%	18%	10%	14%	9%
	25 - 29	13%		7%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	14%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%		8%	12%	10%	10%	18%	11%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	11%	14%	9%
	45 - 49	16%		8%	12%	11%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	18%		8%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	18%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	10%
Sub & Children	19 - 24	13%		7%	11%	10%	10%	18%	11%	14%	9%
	25 - 29	13%		7%	11%	10%	10%	18%	11%	14%	9%
	30 - 34	13%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		7%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	10%	14%	9%
	45 - 49	15%		8%	12%	11%	10%	18%	11%	15%	9%
	50 - 54	16%		8%	12%	11%	11%	18%	11%	15%	9%
	55 - 59	17%		8%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	13%	11%	11%	19%	11%	15%	9%
	65+	17%		9%	14%	11%	11%	19%	11%	15%	9%
Family	19 - 24	13%		6%	10%	10%	10%	18%	10%	14%	9%
	25 - 29	14%		6%	10%	10%	10%	18%	10%	14%	9%
	30 - 34	14%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		7%	11%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	11%	14%	9%
	45 - 49	16%		8%	12%	11%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	18%		9%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	18%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	10%

Exhibit 2.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	175	179	137	173	224	245	319	261	328	667
	1 - 4	80	88	98	122	158	170	224	182	226	162
	5 - 18	80	88	98	122	158	170	224	182	226	162
	19 - 24	105	110	97	119	172	187	241	198	248	209
	25 - 29	106	115	97	119	172	187	241	198	248	217
	30 - 34	122	130	129	160	194	207	273	223	276	282
	35 - 39	136	145	153	194	217	235	305	251	316	311
	40 - 44	179	187	184	232	246	268	351	287	356	429
	45 - 49	201	206	229	291	337	365	481	394	493	498
	50 - 54	291	296	292	374	425	464	614	498	625	654
	55 - 59	375	381	391	502	610	665	883	714	904	801
	60 - 64	375	381	523	674	769	834	1,111	898	1,138	801
	65+	442	453	624	804	961	1,049	1,399	1,133	1,432	960
Sub & Spouse	19 - 24	208		176	216	346	374	486	399	494	415
	25 - 29	210		176	216	346	374	486	399	494	432
	30 - 34	237		244	303	387	419	546	449	556	560
	35 - 39	270		287	362	437	473	617	506	630	624
	40 - 44	353		351	445	495	537	707	576	720	853
	45 - 49	393		436	552	676	733	969	786	988	992
	50 - 54	576		560	713	853	928	1,228	997	1,256	1,310
	55 - 59	743		744	953	1,222	1,329	1,769	1,433	1,808	1,602
	60 - 64	743		960	1,234	1,535	1,674	2,228	1,803	2,277	1,602
	65+	882		1,143	1,472	1,924	2,100	2,804	2,264	2,863	1,915
Sub & Child	19 - 24	179		186	230	387	419	546	449	556	366
	25 - 29	180		186	230	387	419	546	449	556	376
	30 - 34	197		240	298	396	426	552	457	562	439
	35 - 39	213		261	328	403	438	570	468	583	473
	40 - 44	254		279	349	410	445	578	474	590	586
	45 - 49	274		288	360	495	537	707	577	720	655
	50 - 54	364		348	437	586	635	837	682	853	813
	55 - 59	449		440	559	771	837	1,104	900	1,129	961
	60 - 64	449		558	712	928	1,009	1,336	1,084	1,366	961
	65+	528		660	844	1,120	1,223	1,622	1,315	1,658	1,117
Sub & Children	19 - 24	237		258	316	561	608	787	648	804	564
	25 - 29	238		258	316	561	608	787	648	804	575
	30 - 34	255		323	398	552	598	777	640	795	638
	35 - 39	269		345	429	566	611	795	652	810	669
	40 - 44	312		362	451	571	613	803	660	820	784
	45 - 49	331		372	461	659	711	928	763	949	853
	50 - 54	421		434	541	745	808	1,059	867	1,081	1,011
	55 - 59	507		526	663	927	1,010	1,330	1,083	1,359	1,158
	60 - 64	507		643	816	1,087	1,183	1,558	1,270	1,594	1,158
	65+	592		758	965	1,284	1,395	1,845	1,499	1,886	1,314
Family	19 - 24	334		294	354	736	795	1,032	851	1,054	782
	25 - 29	337		294	354	736	795	1,032	851	1,054	797
	30 - 34	366		379	464	748	810	1,049	864	1,070	927
	35 - 39	400		425	527	784	847	1,105	908	1,125	988
	40 - 44	480		483	602	821	887	1,154	950	1,179	1,220
	45 - 49	521		548	681	998	1,077	1,415	1,157	1,444	1,360
	50 - 54	706		661	829	1,175	1,273	1,672	1,366	1,710	1,671
	55 - 59	872		835	1,057	1,541	1,676	2,215	1,801	2,262	1,966
	60 - 64	872		1,060	1,351	1,856	2,017	2,675	2,173	2,733	1,966
	65+	1,025		1,253	1,604	2,248	2,447	3,247	2,633	3,319	2,280

Exhibit 2.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	150	154	127	154	203	222	270	236	287	609
	1 - 4	71	78	92	110	144	155	191	166	199	150
	5 - 18	71	78	92	110	144	155	191	166	199	150
	19 - 24	92	96	91	107	157	170	205	180	218	193
	25 - 29	93	100	91	107	157	170	205	180	218	200
	30 - 34	106	113	120	143	176	188	232	202	242	259
	35 - 39	118	125	142	172	197	213	259	227	276	285
	40 - 44	154	160	170	205	223	242	297	259	311	393
	45 - 49	172	176	211	257	304	329	405	355	429	455
	50 - 54	247	251	268	329	383	417	516	448	543	597
	55 - 59	317	322	358	440	548	597	740	641	783	731
	60 - 64	317	322	478	590	690	748	930	805	985	731
	65+	373	382	570	703	861	940	1,170	1,015	1,238	875
Sub & Spouse	19 - 24	182		165	195	315	340	414	362	433	382
	25 - 29	184		165	195	315	340	414	362	433	398
	30 - 34	206		227	270	351	380	464	407	487	514
	35 - 39	234		266	322	396	428	523	458	550	572
	40 - 44	303		324	394	448	485	598	520	628	780
	45 - 49	336		401	487	609	660	816	708	859	907
	50 - 54	489		514	627	767	834	1,032	896	1,090	1,196
	55 - 59	628		681	836	1,097	1,192	1,483	1,285	1,566	1,461
	60 - 64	628		878	1,080	1,376	1,500	1,865	1,616	1,970	1,461
	65+	744		1,044	1,287	1,724	1,881	2,345	2,027	2,475	1,746
Sub & Child	19 - 24	158		174	207	351	380	464	407	487	338
	25 - 29	159		174	207	351	380	464	407	487	347
	30 - 34	173		223	266	359	386	469	414	492	404
	35 - 39	186		242	292	366	397	484	424	510	435
	40 - 44	220		259	310	372	403	490	429	516	538
	45 - 49	237		267	320	448	485	598	521	628	600
	50 - 54	312		321	387	529	573	706	615	743	744
	55 - 59	383		405	493	694	753	929	809	981	879
	60 - 64	383		512	626	834	907	1,122	974	1,185	879
	65+	449		605	741	1,006	1,098	1,360	1,180	1,437	1,020
Sub & Children	19 - 24	210		242	285	509	551	669	587	704	520
	25 - 29	211		242	285	509	551	669	587	704	530
	30 - 34	225		301	356	501	542	660	580	696	587
	35 - 39	237		321	383	514	554	675	591	709	615
	40 - 44	273		336	402	518	556	682	598	718	720
	45 - 49	289		345	411	597	643	786	690	829	783
	50 - 54	364		402	481	674	730	895	783	943	926
	55 - 59	435		485	587	836	910	1,121	975	1,182	1,060
	60 - 64	435		592	720	979	1,065	1,311	1,142	1,385	1,060
	65+	506		696	849	1,155	1,254	1,550	1,347	1,637	1,202
Family	19 - 24	295		277	321	668	721	877	771	923	720
	25 - 29	298		277	321	668	721	877	771	923	734
	30 - 34	322		354	417	679	734	891	783	937	852
	35 - 39	350		396	472	711	767	938	822	984	908
	40 - 44	417		449	537	744	803	979	859	1,031	1,119
	45 - 49	451		508	606	902	973	1,196	1,044	1,259	1,246
	50 - 54	605		610	734	1,060	1,148	1,410	1,231	1,488	1,529
	55 - 59	744		769	933	1,387	1,508	1,863	1,619	1,964	1,797
	60 - 64	744		973	1,188	1,668	1,812	2,246	1,951	2,370	1,797
	65+	871		1,149	1,408	2,018	2,196	2,723	2,362	2,875	2,082

Exhibit 2.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	17%	16%	8%	12%	10%	10%	18%	11%	14%	10%
	1 - 4	13%	13%	7%	11%	10%	10%	17%	10%	14%	8%
	5 - 18	13%	13%	7%	11%	10%	10%	17%	10%	14%	8%
	19 - 24	14%	15%	7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	14%	15%	7%	11%	10%	10%	18%	10%	14%	9%
	30 - 34	15%	15%	8%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%	16%	8%	13%	10%	10%	18%	11%	14%	9%
	40 - 44	16%	17%	8%	13%	10%	11%	18%	11%	14%	9%
	45 - 49	17%	17%	9%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	60 - 64	18%	18%	9%	14%	11%	11%	19%	12%	16%	10%
	65+	18%	19%	9%	14%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	14%		7%	11%	10%	10%	17%	10%	14%	9%
	25 - 29	14%		7%	11%	10%	10%	17%	10%	14%	9%
	30 - 34	15%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%		8%	12%	10%	11%	18%	10%	15%	9%
	40 - 44	17%		8%	13%	10%	11%	18%	11%	15%	9%
	45 - 49	17%		9%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%		9%	14%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	12%	15%	10%
	60 - 64	18%		9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	13%		7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	13%		7%	11%	10%	10%	18%	10%	14%	8%
	30 - 34	14%		8%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	15%		8%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	13%	10%	10%	18%	10%	14%	9%
	45 - 49	16%		8%	13%	10%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	17%		9%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	10%
Sub & Children	19 - 24	13%		7%	11%	10%	10%	18%	10%	14%	8%
	25 - 29	13%		7%	11%	10%	10%	18%	10%	14%	8%
	30 - 34	13%		7%	12%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		7%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	14%		8%	12%	10%	10%	18%	10%	14%	9%
	45 - 49	15%		8%	12%	10%	11%	18%	11%	14%	9%
	50 - 54	16%		8%	12%	11%	11%	18%	11%	15%	9%
	55 - 59	17%		8%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	13%	11%	11%	19%	11%	15%	9%
	65+	17%		9%	14%	11%	11%	19%	11%	15%	9%
Family	19 - 24	13%		6%	10%	10%	10%	18%	10%	14%	9%
	25 - 29	13%		6%	10%	10%	10%	18%	10%	14%	9%
	30 - 34	14%		7%	11%	10%	10%	18%	10%	14%	9%
	35 - 39	14%		7%	12%	10%	10%	18%	10%	14%	9%
	40 - 44	15%		8%	12%	10%	10%	18%	11%	14%	9%
	45 - 49	16%		8%	12%	11%	11%	18%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	17%		9%	13%	11%	11%	19%	11%	15%	9%
	60 - 64	17%		9%	14%	11%	11%	19%	11%	15%	9%
	65+	18%		9%	14%	11%	11%	19%	11%	15%	10%

Exhibit 2.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	299	302	179	226	350	384	508	412	577	1,152
	1 - 4	119	124	118	148	244	264	343	281	390	265
	5 - 18	119	124	118	148	244	264	343	281	390	265
	19 - 24	165	170	121	150	268	288	380	309	432	345
	25 - 29	172	175	121	150	268	288	380	309	432	364
	30 - 34	202	206	155	195	299	322	429	349	485	473
	35 - 39	230	238	186	236	338	371	487	396	557	531
	40 - 44	302	307	221	282	385	422	555	453	637	735
	45 - 49	344	346	276	353	533	581	772	625	881	858
	50 - 54	501	508	359	460	677	737	982	796	1,124	1,143
	55 - 59	651	656	480	619	977	1,065	1,423	1,151	1,626	1,405
	60 - 64	651	656	646	834	1,234	1,345	1,795	1,449	2,053	1,405
	65+	775	782	770	995	1,550	1,696	2,264	1,825	2,589	1,684
Sub & Spouse	19 - 24	322		219	271	534	583	762	623	865	689
	25 - 29	336		219	271	534	583	762	623	865	727
	30 - 34	400		292	367	598	650	856	698	974	948
	35 - 39	459		348	441	681	739	977	795	1,111	1,060
	40 - 44	604		426	539	776	846	1,116	907	1,272	1,471
	45 - 49	681		526	669	1,069	1,162	1,546	1,252	1,761	1,714
	50 - 54	1,008		686	879	1,358	1,479	1,966	1,595	2,245	2,281
	55 - 59	1,310		913	1,177	1,959	2,135	2,848	2,302	3,255	2,807
	60 - 64	1,310		1,183	1,526	2,465	2,692	3,594	2,902	4,112	2,807
	65+	1,559		1,410	1,822	3,103	3,387	4,529	3,654	5,180	3,364
Sub & Child	19 - 24	275		232	288	598	650	856	698	974	606
	25 - 29	282		232	288	598	650	856	698	974	628
	30 - 34	311		286	360	610	662	874	710	989	735
	35 - 39	344		316	398	627	682	899	733	1,020	794
	40 - 44	414		333	421	638	692	912	745	1,040	999
	45 - 49	453		343	431	776	847	1,116	910	1,274	1,122
	50 - 54	620		420	534	922	1,004	1,330	1,083	1,515	1,404
	55 - 59	767		536	685	1,223	1,334	1,769	1,435	2,022	1,668
	60 - 64	767		684	875	1,476	1,611	2,146	1,734	2,447	1,668
	65+	909		810	1,040	1,797	1,959	2,607	2,110	2,983	1,946
Sub & Children	19 - 24	349		321	394	863	938	1,235	1,010	1,403	936
	25 - 29	359		321	394	863	938	1,235	1,010	1,403	956
	30 - 34	389		385	479	854	926	1,217	995	1,386	1,066
	35 - 39	418		414	520	872	947	1,246	1,016	1,417	1,122
	40 - 44	491		431	541	883	957	1,260	1,029	1,434	1,325
	45 - 49	526		441	552	1,024	1,111	1,467	1,195	1,670	1,447
	50 - 54	695		521	656	1,170	1,271	1,675	1,364	1,911	1,731
	55 - 59	846		637	808	1,467	1,599	2,116	1,720	2,415	1,994
	60 - 64	846		783	998	1,723	1,875	2,489	2,021	2,843	1,994
	65+	999		926	1,183	2,040	2,225	2,958	2,393	3,378	2,272
Family	19 - 24	502		359	438	1,134	1,232	1,619	1,321	1,838	1,289
	25 - 29	511		359	438	1,134	1,232	1,619	1,321	1,838	1,325
	30 - 34	574		448	557	1,157	1,252	1,648	1,346	1,874	1,546
	35 - 39	632		510	634	1,216	1,320	1,734	1,416	1,971	1,662
	40 - 44	778		578	725	1,272	1,379	1,819	1,483	2,067	2,069
	45 - 49	853		652	817	1,561	1,696	2,239	1,822	2,551	2,314
	50 - 54	1,184		797	1,008	1,849	2,011	2,664	2,163	3,035	2,879
	55 - 59	1,483		1,014	1,293	2,447	2,668	3,544	2,868	4,042	3,408
	60 - 64	1,483		1,296	1,660	2,956	3,224	4,290	3,474	4,900	3,408
	65+	1,762		1,535	1,971	3,594	3,920	5,225	4,224	5,968	3,963

Exhibit 2.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1,500	PPO Value Choice 1,500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	254	256	165	200	316	346	428	371	501	1,050
	1 - 4	104	108	110	132	221	239	290	254	340	244
	5 - 18	104	108	110	132	221	239	290	254	340	244
	19 - 24	142	146	113	134	242	260	321	279	376	316
	25 - 29	148	150	113	134	242	260	321	279	376	334
	30 - 34	173	176	144	173	270	291	362	315	422	433
	35 - 39	196	203	172	209	305	334	410	357	484	485
	40 - 44	256	260	204	249	347	380	467	408	553	671
	45 - 49	291	293	254	311	479	522	648	561	763	783
	50 - 54	422	428	329	404	608	661	823	714	973	1,042
	55 - 59	547	551	439	542	875	954	1,190	1,031	1,406	1,280
	60 - 64	547	551	590	729	1,105	1,204	1,500	1,297	1,774	1,280
	65+	650	656	703	869	1,387	1,517	1,891	1,633	2,236	1,534
Sub & Spouse	19 - 24	277		204	243	483	526	644	562	753	631
	25 - 29	289		204	243	483	526	644	562	753	666
	30 - 34	342		270	326	540	586	722	629	847	867
	35 - 39	391		321	390	614	666	823	716	965	969
	40 - 44	512		392	476	699	761	939	816	1,104	1,342
	45 - 49	576		483	589	960	1,043	1,297	1,124	1,525	1,563
	50 - 54	849		629	771	1,218	1,326	1,647	1,430	1,943	2,079
	55 - 59	1,100		835	1,030	1,755	1,912	2,382	2,061	2,813	2,557
	60 - 64	1,100		1,080	1,334	2,207	2,409	3,004	2,597	3,552	2,557
	65+	1,308		1,287	1,591	2,776	3,030	3,783	3,268	4,473	3,063
Sub & Child	19 - 24	238		216	257	540	586	722	629	847	556
	25 - 29	244		216	257	540	586	722	629	847	576
	30 - 34	268		265	320	550	597	737	640	860	673
	35 - 39	295		292	353	566	615	758	660	887	727
	40 - 44	354		308	373	575	624	769	671	904	913
	45 - 49	386		317	382	699	762	939	818	1,106	1,025
	50 - 54	525		387	471	829	902	1,117	973	1,313	1,281
	55 - 59	648		492	603	1,098	1,197	1,483	1,287	1,750	1,521
	60 - 64	648		627	768	1,324	1,444	1,797	1,554	2,117	1,521
	65+	766		741	911	1,610	1,755	2,181	1,890	2,579	1,774
Sub & Children	19 - 24	304		299	353	779	846	1,042	910	1,220	858
	25 - 29	312		299	353	779	846	1,042	910	1,220	876
	30 - 34	337		357	427	771	835	1,027	897	1,206	976
	35 - 39	361		384	462	787	854	1,051	916	1,232	1,027
	40 - 44	422		399	481	797	863	1,063	927	1,247	1,212
	45 - 49	451		408	490	923	1,000	1,235	1,075	1,450	1,323
	50 - 54	592		481	581	1,053	1,143	1,409	1,226	1,658	1,581
	55 - 59	718		586	713	1,318	1,436	1,776	1,544	2,093	1,820
	60 - 64	718		719	878	1,547	1,683	2,087	1,813	2,462	1,820
	65+	845		849	1,039	1,830	1,995	2,478	2,145	2,923	2,073
Family	19 - 24	435		336	394	1,024	1,111	1,366	1,191	1,599	1,181
	25 - 29	443		336	394	1,024	1,111	1,366	1,191	1,599	1,214
	30 - 34	495		417	498	1,044	1,129	1,390	1,213	1,630	1,415
	35 - 39	544		473	565	1,097	1,190	1,462	1,275	1,713	1,520
	40 - 44	665		535	644	1,147	1,242	1,533	1,335	1,796	1,890
	45 - 49	728		602	724	1,405	1,525	1,883	1,638	2,213	2,113
	50 - 54	1,004		734	890	1,662	1,807	2,237	1,942	2,631	2,627
	55 - 59	1,253		931	1,138	2,196	2,393	2,970	2,572	3,499	3,108
	60 - 64	1,253		1,188	1,457	2,650	2,890	3,592	3,113	4,238	3,108
	65+	1485		1405	1727	3,220	3,511	4,371	3,783	5,159	3,612

Exhibit 2.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	18%	18%	8%	13%	11%	11%	19%	11%	15%	10%
	1 - 4	14%	15%	7%	12%	10%	10%	18%	11%	15%	9%
	5 - 18	14%	15%	7%	12%	10%	10%	18%	11%	15%	9%
	19 - 24	16%	16%	7%	12%	11%	11%	18%	11%	15%	9%
	25 - 29	16%	17%	7%	12%	11%	11%	18%	11%	15%	9%
	30 - 34	17%	17%	8%	13%	11%	11%	19%	11%	15%	9%
	35 - 39	17%	17%	8%	13%	11%	11%	19%	11%	15%	9%
	40 - 44	18%	18%	8%	13%	11%	11%	19%	11%	15%	10%
	45 - 49	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	50 - 54	19%	19%	9%	14%	11%	11%	19%	11%	16%	10%
	55 - 59	19%	19%	9%	14%	12%	12%	20%	12%	16%	10%
	60 - 64	19%	19%	9%	14%	12%	12%	20%	12%	16%	10%
	65+	19%	19%	10%	14%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	16%		7%	12%	11%	11%	18%	11%	15%	9%
	25 - 29	16%		7%	12%	11%	11%	18%	11%	15%	9%
	30 - 34	17%		8%	13%	11%	11%	19%	11%	15%	9%
	35 - 39	17%		8%	13%	11%	11%	19%	11%	15%	9%
	40 - 44	18%		9%	13%	11%	11%	19%	11%	15%	10%
	45 - 49	18%		9%	14%	11%	11%	19%	11%	15%	10%
	50 - 54	19%		9%	14%	11%	12%	19%	12%	16%	10%
	55 - 59	19%		9%	14%	12%	12%	20%	12%	16%	10%
	60 - 64	19%		10%	14%	12%	12%	20%	12%	16%	10%
	65+	19%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	16%		7%	12%	11%	11%	19%	11%	15%	9%
	25 - 29	16%		7%	12%	11%	11%	19%	11%	15%	9%
	30 - 34	16%		8%	13%	11%	11%	19%	11%	15%	9%
	35 - 39	17%		8%	13%	11%	11%	19%	11%	15%	9%
	40 - 44	17%		8%	13%	11%	11%	19%	11%	15%	9%
	45 - 49	17%		8%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%		9%	13%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	11%	16%	10%
	60 - 64	18%		9%	14%	11%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	15%		7%	12%	11%	11%	19%	11%	15%	9%
	25 - 29	15%		7%	12%	11%	11%	19%	11%	15%	9%
	30 - 34	15%		8%	12%	11%	11%	19%	11%	15%	9%
	35 - 39	16%		8%	13%	11%	11%	19%	11%	15%	9%
	40 - 44	16%		8%	12%	11%	11%	19%	11%	15%	9%
	45 - 49	17%		8%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	18%		9%	13%	11%	11%	19%	11%	15%	10%
	60 - 64	18%		9%	14%	11%	11%	19%	11%	15%	10%
	65+	18%		9%	14%	11%	12%	19%	12%	16%	10%
Family	19 - 24	15%		7%	11%	11%	11%	19%	11%	15%	9%
	25 - 29	15%		7%	11%	11%	11%	19%	11%	15%	9%
	30 - 34	16%		7%	12%	11%	11%	19%	11%	15%	9%
	35 - 39	16%		8%	12%	11%	11%	19%	11%	15%	9%
	40 - 44	17%		8%	13%	11%	11%	19%	11%	15%	9%
	45 - 49	17%		8%	13%	11%	11%	19%	11%	15%	10%
	50 - 54	18%		9%	13%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	12%	16%	10%
	60 - 64	18%		9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%

Exhibit 2.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	299	302	179	226	350	384	508	412	577	1,152
	1 - 4	119	124	118	148	244	264	343	281	390	265
	5 - 18	119	124	118	148	244	264	343	281	390	265
	19 - 24	165	170	121	150	268	288	380	309	432	345
	25 - 29	172	175	121	150	268	288	380	309	432	364
	30 - 34	202	206	155	195	299	322	429	349	485	473
	35 - 39	230	238	186	236	338	371	487	396	557	531
	40 - 44	302	307	221	282	385	422	555	453	637	735
	45 - 49	344	346	276	353	533	581	772	625	881	858
	50 - 54	501	508	359	460	677	737	982	796	1,124	1,143
	55 - 59	651	656	480	619	977	1,065	1,423	1,151	1,626	1,405
	60 - 64	651	656	646	834	1,234	1,345	1,795	1,449	2,053	1,405
	65+	775	782	770	995	1,550	1,696	2,264	1,825	2,589	1,684
Sub & Spouse	19 - 24	322		219	271	534	583	762	623	865	689
	25 - 29	336		219	271	534	583	762	623	865	727
	30 - 34	400		292	367	598	650	856	698	974	948
	35 - 39	459		348	441	681	739	977	795	1,111	1,060
	40 - 44	604		426	539	776	846	1,116	907	1,272	1,471
	45 - 49	681		526	669	1,069	1,162	1,546	1,252	1,761	1,714
	50 - 54	1,008		686	879	1,358	1,479	1,966	1,595	2,245	2,281
	55 - 59	1,310		913	1,177	1,959	2,135	2,848	2,302	3,255	2,807
	60 - 64	1,310		1,183	1,526	2,465	2,692	3,594	2,902	4,112	2,807
	65+	1,559		1,410	1,822	3,103	3,387	4,529	3,654	5,180	3,364
Sub & Child	19 - 24	275		232	288	598	650	856	698	974	606
	25 - 29	282		232	288	598	650	856	698	974	628
	30 - 34	311		286	360	610	662	874	710	989	735
	35 - 39	344		316	398	627	682	899	733	1,020	794
	40 - 44	414		333	421	638	692	912	745	1,040	999
	45 - 49	453		343	431	776	847	1,116	910	1,274	1,122
	50 - 54	620		420	534	922	1,004	1,330	1,083	1,515	1,404
	55 - 59	767		536	685	1,223	1,334	1,769	1,435	2,022	1,668
	60 - 64	767		684	875	1,476	1,611	2,146	1,734	2,447	1,668
	65+	909		810	1,040	1,797	1,959	2,607	2,110	2,983	1,946
Sub & Children	19 - 24	349		321	394	863	938	1,235	1,010	1,403	936
	25 - 29	359		321	394	863	938	1,235	1,010	1,403	956
	30 - 34	389		385	479	854	926	1,217	995	1,386	1,066
	35 - 39	418		414	520	872	947	1,246	1,016	1,417	1,122
	40 - 44	491		431	541	883	957	1,260	1,029	1,434	1,325
	45 - 49	526		441	552	1,024	1,111	1,467	1,195	1,670	1,447
	50 - 54	695		521	656	1,170	1,271	1,675	1,364	1,911	1,731
	55 - 59	846		637	808	1,467	1,599	2,116	1,720	2,415	1,994
	60 - 64	846		783	998	1,723	1,875	2,489	2,021	2,843	1,994
	65+	999		926	1,183	2,040	2,225	2,958	2,393	3,378	2,272
Family	19 - 24	502		359	438	1,134	1,232	1,619	1,321	1,838	1,289
	25 - 29	511		359	438	1,134	1,232	1,619	1,321	1,838	1,325
	30 - 34	574		448	557	1,157	1,252	1,648	1,346	1,874	1,546
	35 - 39	632		510	634	1,216	1,320	1,734	1,416	1,971	1,662
	40 - 44	778		578	725	1,272	1,379	1,819	1,483	2,067	2,069
	45 - 49	853		652	817	1,561	1,696	2,239	1,822	2,551	2,314
	50 - 54	1,184		797	1,008	1,849	2,011	2,664	2,163	3,035	2,879
	55 - 59	1,483		1,014	1,293	2,447	2,668	3,544	2,868	4,042	3,408
	60 - 64	1,483		1,296	1,660	2,956	3,224	4,290	3,474	4,900	3,408
	65+	1,762		1,535	1,971	3,594	3,920	5,225	4,224	5,968	3,963

Exhibit 2.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

Current Rates - Effective July 1, 2009

Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	254	256	165	200	316	346	428	371	501	1,050
	1 - 4	104	108	110	132	221	239	290	254	340	244
	5 - 18	104	108	110	132	221	239	290	254	340	244
	19 - 24	142	146	113	134	242	260	321	279	376	316
	25 - 29	148	150	113	134	242	260	321	279	376	334
	30 - 34	173	176	144	173	270	291	362	315	422	433
	35 - 39	196	203	172	209	305	334	410	357	484	485
	40 - 44	256	260	204	249	347	380	467	408	553	671
	45 - 49	291	293	254	311	479	522	648	561	763	783
	50 - 54	422	428	329	404	608	661	823	714	973	1,042
	55 - 59	547	551	439	542	875	954	1,190	1,031	1,406	1,280
	60 - 64	547	551	590	729	1,105	1,204	1,500	1,297	1,774	1,280
	65+	650	656	703	869	1,387	1,517	1,891	1,633	2,236	1,534
Sub & Spouse	19 - 24	277		204	243	483	526	644	562	753	631
	25 - 29	289		204	243	483	526	644	562	753	666
	30 - 34	342		270	326	540	586	722	629	847	867
	35 - 39	391		321	390	614	666	823	716	965	969
	40 - 44	512		392	476	699	761	939	816	1,104	1,342
	45 - 49	576		483	589	960	1,043	1,297	1,124	1,525	1,563
	50 - 54	849		629	771	1,218	1,326	1,647	1,430	1,943	2,079
	55 - 59	1,100		835	1,030	1,755	1,912	2,382	2,061	2,813	2,557
	60 - 64	1,100		1,080	1,334	2,207	2,409	3,004	2,597	3,552	2,557
	65+	1,308		1,287	1,591	2,776	3,030	3,783	3,268	4,473	3,063
Sub & Child	19 - 24	238		216	257	540	586	722	629	847	556
	25 - 29	244		216	257	540	586	722	629	847	576
	30 - 34	268		265	320	550	597	737	640	860	673
	35 - 39	295		292	353	566	615	758	660	887	727
	40 - 44	354		308	373	575	624	769	671	904	913
	45 - 49	386		317	382	699	762	939	818	1,106	1,025
	50 - 54	525		387	471	829	902	1,117	973	1,313	1,281
	55 - 59	648		492	603	1,098	1,197	1,483	1,287	1,750	1,521
	60 - 64	648		627	768	1,324	1,444	1,797	1,554	2,117	1,521
	65+	766		741	911	1,610	1,755	2,181	1,890	2,579	1,774
Sub & Children	19 - 24	304		299	353	779	846	1,042	910	1,220	858
	25 - 29	312		299	353	779	846	1,042	910	1,220	876
	30 - 34	337		357	427	771	835	1,027	897	1,206	976
	35 - 39	361		384	462	787	854	1,051	916	1,232	1,027
	40 - 44	422		399	481	797	863	1,063	927	1,247	1,212
	45 - 49	451		408	490	923	1,000	1,235	1,075	1,450	1,323
	50 - 54	592		481	581	1,053	1,143	1,409	1,226	1,658	1,581
	55 - 59	718		586	713	1,318	1,436	1,776	1,544	2,093	1,820
	60 - 64	718		719	878	1,547	1,683	2,087	1,813	2,462	1,820
	65+	845		849	1,039	1,830	1,995	2,478	2,145	2,923	2,073
Family	19 - 24	435		336	394	1,024	1,111	1,366	1,191	1,599	1,181
	25 - 29	443		336	394	1,024	1,111	1,366	1,191	1,599	1,214
	30 - 34	495		417	498	1,044	1,129	1,390	1,213	1,630	1,415
	35 - 39	544		473	565	1,097	1,190	1,462	1,275	1,713	1,520
	40 - 44	665		535	644	1,147	1,242	1,533	1,335	1,796	1,890
	45 - 49	728		602	724	1,405	1,525	1,883	1,638	2,213	2,113
	50 - 54	1,004		734	890	1,662	1,807	2,237	1,942	2,631	2,627
	55 - 59	1,253		931	1,138	2,196	2,393	2,970	2,572	3,499	3,108
	60 - 64	1,253		1,188	1,457	2,650	2,890	3,592	3,113	4,238	3,108
	65+	1,485		1,405	1,727	3,220	3,511	4,371	3,783	5,159	3,612

Exhibit 2.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

		Percentage Change									
Tier	Age	PPO NetSaver 1500	PPO Value Choice 1500	PPO Simple Choice HSA	PPO Smart Choice	PPO Simple Choice 50	PPO Simple Choice 35	PPO Simple Choice 40	PPO Simple Choice 25	PPO Simple Choice 15	PPO First Choice
Subscriber	0	18%	18%	8%	13%	11%	11%	19%	11%	15%	10%
	1 - 4	14%	15%	7%	12%	10%	10%	18%	11%	15%	9%
	5 - 18	14%	15%	7%	12%	10%	10%	18%	11%	15%	9%
	19 - 24	16%	16%	7%	12%	11%	11%	18%	11%	15%	9%
	25 - 29	16%	17%	7%	12%	11%	11%	18%	11%	15%	9%
	30 - 34	17%	17%	8%	13%	11%	11%	19%	11%	15%	9%
	35 - 39	17%	17%	8%	13%	11%	11%	19%	11%	15%	9%
	40 - 44	18%	18%	8%	13%	11%	11%	19%	11%	15%	10%
	45 - 49	18%	18%	9%	14%	11%	11%	19%	11%	15%	10%
	50 - 54	19%	19%	9%	14%	11%	11%	19%	11%	16%	10%
	55 - 59	19%	19%	9%	14%	12%	12%	20%	12%	16%	10%
	60 - 64	19%	19%	9%	14%	12%	12%	20%	12%	16%	10%
	65+	19%	19%	10%	14%	12%	12%	20%	12%	16%	10%
Sub & Spouse	19 - 24	16%		7%	12%	11%	11%	18%	11%	15%	9%
	25 - 29	16%		7%	12%	11%	11%	18%	11%	15%	9%
	30 - 34	17%		8%	13%	11%	11%	19%	11%	15%	9%
	35 - 39	17%		8%	13%	11%	11%	19%	11%	15%	9%
	40 - 44	18%		9%	13%	11%	11%	19%	11%	15%	10%
	45 - 49	18%		9%	14%	11%	11%	19%	11%	15%	10%
	50 - 54	19%		9%	14%	11%	12%	19%	12%	16%	10%
	55 - 59	19%		9%	14%	12%	12%	20%	12%	16%	10%
	60 - 64	19%		10%	14%	12%	12%	20%	12%	16%	10%
	65+	19%		10%	15%	12%	12%	20%	12%	16%	10%
Sub & Child	19 - 24	16%		7%	12%	11%	11%	19%	11%	15%	9%
	25 - 29	16%		7%	12%	11%	11%	19%	11%	15%	9%
	30 - 34	16%		8%	13%	11%	11%	19%	11%	15%	9%
	35 - 39	17%		8%	13%	11%	11%	19%	11%	15%	9%
	40 - 44	17%		8%	13%	11%	11%	19%	11%	15%	9%
	45 - 49	17%		8%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	18%		9%	13%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	11%	16%	10%
	60 - 64	18%		9%	14%	11%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%
Sub & Children	19 - 24	15%		7%	12%	11%	11%	19%	11%	15%	9%
	25 - 29	15%		7%	12%	11%	11%	19%	11%	15%	9%
	30 - 34	15%		8%	12%	11%	11%	19%	11%	15%	9%
	35 - 39	16%		8%	13%	11%	11%	19%	11%	15%	9%
	40 - 44	16%		8%	12%	11%	11%	19%	11%	15%	9%
	45 - 49	17%		8%	13%	11%	11%	19%	11%	15%	9%
	50 - 54	17%		8%	13%	11%	11%	19%	11%	15%	9%
	55 - 59	18%		9%	13%	11%	11%	19%	11%	15%	10%
	60 - 64	18%		9%	14%	11%	11%	19%	11%	15%	10%
	65+	18%		9%	14%	11%	12%	19%	12%	16%	10%
Family	19 - 24	15%		7%	11%	11%	11%	19%	11%	15%	9%
	25 - 29	15%		7%	11%	11%	11%	19%	11%	15%	9%
	30 - 34	16%		7%	12%	11%	11%	19%	11%	15%	9%
	35 - 39	16%		8%	12%	11%	11%	19%	11%	15%	9%
	40 - 44	17%		8%	13%	11%	11%	19%	11%	15%	9%
	45 - 49	17%		8%	13%	11%	11%	19%	11%	15%	10%
	50 - 54	18%		9%	13%	11%	11%	19%	11%	15%	10%
	55 - 59	18%		9%	14%	11%	11%	19%	12%	16%	10%
	60 - 64	18%		9%	14%	12%	12%	19%	12%	16%	10%
	65+	19%		9%	14%	12%	12%	20%	12%	16%	10%

Exhibit 3.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	200	211	232	264	255	286
	1 - 4	123	130	145	162	157	175
	5 - 18	123	130	145	162	157	175
	19 - 24	132	139	156	175	171	189
	25 - 29	132	139	156	175	171	189
	30 - 34	168	176	195	219	213	240
	35 - 39	189	200	219	252	240	270
	40 - 44	261	286	307	357	332	386
	45 - 49	333	366	387	456	422	493
	50 - 54	416	476	488	591	529	639
	55 - 59	625	717	732	897	794	969
	60 - 64	806	897	946	1,119	1,024	1,210
	65+	969	1,078	1,137	1,348	1,231	1,453

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	167	176	194	220	213	239
	1 - 4	103	109	121	135	131	146
	5 - 18	103	109	121	135	131	146
	19 - 24	110	116	130	146	143	158
	25 - 29	110	116	130	146	143	158
	30 - 34	140	147	163	183	178	200
	35 - 39	158	167	183	210	200	225
	40 - 44	218	239	256	298	277	322
	45 - 49	278	305	323	380	352	411
	50 - 54	347	397	407	493	441	533
	55 - 59	521	598	610	748	662	808
	60 - 64	672	748	789	933	854	1,009
	65+	808	899	948	1,124	1,026	1,211

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	19%	19%	20%	20%	20%	20%
	5 - 18	19%	19%	20%	20%	20%	20%
	19 - 24	20%	20%	20%	20%	20%	20%
	25 - 29	20%	20%	20%	20%	20%	20%
	30 - 34	20%	20%	20%	20%	20%	20%
	35 - 39	20%	20%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 3.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	231	243	270	304	295	328
	1 - 4	142	151	168	187	181	201
	5 - 18	142	151	168	187	181	201
	19 - 24	152	162	180	201	195	218
	25 - 29	152	162	180	201	195	218
	30 - 34	193	204	226	254	246	276
	35 - 39	216	231	254	289	276	313
	40 - 44	301	328	354	412	385	444
	45 - 49	384	422	447	528	484	567
	50 - 54	477	547	561	682	608	735
	55 - 59	718	826	843	1,033	913	1,113
	60 - 64	928	1,034	1,089	1,287	1,182	1,390
	65+	1,116	1,238	1,310	1,550	1,420	1,671

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	193	203	225	254	246	274
	1 - 4	119	126	140	156	151	168
	5 - 18	119	126	140	156	151	168
	19 - 24	127	135	150	168	163	182
	25 - 29	127	135	150	168	163	182
	30 - 34	161	170	189	212	205	230
	35 - 39	180	193	212	241	230	261
	40 - 44	251	274	295	344	321	370
	45 - 49	320	352	373	440	404	473
	50 - 54	398	456	468	569	507	613
	55 - 59	599	689	703	861	761	928
	60 - 64	774	862	908	1,073	985	1,159
	65+	930	1,032	1,092	1,292	1,184	1,393

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	19%	20%	20%	20%	20%	20%
	5 - 18	19%	20%	20%	20%	20%	20%
	19 - 24	20%	20%	20%	20%	20%	20%
	25 - 29	20%	20%	20%	20%	20%	20%
	30 - 34	20%	20%	20%	20%	20%	20%
	35 - 39	20%	20%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 3.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	229	235	267	289	289	316
	1 - 4	138	145	163	180	177	193
	5 - 18	138	145	163	180	177	193
	19 - 24	151	152	177	193	190	212
	25 - 29	151	152	177	193	190	212
	30 - 34	188	195	220	246	243	264
	35 - 39	213	222	249	276	271	300
	40 - 44	296	316	348	392	379	426
	45 - 49	374	399	442	500	481	542
	50 - 54	471	523	553	654	602	703
	55 - 59	709	792	828	987	897	1,068
	60 - 64	913	990	1,074	1,234	1,164	1,334
	65+	1,099	1,188	1,286	1,483	1,398	1,599

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	191	196	223	241	241	264
	1 - 4	115	121	136	150	148	161
	5 - 18	115	121	136	150	148	161
	19 - 24	126	127	148	161	159	177
	25 - 29	126	127	148	161	159	177
	30 - 34	157	163	184	205	203	220
	35 - 39	178	185	208	230	226	250
	40 - 44	247	264	290	327	316	355
	45 - 49	312	333	369	417	401	452
	50 - 54	393	436	461	545	502	586
	55 - 59	591	660	690	823	748	890
	60 - 64	761	825	895	1,029	970	1,112
	65+	916	990	1,072	1,236	1,165	1,333

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	20%	20%	20%	20%	20%	20%
	5 - 18	20%	20%	20%	20%	20%	20%
	19 - 24	20%	20%	20%	20%	19%	20%
	25 - 29	20%	20%	20%	20%	19%	20%
	30 - 34	20%	20%	20%	20%	20%	20%
	35 - 39	20%	20%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 3.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	188	188	220	236	243	255
	1 - 4	117	121	134	145	146	157
	5 - 18	117	121	134	145	146	157
	19 - 24	124	132	146	157	162	169
	25 - 29	124	132	146	157	162	169
	30 - 34	160	163	186	196	201	213
	35 - 39	178	184	212	220	230	243
	40 - 44	249	255	289	318	316	344
	45 - 49	314	327	369	406	403	441
	50 - 54	393	423	460	529	500	571
	55 - 59	590	640	694	802	753	866
	60 - 64	764	801	896	1,000	972	1,083
	65+	919	962	1,076	1,204	1,170	1,298

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	157	157	184	197	203	213
	1 - 4	98	101	112	121	122	131
	5 - 18	98	101	112	121	122	131
	19 - 24	104	110	122	131	135	141
	25 - 29	104	110	122	131	135	141
	30 - 34	134	136	155	164	168	178
	35 - 39	149	154	177	184	192	203
	40 - 44	208	213	241	265	264	287
	45 - 49	262	273	308	339	336	368
	50 - 54	328	353	384	441	417	476
	55 - 59	492	534	579	669	628	722
	60 - 64	637	668	747	834	810	903
	65+	766	802	897	1,004	975	1,082

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	19%	20%	20%	20%	20%	20%
	5 - 18	19%	20%	20%	20%	20%	20%
	19 - 24	19%	20%	20%	20%	20%	20%
	25 - 29	19%	20%	20%	20%	20%	20%
	30 - 34	19%	20%	20%	20%	20%	20%
	35 - 39	19%	19%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 3.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	211	212	246	264	267	286
	1 - 4	130	133	150	162	163	175
	5 - 18	130	133	150	162	163	175
	19 - 24	138	145	163	175	177	187
	25 - 29	138	145	163	175	177	187
	30 - 34	174	182	202	219	220	240
	35 - 39	198	205	231	249	249	271
	40 - 44	274	286	320	356	348	386
	45 - 49	346	362	406	456	442	490
	50 - 54	434	474	511	589	553	639
	55 - 59	650	717	763	896	828	967
	60 - 64	843	895	987	1,120	1,070	1,210
	65+	1,011	1,077	1,184	1,344	1,286	1,453

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	176	177	205	220	223	239
	1 - 4	109	111	125	135	136	146
	5 - 18	109	111	125	135	136	146
	19 - 24	115	121	136	146	148	156
	25 - 29	115	121	136	146	148	156
	30 - 34	145	152	169	183	184	200
	35 - 39	165	171	193	208	208	226
	40 - 44	229	239	267	297	290	322
	45 - 49	289	302	339	380	369	409
	50 - 54	362	395	426	491	461	533
	55 - 59	542	598	636	747	690	806
	60 - 64	703	746	823	934	892	1,009
	65+	843	898	987	1,120	1,072	1,211

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	19%	20%	20%	20%	20%	20%
	5 - 18	19%	20%	20%	20%	20%	20%
	19 - 24	20%	20%	20%	20%	20%	20%
	25 - 29	20%	20%	20%	20%	20%	20%
	30 - 34	20%	20%	20%	20%	20%	20%
	35 - 39	20%	20%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 3.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	211	212	246	264	267	286
	1 - 4	130	133	150	162	163	175
	5 - 18	130	133	150	162	163	175
	19 - 24	138	145	163	175	177	187
	25 - 29	138	145	163	175	177	187
	30 - 34	174	182	202	219	220	240
	35 - 39	198	205	231	249	249	271
	40 - 44	274	286	320	356	348	386
	45 - 49	346	362	406	456	442	490
	50 - 54	434	474	511	589	553	639
	55 - 59	650	717	763	896	828	967
	60 - 64	843	897	987	1,120	1,070	1,210
	65+	1,011	1,077	1,184	1,344	1,286	1,453

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	176	177	205	220	223	239
	1 - 4	109	111	125	135	136	146
	5 - 18	109	111	125	135	136	146
	19 - 24	115	121	136	146	148	156
	25 - 29	115	121	136	146	148	156
	30 - 34	145	152	169	183	184	200
	35 - 39	165	171	193	208	208	226
	40 - 44	229	239	267	297	290	322
	45 - 49	289	302	339	380	369	409
	50 - 54	362	395	426	491	461	533
	55 - 59	542	598	636	747	690	806
	60 - 64	703	748	823	934	892	1,009
	65+	843	898	987	1,120	1,072	1,211

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	19%	20%	20%	20%	20%	20%
	5 - 18	19%	20%	20%	20%	20%	20%
	19 - 24	20%	20%	20%	20%	20%	20%
	25 - 29	20%	20%	20%	20%	20%	20%
	30 - 34	20%	20%	20%	20%	20%	20%
	35 - 39	20%	20%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 3.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	229	237	267	298	289	320
	1 - 4	138	147	163	183	177	200
	5 - 18	138	147	163	183	177	200
	19 - 24	151	156	177	196	190	213
	25 - 29	151	156	177	196	190	213
	30 - 34	188	199	220	248	243	270
	35 - 39	213	226	249	283	271	306
	40 - 44	296	321	348	403	379	432
	45 - 49	374	410	442	512	481	553
	50 - 54	471	534	553	667	602	717
	55 - 59	709	807	828	1,006	897	1,087
	60 - 64	913	1,005	1,074	1,260	1,164	1,360
	65+	1,099	1,213	1,286	1,510	1,398	1,633

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	191	198	223	249	241	267
	1 - 4	115	123	136	153	148	167
	5 - 18	115	123	136	153	148	167
	19 - 24	126	130	148	164	159	178
	25 - 29	126	130	148	164	159	178
	30 - 34	157	166	184	207	203	225
	35 - 39	178	189	208	236	226	255
	40 - 44	247	268	290	336	316	360
	45 - 49	312	342	369	427	401	461
	50 - 54	393	445	461	556	502	598
	55 - 59	591	673	690	839	748	906
	60 - 64	761	838	895	1,050	970	1,134
	65+	916	1,011	1,072	1,259	1,165	1,361

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	20%	20%	20%	20%	20%	20%
	5 - 18	20%	20%	20%	20%	20%	20%
	19 - 24	20%	20%	20%	20%	19%	20%
	25 - 29	20%	20%	20%	20%	19%	20%
	30 - 34	20%	20%	20%	20%	20%	20%
	35 - 39	20%	20%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 3.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito,
Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	324	340	375	426	410	459
	1 - 4	199	211	232	261	254	283
	5 - 18	199	211	232	261	254	283
	19 - 24	213	226	249	283	271	304
	25 - 29	213	226	249	283	271	304
	30 - 34	267	282	316	356	342	386
	35 - 39	303	324	356	404	386	436
	40 - 44	422	459	493	574	536	620
	45 - 49	534	584	622	729	674	789
	50 - 54	664	762	782	950	846	1,024
	55 - 59	999	1,150	1,172	1,436	1,269	1,550
	60 - 64	1,293	1,437	1,513	1,794	1,644	1,939
	65+	1,552	1,726	1,820	2,154	1,975	2,326

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	270	284	313	355	342	383
	1 - 4	166	176	194	218	212	236
	5 - 18	166	176	194	218	212	236
	19 - 24	178	189	208	236	226	254
	25 - 29	178	189	208	236	226	254
	30 - 34	223	235	264	297	285	322
	35 - 39	253	270	297	337	322	364
	40 - 44	352	383	411	479	447	517
	45 - 49	445	487	519	608	562	658
	50 - 54	554	635	652	792	705	854
	55 - 59	833	959	977	1,197	1,058	1,292
	60 - 64	1,078	1,198	1,261	1,495	1,370	1,616
	65+	1,294	1,439	1,517	1,795	1,646	1,939

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	20%	20%	20%	20%	20%	20%
	5 - 18	20%	20%	20%	20%	20%	20%
	19 - 24	20%	20%	20%	20%	20%	20%
	25 - 29	20%	20%	20%	20%	20%	20%
	30 - 34	20%	20%	20%	20%	20%	20%
	35 - 39	20%	20%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 3.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	324	340	375	426	410	459
	1 - 4	199	211	232	261	254	283
	5 - 18	199	211	232	261	254	283
	19 - 24	213	226	249	283	271	304
	25 - 29	213	226	249	283	271	304
	30 - 34	267	282	316	356	342	386
	35 - 39	303	324	356	404	386	436
	40 - 44	422	459	493	574	536	620
	45 - 49	534	584	622	729	674	789
	50 - 54	664	762	782	950	846	1,024
	55 - 59	999	1,150	1,172	1,436	1,269	1,550
	60 - 64	1,293	1,437	1,513	1,794	1,644	1,939
	65+	1,552	1,726	1,820	2,154	1,975	2,326

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	270	284	313	355	342	383
	1 - 4	166	176	194	218	212	236
	5 - 18	166	176	194	218	212	236
	19 - 24	178	189	208	236	226	254
	25 - 29	178	189	208	236	226	254
	30 - 34	223	235	264	297	285	322
	35 - 39	253	270	297	337	322	364
	40 - 44	352	383	411	479	447	517
	45 - 49	445	487	519	608	562	658
	50 - 54	554	635	652	792	705	854
	55 - 59	833	959	977	1,197	1,058	1,292
	60 - 64	1,078	1,198	1,261	1,495	1,370	1,616
	65+	1,294	1,439	1,517	1,795	1,646	1,939

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	20%	20%	20%	20%	20%	20%
	1 - 4	20%	20%	20%	20%	20%	20%
	5 - 18	20%	20%	20%	20%	20%	20%
	19 - 24	20%	20%	20%	20%	20%	20%
	25 - 29	20%	20%	20%	20%	20%	20%
	30 - 34	20%	20%	20%	20%	20%	20%
	35 - 39	20%	20%	20%	20%	20%	20%
	40 - 44	20%	20%	20%	20%	20%	20%
	45 - 49	20%	20%	20%	20%	20%	20%
	50 - 54	20%	20%	20%	20%	20%	20%
	55 - 59	20%	20%	20%	20%	20%	20%
	60 - 64	20%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 4.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	225	236	257	289	280	311
	1 - 4	148	155	170	187	182	200
	5 - 18	148	155	170	187	182	200
	19 - 24	157	164	181	200	196	214
	25 - 29	157	164	181	200	196	214
	30 - 34	193	201	220	244	238	265
	35 - 39	214	225	244	277	265	295
	40 - 44	286	311	332	382	357	411
	45 - 49	358	391	412	481	447	518
	50 - 54	441	501	513	616	554	664
	55 - 59	650	742	757	922	819	994
	60 - 64	831	922	971	1,144	1,049	1,235
	65+	994	1,103	1,162	1,373	1,256	1,478

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	192	201	219	245	238	264
	1 - 4	128	134	146	160	156	171
	5 - 18	128	134	146	160	156	171
	19 - 24	135	141	155	171	168	183
	25 - 29	135	141	155	171	168	183
	30 - 34	165	172	188	208	203	225
	35 - 39	183	192	208	235	225	250
	40 - 44	243	264	281	323	302	347
	45 - 49	303	330	348	405	377	436
	50 - 54	372	422	432	518	466	558
	55 - 59	546	623	635	773	687	833
	60 - 64	697	773	814	958	879	1,034
	65+	833	924	973	1,149	1,051	1,236

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	17%	17%	17%	18%	18%	18%
	1 - 4	16%	16%	16%	17%	17%	17%
	5 - 18	16%	16%	16%	17%	17%	17%
	19 - 24	16%	16%	17%	17%	17%	17%
	25 - 29	16%	16%	17%	17%	17%	17%
	30 - 34	17%	17%	17%	17%	17%	18%
	35 - 39	17%	17%	17%	18%	18%	18%
	40 - 44	18%	18%	18%	18%	18%	18%
	45 - 49	18%	18%	18%	19%	19%	19%
	50 - 54	19%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	19%	19%	19%
	60 - 64	19%	19%	19%	19%	19%	19%
	65+	19%	19%	19%	19%	20%	20%

Exhibit 4.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	256	268	295	329	320	353
	1 - 4	167	176	193	212	206	226
	5 - 18	167	176	193	212	206	226
	19 - 24	177	187	205	226	220	243
	25 - 29	177	187	205	226	220	243
	30 - 34	218	229	251	279	271	301
	35 - 39	241	256	279	314	301	338
	40 - 44	326	353	379	437	410	469
	45 - 49	409	447	472	553	509	592
	50 - 54	502	572	586	707	633	760
	55 - 59	743	851	868	1,058	938	1,138
	60 - 64	953	1,059	1,114	1,312	1,207	1,415
	65+	1,141	1,263	1,335	1,575	1,445	1,696

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	218	228	250	279	271	299
	1 - 4	144	151	165	181	176	193
	5 - 18	144	151	165	181	176	193
	19 - 24	152	160	175	193	188	207
	25 - 29	152	160	175	193	188	207
	30 - 34	186	195	214	237	230	255
	35 - 39	205	218	237	266	255	286
	40 - 44	276	299	320	369	346	395
	45 - 49	345	377	398	465	429	498
	50 - 54	423	481	493	594	532	638
	55 - 59	624	714	728	886	786	953
	60 - 64	799	887	933	1,098	1,010	1,184
	65+	955	1,057	1,117	1,317	1,209	1,418

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	17%	18%	18%	18%	18%	18%
	1 - 4	16%	17%	17%	17%	17%	17%
	5 - 18	16%	17%	17%	17%	17%	17%
	19 - 24	16%	17%	17%	17%	17%	17%
	25 - 29	16%	17%	17%	17%	17%	17%
	30 - 34	17%	17%	17%	18%	18%	18%
	35 - 39	18%	17%	18%	18%	18%	18%
	40 - 44	18%	18%	18%	18%	18%	19%
	45 - 49	19%	19%	19%	19%	19%	19%
	50 - 54	19%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	19%	19%	19%
	60 - 64	19%	19%	19%	19%	20%	20%
	65+	19%	19%	20%	20%	20%	20%

Exhibit 4.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	254	260	292	314	314	341
	1 - 4	163	170	188	205	202	218
	5 - 18	163	170	188	205	202	218
	19 - 24	176	177	202	218	215	237
	25 - 29	176	177	202	218	215	237
	30 - 34	213	220	245	271	268	289
	35 - 39	238	247	274	301	296	325
	40 - 44	321	341	373	417	404	451
	45 - 49	399	424	467	525	506	567
	50 - 54	496	548	578	679	627	728
	55 - 59	734	817	853	1,012	922	1,093
	60 - 64	938	1,015	1,099	1,259	1,189	1,359
	65+	1,124	1,213	1,311	1,508	1,423	1,624

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	216	221	248	266	266	289
	1 - 4	140	146	161	175	173	186
	5 - 18	140	146	161	175	173	186
	19 - 24	151	152	173	186	184	202
	25 - 29	151	152	173	186	184	202
	30 - 34	182	188	209	230	228	245
	35 - 39	203	210	233	255	251	275
	40 - 44	272	289	315	352	341	380
	45 - 49	337	358	394	442	426	477
	50 - 54	418	461	486	570	527	611
	55 - 59	616	685	715	848	773	915
	60 - 64	786	850	920	1,054	995	1,137
	65+	941	1,015	1,097	1,261	1,190	1,358

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	18%	18%	18%	18%	18%	18%
	1 - 4	16%	16%	17%	17%	17%	17%
	5 - 18	16%	16%	17%	17%	17%	17%
	19 - 24	17%	16%	17%	17%	17%	17%
	25 - 29	17%	16%	17%	17%	17%	17%
	30 - 34	17%	17%	17%	18%	18%	18%
	35 - 39	17%	18%	18%	18%	18%	18%
	40 - 44	18%	18%	18%	18%	18%	19%
	45 - 49	18%	18%	19%	19%	19%	19%
	50 - 54	19%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	19%	19%	19%
	60 - 64	19%	19%	19%	19%	19%	20%
	65+	19%	20%	20%	20%	20%	20%

Exhibit 4.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	213	213	245	261	268	280
	1 - 4	142	146	159	170	171	182
	5 - 18	142	146	159	170	171	182
	19 - 24	149	157	171	182	187	194
	25 - 29	149	157	171	182	187	194
	30 - 34	185	188	211	221	226	238
	35 - 39	203	209	237	245	255	268
	40 - 44	274	280	314	343	341	369
	45 - 49	339	352	394	431	428	466
	50 - 54	418	448	485	554	525	596
	55 - 59	615	665	719	827	778	891
	60 - 64	789	826	921	1,025	997	1,108
	65+	944	987	1,101	1,229	1,195	1,323

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	182	182	209	222	228	238
	1 - 4	123	126	137	146	147	156
	5 - 18	123	126	137	146	147	156
	19 - 24	129	135	147	156	160	166
	25 - 29	129	135	147	156	160	166
	30 - 34	159	161	180	189	193	203
	35 - 39	174	179	202	209	217	228
	40 - 44	233	238	266	290	289	312
	45 - 49	287	298	333	364	361	393
	50 - 54	353	378	409	466	442	501
	55 - 59	517	559	604	694	653	747
	60 - 64	662	693	772	859	835	928
	65+	791	827	922	1,029	1,000	1,107

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	17%	17%	17%	18%	18%	18%
	1 - 4	15%	16%	16%	16%	16%	17%
	5 - 18	15%	16%	16%	16%	16%	17%
	19 - 24	16%	16%	16%	17%	17%	17%
	25 - 29	16%	16%	16%	17%	17%	17%
	30 - 34	16%	17%	17%	17%	17%	17%
	35 - 39	17%	17%	17%	17%	18%	18%
	40 - 44	18%	18%	18%	18%	18%	18%
	45 - 49	18%	18%	18%	18%	19%	19%
	50 - 54	18%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	19%	19%	19%
	60 - 64	19%	19%	19%	19%	19%	19%
	65+	19%	19%	19%	19%	20%	20%

Exhibit 4.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	236	237	271	289	292	311
	1 - 4	155	158	175	187	188	200
	5 - 18	155	158	175	187	188	200
	19 - 24	163	170	188	200	202	212
	25 - 29	163	170	188	200	202	212
	30 - 34	199	207	227	244	245	265
	35 - 39	223	230	256	274	274	296
	40 - 44	299	311	345	381	373	411
	45 - 49	371	387	431	481	467	515
	50 - 54	459	499	536	614	578	664
	55 - 59	675	742	788	921	853	992
	60 - 64	868	920	1,012	1,145	1,095	1,235
	65+	1,036	1,102	1,209	1,369	1,311	1,478

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	201	202	230	245	248	264
	1 - 4	134	136	150	160	161	171
	5 - 18	134	136	150	160	161	171
	19 - 24	140	146	161	171	173	181
	25 - 29	140	146	161	171	173	181
	30 - 34	170	177	194	208	209	225
	35 - 39	190	196	218	233	233	251
	40 - 44	254	264	292	322	315	347
	45 - 49	314	327	364	405	394	434
	50 - 54	387	420	451	516	486	558
	55 - 59	567	623	661	772	715	831
	60 - 64	728	771	848	959	917	1,034
	65+	868	923	1,012	1,145	1,097	1,236

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	17%	17%	18%	18%	18%	18%
	1 - 4	16%	16%	17%	17%	17%	17%
	5 - 18	16%	16%	17%	17%	17%	17%
	19 - 24	16%	16%	17%	17%	17%	17%
	25 - 29	16%	16%	17%	17%	17%	17%
	30 - 34	17%	17%	17%	17%	17%	18%
	35 - 39	17%	17%	17%	18%	18%	18%
	40 - 44	18%	18%	18%	18%	18%	18%
	45 - 49	18%	18%	18%	19%	19%	19%
	50 - 54	19%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	19%	19%	19%
	60 - 64	19%	19%	19%	19%	19%	19%
	65+	19%	19%	19%	20%	20%	20%

Exhibit 4.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 6
Orange and San Diego Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	236	237	271	289	292	311
	1 - 4	155	158	175	187	188	200
	5 - 18	155	158	175	187	188	200
	19 - 24	163	170	188	200	202	212
	25 - 29	163	170	188	200	202	212
	30 - 34	199	207	227	244	245	265
	35 - 39	223	230	256	274	274	296
	40 - 44	299	311	345	381	373	411
	45 - 49	371	387	431	481	467	515
	50 - 54	459	499	536	614	578	664
	55 - 59	675	742	788	921	853	992
	60 - 64	868	922	1,012	1,145	1,095	1,235
	65+	1,036	1,102	1,209	1,369	1,311	1,478

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	201	202	230	245	248	264
	1 - 4	134	136	150	160	161	171
	5 - 18	134	136	150	160	161	171
	19 - 24	140	146	161	171	173	181
	25 - 29	140	146	161	171	173	181
	30 - 34	170	177	194	208	209	225
	35 - 39	190	196	218	233	233	251
	40 - 44	254	264	292	322	315	347
	45 - 49	314	327	364	405	394	434
	50 - 54	387	420	451	516	486	558
	55 - 59	567	623	661	772	715	831
	60 - 64	728	773	848	959	917	1,034
	65+	868	923	1,012	1,145	1,097	1,236

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	17%	17%	18%	18%	18%	18%
	1 - 4	16%	16%	17%	17%	17%	17%
	5 - 18	16%	16%	17%	17%	17%	17%
	19 - 24	16%	16%	17%	17%	17%	17%
	25 - 29	16%	16%	17%	17%	17%	17%
	30 - 34	17%	17%	17%	17%	17%	18%
	35 - 39	17%	17%	17%	18%	18%	18%
	40 - 44	18%	18%	18%	18%	18%	18%
	45 - 49	18%	18%	18%	19%	19%	19%
	50 - 54	19%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	19%	19%	19%
	60 - 64	19%	19%	19%	19%	19%	19%
	65+	19%	19%	19%	20%	20%	20%

Exhibit 4.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	254	262	292	323	314	345
	1 - 4	163	172	188	208	202	225
	5 - 18	163	172	188	208	202	225
	19 - 24	176	181	202	221	215	238
	25 - 29	176	181	202	221	215	238
	30 - 34	213	224	245	273	268	295
	35 - 39	238	251	274	308	296	331
	40 - 44	321	346	373	428	404	457
	45 - 49	399	435	467	537	506	578
	50 - 54	496	559	578	692	627	742
	55 - 59	734	832	853	1,031	922	1,112
	60 - 64	938	1,030	1,099	1,285	1,189	1,385
	65+	1,124	1,238	1,311	1,535	1,423	1,658

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	216	223	248	274	266	292
	1 - 4	140	148	161	178	173	192
	5 - 18	140	148	161	178	173	192
	19 - 24	151	155	173	189	184	203
	25 - 29	151	155	173	189	184	203
	30 - 34	182	191	209	232	228	250
	35 - 39	203	214	233	261	251	280
	40 - 44	272	293	315	361	341	385
	45 - 49	337	367	394	452	426	486
	50 - 54	418	470	486	581	527	623
	55 - 59	616	698	715	864	773	931
	60 - 64	786	863	920	1,075	995	1,159
	65+	941	1,036	1,097	1,284	1,190	1,386

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	18%	17%	18%	18%	18%	18%
	1 - 4	16%	16%	17%	17%	17%	17%
	5 - 18	16%	16%	17%	17%	17%	17%
	19 - 24	17%	17%	17%	17%	17%	17%
	25 - 29	17%	17%	17%	17%	17%	17%
	30 - 34	17%	17%	17%	18%	18%	18%
	35 - 39	17%	17%	18%	18%	18%	18%
	40 - 44	18%	18%	18%	19%	18%	19%
	45 - 49	18%	19%	19%	19%	19%	19%
	50 - 54	19%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	19%	19%	19%
	60 - 64	19%	19%	19%	20%	19%	19%
	65+	19%	19%	20%	20%	20%	20%

Exhibit 4.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito,
Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	349	365	400	451	435	484
	1 - 4	224	236	257	286	279	308
	5 - 18	224	236	257	286	279	308
	19 - 24	238	251	274	308	296	329
	25 - 29	238	251	274	308	296	329
	30 - 34	292	307	341	381	367	411
	35 - 39	328	349	381	429	411	461
	40 - 44	447	484	518	599	561	645
	45 - 49	559	609	647	754	699	814
	50 - 54	689	787	807	975	871	1,049
	55 - 59	1,024	1,175	1,197	1,461	1,294	1,575
	60 - 64	1,318	1,462	1,538	1,819	1,669	1,964
	65+	1,577	1,751	1,845	2,179	2,000	2,351

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	295	309	338	380	367	408
	1 - 4	191	201	219	243	237	261
	5 - 18	191	201	219	243	237	261
	19 - 24	203	214	233	261	251	279
	25 - 29	203	214	233	261	251	279
	30 - 34	248	260	289	322	310	347
	35 - 39	278	295	322	362	347	389
	40 - 44	377	408	436	504	472	542
	45 - 49	470	512	544	633	587	683
	50 - 54	579	660	677	817	730	879
	55 - 59	858	984	1,002	1,222	1,083	1,317
	60 - 64	1,103	1,223	1,286	1,520	1,395	1,641
	65+	1,319	1,464	1,542	1,820	1,671	1,964

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	18%	18%	18%	19%	19%	19%
	1 - 4	17%	17%	17%	18%	18%	18%
	5 - 18	17%	17%	17%	18%	18%	18%
	19 - 24	17%	17%	18%	18%	18%	18%
	25 - 29	17%	17%	18%	18%	18%	18%
	30 - 34	18%	18%	18%	18%	18%	18%
	35 - 39	18%	18%	18%	19%	18%	19%
	40 - 44	19%	19%	19%	19%	19%	19%
	45 - 49	19%	19%	19%	19%	19%	19%
	50 - 54	19%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	20%	19%	20%
	60 - 64	19%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibit 4.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental and Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	349	365	400	451	435	484
	1 - 4	224	236	257	286	279	308
	5 - 18	224	236	257	286	279	308
	19 - 24	238	251	274	308	296	329
	25 - 29	238	251	274	308	296	329
	30 - 34	292	307	341	381	367	411
	35 - 39	328	349	381	429	411	461
	40 - 44	447	484	518	599	561	645
	45 - 49	559	609	647	754	699	814
	50 - 54	689	787	807	975	871	1,049
	55 - 59	1,024	1,175	1,197	1,461	1,294	1,575
	60 - 64	1,318	1,462	1,538	1,819	1,669	1,964
	65+	1,577	1,751	1,845	2,179	2,000	2,351

Current Rates - Effective July 1, 2009

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	295	309	338	380	367	408
	1 - 4	191	201	219	243	237	261
	5 - 18	191	201	219	243	237	261
	19 - 24	203	214	233	261	251	279
	25 - 29	203	214	233	261	251	279
	30 - 34	248	260	289	322	310	347
	35 - 39	278	295	322	362	347	389
	40 - 44	377	408	436	504	472	542
	45 - 49	470	512	544	633	587	683
	50 - 54	579	660	677	817	730	879
	55 - 59	858	984	1,002	1,222	1,083	1,317
	60 - 64	1,103	1,223	1,286	1,520	1,395	1,641
	65+	1,319	1,464	1,542	1,820	1,671	1,964

Percentage Change

Tier	Age	PPO Simple Value 50 w/ Generic Rx	PPO Simple Value 50 w/ Combo Rx	PPO Simple Value 40 w/ Generic Rx	PPO Simple Value 40 w/ Combo Rx	PPO Simple Value 30 w/ Generic Rx	PPO Simple Value 30 w/ Combo Rx
Subscriber	0	18%	18%	18%	19%	19%	19%
	1 - 4	17%	17%	17%	18%	18%	18%
	5 - 18	17%	17%	17%	18%	18%	18%
	19 - 24	17%	17%	18%	18%	18%	18%
	25 - 29	17%	17%	18%	18%	18%	18%
	30 - 34	18%	18%	18%	18%	18%	18%
	35 - 39	18%	18%	18%	19%	18%	19%
	40 - 44	19%	19%	19%	19%	19%	19%
	45 - 49	19%	19%	19%	19%	19%	19%
	50 - 54	19%	19%	19%	19%	19%	19%
	55 - 59	19%	19%	19%	20%	19%	20%
	60 - 64	19%	20%	20%	20%	20%	20%
	65+	20%	20%	20%	20%	20%	20%

Exhibt 5.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	310	172	335	197	268	144	293	169	16%	19%	14%	17%
	1 - 4	207	64	232	89	179	54	204	79	16%	19%	14%	13%
	5 - 18	207	64	232	89	179	54	204	79	16%	19%	14%	13%
	19 - 24	230	92	255	117	199	77	224	102	16%	19%	14%	15%
	25 - 29	230	94	255	119	199	79	224	104	16%	19%	14%	14%
	30 - 34	262	110	287	135	226	92	251	117	16%	20%	14%	15%
	35 - 39	299	133	324	158	258	111	283	136	16%	20%	14%	16%
	40 - 44	345	176	370	201	298	147	323	172	16%	20%	15%	17%
	45 - 49	484	200	509	225	418	167	443	192	16%	20%	15%	17%
	50 - 54	622	296	647	321	537	247	562	272	16%	20%	15%	18%
	55 - 59	908	391	933	416	783	326	808	351	16%	20%	15%	19%
	60 - 64	1,150	391	1,175	416	992	326	1,017	351	16%	20%	16%	19%
	65+	1,454	470	1,479	495	1,254	392	1,279	417	16%	20%	16%	19%
Sub & Spouse	19 - 24	460		510		397		447		16%		14%	
	25 - 29	460		510		397		447		16%		14%	
	30 - 34	524		574		452		502		16%		14%	
	35 - 39	600		650		518		568		16%		14%	
	40 - 44	693		743		598		648		16%		15%	
	45 - 49	970		1,020		837		887		16%		15%	
	50 - 54	1,247		1,297		1,075		1,125		16%		15%	
	55 - 59	1,817		1,867		1,567		1,617		16%		15%	
	60 - 64	2,303		2,353		1,986		2,036		16%		16%	
	65+	2,911		2,961		2,510		2,560		16%		16%	
Sub & Child	19 - 24	524		574		452		502		16%		14%	
	25 - 29	524		574		452		502		16%		14%	
	30 - 34	533		583		460		510		16%		14%	
	35 - 39	549		599		474		524		16%		14%	
	40 - 44	561		611		484		534		16%		14%	
	45 - 49	693		743		598		648		16%		15%	
	50 - 54	831		881		717		767		16%		15%	
	55 - 59	1,119		1,169		965		1,015		16%		15%	
	60 - 64	1,360		1,410		1,173		1,223		16%		15%	
	65+	1,662		1,712		1,433		1,483		16%		15%	
Sub & Children	19 - 24	756		831		652		727		16%		14%	
	25 - 29	756		831		652		727		16%		14%	
	30 - 34	744		819		642		717		16%		14%	
	35 - 39	758		833		654		729		16%		14%	
	40 - 44	767		842		662		737		16%		14%	
	45 - 49	904		979		780		855		16%		15%	
	50 - 54	1,042		1,117		899		974		16%		15%	
	55 - 59	1,327		1,402		1,144		1,219		16%		15%	
	60 - 64	1,570		1,645		1,354		1,429		16%		15%	
	65+	1,874		1,949		1,616		1,691		16%		15%	
Family	19 - 24	986		1,086		850		950		16%		14%	
	25 - 29	986		1,086		850		950		16%		14%	
	30 - 34	1,005		1,105		867		967		16%		14%	
	35 - 39	1,064		1,164		918		1,018		16%		14%	
	40 - 44	1,119		1,219		965		1,065		16%		14%	
	45 - 49	1,390		1,490		1,199		1,299		16%		15%	
	50 - 54	1,666		1,766		1,437		1,537		16%		15%	
	55 - 59	2,238		2,338		1,930		2,030		16%		15%	
	60 - 64	2,722		2,822		2,347		2,447		16%		15%	
	65+	3,329		3,429		2,870		2,970		16%		15%	

Exhibit 5.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	310	172	335	197	268	144	293	169	16%	19%	14%	17%
	1 - 4	207	64	232	89	179	54	204	79	16%	19%	14%	13%
	5 - 18	207	64	232	89	179	54	204	79	16%	19%	14%	13%
	19 - 24	230	92	255	117	199	77	224	102	16%	19%	14%	15%
	25 - 29	230	94	255	119	199	79	224	104	16%	19%	14%	14%
	30 - 34	262	110	287	135	226	92	251	117	16%	20%	14%	15%
	35 - 39	299	133	324	158	258	111	283	136	16%	20%	14%	16%
	40 - 44	345	176	370	201	298	147	323	172	16%	20%	15%	17%
	45 - 49	484	200	509	225	418	167	443	192	16%	20%	15%	17%
	50 - 54	622	296	647	321	537	247	562	272	16%	20%	15%	18%
	55 - 59	908	391	933	416	783	326	808	351	16%	20%	15%	19%
	60 - 64	1,150	391	1,175	416	992	326	1,017	351	16%	20%	16%	19%
	65+	1,454	470	1,479	495	1,254	392	1,279	417	16%	20%	16%	19%
Sub & Spouse	19 - 24	460		510		397		447		16%		14%	
	25 - 29	460		510		397		447		16%		14%	
	30 - 34	524		574		452		502		16%		14%	
	35 - 39	600		650		518		568		16%		14%	
	40 - 44	693		743		598		648		16%		15%	
	45 - 49	970		1,020		837		887		16%		15%	
	50 - 54	1,247		1,297		1,075		1,125		16%		15%	
	55 - 59	1,817		1,867		1,567		1,617		16%		15%	
	60 - 64	2,303		2,353		1,986		2,036		16%		16%	
	65+	2,911		2,961		2,510		2,560		16%		16%	
Sub & Child	19 - 24	524		574		452		502		16%		14%	
	25 - 29	524		574		452		502		16%		14%	
	30 - 34	533		583		460		510		16%		14%	
	35 - 39	549		599		474		524		16%		14%	
	40 - 44	561		611		484		534		16%		14%	
	45 - 49	693		743		598		648		16%		15%	
	50 - 54	831		881		717		767		16%		15%	
	55 - 59	1,119		1,169		965		1,015		16%		15%	
	60 - 64	1,360		1,410		1,173		1,223		16%		15%	
	65+	1,662		1,712		1,433		1,483		16%		15%	
Sub & Children	19 - 24	756		831		652		727		16%		14%	
	25 - 29	756		831		652		727		16%		14%	
	30 - 34	744		819		642		717		16%		14%	
	35 - 39	758		833		654		729		16%		14%	
	40 - 44	767		842		662		737		16%		14%	
	45 - 49	904		979		780		855		16%		15%	
	50 - 54	1,042		1,117		899		974		16%		15%	
	55 - 59	1,327		1,402		1,144		1,219		16%		15%	
	60 - 64	1,570		1,645		1,354		1,429		16%		15%	
	65+	1,874		1,949		1,616		1,691		16%		15%	
Family	19 - 24	986		1,086		850		950		16%		14%	
	25 - 29	986		1,086		850		950		16%		14%	
	30 - 34	1,005		1,105		867		967		16%		14%	
	35 - 39	1,064		1,164		918		1,018		16%		14%	
	40 - 44	1,119		1,219		965		1,065		16%		14%	
	45 - 49	1,390		1,490		1,199		1,299		16%		15%	
	50 - 54	1,666		1,766		1,437		1,537		16%		15%	
	55 - 59	2,238		2,338		1,930		2,030		16%		15%	
	60 - 64	2,722		2,822		2,347		2,447		16%		15%	
	65+	3,329		3,429		2,870		2,970		16%		15%	

Exhibit 5.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	242	147	267	172	209	123	234	148	16%	20%	14%	16%
	1 - 4	161	57	186	82	139	48	164	73	16%	19%	13%	12%
	5 - 18	161	57	186	82	139	48	164	73	16%	19%	13%	12%
	19 - 24	177	80	202	105	153	67	178	92	16%	19%	13%	14%
	25 - 29	177	81	202	106	153	68	178	93	16%	19%	13%	14%
	30 - 34	204	97	229	122	176	81	201	106	16%	20%	14%	15%
	35 - 39	234	118	259	143	202	99	227	124	16%	19%	14%	15%
	40 - 44	269	150	294	175	232	125	257	150	16%	20%	14%	17%
	45 - 49	378	172	403	197	326	144	351	169	16%	19%	15%	17%
	50 - 54	483	256	508	281	417	214	442	239	16%	20%	15%	18%
	55 - 59	707	338	732	363	610	282	635	307	16%	20%	15%	18%
	60 - 64	896	338	921	363	773	282	798	307	16%	20%	15%	18%
	65+	1,131	408	1,156	433	975	340	1,000	365	16%	20%	16%	19%
Sub & Spouse	19 - 24	358		408		309		359		16%		14%	
	25 - 29	358		408		309		359		16%		14%	
	30 - 34	409		459		353		403		16%		14%	
	35 - 39	468		518		404		454		16%		14%	
	40 - 44	540		590		466		516		16%		14%	
	45 - 49	757		807		653		703		16%		15%	
	50 - 54	970		1,020		837		887		16%		15%	
	55 - 59	1,417		1,467		1,222		1,272		16%		15%	
	60 - 64	1,794		1,844		1,547		1,597		16%		15%	
	65+	2,265		2,315		1,953		2,003		16%		16%	
Sub & Child	19 - 24	409		459		353		403		16%		14%	
	25 - 29	409		459		353		403		16%		14%	
	30 - 34	415		465		358		408		16%		14%	
	35 - 39	429		479		370		420		16%		14%	
	40 - 44	437		487		377		427		16%		14%	
	45 - 49	540		590		466		516		16%		14%	
	50 - 54	647		697		558		608		16%		15%	
	55 - 59	870		920		750		800		16%		15%	
	60 - 64	1,061		1,111		915		965		16%		15%	
	65+	1,295		1,345		1,117		1,167		16%		15%	
Sub & Children	19 - 24	586		661		506		581		16%		14%	
	25 - 29	586		661		506		581		16%		14%	
	30 - 34	577		652		498		573		16%		14%	
	35 - 39	591		666		510		585		16%		14%	
	40 - 44	600		675		518		593		16%		14%	
	45 - 49	702		777		606		681		16%		14%	
	50 - 54	810		885		699		774		16%		14%	
	55 - 59	1,034		1,109		892		967		16%		15%	
	60 - 64	1,221		1,296		1,053		1,128		16%		15%	
	65+	1,458		1,533		1,257		1,332		16%		15%	
Family	19 - 24	766		866		661		761		16%		14%	
	25 - 29	766		866		661		761		16%		14%	
	30 - 34	783		883		675		775		16%		14%	
	35 - 39	828		928		714		814		16%		14%	
	40 - 44	868		968		749		849		16%		14%	
	45 - 49	1,083		1,183		934		1,034		16%		14%	
	50 - 54	1,296		1,396		1,118		1,218		16%		15%	
	55 - 59	1,742		1,842		1,502		1,602		16%		15%	
	60 - 64	2,119		2,219		1,827		1,927		16%		15%	
	65+	2,593		2,693		2,236		2,336		16%		15%	

Exhibt 5.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	259	152	284	177	224	127	249	152	16%	20%	14%	16%
	1 - 4	170	58	195	83	147	49	172	74	16%	18%	13%	12%
	5 - 18	170	58	195	83	147	49	172	74	16%	18%	13%	12%
	19 - 24	191	81	216	106	165	68	190	93	16%	19%	14%	14%
	25 - 29	191	82	216	107	165	69	190	94	16%	19%	14%	14%
	30 - 34	215	99	240	124	186	83	211	108	16%	19%	14%	15%
	35 - 39	250	120	275	145	216	100	241	125	16%	20%	14%	16%
	40 - 44	287	153	312	178	248	128	273	153	16%	20%	14%	16%
	45 - 49	401	176	426	201	346	147	371	172	16%	20%	15%	17%
	50 - 54	513	260	538	285	443	217	468	242	16%	20%	15%	18%
	55 - 59	756	345	781	370	652	288	677	313	16%	20%	15%	18%
	60 - 64	954	345	979	370	823	288	848	313	16%	20%	15%	18%
	65+	1,206	416	1231	441	1,040	347	1065	372	16%	20%	16%	19%
Sub & Spouse	19 - 24	385		435		332		382		16%		14%	
	25 - 29	385		435		332		382		16%		14%	
	30 - 34	432		482		373		423		16%		14%	
	35 - 39	497		547		429		479		16%		14%	
	40 - 44	571		621		493		543		16%		14%	
	45 - 49	805		855		694		744		16%		15%	
	50 - 54	1,034		1084		892		942		16%		15%	
	55 - 59	1,508		1558		1,300		1350		16%		15%	
	60 - 64	1,911		1961		1,648		1698		16%		15%	
	65+	2,415		2465		2,082		2132		16%		16%	
Sub & Child	19 - 24	432		482		373		423		16%		14%	
	25 - 29	432		482		373		423		16%		14%	
	30 - 34	441		491		381		431		16%		14%	
	35 - 39	458		508		395		445		16%		14%	
	40 - 44	465		515		401		451		16%		14%	
	45 - 49	576		626		497		547		16%		14%	
	50 - 54	690		740		595		645		16%		15%	
	55 - 59	926		976		799		849		16%		15%	
	60 - 64	1,128		1178		973		1023		16%		15%	
	65+	1,380		1430		1,190		1240		16%		15%	
Sub & Children	19 - 24	626		701		540		615		16%		14%	
	25 - 29	626		701		540		615		16%		14%	
	30 - 34	614		689		530		605		16%		14%	
	35 - 39	633		708		546		621		16%		14%	
	40 - 44	638		713		550		625		16%		14%	
	45 - 49	750		825		647		722		16%		14%	
	50 - 54	865		940		746		821		16%		14%	
	55 - 59	1,099		1174		948		1023		16%		15%	
	60 - 64	1,303		1378		1,124		1199		16%		15%	
	65+	1,556		1631		1,342		1417		16%		15%	
Family	19 - 24	818		918		706		806		16%		14%	
	25 - 29	818		918		706		806		16%		14%	
	30 - 34	832		932		718		818		16%		14%	
	35 - 39	880		980		759		859		16%		14%	
	40 - 44	926		1026		799		899		16%		14%	
	45 - 49	1,155		1255		996		1096		16%		15%	
	50 - 54	1,381		1481		1,191		1291		16%		15%	
	55 - 59	1,856		1956		1,600		1700		16%		15%	
	60 - 64	2,259		2359		1,948		2048		16%		15%	
	65+	2,765		2865		2,384		2484		16%		15%	

Exhibt 5.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	244	147	269	172	211	123	236	148	16%	20%	14%	16%
	1 - 4	162	55	187	80	140	46	165	71	16%	20%	13%	13%
	5 - 18	162	55	187	80	140	46	165	71	16%	20%	13%	13%
	19 - 24	178	80	203	105	154	67	179	92	16%	19%	13%	14%
	25 - 29	178	81	203	106	154	68	179	93	16%	19%	13%	14%
	30 - 34	204	96	229	121	176	80	201	105	16%	20%	14%	15%
	35 - 39	234	111	259	136	202	93	227	118	16%	19%	14%	15%
	40 - 44	271	148	296	173	234	124	259	149	16%	19%	14%	16%
	45 - 49	380	168	405	193	328	140	353	165	16%	20%	15%	17%
	50 - 54	487	250	512	275	420	209	445	234	16%	20%	15%	18%
	55 - 59	709	328	734	353	612	274	637	299	16%	20%	15%	18%
	60 - 64	902	328	927	353	778	274	803	299	16%	20%	15%	18%
	65+	1,139	394	1,164	419	982	329	1,007	354	16%	20%	16%	18%
Sub & Spouse	19 - 24	361		411		312		362		16%		14%	
	25 - 29	361		411		312		362		16%		14%	
	30 - 34	410		460		354		404		16%		14%	
	35 - 39	469		519		405		455		16%		14%	
	40 - 44	540		590		466		516		16%		14%	
	45 - 49	758		808		654		704		16%		15%	
	50 - 54	976		1,026		842		892		16%		15%	
	55 - 59	1,426		1,476		1,230		1,280		16%		15%	
	60 - 64	1,806		1,856		1,557		1,607		16%		15%	
	65+	2,281		2,331		1,967		2,017		16%		16%	
Sub & Child	19 - 24	410		460		354		404		16%		14%	
	25 - 29	410		460		354		404		16%		14%	
	30 - 34	417		467		360		410		16%		14%	
	35 - 39	431		481		372		422		16%		14%	
	40 - 44	438		488		378		428		16%		14%	
	45 - 49	542		592		468		518		16%		14%	
	50 - 54	651		701		562		612		16%		15%	
	55 - 59	875		925		755		805		16%		15%	
	60 - 64	1,064		1,114		918		968		16%		15%	
	65+	1,305		1,355		1,125		1,175		16%		15%	
Sub & Children	19 - 24	591		666		510		585		16%		14%	
	25 - 29	591		666		510		585		16%		14%	
	30 - 34	582		657		502		577		16%		14%	
	35 - 39	597		672		515		590		16%		14%	
	40 - 44	600		675		518		593		16%		14%	
	45 - 49	708		783		611		686		16%		14%	
	50 - 54	818		893		706		781		16%		14%	
	55 - 59	1,039		1,114		896		971		16%		15%	
	60 - 64	1,230		1,305		1,061		1,136		16%		15%	
	65+	1,466		1,541		1,264		1,339		16%		15%	
Family	19 - 24	772		872		666		766		16%		14%	
	25 - 29	772		872		666		766		16%		14%	
	30 - 34	787		887		679		779		16%		14%	
	35 - 39	831		931		717		817		16%		14%	
	40 - 44	875		975		755		855		16%		14%	
	45 - 49	1,091		1,191		941		1,041		16%		14%	
	50 - 54	1,306		1,406		1,126		1,226		16%		15%	
	55 - 59	1,753		1,853		1,512		1,612		16%		15%	
	60 - 64	2,134		2,234		1,840		1,940		16%		15%	
	65+	2,611		2,711		2,251		2,351		16%		15%	

Exhibit 5.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	262	162	287	187	226	135	251	160	16%	20%	14%	17%
	1 - 4	171	62	196	87	148	52	173	77	16%	19%	13%	13%
	5 - 18	171	62	196	87	148	52	173	77	16%	19%	13%	13%
	19 - 24	191	87	216	112	165	73	190	98	16%	19%	14%	14%
	25 - 29	191	90	216	115	165	75	190	100	16%	20%	14%	15%
	30 - 34	215	102	240	127	186	85	211	110	16%	20%	14%	15%
	35 - 39	250	124	275	149	216	104	241	129	16%	19%	14%	16%
	40 - 44	288	166	313	191	249	139	274	164	16%	19%	14%	16%
	45 - 49	402	187	427	212	347	156	372	181	16%	20%	15%	17%
	50 - 54	517	279	542	304	446	233	471	258	16%	20%	15%	18%
	55 - 59	757	366	782	391	653	305	678	330	16%	20%	15%	18%
	60 - 64	959	366	984	391	827	305	852	330	16%	20%	15%	18%
	65+	1,211	442	1,236	467	1,044	369	1,069	394	16%	20%	16%	19%
Sub & Spouse	19 - 24	385		435		332		382		16%		14%	
	25 - 29	385		435		332		382		16%		14%	
	30 - 34	437		487		377		427		16%		14%	
	35 - 39	502		552		433		483		16%		14%	
	40 - 44	576		626		497		547		16%		14%	
	45 - 49	809		859		698		748		16%		15%	
	50 - 54	1,035		1,085		893		943		16%		15%	
	55 - 59	1,513		1,563		1,305		1,355		16%		15%	
	60 - 64	1,918		1,968		1,654		1,704		16%		15%	
	65+	2,423		2,473		2,089		2,139		16%		16%	
Sub & Child	19 - 24	437		487		377		427		16%		14%	
	25 - 29	437		487		377		427		16%		14%	
	30 - 34	446		496		385		435		16%		14%	
	35 - 39	459		509		396		446		16%		14%	
	40 - 44	466		516		402		452		16%		14%	
	45 - 49	577		627		498		548		16%		14%	
	50 - 54	692		742		597		647		16%		15%	
	55 - 59	931		981		803		853		16%		15%	
	60 - 64	1,131		1,181		975		1,025		16%		15%	
	65+	1,383		1,433		1,193		1,243		16%		15%	
Sub & Children	19 - 24	628		703		542		617		16%		14%	
	25 - 29	628		703		542		617		16%		14%	
	30 - 34	618		693		533		608		16%		14%	
	35 - 39	633		708		546		621		16%		14%	
	40 - 44	641		716		553		628		16%		14%	
	45 - 49	752		827		649		724		16%		14%	
	50 - 54	867		942		748		823		16%		14%	
	55 - 59	1,104		1,179		952		1,027		16%		15%	
	60 - 64	1,306		1,381		1,126		1,201		16%		15%	
	65+	1,560		1,635		1,345		1,420		16%		15%	
Family	19 - 24	821		921		708		808		16%		14%	
	25 - 29	821		921		708		808		16%		14%	
	30 - 34	837		937		722		822		16%		14%	
	35 - 39	883		983		762		862		16%		14%	
	40 - 44	931		1,031		803		903		16%		14%	
	45 - 49	1,157		1,257		998		1,098		16%		14%	
	50 - 54	1,386		1,486		1,195		1,295		16%		15%	
	55 - 59	1,864		1,964		1,607		1,707		16%		15%	
	60 - 64	2,265		2,365		1,953		2,053		16%		15%	
	65+	2,770		2,870		2,388		2,488		16%		15%	

Exhibit 5.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	244	145	269	170	211	121	236	146	16%	20%	14%	16%
	1 - 4	162	58	187	83	140	49	165	74	16%	18%	13%	12%
	5 - 18	162	58	187	83	140	49	165	74	16%	18%	13%	12%
	19 - 24	178	80	203	105	154	67	179	92	16%	19%	13%	14%
	25 - 29	178	81	203	106	154	68	179	93	16%	19%	13%	14%
	30 - 34	204	96	229	121	176	80	201	105	16%	20%	14%	15%
	35 - 39	234	111	259	136	202	93	227	118	16%	19%	14%	15%
	40 - 44	269	148	294	173	232	124	257	149	16%	19%	14%	16%
	45 - 49	380	168	405	193	328	140	353	165	16%	20%	15%	17%
	50 - 54	484	253	509	278	418	211	443	236	16%	20%	15%	18%
	55 - 59	709	332	734	357	612	277	637	302	16%	20%	15%	18%
	60 - 64	899	332	924	357	775	277	800	302	16%	20%	16%	18%
	65+	1,136	396	1,161	421	980	330	1,005	355	16%	20%	16%	19%
Sub & Spouse	19 - 24	358		408		309		359		16%		14%	
	25 - 29	358		408		309		359		16%		14%	
	30 - 34	410		460		354		404		16%		14%	
	35 - 39	469		519		405		455		16%		14%	
	40 - 44	540		590		466		516		16%		14%	
	45 - 49	757		807		653		703		16%		15%	
	50 - 54	974		1,024		840		890		16%		15%	
	55 - 59	1,421		1,471		1,225		1,275		16%		15%	
	60 - 64	1,800		1,850		1,552		1,602		16%		15%	
	65+	2,274		2,324		1,961		2,011		16%		16%	
Sub & Child	19 - 24	410		460		354		404		16%		14%	
	25 - 29	410		460		354		404		16%		14%	
	30 - 34	415		465		358		408		16%		14%	
	35 - 39	431		481		372		422		16%		14%	
	40 - 44	438		488		378		428		16%		14%	
	45 - 49	540		590		466		516		16%		14%	
	50 - 54	650		700		561		611		16%		15%	
	55 - 59	874		924		754		804		16%		15%	
	60 - 64	1,064		1,114		918		968		16%		15%	
	65+	1,299		1,349		1,120		1,170		16%		15%	
Sub & Children	19 - 24	589		664		508		583		16%		14%	
	25 - 29	589		664		508		583		16%		14%	
	30 - 34	580		655		500		575		16%		14%	
	35 - 39	596		671		514		589		16%		14%	
	40 - 44	600		675		518		593		16%		14%	
	45 - 49	707		782		610		685		16%		14%	
	50 - 54	815		890		703		778		16%		14%	
	55 - 59	1,035		1,110		893		968		16%		15%	
	60 - 64	1,229		1,304		1,060		1,135		16%		15%	
	65+	1,465		1,540		1,263		1,338		16%		15%	
Family	19 - 24	772		872		666		766		16%		14%	
	25 - 29	772		872		666		766		16%		14%	
	30 - 34	787		887		679		779		16%		14%	
	35 - 39	830		930		716		816		16%		14%	
	40 - 44	874		974		754		854		16%		14%	
	45 - 49	1,088		1,188		938		1,038		16%		14%	
	50 - 54	1,303		1,403		1,124		1,224		16%		15%	
	55 - 59	1,746		1,846		1,506		1,606		16%		15%	
	60 - 64	2,129		2,229		1,836		1,936		16%		15%	
	65+	2,604		2,704		2,245		2,345		16%		15%	

Exhibit 5.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	447	256	472	281	386	214	411	239	16%	20%	15%	18%
	1 - 4	298	94	323	119	257	79	282	104	16%	19%	15%	14%
	5 - 18	298	94	323	119	257	79	282	104	16%	19%	15%	14%
	19 - 24	328	134	353	159	283	112	308	137	16%	20%	15%	16%
	25 - 29	328	140	353	165	283	117	308	142	16%	20%	15%	16%
	30 - 34	373	168	398	193	322	140	347	165	16%	20%	15%	17%
	35 - 39	429	196	454	221	370	164	395	189	16%	20%	15%	17%
	40 - 44	495	260	520	285	427	217	452	242	16%	20%	15%	18%
	45 - 49	692	296	717	321	597	247	622	272	16%	20%	15%	18%
	50 - 54	887	447	912	472	765	373	790	398	16%	20%	15%	19%
	55 - 59	1,295	588	1,320	613	1,117	490	1,142	515	16%	20%	16%	19%
	60 - 64	1,640	588	1,665	613	1,414	490	1,439	515	16%	20%	16%	19%
	65+	2,072	706	2,097	731	1,787	589	1,812	614	16%	20%	16%	19%
Sub & Spouse	19 - 24	661		711		570		620		16%		15%	
	25 - 29	661		711		570		620		16%		15%	
	30 - 34	747		797		644		694		16%		15%	
	35 - 39	858		908		740		790		16%		15%	
	40 - 44	988		1,038		852		902		16%		15%	
	45 - 49	1,383		1,433		1,193		1,243		16%		15%	
	50 - 54	1,778		1,828		1,533		1,583		16%		15%	
	55 - 59	2,590		2,640		2,233		2,283		16%		16%	
	60 - 64	3,285		3,335		2,832		2,882		16%		16%	
	65+	4,149		4,199		3,577		3,627		16%		16%	
Sub & Child	19 - 24	747		797		644		694		16%		15%	
	25 - 29	747		797		644		694		16%		15%	
	30 - 34	758		808		654		704		16%		15%	
	35 - 39	787		837		679		729		16%		15%	
	40 - 44	800		850		690		740		16%		15%	
	45 - 49	990		1,040		854		904		16%		15%	
	50 - 54	1,185		1,235		1,022		1,072		16%		15%	
	55 - 59	1,593		1,643		1,374		1,424		16%		15%	
	60 - 64	1,938		1,988		1,671		1,721		16%		16%	
	65+	2,371		2,421		2,044		2,094		16%		16%	
Sub & Children	19 - 24	1,073		1,148		925		1,000		16%		15%	
	25 - 29	1,073		1,148		925		1,000		16%		15%	
	30 - 34	1,061		1,136		915		990		16%		15%	
	35 - 39	1,085		1,160		936		1,011		16%		15%	
	40 - 44	1,098		1,173		947		1,022		16%		15%	
	45 - 49	1,288		1,363		1,111		1,186		16%		15%	
	50 - 54	1,483		1,558		1,279		1,354		16%		15%	
	55 - 59	1,893		1,968		1,632		1,707		16%		15%	
	60 - 64	2,238		2,313		1,930		2,005		16%		15%	
	65+	2,673		2,748		2,305		2,380		16%		15%	
Family	19 - 24	1,407		1,507		1,213		1,313		16%		15%	
	25 - 29	1,407		1,507		1,213		1,313		16%		15%	
	30 - 34	1,434		1,534		1,237		1,337		16%		15%	
	35 - 39	1,513		1,613		1,305		1,405		16%		15%	
	40 - 44	1,592		1,692		1,373		1,473		16%		15%	
	45 - 49	1,983		2,083		1,710		1,810		16%		15%	
	50 - 54	2,374		2,474		2,047		2,147		16%		15%	
	55 - 59	3,190		3,290		2,750		2,850		16%		15%	
	60 - 64	3,881		3,981		3,346		3,446		16%		16%	
	65+	4,746		4,846		4,092		4,192		16%		16%	

Exhibt 5.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision		Without Dental & Vision		With Dental & Vision	
Tier	Age	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500	CSFA PPO Simple Choice 15	CSFA PPO Value Choice 1500
Subscriber	0	447	256	472	281	386	214	411	239	16%	20%	15%	18%
	1 - 4	298	94	323	119	257	79	282	104	16%	19%	15%	14%
	5 - 18	298	94	323	119	257	79	282	104	16%	19%	15%	14%
	19 - 24	328	134	353	159	283	112	308	137	16%	20%	15%	16%
	25 - 29	328	140	353	165	283	117	308	142	16%	20%	15%	16%
	30 - 34	373	168	398	193	322	140	347	165	16%	20%	15%	17%
	35 - 39	429	196	454	221	370	164	395	189	16%	20%	15%	17%
	40 - 44	495	260	520	285	427	217	452	242	16%	20%	15%	18%
	45 - 49	692	296	717	321	597	247	622	272	16%	20%	15%	18%
	50 - 54	887	447	912	472	765	373	790	398	16%	20%	15%	19%
	55 - 59	1,295	588	1,320	613	1,117	490	1,142	515	16%	20%	16%	19%
	60 - 64	1,640	588	1,665	613	1,414	490	1,439	515	16%	20%	16%	19%
	65+	2,072	706	2,097	731	1,787	589	1,812	614	16%	20%	16%	19%
Sub & Spouse	19 - 24	661		711		570		620		16%		15%	
	25 - 29	661		711		570		620		16%		15%	
	30 - 34	747		797		644		694		16%		15%	
	35 - 39	858		908		740		790		16%		15%	
	40 - 44	988		1,038		852		902		16%		15%	
	45 - 49	1,383		1,433		1,193		1,243		16%		15%	
	50 - 54	1,778		1,828		1,533		1,583		16%		15%	
	55 - 59	2,590		2,640		2,233		2,283		16%		16%	
	60 - 64	3,285		3,335		2,832		2,882		16%		16%	
	65+	4,149		4,199		3,577		3,627		16%		16%	
Sub & Child	19 - 24	747		797		644		694		16%		15%	
	25 - 29	747		797		644		694		16%		15%	
	30 - 34	758		808		654		704		16%		15%	
	35 - 39	787		837		679		729		16%		15%	
	40 - 44	800		850		690		740		16%		15%	
	45 - 49	990		1,040		854		904		16%		15%	
	50 - 54	1,185		1,235		1,022		1,072		16%		15%	
	55 - 59	1,593		1,643		1,374		1,424		16%		15%	
	60 - 64	1,938		1,988		1,671		1,721		16%		16%	
	65+	2,371		2,421		2,044		2,094		16%		16%	
Sub & Children	19 - 24	1,073		1,148		925		1,000		16%		15%	
	25 - 29	1,073		1,148		925		1,000		16%		15%	
	30 - 34	1,061		1,136		915		990		16%		15%	
	35 - 39	1,085		1,160		936		1,011		16%		15%	
	40 - 44	1,098		1,173		947		1,022		16%		15%	
	45 - 49	1,288		1,363		1,111		1,186		16%		15%	
	50 - 54	1,483		1,558		1,279		1,354		16%		15%	
	55 - 59	1,893		1,968		1,632		1,707		16%		15%	
	60 - 64	2,238		2,313		1,930		2,005		16%		15%	
	65+	2,673		2,748		2,305		2,380		16%		15%	
Family	19 - 24	1,407		1,507		1,213		1,313		16%		15%	
	25 - 29	1,407		1,507		1,213		1,313		16%		15%	
	30 - 34	1,434		1,534		1,237		1,337		16%		15%	
	35 - 39	1,513		1,613		1,305		1,405		16%		15%	
	40 - 44	1,592		1,692		1,373		1,473		16%		15%	
	45 - 49	1,983		2,083		1,710		1,810		16%		15%	
	50 - 54	2,374		2,474		2,047		2,147		16%		15%	
	55 - 59	3,190		3,290		2,750		2,850		16%		15%	
	60 - 64	3,881		3,981		3,346		3,446		16%		16%	
	65+	4,746		4,846		4,092		4,192		16%		16%	

Exhibit 6.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	87	87	174	135	135	192	192	248	120	120	240	188	188	266	266	344
1-4	56	56	112	135	135	192	192	248	78	78	156	188	188	266	266	344
5-18	56	56	112	135	135	192	192	248	78	78	156	188	188	266	266	344
19	56	56	112	135	135	192	192	248	78	78	156	188	188	266	266	344
20	56	56	112	135	135	192	192	248	78	78	156	188	188	266	266	344
21	56	56	112	135	135	192	192	248	78	78	156	188	188	266	266	344
22	56	56	112	135	135	192	192	248	78	78	156	188	188	266	266	344
23	56	57	113	135	136	192	193	249	78	79	157	188	189	266	267	345
24	56	57	113	135	136	192	193	249	78	79	157	188	189	266	267	345
25	57	58	116	136	138	193	194	251	79	80	159	189	190	267	269	348
26	58	60	119	136	139	193	195	254	80	84	164	189	192	267	270	352
27	58	60	119	136	139	193	195	254	80	84	164	189	192	267	270	352
28	59	63	123	138	141	194	197	257	83	86	169	190	194	269	272	355
29	60	64	125	139	142	195	198	259	84	89	173	192	197	270	275	359
30	65	69	134	142	146	198	202	267	90	95	186	195	200	274	279	369
31	67	72	140	142	147	198	203	271	94	100	194	197	203	275	281	375
32	69	72	141	142	147	198	203	271	95	100	195	197	203	275	281	375
33	70	74	144	142	147	198	203	273	96	102	199	197	203	275	281	378
34	72	77	149	142	147	198	203	276	100	106	207	197	203	275	281	381
35	75	81	157	142	148	198	204	280	105	112	218	198	205	276	283	389
36	78	83	162	143	149	200	205	284	107	116	224	198	207	276	285	393
37	81	87	169	146	151	202	208	289	112	120	233	202	209	280	287	400
38	85	92	177	147	154	203	210	295	117	127	245	204	214	282	292	410
39	88	95	184	148	155	204	211	300	122	131	254	204	214	282	292	414
40	95	103	198	152	161	209	217	312	131	142	274	212	223	290	301	432
41	98	108	207	156	165	212	221	320	136	148	285	215	228	293	306	442
42	102	111	213	159	169	216	225	327	141	153	295	220	233	298	311	452
43	106	117	224	164	174	220	231	338	147	162	310	226	241	305	319	467
44	112	124	236	169	180	225	236	349	156	171	327	234	249	312	327	483
45	123	134	257	179	190	235	247	370	169	186	355	248	264	326	342	512
46	133	144	278	189	201	246	257	391	184	199	384	262	277	341	355	540
47	140	150	290	196	207	253	263	403	193	208	401	271	286	349	364	558
48	165	173	339	221	230	278	286	451	229	240	469	307	318	385	396	626
49	190	194	385	247	250	303	307	497	264	269	533	342	347	420	425	689
50	217	216	433	273	272	330	328	546	300	298	598	378	376	456	455	755
51	228	221	450	285	278	341	334	563	316	306	622	394	384	472	462	778
52	246	234	480	302	290	358	347	593	339	323	663	417	401	496	479	819
53	263	248	511	319	304	376	361	624	363	343	706	441	421	519	499	863
54	281	262	543	338	318	394	374	656	389	362	751	467	440	545	518	907
55	295	274	570	351	331	408	387	683	407	379	787	486	457	564	535	943
56	313	290	604	370	347	426	403	717	434	401	835	512	479	590	558	992
57	332	309	641	388	365	445	422	754	458	427	886	536	505	615	584	1,042
58	351	328	680	408	385	464	441	793	486	455	941	564	533	642	611	1,097
59	372	350	723	428	407	485	463	836	514	484	999	592	562	670	641	1,155
60	426	402	829	483	458	539	515	941	589	556	1,145	667	634	745	713	1,302
61	446	424	870	502	480	558	537	983	616	586	1,202	694	664	772	742	1,359
62	463	442	906	519	499	576	555	1,018	639	611	1,251	717	689	796	767	1,407
63	479	458	938	535	515	592	571	1,051	662	633	1,295	740	711	818	789	1,452
64	492	472	964	548	529	604	585	1,077	680	653	1,334	758	731	837	809	1,490
65+	639	614	1,253	713	687	786	761	1,400	885	849	1,734	987	951	1,088	1,052	1,938

Exhibit 6.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	76	76	152	118	118	167	167	216	97	97	194	152	152	215	215	278
1-4	49	49	98	118	118	167	167	216	63	63	126	152	152	215	215	278
5-18	49	49	98	118	118	167	167	216	63	63	126	152	152	215	215	278
19	49	49	98	118	118	167	167	216	63	63	126	152	152	215	215	278
20	49	49	98	118	118	167	167	216	63	63	126	152	152	215	215	278
21	49	49	98	118	118	167	167	216	63	63	126	152	152	215	215	278
22	49	49	98	118	118	167	167	216	63	63	126	152	152	215	215	278
23	49	50	99	118	119	167	168	217	63	64	127	152	153	215	216	279
24	49	50	99	118	119	167	168	217	63	64	127	152	153	215	216	279
25	50	51	101	119	120	168	169	219	64	65	129	153	154	216	217	281
26	51	53	104	119	121	168	170	221	65	68	133	153	155	216	218	284
27	51	53	104	119	121	168	170	221	65	68	133	153	155	216	218	284
28	52	55	107	120	123	169	172	224	67	70	137	154	157	217	220	287
29	53	56	109	121	124	170	173	226	68	72	140	155	159	218	222	290
30	57	60	117	124	127	173	176	233	73	77	150	158	162	221	225	298
31	59	63	122	124	128	173	177	236	76	81	157	159	164	222	227	303
32	60	63	123	124	128	173	177	236	77	81	158	159	164	222	227	303
33	61	65	126	124	128	173	177	238	78	83	161	159	164	222	227	305
34	63	67	130	124	128	173	177	240	81	86	167	159	164	222	227	308
35	66	71	137	124	129	173	178	244	85	91	176	160	166	223	229	314
36	68	73	141	125	130	174	179	247	87	94	181	160	167	223	230	317
37	71	76	147	127	132	176	181	252	91	97	188	163	169	226	232	323
38	74	80	154	128	134	177	183	257	95	103	198	165	173	228	236	331
39	77	83	160	129	135	178	184	261	99	106	205	165	173	228	236	334
40	83	90	173	133	140	182	189	272	106	115	221	171	180	234	243	349
41	86	94	180	136	144	185	193	279	110	120	230	174	184	237	247	357
42	89	97	186	139	147	188	196	285	114	124	238	178	188	241	251	365
43	93	102	195	143	152	192	201	294	119	131	250	183	195	246	258	377
44	98	108	206	147	157	196	206	304	126	138	264	189	201	252	264	390
45	107	117	224	156	166	205	215	322	137	150	287	200	213	263	276	413
46	116	126	242	165	175	214	224	340	149	161	310	212	224	275	287	436
47	122	131	253	171	180	220	229	351	156	168	324	219	231	282	294	450
48	144	151	295	193	200	242	249	393	185	194	379	248	257	311	320	505
49	166	169	335	215	218	264	267	433	213	217	430	276	280	339	343	556
50	189	188	377	238	237	287	286	475	242	241	483	305	304	368	367	609
51	199	193	392	248	242	297	291	490	255	247	502	318	310	381	373	628
52	214	204	418	263	253	312	302	516	274	261	535	337	324	400	387	661
53	229	216	445	278	265	327	314	543	293	277	570	356	340	419	403	696
54	245	228	473	294	277	343	326	571	314	292	606	377	355	440	418	732
55	257	239	496	306	288	355	337	594	329	306	635	392	369	455	432	761
56	273	253	526	322	302	371	351	624	350	324	674	413	387	476	450	800
57	289	269	558	338	318	387	367	656	370	345	715	433	408	496	471	841
58	306	286	592	355	335	404	384	690	392	367	759	455	430	518	493	885
59	324	305	629	373	354	422	403	727	415	391	806	478	454	541	517	932
60	371	350	721	420	399	469	448	819	475	449	924	538	512	601	575	1,050
61	388	369	757	437	418	486	467	855	497	473	970	560	536	623	599	1,096
62	403	385	788	452	434	501	483	886	516	493	1,009	579	556	642	619	1,135
63	417	399	816	466	448	515	497	914	534	511	1,045	597	574	660	637	1,171
64	428	411	839	477	460	526	509	937	549	527	1,076	612	590	675	653	1,202
65+	556	534	1,090	620	598	684	662	1,218	714	685	1,399	796	767	878	849	1,563

Exhibit 6.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	14%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
1-4	14%	14%	14%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
5-18	14%	14%	14%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
19	14%	14%	14%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
20	14%	14%	14%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
21	14%	14%	14%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
22	14%	14%	14%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
23	14%	14%	14%	14%	14%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
24	14%	14%	14%	14%	14%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
25	14%	14%	15%	14%	15%	15%	15%	15%	23%	23%	23%	24%	23%	24%	24%	24%
26	14%	13%	14%	14%	15%	15%	15%	15%	23%	24%	23%	24%	24%	24%	24%	24%
27	14%	13%	14%	14%	15%	15%	15%	15%	23%	24%	23%	24%	24%	24%	24%	24%
28	13%	15%	15%	15%	15%	15%	15%	15%	24%	23%	23%	23%	24%	24%	24%	24%
29	13%	14%	15%	15%	15%	15%	14%	15%	24%	24%	24%	24%	24%	24%	24%	24%
30	14%	15%	15%	15%	15%	14%	15%	15%	23%	23%	24%	23%	23%	24%	24%	24%
31	14%	14%	15%	15%	15%	14%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
32	15%	14%	15%	15%	15%	14%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
33	15%	14%	14%	15%	15%	14%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
34	14%	15%	15%	15%	15%	14%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
35	14%	14%	15%	15%	15%	14%	15%	15%	24%	23%	24%	24%	23%	24%	24%	24%
36	15%	14%	15%	14%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
37	14%	14%	15%	15%	14%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
38	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
39	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
40	14%	14%	14%	14%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
41	14%	15%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
42	15%	14%	15%	14%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
43	14%	15%	15%	15%	14%	15%	15%	15%	24%	24%	24%	23%	24%	24%	24%	24%
44	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
45	15%	15%	15%	15%	14%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
46	15%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
47	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
48	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
50	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
51	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
52	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
53	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
54	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
55	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
56	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
57	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
58	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
59	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
60	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
61	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 6.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	110	110	220	161	161	223	223	285	152	152	305	236	236	334	334	432
1-4	62	62	124	161	161	223	223	285	97	97	195	236	236	334	334	432
5-18	62	62	124	161	161	223	223	285	97	97	195	236	236	334	334	432
19	62	62	124	161	161	223	223	285	97	97	195	236	236	334	334	432
20	62	62	124	161	161	223	223	285	97	97	195	236	236	334	334	432
21	62	62	124	161	161	223	223	285	97	97	195	236	236	334	334	432
22	62	62	124	161	161	223	223	285	97	97	195	236	236	334	334	432
23	62	63	125	161	162	223	224	286	97	99	197	236	238	334	336	434
24	62	63	125	161	162	223	224	286	97	99	197	236	238	334	336	434
25	63	65	128	162	164	224	226	289	99	102	202	238	241	336	339	438
26	64	66	131	162	164	224	226	290	101	104	205	238	241	336	339	440
27	64	67	132	162	164	224	226	292	101	106	208	238	243	336	341	442
28	65	69	134	162	164	224	226	293	102	107	210	239	244	337	342	445
29	66	70	136	162	165	224	227	294	104	109	213	240	245	338	343	447
30	74	79	154	167	172	230	234	309	106	112	219	240	246	338	344	451
31	82	87	170	173	178	235	240	323	117	124	241	248	254	345	352	469
32	89	94	184	178	182	240	244	334	127	133	261	255	261	353	359	487
33	92	97	189	178	184	240	246	338	131	138	270	256	264	354	362	493
34	94	100	194	178	184	240	246	340	133	141	275	256	264	354	362	496
35	104	112	217	184	192	246	254	358	145	156	301	261	272	359	370	515
36	108	116	224	185	193	247	255	363	148	159	308	262	274	360	372	520
37	112	120	233	187	195	249	257	370	156	167	323	267	279	365	376	533
38	117	126	243	188	197	250	259	377	162	174	337	271	283	369	381	544
39	121	132	254	188	198	250	261	382	168	182	350	271	285	369	383	551
40	128	140	269	193	204	255	266	395	178	193	372	279	293	376	391	570
41	133	144	278	197	209	259	271	404	184	199	384	285	300	383	398	582
42	139	151	290	202	215	264	277	416	192	209	401	291	308	389	406	598
43	146	159	305	209	223	271	285	431	202	220	422	301	319	399	417	620
44	154	170	324	216	232	278	294	448	213	235	448	311	333	409	431	644
45	161	175	336	223	238	285	300	461	221	243	465	319	341	417	438	660
46	166	181	348	228	243	290	305	472	230	250	481	328	348	426	446	677
47	179	192	371	241	254	303	316	495	248	265	513	345	363	443	461	709
48	202	212	415	264	274	326	336	539	280	293	574	378	391	476	489	770
49	225	230	455	287	292	349	354	579	311	317	628	409	415	507	513	824
50	248	247	495	310	309	372	371	619	343	342	685	441	440	539	538	881
51	262	254	516	324	316	386	378	640	362	350	713	460	448	558	546	908
52	281	269	550	343	331	405	393	675	389	372	761	487	469	585	567	957
53	302	285	587	364	347	426	409	711	417	394	812	515	492	613	590	1,008
54	323	301	624	385	363	447	425	748	446	416	863	544	514	642	612	1,058
55	333	310	644	395	372	457	434	768	461	429	890	559	527	657	624	1,086
56	354	328	683	416	391	478	453	807	489	455	944	587	553	685	651	1,140
57	374	348	723	437	410	499	472	847	518	481	999	616	579	714	677	1,195
58	397	372	770	460	434	522	496	894	549	514	1,063	647	612	745	710	1,259
59	419	394	814	481	456	543	518	938	580	545	1,125	678	643	776	741	1,321
60	480	454	934	542	516	604	578	1,059	664	627	1,292	762	725	860	823	1,488
61	502	477	979	564	539	626	601	1,104	694	659	1,354	792	757	890	855	1,550
62	522	497	1,020	584	560	646	622	1,144	721	688	1,409	819	786	917	884	1,605
63	539	516	1,055	601	578	663	640	1,179	745	713	1,458	843	810	941	908	1,654
64	554	532	1,086	616	594	678	656	1,210	766	735	1,501	864	833	962	931	1,697
65+	721	692	1,413	801	772	882	853	1,574	995	956	1,951	1,123	1,083	1,251	1,210	2,207

Exhibit 6.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	96	96	192	140	140	194	194	248	123	123	246	191	191	270	270	349
1-4	54	54	108	140	140	194	194	248	79	79	158	191	191	270	270	349
5-18	54	54	108	140	140	194	194	248	79	79	158	191	191	270	270	349
19	54	54	108	140	140	194	194	248	79	79	158	191	191	270	270	349
20	54	54	108	140	140	194	194	248	79	79	158	191	191	270	270	349
21	54	54	108	140	140	194	194	248	79	79	158	191	191	270	270	349
22	54	54	108	140	140	194	194	248	79	79	158	191	191	270	270	349
23	54	55	109	140	141	194	195	249	79	80	159	191	192	270	271	350
24	54	55	109	140	141	194	195	249	79	80	159	191	192	270	271	350
25	55	57	112	141	143	195	197	252	80	83	163	192	195	271	274	354
26	56	58	114	141	143	195	197	253	82	84	166	192	195	271	274	355
27	56	59	115	141	143	195	197	254	82	86	168	192	196	271	275	357
28	57	60	117	141	143	195	197	255	83	87	170	193	197	272	276	359
29	58	61	119	141	144	195	198	256	84	88	172	194	198	273	277	361
30	65	69	134	146	150	200	204	269	86	91	177	194	199	273	278	364
31	72	76	148	151	155	205	209	281	95	100	195	200	205	279	284	379
32	78	82	160	155	159	209	213	291	103	108	211	206	211	285	290	393
33	80	85	165	155	160	209	214	294	106	112	218	207	213	286	292	398
34	82	87	169	155	160	209	214	296	108	114	222	207	213	286	292	400
35	91	98	189	160	167	214	221	312	117	126	243	211	220	290	299	416
36	94	101	195	161	168	215	222	316	120	129	249	212	221	291	300	420
37	98	105	203	163	170	217	224	322	126	135	261	216	225	295	304	430
38	102	110	212	164	172	218	226	328	131	141	272	219	229	298	308	439
39	106	115	221	164	173	218	227	333	136	147	283	219	230	298	309	445
40	112	122	234	168	178	222	232	344	144	156	300	225	237	304	316	460
41	116	126	242	172	182	226	236	352	149	161	310	230	242	309	321	470
42	121	132	253	176	187	230	241	362	155	169	324	235	249	314	328	483
43	127	139	266	182	194	236	248	375	163	178	341	243	258	322	337	500
44	134	148	282	188	202	242	256	390	172	190	362	251	269	330	348	520
45	140	153	293	194	207	248	261	401	179	196	375	258	275	337	354	533
46	145	158	303	199	212	253	266	411	186	202	388	265	281	344	360	546
47	156	167	323	210	221	264	275	431	200	214	414	279	293	358	372	572
48	176	185	361	230	239	284	293	469	226	237	463	305	316	384	395	621
49	196	200	396	250	254	304	308	504	251	256	507	330	335	409	414	665
50	216	215	431	270	269	324	323	539	277	276	553	356	355	435	434	711
51	228	221	449	282	275	336	329	557	292	283	575	371	362	450	441	733
52	245	234	479	299	288	353	342	587	314	300	614	393	379	472	458	772
53	263	248	511	317	302	371	356	619	337	318	655	416	397	495	476	813
54	281	262	543	335	316	389	370	651	360	336	696	439	415	518	494	854
55	290	270	560	344	324	398	378	668	372	346	718	451	425	530	504	876
56	308	286	594	362	340	416	394	702	395	367	762	474	446	553	525	920
57	326	303	629	380	357	434	411	737	418	388	806	497	467	576	546	964
58	346	324	670	400	378	454	432	778	443	415	858	522	494	601	573	1,016
59	365	343	708	419	397	473	451	816	468	440	908	547	519	626	598	1,066
60	418	395	813	472	449	526	503	921	536	506	1,042	615	585	694	664	1,200
61	437	415	852	491	469	545	523	960	560	532	1,092	639	611	718	690	1,250
62	454	433	887	508	487	562	541	995	582	555	1,137	661	634	740	713	1,295
63	469	449	918	523	503	577	557	1,026	601	575	1,176	680	654	759	733	1,334
64	482	463	945	536	517	590	571	1,053	618	593	1,211	697	672	776	751	1,369
65+	627	602	1,229	697	672	767	742	1,369	803	771	1,574	906	874	1,009	976	1,780

Exhibit 6.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
1-4	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
5-18	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
19	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
20	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
21	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
22	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
23	15%	15%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
24	15%	15%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
25	15%	14%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
26	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	23%	24%	24%	24%	24%	24%
27	14%	14%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
28	14%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
29	14%	15%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
30	14%	14%	15%	14%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
31	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
32	14%	15%	15%	15%	14%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
33	15%	14%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
34	15%	15%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
35	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
36	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
37	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
38	15%	15%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
39	14%	15%	15%	15%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
40	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
41	15%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
42	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
43	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
44	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
45	15%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
46	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
47	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
48	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
50	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
51	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
52	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
53	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
54	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
55	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
56	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
57	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
58	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
59	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
60	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
61	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 6.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	90	90	181	136	136	192	192	247	125	125	250	205	205	295	295	384
1-4	55	55	110	136	136	192	192	247	89	89	178	205	205	295	295	384
5-18	55	55	110	136	136	192	192	247	89	89	178	205	205	295	295	384
19	55	55	110	136	136	192	192	247	89	89	178	205	205	295	295	384
20	55	55	110	136	136	192	192	247	89	89	178	205	205	295	295	384
21	55	55	110	136	136	192	192	247	89	89	178	205	205	295	295	384
22	55	55	110	136	136	192	192	247	89	89	178	205	205	295	295	384
23	55	56	111	136	138	192	193	248	89	90	179	205	207	295	296	385
24	55	56	111	136	138	192	193	248	89	90	179	205	207	295	296	385
25	56	57	113	138	139	193	194	250	90	91	182	207	208	296	297	388
26	57	59	117	138	140	193	195	253	91	95	187	207	209	296	298	391
27	57	59	117	138	140	193	195	253	91	95	187	207	209	296	298	391
28	58	62	120	139	142	194	197	256	93	97	190	207	212	296	301	394
29	59	63	123	140	143	195	198	258	95	99	194	209	213	298	302	398
30	74	79	154	152	157	208	212	287	106	112	219	219	225	308	314	421
31	75	80	156	152	157	208	212	288	109	115	224	219	225	308	314	424
32	78	82	161	152	157	208	212	290	111	117	229	220	226	310	316	427
33	79	83	163	152	157	208	212	292	112	120	233	220	228	310	317	430
34	81	86	167	152	157	208	212	294	116	122	239	221	228	311	317	434
35	95	102	197	163	170	218	225	320	131	141	272	233	243	322	332	463
36	98	105	204	164	171	219	226	325	136	146	282	236	246	326	336	472
37	102	109	211	166	173	221	228	331	141	151	292	239	249	328	338	479
38	105	113	219	167	175	223	231	336	146	157	303	243	254	332	343	489
39	110	119	230	169	178	224	233	343	152	164	317	245	257	334	347	499
40	117	127	244	174	185	230	240	357	162	176	338	252	266	342	355	518
41	121	132	254	178	188	233	243	365	168	182	350	259	272	348	362	530
42	126	138	264	182	194	238	249	376	174	190	365	265	281	354	370	545
43	133	146	279	189	202	244	257	391	184	202	386	275	292	364	381	566
44	140	155	295	195	210	250	265	405	193	214	407	282	303	372	393	586
45	148	162	310	203	217	258	272	420	204	224	429	293	313	383	403	607
46	154	167	322	209	223	264	278	432	213	231	445	302	321	391	410	623
47	165	177	342	220	232	276	287	453	229	244	473	318	333	407	422	652
48	182	192	374	238	247	293	302	485	252	265	518	342	354	431	443	696
49	200	203	403	255	258	310	313	514	276	281	558	365	370	455	460	736
50	217	216	433	272	271	327	326	543	300	298	598	389	388	478	477	777
51	228	221	450	284	277	339	332	561	316	306	622	405	395	494	484	801
52	246	234	480	301	289	356	345	591	339	323	663	429	412	518	502	841
53	263	248	511	318	303	373	358	622	363	343	706	452	432	541	522	885
54	281	262	543	336	317	392	372	654	389	362	751	478	451	567	540	930
55	296	276	572	351	331	407	386	683	410	381	792	499	471	589	560	970
56	315	292	607	370	347	425	402	717	435	404	839	524	493	613	582	1,018
57	333	310	644	388	365	443	420	754	461	429	890	550	518	639	607	1,068
58	354	331	685	409	386	464	441	795	489	457	947	579	546	668	636	1,125
59	373	351	725	428	407	484	462	836	517	486	1,003	606	575	695	664	1,181
60	433	409	842	488	464	543	519	953	598	565	1,164	688	654	777	744	1,342
61	453	431	884	508	486	563	541	994	626	596	1,222	715	685	804	775	1,401
62	470	448	918	525	503	580	558	1,029	649	620	1,269	739	709	828	798	1,448
63	486	465	952	541	520	596	576	1,062	672	643	1,315	761	732	850	822	1,494
64	499	479	978	554	534	609	589	1,089	689	662	1,351	778	751	868	840	1,530
65+	648	623	1,271	721	695	792	767	1,415	896	860	1,757	1,011	977	1,128	1,092	1,988

Exhibit 6.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	79	79	158	119	119	167	167	215	101	101	202	166	166	238	238	310
1-4	48	48	96	119	119	167	167	215	72	72	144	166	166	238	238	310
5-18	48	48	96	119	119	167	167	215	72	72	144	166	166	238	238	310
19	48	48	96	119	119	167	167	215	72	72	144	166	166	238	238	310
20	48	48	96	119	119	167	167	215	72	72	144	166	166	238	238	310
21	48	48	96	119	119	167	167	215	72	72	144	166	166	238	238	310
22	48	48	96	119	119	167	167	215	72	72	144	166	166	238	238	310
23	48	49	97	119	120	167	168	216	72	73	145	166	167	238	239	311
24	48	49	97	119	120	167	168	216	72	73	145	166	167	238	239	311
25	49	50	99	120	121	168	169	218	73	74	147	167	168	239	240	313
26	50	52	102	120	122	168	170	220	74	77	151	167	169	239	241	316
27	50	52	102	120	122	168	170	220	74	77	151	167	169	239	241	316
28	51	54	105	121	124	169	172	223	75	79	154	167	171	239	243	318
29	52	55	107	122	125	170	173	225	77	80	157	169	172	241	244	321
30	65	69	134	133	137	181	185	250	86	91	177	177	182	249	254	340
31	66	70	136	133	137	181	185	251	88	93	181	177	182	249	254	342
32	68	72	140	133	137	181	185	253	90	95	185	178	183	250	255	345
33	69	73	142	133	137	181	185	254	91	97	188	178	184	250	256	347
34	71	75	146	133	137	181	185	256	94	99	193	179	184	251	256	350
35	83	89	172	142	148	190	196	279	106	114	220	188	196	260	268	374
36	86	92	178	143	149	191	197	283	110	118	228	191	199	263	271	381
37	89	95	184	145	151	193	199	288	114	122	236	193	201	265	273	387
38	92	99	191	146	153	194	201	293	118	127	245	196	205	268	277	395
39	96	104	200	147	155	195	203	299	123	133	256	198	208	270	280	403
40	102	111	213	152	161	200	209	311	131	142	273	204	215	276	287	418
41	106	115	221	155	164	203	212	318	136	147	283	209	220	281	292	428
42	110	120	230	159	169	207	217	327	141	154	295	214	227	286	299	440
43	116	127	243	165	176	213	224	340	149	163	312	222	236	294	308	457
44	122	135	257	170	183	218	231	353	156	173	329	228	245	300	317	473
45	129	141	270	177	189	225	237	366	165	181	346	237	253	309	325	490
46	134	146	280	182	194	230	242	376	172	187	359	244	259	316	331	503
47	144	154	298	192	202	240	250	394	185	197	382	257	269	329	341	526
48	159	167	326	207	215	255	263	422	204	214	418	276	286	348	358	562
49	174	177	351	222	225	270	273	447	223	227	450	295	299	367	371	594
50	189	188	377	237	236	285	284	473	242	241	483	314	313	386	385	627
51	199	193	392	247	241	295	289	488	255	247	502	327	319	399	391	646
52	214	204	418	262	252	310	300	514	274	261	535	346	333	418	405	679
53	229	216	445	277	264	325	312	541	293	277	570	365	349	437	421	714
54	245	228	473	293	276	341	324	569	314	292	606	386	364	458	436	750
55	258	240	498	306	288	354	336	594	331	308	639	403	380	475	452	783
56	274	254	528	322	302	370	350	624	351	326	677	423	398	495	470	821
57	290	270	560	338	318	386	366	656	372	346	718	444	418	516	490	862
58	308	288	596	356	336	404	384	692	395	369	764	467	441	539	513	908
59	325	306	631	373	354	421	402	727	417	392	809	489	464	561	536	953
60	377	356	733	425	404	473	452	829	483	456	939	555	528	627	600	1,083
61	394	375	769	442	423	490	471	865	505	481	986	577	553	649	625	1,130
62	409	390	799	457	438	505	486	895	524	500	1,024	596	572	668	644	1,168
63	423	405	828	471	453	519	501	924	542	519	1,061	614	591	686	663	1,205
64	434	417	851	482	465	530	513	947	556	534	1,090	628	606	700	678	1,234
65+	564	542	1,106	627	605	689	667	1,231	723	694	1,417	816	788	910	881	1,604

Exhibit 6.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	15%	14%	14%	15%	15%	15%	24%	24%	24%	23%	23%	24%	24%	24%
1-4	15%	15%	15%	14%	14%	15%	15%	15%	24%	24%	24%	23%	23%	24%	24%	24%
5-18	15%	15%	15%	14%	14%	15%	15%	15%	24%	24%	24%	23%	23%	24%	24%	24%
19	15%	15%	15%	14%	14%	15%	15%	15%	24%	24%	24%	23%	23%	24%	24%	24%
20	15%	15%	15%	14%	14%	15%	15%	15%	24%	24%	24%	23%	23%	24%	24%	24%
21	15%	15%	15%	14%	14%	15%	15%	15%	24%	24%	24%	23%	23%	24%	24%	24%
22	15%	15%	15%	14%	14%	15%	15%	15%	24%	24%	24%	23%	23%	24%	24%	24%
23	15%	14%	14%	14%	15%	15%	15%	15%	24%	23%	23%	23%	24%	24%	24%	24%
24	15%	14%	14%	14%	15%	15%	15%	15%	24%	23%	23%	23%	24%	24%	24%	24%
25	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
26	14%	13%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
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35	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
36	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
37	15%	15%	15%	14%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
38	14%	14%	15%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
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48	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
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62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 6.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	89	89	179	138	138	194	194	250	124	124	248	203	203	281	281	372
1-4	56	56	112	138	138	194	194	250	78	78	156	203	203	281	281	372
5-18	56	56	112	138	138	194	194	250	78	78	156	203	203	281	281	372
19	56	56	112	138	138	194	194	250	90	90	181	203	203	281	281	372
20	56	56	112	138	138	194	194	250	90	90	181	203	203	281	281	372
21	56	56	112	138	138	194	194	250	90	90	181	203	203	281	281	372
22	56	56	112	138	138	194	194	250	90	90	181	203	203	281	281	372
23	56	57	113	138	139	194	195	251	90	91	182	203	204	281	282	373
24	56	57	113	138	139	194	195	251	90	91	182	203	204	281	282	373
25	57	58	116	139	140	195	196	254	91	93	184	204	205	282	283	375
26	58	60	119	139	140	195	196	256	93	96	189	204	207	282	285	379
27	58	60	119	139	140	195	196	256	93	96	189	204	207	282	285	379
28	59	63	123	139	142	195	198	258	95	99	194	205	209	283	287	383
29	60	64	125	140	143	196	200	261	96	101	198	207	212	285	290	386
30	73	78	151	151	156	208	212	286	101	107	209	209	215	287	293	395
31	74	79	154	151	156	208	212	287	106	112	219	212	218	290	296	403
32	77	81	158	151	156	208	212	289	110	116	226	213	219	291	297	407
33	78	82	161	151	156	208	212	290	111	117	229	213	219	291	297	409
34	80	85	165	151	156	208	212	293	115	121	236	214	220	292	298	414
35	87	93	180	155	161	211	217	304	124	132	256	218	226	296	305	429
36	90	97	188	157	164	213	220	311	125	135	260	218	226	296	305	431
37	94	101	195	158	165	215	221	316	130	140	270	219	229	297	307	437
38	97	105	203	161	169	217	225	323	135	146	281	221	233	300	311	446
39	101	109	210	161	169	217	225	326	140	151	291	223	234	301	312	452
40	108	117	225	165	174	221	231	339	148	162	311	229	243	307	321	469
41	112	123	235	170	180	226	236	349	156	169	326	235	249	313	327	483
42	117	127	244	174	185	231	241	358	162	176	338	241	255	319	333	496
43	123	134	257	180	192	236	248	371	169	186	355	249	265	327	343	513
44	129	143	273	186	200	242	256	386	179	198	378	257	276	336	354	534
45	135	148	284	192	204	248	261	396	187	204	391	265	282	343	360	548
46	140	152	293	196	209	253	265	405	193	210	404	271	288	349	367	560
47	150	161	311	207	217	263	273	424	208	221	430	286	300	364	378	586
48	172	180	353	228	236	285	293	465	238	249	487	316	327	394	405	643
49	194	197	392	250	254	307	310	504	269	272	541	347	350	425	429	698
50	217	216	433	273	272	330	328	546	300	298	598	378	376	456	455	755
51	228	221	450	285	278	341	334	563	316	306	622	394	384	472	462	778
52	246	234	480	302	290	358	347	593	339	323	663	417	401	496	479	819
53	263	248	511	319	304	376	361	624	363	343	706	441	421	519	499	863
54	281	262	543	338	318	394	374	656	389	362	751	467	440	545	518	907
55	295	274	570	351	331	408	387	683	407	379	787	486	457	564	535	943
56	313	290	604	370	347	426	403	717	434	401	835	512	479	590	558	992
57	332	309	641	388	365	445	422	754	458	427	886	536	505	615	584	1,042
58	351	328	680	408	385	464	441	793	486	455	941	564	533	642	611	1,097
59	372	350	723	428	407	485	463	836	514	484	999	592	562	670	641	1,155
60	426	402	829	483	458	539	515	941	589	556	1,145	667	634	745	713	1,302
61	446	424	870	502	480	558	537	983	616	586	1,202	694	664	772	742	1,359
62	463	442	906	519	499	576	555	1,018	639	611	1,251	717	689	796	767	1,407
63	479	458	938	535	515	592	571	1,051	662	633	1,295	740	711	818	789	1,452
64	492	472	964	548	529	604	585	1,077	680	653	1,334	758	731	837	809	1,490
65+	639	614	1,253	713	687	786	761	1,400	885	849	1,734	987	951	1,088	1,052	1,938

Exhibit 6.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	78	78	156	120	120	169	169	218	100	100	200	164	164	227	227	300
1-4	49	49	98	120	120	169	169	218	63	63	126	164	164	227	227	300
5-18	49	49	98	120	120	169	169	218	63	63	126	164	164	227	227	300
19	49	49	98	120	120	169	169	218	73	73	146	164	164	227	227	300
20	49	49	98	120	120	169	169	218	73	73	146	164	164	227	227	300
21	49	49	98	120	120	169	169	218	73	73	146	164	164	227	227	300
22	49	49	98	120	120	169	169	218	73	73	146	164	164	227	227	300
23	49	50	99	120	121	169	170	219	73	74	147	164	165	227	228	301
24	49	50	99	120	121	169	170	219	73	74	147	164	165	227	228	301
25	50	51	101	121	122	170	171	221	74	75	149	165	166	228	229	303
26	51	53	104	121	122	170	171	223	75	78	153	165	167	228	230	306
27	51	53	104	121	122	170	171	223	75	78	153	165	167	228	230	306
28	52	55	107	121	124	170	173	225	77	80	157	166	169	229	232	309
29	53	56	109	122	125	171	174	227	78	82	160	167	171	230	234	312
30	64	68	132	132	136	181	185	249	82	87	169	169	174	232	237	319
31	65	69	134	132	136	181	185	250	86	91	177	171	176	234	239	325
32	67	71	138	132	136	181	185	252	89	94	183	172	177	235	240	329
33	68	72	140	132	136	181	185	253	90	95	185	172	177	235	240	330
34	70	74	144	132	136	181	185	255	93	98	191	173	178	236	241	334
35	76	81	157	135	140	184	189	265	100	107	207	176	183	239	246	346
36	79	85	164	137	143	186	192	271	101	109	210	176	183	239	246	348
37	82	88	170	138	144	187	193	275	105	113	218	177	185	240	248	353
38	85	92	177	140	147	189	196	281	109	118	227	179	188	242	251	360
39	88	95	183	140	147	189	196	284	113	122	235	180	189	243	252	365
40	94	102	196	144	152	193	201	295	120	131	251	185	196	248	259	379
41	98	107	205	148	157	197	206	304	126	137	263	190	201	253	264	390
42	102	111	213	152	161	201	210	312	131	142	273	195	206	258	269	400
43	107	117	224	157	167	206	216	323	137	150	287	201	214	264	277	414
44	113	125	238	162	174	211	223	336	145	160	305	208	223	271	286	431
45	118	129	247	167	178	216	227	345	151	165	316	214	228	277	291	442
46	122	133	255	171	182	220	231	353	156	170	326	219	233	282	296	452
47	131	140	271	180	189	229	238	369	168	179	347	231	242	294	305	473
48	150	157	307	199	206	248	255	405	192	201	393	255	264	318	327	519
49	169	172	341	218	221	267	270	439	217	220	437	280	283	343	346	563
50	189	188	377	238	237	287	286	475	242	241	483	305	304	368	367	609
51	199	193	392	248	242	297	291	490	255	247	502	318	310	381	373	628
52	214	204	418	263	253	312	302	516	274	261	535	337	324	400	387	661
53	229	216	445	278	265	327	314	543	293	277	570	356	340	419	403	696
54	245	228	473	294	277	343	326	571	314	292	606	377	355	440	418	732
55	257	239	496	306	288	355	337	594	329	306	635	392	369	455	432	761
56	273	253	526	322	302	371	351	624	350	324	674	413	387	476	450	800
57	289	269	558	338	318	387	367	656	370	345	715	433	408	496	471	841
58	306	286	592	355	335	404	384	690	392	367	759	455	430	518	493	885
59	324	305	629	373	354	422	403	727	415	391	806	478	454	541	517	932
60	371	350	721	420	399	469	448	819	475	449	924	538	512	601	575	1,050
61	388	369	757	437	418	486	467	855	497	473	970	560	536	623	599	1,096
62	403	385	788	452	434	501	483	886	516	493	1,009	579	556	642	619	1,135
63	417	399	816	466	448	515	497	914	534	511	1,045	597	574	660	637	1,171
64	428	411	839	477	460	526	509	937	549	527	1,076	612	590	675	653	1,202
65+	556	534	1,090	620	598	684	662	1,218	714	685	1,399	796	767	878	849	1,563

Exhibit 6.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
1-4	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
5-18	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
19	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
20	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
21	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
22	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
23	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
24	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
25	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	23%	24%	23%	24%	24%	24%
26	14%	13%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
27	14%	13%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
28	13%	15%	15%	15%	15%	15%	14%	15%	23%	24%	24%	23%	24%	24%	24%	24%
29	13%	14%	15%	15%	14%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
30	14%	15%	14%	14%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
31	14%	14%	15%	14%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
32	15%	14%	14%	14%	15%	15%	15%	15%	24%	23%	23%	24%	24%	24%	24%	24%
33	15%	14%	15%	14%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
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37	15%	15%	15%	14%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
38	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	23%	24%	24%	24%	24%
39	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
40	15%	15%	15%	15%	14%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
41	14%	15%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
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43	15%	15%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
44	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
45	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
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48	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
50	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
51	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
52	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
53	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
54	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
55	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
56	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
57	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
58	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
59	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
60	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
61	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 6.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	94	94	188	138	138	192	192	246	130	130	260	203	203	277	277	364
1-4	54	54	108	138	138	192	192	246	74	74	148	203	203	277	277	364
5-18	54	54	108	138	138	192	192	246	74	74	148	203	203	277	277	364
19	54	54	108	138	138	192	192	246	86	86	173	203	203	277	277	364
20	54	54	108	138	138	192	192	246	86	86	173	203	203	277	277	364
21	54	54	108	138	138	192	192	246	86	86	173	203	203	277	277	364
22	54	54	108	138	138	192	192	246	86	86	173	203	203	277	277	364
23	54	55	109	138	139	192	193	247	86	89	176	203	205	277	280	367
24	54	55	109	138	139	192	193	247	86	89	176	203	205	277	280	367
25	55	56	111	139	140	193	194	249	89	90	179	205	207	280	281	370
26	56	58	115	139	141	193	195	251	90	93	183	205	207	280	281	373
27	56	58	115	139	141	193	195	251	90	93	183	205	207	280	281	373
28	57	60	118	140	143	194	197	255	91	96	188	205	210	280	285	376
29	58	62	120	141	144	195	198	257	93	97	190	207	212	281	286	379
30	74	79	154	155	159	209	213	288	109	115	224	219	225	293	300	409
31	75	80	156	155	159	209	213	289	111	117	229	219	225	293	300	411
32	78	82	161	155	159	209	213	292	114	120	234	219	225	293	300	414
33	79	83	163	155	159	209	213	293	115	122	238	219	225	293	300	416
34	81	86	167	155	159	209	213	295	119	125	244	219	225	293	300	419
35	92	98	190	159	166	213	220	312	131	140	271	225	234	300	308	440
36	95	102	197	162	169	216	223	318	131	141	272	225	234	300	308	441
37	98	105	204	163	170	217	224	323	136	146	282	225	234	300	308	446
38	102	110	212	164	172	218	226	328	141	152	293	226	238	301	312	453
39	106	116	223	165	174	219	228	335	147	159	307	228	240	302	314	462
40	109	118	227	165	174	219	228	338	151	163	314	228	240	302	314	466
41	113	124	238	169	179	223	233	347	157	171	328	234	248	308	322	479
42	118	128	247	173	184	227	238	356	163	178	342	239	254	313	328	492
43	124	136	261	179	192	233	246	370	171	189	360	246	265	321	339	510
44	131	144	276	185	198	239	253	384	181	199	380	255	274	329	348	529
45	148	162	310	202	216	256	270	418	204	224	429	279	298	353	373	577
46	154	167	322	208	221	262	276	430	213	231	445	287	306	362	380	593
47	165	177	342	219	231	273	285	450	229	244	473	303	318	378	393	622
48	184	193	377	238	247	292	301	485	254	266	520	328	341	403	415	669
49	202	205	408	256	259	310	313	516	280	283	564	354	358	429	432	713
50	220	219	440	274	273	328	327	548	305	303	608	379	378	453	452	757
51	232	225	457	286	279	340	333	565	321	311	632	395	385	469	460	781
52	249	238	487	303	292	357	346	595	344	328	673	419	403	493	477	822
53	267	251	519	322	305	376	359	627	370	348	719	445	422	519	497	868
54	286	266	553	340	320	394	374	661	395	368	763	469	442	544	517	912
55	287	266	554	341	320	395	374	662	396	368	765	471	442	545	517	913
56	304	282	587	358	336	412	391	695	421	390	812	496	465	570	539	961
57	323	300	623	377	354	431	408	731	446	414	860	520	488	595	562	1,009
58	342	320	663	396	374	450	428	771	473	443	917	548	518	622	592	1,066
59	362	340	702	416	394	470	448	810	500	469	970	575	544	649	618	1,119
60	414	391	805	468	445	522	499	913	571	540	1,112	646	615	720	689	1,261
61	433	411	845	487	465	541	519	953	598	569	1,168	673	643	747	717	1,316
62	449	428	878	503	483	557	537	986	621	592	1,213	695	667	770	741	1,362
63	464	445	909	518	499	572	553	1,017	642	615	1,257	716	689	791	763	1,406
64	477	458	936	531	512	585	566	1,044	659	633	1,293	734	708	808	782	1,442
65+	621	596	1,217	691	667	761	737	1,358	858	823	1,681	954	920	1,051	1,016	1,874

Exhibit 6.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	82	82	164	120	120	167	167	214	105	105	210	164	164	224	224	294
1-4	47	47	94	120	120	167	167	214	60	60	120	164	164	224	224	294
5-18	47	47	94	120	120	167	167	214	60	60	120	164	164	224	224	294
19	47	47	94	120	120	167	167	214	70	70	140	164	164	224	224	294
20	47	47	94	120	120	167	167	214	70	70	140	164	164	224	224	294
21	47	47	94	120	120	167	167	214	70	70	140	164	164	224	224	294
22	47	47	94	120	120	167	167	214	70	70	140	164	164	224	224	294
23	47	48	95	120	121	167	168	215	70	72	142	164	166	224	226	296
24	47	48	95	120	121	167	168	215	70	72	142	164	166	224	226	296
25	48	49	97	121	122	168	169	217	72	73	145	166	167	226	227	299
26	49	51	100	121	123	168	170	219	73	75	148	166	167	226	227	301
27	49	51	100	121	123	168	170	219	73	75	148	166	167	226	227	301
28	50	53	103	122	125	169	172	222	74	78	152	166	170	226	230	304
29	51	54	105	123	126	170	173	224	75	79	154	167	171	227	231	306
30	65	69	134	135	139	182	186	251	88	93	181	177	182	237	242	330
31	66	70	136	135	139	182	186	252	90	95	185	177	182	237	242	332
32	68	72	140	135	139	182	186	254	92	97	189	177	182	237	242	334
33	69	73	142	135	139	182	186	255	93	99	192	177	182	237	242	336
34	71	75	146	135	139	182	186	257	96	101	197	177	182	237	242	338
35	80	86	166	139	145	186	192	272	106	113	219	182	189	242	249	355
36	83	89	172	141	147	188	194	277	106	114	220	182	189	242	249	356
37	86	92	178	142	148	189	195	281	110	118	228	182	189	242	249	360
38	89	96	185	143	150	190	197	286	114	123	237	183	192	243	252	366
39	93	101	194	144	152	191	199	292	119	129	248	184	194	244	254	373
40	95	103	198	144	152	191	199	294	122	132	254	184	194	244	254	376
41	99	108	207	147	156	194	203	302	127	138	265	189	200	249	260	387
42	103	112	215	151	160	198	207	310	132	144	276	193	205	253	265	397
43	108	119	227	156	167	203	214	322	138	153	291	199	214	259	274	412
44	114	126	240	161	173	208	220	334	146	161	307	206	221	266	281	427
45	129	141	270	176	188	223	235	364	165	181	346	225	241	285	301	466
46	134	146	280	181	193	228	240	374	172	187	359	232	247	292	307	479
47	144	154	298	191	201	238	248	392	185	197	382	245	257	305	317	502
48	160	168	328	207	215	254	262	422	205	215	420	265	275	325	335	540
49	176	179	355	223	226	270	273	449	226	229	455	286	289	346	349	575
50	192	191	383	239	238	286	285	477	246	245	491	306	305	366	365	611
51	202	196	398	249	243	296	290	492	259	251	510	319	311	379	371	630
52	217	207	424	264	254	311	301	518	278	265	543	338	325	398	385	663
53	233	219	452	280	266	327	313	546	299	281	580	359	341	419	401	700
54	249	232	481	296	279	343	326	575	319	297	616	379	357	439	417	736
55	250	232	482	297	279	344	326	576	320	297	617	380	357	440	417	737
56	265	246	511	312	293	359	340	605	340	315	655	400	375	460	435	775
57	281	261	542	328	308	375	355	636	360	334	694	420	394	480	454	814
58	298	279	577	345	326	392	373	671	382	358	740	442	418	502	478	860
59	315	296	611	362	343	409	390	705	404	379	783	464	439	524	499	903
60	360	340	700	407	387	454	434	794	461	436	897	521	496	581	556	1,017
61	377	358	735	424	405	471	452	829	483	459	942	543	519	603	579	1,062
62	391	373	764	438	420	485	467	858	501	478	979	561	538	621	598	1,099
63	404	387	791	451	434	498	481	885	518	496	1,014	578	556	638	616	1,134
64	415	399	814	462	446	509	493	908	532	511	1,043	592	571	652	631	1,163
65+	540	519	1,059	601	580	662	641	1,181	692	664	1,356	770	742	848	820	1,512

Exhibit 6.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
1-4	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
5-18	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
19	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
20	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
21	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
22	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
23	15%	15%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	23%	24%	24%	24%
24	15%	15%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	23%	24%	24%	24%
25	15%	14%	14%	15%	15%	15%	15%	15%	24%	23%	23%	23%	24%	24%	24%	24%
26	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	23%	24%	24%	24%	24%
27	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	23%	24%	24%	24%	24%
28	14%	13%	15%	15%	14%	15%	15%	15%	23%	23%	24%	23%	24%	24%	24%	24%
29	14%	15%	14%	15%	14%	15%	14%	15%	24%	23%	23%	24%	24%	24%	24%	24%
30	14%	14%	15%	15%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
31	14%	14%	15%	15%	14%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
32	15%	14%	15%	15%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
33	14%	14%	15%	15%	14%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
34	14%	15%	14%	15%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
35	15%	14%	14%	14%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
36	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
37	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
38	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	23%	24%	24%	24%	24%
39	14%	15%	15%	15%	14%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
40	15%	15%	15%	15%	14%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
41	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
42	15%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
43	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
44	15%	14%	15%	15%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
45	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
46	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
47	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
48	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
50	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
51	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
52	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
53	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
54	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
55	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
56	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
57	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
58	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
59	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
60	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
61	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 6.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	89	89	179	138	138	194	194	250	124	124	248	203	203	281	281	372
1-4	56	56	112	138	138	194	194	250	78	78	156	203	203	281	281	372
5-18	56	56	112	138	138	194	194	250	78	78	156	203	203	281	281	372
19	56	56	112	138	138	194	194	250	90	90	181	203	203	281	281	372
20	56	56	112	138	138	194	194	250	90	90	181	203	203	281	281	372
21	56	56	112	138	138	194	194	250	90	90	181	203	203	281	281	372
22	56	56	112	138	138	194	194	250	90	90	181	203	203	281	281	372
23	56	57	113	138	139	194	195	251	90	91	182	203	204	281	282	373
24	56	57	113	138	139	194	195	251	90	91	182	203	204	281	282	373
25	57	58	116	139	140	195	196	254	91	93	184	204	205	282	283	375
26	58	60	119	139	140	195	196	256	93	96	189	204	207	282	285	379
27	58	60	119	139	140	195	196	256	93	96	189	204	207	282	285	379
28	59	63	123	139	142	195	198	258	95	99	194	205	209	283	287	383
29	60	64	125	140	143	196	200	261	96	101	198	207	212	285	290	386
30	72	75	148	150	154	207	210	282	100	105	205	208	213	286	291	391
31	73	78	151	150	154	207	210	285	105	111	217	210	217	288	295	400
32	75	80	156	150	155	207	211	287	109	115	224	212	218	290	296	405
33	77	81	158	150	155	207	211	288	110	116	226	212	218	290	296	406
34	79	83	163	150	155	207	211	290	112	120	233	212	219	290	297	410
35	86	92	178	154	159	210	216	302	122	131	254	217	225	295	303	426
36	89	96	186	156	163	212	219	309	124	133	257	217	225	295	303	429
37	93	100	193	157	164	213	220	313	128	137	266	218	226	296	305	434
38	96	104	201	159	167	216	224	320	133	145	279	220	231	298	310	443
39	100	108	208	159	167	216	224	324	137	148	286	220	231	298	310	447
40	108	117	225	165	174	221	231	339	148	162	311	229	243	307	321	469
41	112	123	235	170	180	226	236	349	156	169	326	235	249	313	327	483
42	117	127	244	174	185	231	241	358	162	176	338	241	255	319	333	496
43	123	134	257	180	192	236	248	371	169	186	355	249	265	327	343	513
44	129	143	273	186	200	242	256	386	179	198	378	257	276	336	354	534
45	134	147	281	190	203	247	259	394	186	203	389	264	281	342	359	545
46	139	151	290	195	208	251	264	403	192	209	401	270	287	348	365	558
47	149	159	309	205	216	262	272	422	207	220	427	285	298	363	376	584
48	172	180	353	228	236	285	293	465	238	249	487	316	327	394	405	643
49	195	198	394	251	255	308	311	507	270	275	545	348	353	426	431	701
50	217	216	433	273	272	330	328	546	300	298	598	378	376	456	455	755
51	228	221	450	285	278	341	334	563	316	306	622	394	384	472	462	778
52	246	234	480	302	290	358	347	593	339	323	663	417	401	496	479	819
53	263	248	511	319	304	376	361	624	363	343	706	441	421	519	499	863
54	281	262	543	338	318	394	374	656	389	362	751	467	440	545	518	907
55	295	274	570	351	331	408	387	683	407	379	787	486	457	564	535	943
56	313	290	604	370	347	426	403	717	434	401	835	512	479	590	558	992
57	332	309	641	388	365	445	422	754	458	427	886	536	505	615	584	1,042
58	351	328	680	408	385	464	441	793	486	455	941	564	533	642	611	1,097
59	372	350	723	428	407	485	463	836	514	484	999	592	562	670	641	1,155
60	426	402	829	483	458	539	515	941	589	556	1,145	667	634	745	713	1,302
61	446	424	870	502	480	558	537	983	616	586	1,202	694	664	772	742	1,359
62	463	442	906	519	499	576	555	1,018	639	611	1,251	717	689	796	767	1,407
63	479	458	938	535	515	592	571	1,051	662	633	1,295	740	711	818	789	1,452
64	492	472	964	548	529	604	585	1,077	680	653	1,334	758	731	837	809	1,490
65+	639	614	1,253	713	687	786	761	1,400	885	849	1,734	987	951	1,088	1,052	1,938

Exhibit 6.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	78	78	156	120	120	169	169	218	100	100	200	164	164	227	227	300
1-4	49	49	98	120	120	169	169	218	63	63	126	164	164	227	227	300
5-18	49	49	98	120	120	169	169	218	63	63	126	164	164	227	227	300
19	49	49	98	120	120	169	169	218	73	73	146	164	164	227	227	300
20	49	49	98	120	120	169	169	218	73	73	146	164	164	227	227	300
21	49	49	98	120	120	169	169	218	73	73	146	164	164	227	227	300
22	49	49	98	120	120	169	169	218	73	73	146	164	164	227	227	300
23	49	50	99	120	121	169	170	219	73	74	147	164	165	227	228	301
24	49	50	99	120	121	169	170	219	73	74	147	164	165	227	228	301
25	50	51	101	121	122	170	171	221	74	75	149	165	166	228	229	303
26	51	53	104	121	122	170	171	223	75	78	153	165	167	228	230	306
27	51	53	104	121	122	170	171	223	75	78	153	165	167	228	230	306
28	52	55	107	121	124	170	173	225	77	80	157	166	169	229	232	309
29	53	56	109	122	125	171	174	227	78	82	160	167	171	230	234	312
30	63	66	129	131	134	180	183	246	81	85	166	168	172	231	235	316
31	64	68	132	131	134	180	183	248	85	90	175	170	175	233	238	323
32	66	70	136	131	135	180	184	250	88	93	181	171	176	234	239	327
33	67	71	138	131	135	180	184	251	89	94	183	171	176	234	239	328
34	69	73	142	131	135	180	184	253	91	97	188	171	177	234	240	331
35	75	80	155	134	139	183	188	263	99	106	205	175	182	238	245	344
36	78	84	162	136	142	185	191	269	100	108	208	175	182	238	245	346
37	81	87	168	137	143	186	192	273	104	111	215	176	183	239	246	350
38	84	91	175	139	146	188	195	279	108	117	225	178	187	241	250	358
39	87	94	181	139	146	188	195	282	111	120	231	178	187	241	250	361
40	94	102	196	144	152	193	201	295	120	131	251	185	196	248	259	379
41	98	107	205	148	157	197	206	304	126	137	263	190	201	253	264	390
42	102	111	213	152	161	201	210	312	131	142	273	195	206	258	269	400
43	107	117	224	157	167	206	216	323	137	150	287	201	214	264	277	414
44	113	125	238	162	174	211	223	336	145	160	305	208	223	271	286	431
45	117	128	245	166	177	215	226	343	150	164	314	213	227	276	290	440
46	121	132	253	170	181	219	230	351	155	169	324	218	232	281	295	450
47	130	139	269	179	188	228	237	367	167	178	345	230	241	293	304	471
48	150	157	307	199	206	248	255	405	192	201	393	255	264	318	327	519
49	170	173	343	219	222	268	271	441	218	222	440	281	285	344	348	566
50	189	188	377	238	237	287	286	475	242	241	483	305	304	368	367	609
51	199	193	392	248	242	297	291	490	255	247	502	318	310	381	373	628
52	214	204	418	263	253	312	302	516	274	261	535	337	324	400	387	661
53	229	216	445	278	265	327	314	543	293	277	570	356	340	419	403	696
54	245	228	473	294	277	343	326	571	314	292	606	377	355	440	418	732
55	257	239	496	306	288	355	337	594	329	306	635	392	369	455	432	761
56	273	253	526	322	302	371	351	624	350	324	674	413	387	476	450	800
57	289	269	558	338	318	387	367	656	370	345	715	433	408	496	471	841
58	306	286	592	355	335	404	384	690	392	367	759	455	430	518	493	885
59	324	305	629	373	354	422	403	727	415	391	806	478	454	541	517	932
60	371	350	721	420	399	469	448	819	475	449	924	538	512	601	575	1,050
61	388	369	757	437	418	486	467	855	497	473	970	560	536	623	599	1,096
62	403	385	788	452	434	501	483	886	516	493	1,009	579	556	642	619	1,135
63	417	399	816	466	448	515	497	914	534	511	1,045	597	574	660	637	1,171
64	428	411	839	477	460	526	509	937	549	527	1,076	612	590	675	653	1,202
65+	556	534	1,090	620	598	684	662	1,218	714	685	1,399	796	767	878	849	1,563

Exhibit 6.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
1-4	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
5-18	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
19	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
20	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
21	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
22	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
23	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
24	14%	14%	14%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
25	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	23%	24%	23%	24%	24%	24%
26	14%	13%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
27	14%	13%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
28	13%	15%	15%	15%	15%	15%	14%	15%	23%	24%	24%	23%	24%	24%	24%	24%
29	13%	14%	15%	15%	14%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
30	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	23%	24%	24%	24%	24%	24%
31	14%	15%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
32	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
33	15%	14%	14%	15%	15%	15%	15%	15%	24%	23%	23%	24%	24%	24%	24%	24%
34	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
35	15%	15%	15%	15%	14%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
36	14%	14%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
37	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	23%	24%	24%	24%
38	14%	14%	15%	14%	14%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
39	15%	15%	15%	14%	14%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
40	15%	15%	15%	15%	14%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
41	14%	15%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
42	15%	14%	15%	14%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
43	15%	15%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
44	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
45	15%	15%	15%	14%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
46	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
47	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
48	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
50	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
51	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
52	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
53	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
54	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
55	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
56	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
57	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
58	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
59	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
60	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
61	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 6.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	90	90	181	141	141	200	200	258	125	125	250	207	207	287	287	380
1-4	58	58	117	141	141	200	200	258	80	80	161	207	207	287	287	380
5-18	58	58	117	141	141	200	200	258	80	80	161	207	207	287	287	380
19	58	58	117	141	141	200	200	258	93	93	186	207	207	287	287	380
20	58	58	117	141	141	200	200	258	93	93	186	207	207	287	287	380
21	58	58	117	141	141	200	200	258	93	93	186	207	207	287	287	380
22	58	58	117	141	141	200	200	258	93	93	186	207	207	287	287	380
23	58	59	118	141	142	200	201	259	93	95	188	207	209	287	290	383
24	58	59	118	141	142	200	201	259	93	95	188	207	209	287	290	383
25	59	62	121	142	144	201	203	263	95	97	193	209	212	290	292	388
26	60	63	124	142	144	201	203	264	96	99	195	209	212	290	292	389
27	60	64	125	142	146	201	204	265	96	101	198	209	213	290	293	391
28	62	65	127	143	147	202	205	267	97	102	200	209	214	290	295	393
29	63	66	129	144	148	203	207	270	99	104	203	210	215	291	296	395
30	79	83	163	158	163	217	221	301	109	116	225	218	225	298	306	415
31	80	85	165	158	163	217	221	302	111	117	229	219	225	300	306	417
32	82	87	170	158	163	217	221	304	114	120	234	219	225	300	306	420
33	85	90	175	159	165	218	224	309	117	125	243	220	228	301	308	426
34	86	92	178	159	165	218	224	310	119	127	246	220	228	301	308	429
35	95	102	197	165	172	224	231	326	135	145	280	231	241	312	322	457
36	98	105	204	166	173	225	232	331	136	146	282	231	241	312	322	458
37	102	109	211	169	175	227	234	336	141	151	292	233	243	313	323	465
38	105	113	219	171	179	230	238	343	146	157	303	235	246	316	327	473
39	110	119	230	172	181	231	240	350	152	164	317	238	250	318	331	483
40	117	127	244	177	187	235	246	363	162	176	338	245	259	326	339	502
41	121	132	254	181	192	240	250	372	168	182	350	250	264	331	344	513
42	126	138	264	186	197	244	256	382	174	190	365	256	272	337	353	528
43	133	146	279	193	205	251	264	397	184	202	386	266	283	347	364	549
44	140	155	295	198	213	257	272	412	193	214	407	274	295	354	375	569
45	148	162	310	207	220	265	279	427	204	224	429	285	305	365	385	590
46	154	167	322	212	226	271	285	439	213	231	445	293	312	374	393	606
47	165	177	342	224	235	282	294	460	229	244	473	310	324	390	405	634
48	182	192	374	241	250	300	309	492	252	265	518	333	345	414	426	679
49	200	203	403	258	262	317	320	520	276	281	558	357	362	437	442	719
50	217	216	433	276	274	334	333	550	300	298	598	380	379	461	460	760
51	228	221	450	287	280	346	339	568	316	306	622	396	386	477	467	783
52	246	234	480	304	293	363	351	598	339	323	663	420	404	500	484	824
53	263	248	511	322	307	380	365	629	363	343	706	443	424	524	504	868
54	281	262	543	340	320	399	379	661	389	362	751	469	442	550	523	912
55	296	276	572	355	334	414	393	690	410	381	792	491	462	571	543	953
56	315	292	607	373	350	432	409	724	435	404	839	515	484	596	565	1,000
57	333	310	644	392	369	450	427	761	461	429	890	541	509	622	590	1,051
58	354	331	685	412	389	471	448	802	489	457	947	570	538	651	618	1,108
59	373	351	725	432	410	491	469	842	517	486	1,003	597	566	678	647	1,164
60	433	409	842	492	468	550	526	960	598	565	1,164	679	646	760	726	1,325
61	453	431	884	511	489	570	548	1,001	626	596	1,222	706	677	787	757	1,383
62	470	448	918	529	507	587	565	1,036	649	620	1,269	730	700	810	781	1,430
63	486	465	952	545	524	603	583	1,069	672	643	1,315	752	724	833	804	1,476
64	499	479	978	557	538	616	596	1,095	689	662	1,351	770	742	850	823	1,512
65+	648	623	1,271	725	699	801	776	1,424	896	860	1,757	1,000	965	1,106	1,070	1,966

Exhibit 6.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	79	79	158	123	123	174	174	225	101	101	202	167	167	232	232	307
1-4	51	51	102	123	123	174	174	225	65	65	130	167	167	232	232	307
5-18	51	51	102	123	123	174	174	225	65	65	130	167	167	232	232	307
19	51	51	102	123	123	174	174	225	75	75	150	167	167	232	232	307
20	51	51	102	123	123	174	174	225	75	75	150	167	167	232	232	307
21	51	51	102	123	123	174	174	225	75	75	150	167	167	232	232	307
22	51	51	102	123	123	174	174	225	75	75	150	167	167	232	232	307
23	51	52	103	123	124	174	175	226	75	77	152	167	169	232	234	309
24	51	52	103	123	124	174	175	226	75	77	152	167	169	232	234	309
25	52	54	106	124	126	175	177	229	77	79	156	169	171	234	236	313
26	53	55	108	124	126	175	177	230	78	80	158	169	171	234	236	314
27	53	56	109	124	127	175	178	231	78	82	160	169	172	234	237	316
28	54	57	111	125	128	176	179	233	79	83	162	169	173	234	238	317
29	55	58	113	126	129	177	180	235	80	84	164	170	174	235	239	319
30	69	73	142	138	142	189	193	262	88	94	182	176	182	241	247	335
31	70	74	144	138	142	189	193	263	90	95	185	177	182	242	247	337
32	72	76	148	138	142	189	193	265	92	97	189	177	182	242	247	339
33	74	79	153	139	144	190	195	269	95	101	196	178	184	243	249	344
34	75	80	155	139	144	190	195	270	96	103	199	178	184	243	249	346
35	83	89	172	144	150	195	201	284	109	117	226	187	195	252	260	369
36	86	92	178	145	151	196	202	288	110	118	228	187	195	252	260	370
37	89	95	184	147	153	198	204	293	114	122	236	188	196	253	261	375
38	92	99	191	149	156	200	207	299	118	127	245	190	199	255	264	382
39	96	104	200	150	158	201	209	305	123	133	256	192	202	257	267	390
40	102	111	213	154	163	205	214	316	131	142	273	198	209	263	274	405
41	106	115	221	158	167	209	218	324	136	147	283	202	213	267	278	414
42	110	120	230	162	172	213	223	333	141	154	295	207	220	272	285	426
43	116	127	243	168	179	219	230	346	149	163	312	215	229	280	294	443
44	122	135	257	173	186	224	237	359	156	173	329	221	238	286	303	459
45	129	141	270	180	192	231	243	372	165	181	346	230	246	295	311	476
46	134	146	280	185	197	236	248	382	172	187	359	237	252	302	317	489
47	144	154	298	195	205	246	256	400	185	197	382	250	262	315	327	512
48	159	167	326	210	218	261	269	428	204	214	418	269	279	334	344	548
49	174	177	351	225	228	276	279	453	223	227	450	288	292	353	357	580
50	189	188	377	240	239	291	290	479	242	241	483	307	306	372	371	613
51	199	193	392	250	244	301	295	494	255	247	502	320	312	385	377	632
52	214	204	418	265	255	316	306	520	274	261	535	339	326	404	391	665
53	229	216	445	280	267	331	318	547	293	277	570	358	342	423	407	700
54	245	228	473	296	279	347	330	575	314	292	606	379	357	444	422	736
55	258	240	498	309	291	360	342	600	331	308	639	396	373	461	438	769
56	274	254	528	325	305	376	356	630	351	326	677	416	391	481	456	807
57	290	270	560	341	321	392	372	662	372	346	718	437	411	502	476	848
58	308	288	596	359	339	410	390	698	395	369	764	460	434	525	499	894
59	325	306	631	376	357	427	408	733	417	392	809	482	457	547	522	939
60	377	356	733	428	407	479	458	835	483	456	939	548	521	613	586	1,069
61	394	375	769	445	426	496	477	871	505	481	986	570	546	635	611	1,116
62	409	390	799	460	441	511	492	901	524	500	1,024	589	565	654	630	1,154
63	423	405	828	474	456	525	507	930	542	519	1,061	607	584	672	649	1,191
64	434	417	851	485	468	536	519	953	556	534	1,090	621	599	686	664	1,220
65+	564	542	1,106	631	608	697	675	1,239	723	694	1,417	807	779	892	863	1,586

Exhibit 6.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
1-4	14%	14%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
5-18	14%	14%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
19	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
20	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
21	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
22	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
23	14%	13%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
24	14%	13%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
25	13%	15%	14%	15%	14%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
26	13%	15%	15%	15%	14%	15%	15%	15%	23%	24%	23%	24%	24%	24%	24%	24%
27	13%	14%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
28	15%	14%	14%	14%	15%	15%	15%	15%	23%	23%	23%	24%	24%	24%	24%	24%
29	15%	14%	14%	14%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
30	14%	14%	15%	14%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
31	14%	15%	15%	14%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
32	14%	14%	15%	14%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
33	15%	14%	14%	14%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
34	15%	15%	15%	14%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
35	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
36	14%	14%	15%	14%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
37	15%	15%	15%	15%	14%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
38	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
39	15%	14%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
40	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
41	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
42	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
43	15%	15%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
44	15%	15%	15%	14%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
45	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
46	15%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
47	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
48	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
50	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
51	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
52	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
53	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
54	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
55	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
56	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
57	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
58	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
59	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
60	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
61	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 6.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	124	124	248	188	188	264	264	340	171	171	342	260	260	365	365	471
1-4	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
5-18	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
19	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
20	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
21	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
22	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
23	75	77	152	188	189	264	265	341	105	106	212	260	261	365	367	472
24	75	77	152	188	189	264	265	341	105	106	212	260	261	365	367	472
25	77	79	156	189	192	265	267	345	106	109	215	261	264	367	369	476
26	79	81	161	189	192	265	267	347	109	112	221	261	264	367	369	479
27	79	82	162	189	192	265	267	348	109	114	223	261	265	367	370	481
28	80	85	165	189	194	265	270	350	111	117	229	262	269	368	374	486
29	81	86	167	190	195	266	271	353	112	119	231	264	270	369	375	488
30	88	93	181	195	200	271	276	364	122	128	251	270	276	375	381	504
31	90	96	187	195	201	271	277	368	125	133	259	270	279	375	384	509
32	93	97	190	195	201	271	277	369	128	135	264	270	279	375	384	510
33	95	101	196	195	201	271	277	372	131	140	271	270	279	375	384	515
34	97	103	201	195	201	271	277	374	135	142	277	270	279	375	384	518
35	106	115	221	200	208	276	284	391	151	162	313	280	291	385	396	548
36	110	118	228	201	209	277	285	395	152	163	316	280	291	385	396	549
37	115	123	238	203	211	279	287	402	158	169	328	280	291	385	396	555
38	119	128	248	204	213	280	289	409	164	178	343	283	297	389	403	567
39	124	134	258	204	215	280	290	415	171	186	357	283	297	389	403	575
40	131	142	273	209	220	285	296	427	181	197	378	290	306	395	411	592
41	136	149	286	215	227	290	303	440	189	207	396	297	314	403	420	610
42	142	155	297	219	232	295	308	450	197	214	411	305	322	410	427	624
43	143	156	300	220	233	296	309	453	198	215	414	305	322	410	427	626
44	143	156	300	220	233	296	309	453	198	215	414	305	322	410	427	626
45	143	156	300	220	233	296	309	453	198	215	414	305	322	410	427	626
46	148	162	310	224	238	300	313	462	204	224	429	310	329	415	435	639
47	159	171	331	235	247	311	323	483	220	236	457	326	342	431	447	668
48	186	195	381	262	271	338	347	533	257	270	528	363	375	468	481	739
49	212	216	428	288	292	364	368	580	293	298	592	399	404	504	509	803
50	238	236	474	313	312	389	388	626	328	327	655	434	432	539	538	866
51	250	242	493	326	318	402	394	645	345	334	680	451	440	556	545	891
52	270	257	527	346	333	422	409	679	373	355	729	478	461	584	566	939
53	289	272	562	365	348	441	424	714	400	376	777	505	482	611	587	988
54	309	288	598	385	364	461	440	749	427	399	827	533	504	638	610	1,037
55	326	303	630	402	379	478	455	782	451	419	870	556	524	662	629	1,081
56	347	322	669	423	397	499	473	821	479	445	925	585	550	690	655	1,135
57	368	342	710	443	418	519	494	862	508	473	982	613	579	719	684	1,192
58	389	364	754	465	440	541	516	906	538	503	1,041	643	608	748	714	1,252
59	411	387	799	487	463	563	539	951	569	535	1,104	674	641	779	746	1,315
60	461	434	895	537	510	612	586	1,047	637	600	1,237	742	705	848	810	1,448
61	483	458	941	558	534	634	610	1,093	667	633	1,300	772	739	877	844	1,511
62	501	478	979	577	554	653	630	1,131	693	660	1,354	798	766	903	871	1,564
63	518	496	1,015	594	572	670	648	1,167	716	686	1,403	822	792	927	897	1,614
64	532	511	1,044	608	587	684	663	1,196	735	706	1,442	840	812	946	917	1,652
65+	692	665	1,358	791	763	890	862	1,555	956	918	1,874	1,092	1,056	1,230	1,192	2,148

Exhibit 6.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	108	108	216	164	164	230	230	296	138	138	276	210	210	295	295	380
1-4	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
5-18	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
19	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
20	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
21	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
22	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
23	66	67	133	164	165	230	231	297	85	86	171	210	211	295	296	381
24	66	67	133	164	165	230	231	297	85	86	171	210	211	295	296	381
25	67	69	136	165	167	231	233	300	86	88	174	211	213	296	298	384
26	69	71	140	165	167	231	233	302	88	91	179	211	213	296	298	387
27	69	72	141	165	167	231	233	303	88	92	180	211	214	296	299	388
28	70	74	144	165	169	231	235	305	90	95	185	212	217	297	302	392
29	71	75	146	166	170	232	236	307	91	96	187	213	218	298	303	394
30	77	81	158	170	174	236	240	317	99	104	203	218	223	303	308	407
31	79	84	163	170	175	236	241	320	101	108	209	218	225	303	310	411
32	81	85	166	170	175	236	241	321	104	109	213	218	225	303	310	412
33	83	88	171	170	175	236	241	324	106	113	219	218	225	303	310	416
34	85	90	175	170	175	236	241	326	109	115	224	218	225	303	310	418
35	93	100	193	174	181	240	247	340	122	131	253	226	235	311	320	442
36	96	103	199	175	182	241	248	344	123	132	255	226	235	311	320	443
37	100	107	207	177	184	243	250	350	128	137	265	226	235	311	320	448
38	104	112	216	178	186	244	252	356	133	144	277	229	240	314	325	458
39	108	117	225	178	187	244	253	361	138	150	288	229	240	314	325	464
40	114	124	238	182	192	248	258	372	146	159	305	234	247	319	332	478
41	119	130	249	187	198	253	264	383	153	167	320	240	254	325	339	492
42	124	135	259	191	202	257	268	392	159	173	332	246	260	331	345	504
43	125	136	261	192	203	258	269	394	160	174	334	246	260	331	345	505
44	125	136	261	192	203	258	269	394	160	174	334	246	260	331	345	505
45	125	136	261	192	203	258	269	394	160	174	334	246	260	331	345	505
46	129	141	270	195	207	261	273	402	165	181	346	250	266	335	351	516
47	139	149	288	205	215	271	281	420	178	191	369	263	276	348	361	539
48	162	170	332	228	236	294	302	464	208	218	426	293	303	378	388	596
49	185	188	373	251	254	317	320	505	237	241	478	322	326	407	411	648
50	207	206	413	273	272	339	338	545	265	264	529	350	349	435	434	699
51	218	211	429	284	277	350	343	561	279	270	549	364	355	449	440	719
52	235	224	459	301	290	367	356	591	301	287	588	386	372	471	457	758
53	252	237	489	318	303	384	369	621	323	304	627	408	389	493	474	797
54	269	251	520	335	317	401	383	652	345	322	667	430	407	515	492	837
55	284	264	548	350	330	416	396	680	364	338	702	449	423	534	508	872
56	302	280	582	368	346	434	412	714	387	359	746	472	444	557	529	916
57	320	298	618	386	364	452	430	750	410	382	792	495	467	580	552	962
58	339	317	656	405	383	471	449	788	434	406	840	519	491	604	576	1,010
59	358	337	695	424	403	490	469	827	459	432	891	544	517	629	602	1,061
60	401	378	779	467	444	533	510	911	514	484	998	599	569	684	654	1,168
61	420	399	819	486	465	552	531	951	538	511	1,049	623	596	708	681	1,219
62	436	416	852	502	482	568	548	984	559	533	1,092	644	618	729	703	1,262
63	451	432	883	517	498	583	564	1,015	578	554	1,132	663	639	748	724	1,302
64	463	445	908	529	511	595	577	1,040	593	570	1,163	678	655	763	740	1,333
65+	602	579	1,181	688	664	774	750	1,353	771	741	1,512	881	852	992	962	1,733

Exhibit 6.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
1-4	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
5-18	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
19	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
20	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
21	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
22	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
23	14%	15%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
24	14%	15%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
25	15%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
26	14%	14%	15%	15%	15%	15%	15%	15%	24%	23%	23%	24%	24%	24%	24%	24%
27	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
28	14%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
29	14%	15%	14%	14%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
30	14%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
31	14%	14%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
32	15%	14%	14%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
33	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
34	14%	14%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
35	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
36	15%	15%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
37	15%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
38	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
39	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
40	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
41	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
42	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
43	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
44	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
45	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
46	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
47	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
48	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
50	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
51	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
52	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
53	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
54	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
55	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
56	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
57	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
58	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
59	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
60	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
61	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 6.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	124	124	248	188	188	264	264	340	171	171	342	260	260	365	365	471
1-4	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
5-18	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
19	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
20	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
21	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
22	75	75	151	188	188	264	264	340	105	105	210	260	260	365	365	471
23	75	77	152	188	189	264	265	341	105	106	212	260	261	365	367	472
24	75	77	152	188	189	264	265	341	105	106	212	260	261	365	367	472
25	77	79	156	189	192	265	267	345	106	109	215	261	264	367	369	476
26	79	81	161	189	192	265	267	347	109	112	221	261	264	367	369	479
27	79	82	162	189	192	265	267	348	109	114	223	261	265	367	370	481
28	80	85	165	189	194	265	270	350	111	117	229	262	269	368	374	486
29	81	86	167	190	195	266	271	353	112	119	231	264	270	369	375	488
30	88	93	181	195	200	271	276	364	122	128	251	270	276	375	381	504
31	90	96	187	195	201	271	277	368	125	133	259	270	279	375	384	509
32	93	97	190	195	201	271	277	369	128	135	264	270	279	375	384	510
33	95	101	196	195	201	271	277	372	131	140	271	270	279	375	384	515
34	97	103	201	195	201	271	277	374	135	142	277	270	279	375	384	518
35	106	115	221	200	208	276	284	391	147	162	310	276	291	381	396	544
36	110	118	228	201	209	277	285	395	152	163	316	277	291	383	396	546
37	115	123	238	203	211	279	287	402	162	169	332	283	291	389	396	559
38	119	128	248	204	213	280	289	409	164	178	343	283	297	389	403	567
39	124	134	258	204	215	280	290	415	171	186	357	283	297	389	403	575
40	131	142	273	209	220	285	296	427	181	197	378	290	306	395	411	592
41	136	149	286	215	227	290	303	440	189	207	396	297	314	403	420	610
42	142	155	297	219	232	295	308	450	197	214	411	305	322	410	427	624
43	143	156	300	220	233	296	309	453	198	215	414	305	322	410	427	626
44	143	156	300	220	233	296	309	453	198	215	414	305	322	410	427	626
45	143	156	300	220	233	296	309	453	198	215	414	305	322	410	427	626
46	148	162	310	224	238	300	313	462	204	224	429	310	329	415	435	639
47	159	171	331	235	247	311	323	483	220	236	457	326	342	431	447	668
48	186	195	381	262	271	338	347	533	257	270	528	363	375	468	481	739
49	212	216	428	288	292	364	368	580	293	298	592	399	404	504	509	803
50	238	236	474	313	312	389	388	626	328	327	655	434	432	539	538	866
51	250	242	493	326	318	402	394	645	345	334	680	451	440	556	545	891
52	270	257	527	346	333	422	409	679	373	355	729	478	461	584	566	939
53	289	272	562	365	348	441	424	714	400	376	777	505	482	611	587	988
54	309	288	598	385	364	461	440	749	427	399	827	533	504	638	610	1,037
55	326	303	630	402	379	478	455	782	451	419	870	556	524	662	629	1,081
56	347	322	669	423	397	499	473	821	479	445	925	585	550	690	655	1,135
57	368	342	710	443	418	519	494	862	508	473	982	613	579	719	684	1,192
58	389	364	754	465	440	541	516	906	538	503	1,041	643	608	748	714	1,252
59	411	387	799	487	463	563	539	951	569	535	1,104	674	641	779	746	1,315
60	461	434	895	537	510	612	586	1,047	637	600	1,237	742	705	848	810	1,448
61	483	458	941	558	534	634	610	1,093	667	633	1,300	772	739	877	844	1,511
62	501	478	979	577	554	653	630	1,131	693	660	1,354	798	766	903	871	1,564
63	518	496	1,015	594	572	670	648	1,167	716	686	1,403	822	792	927	897	1,614
64	532	511	1,044	608	587	684	663	1,196	735	706	1,442	840	812	946	917	1,652
65+	692	665	1,358	791	763	890	862	1,555	956	918	1,874	1,092	1,056	1,230	1,192	2,148

Exhibit 6.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	108	108	216	164	164	230	230	296	138	138	276	210	210	295	295	380
1-4	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
5-18	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
19	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
20	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
21	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
22	66	66	132	164	164	230	230	296	85	85	170	210	210	295	295	380
23	66	67	133	164	165	230	231	297	85	86	171	210	211	295	296	381
24	66	67	133	164	165	230	231	297	85	86	171	210	211	295	296	381
25	67	69	136	165	167	231	233	300	86	88	174	211	213	296	298	384
26	69	71	140	165	167	231	233	302	88	91	179	211	213	296	298	387
27	69	72	141	165	167	231	233	303	88	92	180	211	214	296	299	388
28	70	74	144	165	169	231	235	305	90	95	185	212	217	297	302	392
29	71	75	146	166	170	232	236	307	91	96	187	213	218	298	303	394
30	77	81	158	170	174	236	240	317	99	104	203	218	223	303	308	407
31	79	84	163	170	175	236	241	320	101	108	209	218	225	303	310	411
32	81	85	166	170	175	236	241	321	104	109	213	218	225	303	310	412
33	83	88	171	170	175	236	241	324	106	113	219	218	225	303	310	416
34	85	90	175	170	175	236	241	326	109	115	224	218	225	303	310	418
35	93	100	193	174	181	240	247	340	119	131	250	223	235	308	320	439
36	96	103	199	175	182	241	248	344	123	132	255	224	235	309	320	441
37	100	107	207	177	184	243	250	350	131	137	268	229	235	314	320	451
38	104	112	216	178	186	244	252	356	133	144	277	229	240	314	325	458
39	108	117	225	178	187	244	253	361	138	150	288	229	240	314	325	464
40	114	124	238	182	192	248	258	372	146	159	305	234	247	319	332	478
41	119	130	249	187	198	253	264	383	153	167	320	240	254	325	339	492
42	124	135	259	191	202	257	268	392	159	173	332	246	260	331	345	504
43	125	136	261	192	203	258	269	394	160	174	334	246	260	331	345	505
44	125	136	261	192	203	258	269	394	160	174	334	246	260	331	345	505
45	125	136	261	192	203	258	269	394	160	174	334	246	260	331	345	505
46	129	141	270	195	207	261	273	402	165	181	346	250	266	335	351	516
47	139	149	288	205	215	271	281	420	178	191	369	263	276	348	361	539
48	162	170	332	228	236	294	302	464	208	218	426	293	303	378	388	596
49	185	188	373	251	254	317	320	505	237	241	478	322	326	407	411	648
50	207	206	413	273	272	339	338	545	265	264	529	350	349	435	434	699
51	218	211	429	284	277	350	343	561	279	270	549	364	355	449	440	719
52	235	224	459	301	290	367	356	591	301	287	588	386	372	471	457	758
53	252	237	489	318	303	384	369	621	323	304	627	408	389	493	474	797
54	269	251	520	335	317	401	383	652	345	322	667	430	407	515	492	837
55	284	264	548	350	330	416	396	680	364	338	702	449	423	534	508	872
56	302	280	582	368	346	434	412	714	387	359	746	472	444	557	529	916
57	320	298	618	386	364	452	430	750	410	382	792	495	467	580	552	962
58	339	317	656	405	383	471	449	788	434	406	840	519	491	604	576	1,010
59	358	337	695	424	403	490	469	827	459	432	891	544	517	629	602	1,061
60	401	378	779	467	444	533	510	911	514	484	998	599	569	684	654	1,168
61	420	399	819	486	465	552	531	951	538	511	1,049	623	596	708	681	1,219
62	436	416	852	502	482	568	548	984	559	533	1,092	644	618	729	703	1,262
63	451	432	883	517	498	583	564	1,015	578	554	1,132	663	639	748	724	1,302
64	463	445	908	529	511	595	577	1,040	593	570	1,163	678	655	763	740	1,333
65+	602	579	1,181	688	664	774	750	1,353	771	741	1,512	881	852	992	962	1,733

Exhibit 6.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
1-4	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
5-18	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
19	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
20	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
21	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
22	14%	14%	14%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
23	14%	15%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
24	14%	15%	14%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
25	15%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
26	14%	14%	15%	15%	15%	15%	15%	15%	24%	23%	23%	24%	24%	24%	24%	24%
27	14%	14%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
28	14%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
29	14%	15%	14%	14%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
30	14%	15%	15%	15%	15%	15%	15%	15%	23%	23%	24%	24%	24%	24%	24%	24%
31	14%	14%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
32	15%	14%	14%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
33	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
34	14%	14%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
35	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
36	15%	15%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
37	15%	15%	15%	15%	15%	15%	15%	15%	24%	23%	24%	24%	24%	24%	24%	24%
38	14%	14%	15%	15%	15%	15%	15%	15%	23%	24%	24%	24%	24%	24%	24%	24%
39	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
40	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
41	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
42	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
43	14%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
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48	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
49	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
50	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
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62	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
63	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
64	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%
65+	15%	15%	15%	15%	15%	15%	15%	15%	24%	24%	24%	24%	24%	24%	24%	24%

Exhibit 7.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	112	112	224	185	185	267	267	348	145	145	290	238	238	341	341	444
1-4	81	81	162	185	185	267	267	348	103	103	206	238	238	341	341	444
5-18	81	81	162	185	185	267	267	348	103	103	206	238	238	341	341	444
19	81	81	162	185	185	267	267	348	103	103	206	238	238	341	341	444
20	81	81	162	185	185	267	267	348	103	103	206	238	238	341	341	444
21	81	81	162	185	185	267	267	348	103	103	206	238	238	341	341	444
22	81	81	162	185	185	267	267	348	103	103	206	238	238	341	341	444
23	81	82	163	185	186	267	268	349	103	104	207	238	239	341	342	445
24	81	82	163	185	186	267	268	349	103	104	207	238	239	341	342	445
25	82	83	166	186	188	268	269	351	104	105	209	239	240	342	344	448
26	83	85	169	186	189	268	270	354	105	109	214	239	242	342	345	452
27	83	85	169	186	189	268	270	354	105	109	214	239	242	342	345	452
28	84	88	173	188	191	269	272	357	108	111	219	240	244	344	347	455
29	85	89	175	189	192	270	273	359	109	114	223	242	247	345	350	459
30	90	94	184	192	196	273	277	367	115	120	236	245	250	349	354	469
31	92	97	190	192	197	273	278	371	119	125	244	247	253	350	356	475
32	94	97	191	192	197	273	278	371	120	125	245	247	253	350	356	475
33	95	99	194	192	197	273	278	373	121	127	249	247	253	350	356	478
34	97	102	199	192	197	273	278	376	125	131	257	247	253	350	356	481
35	100	106	207	192	198	273	279	380	130	137	268	248	255	351	358	489
36	103	108	212	193	199	275	280	384	132	141	274	248	257	351	360	493
37	106	112	219	196	201	277	283	389	137	145	283	252	259	355	362	500
38	110	117	227	197	204	278	285	395	142	152	295	254	264	357	367	510
39	113	120	234	198	205	279	286	400	147	156	304	254	264	357	367	514
40	120	128	248	202	211	284	292	412	156	167	324	262	273	365	376	532
41	123	133	257	206	215	287	296	420	161	173	335	265	278	368	381	542
42	127	136	263	209	219	291	300	427	166	178	345	270	283	373	386	552
43	131	142	274	214	224	295	306	438	172	187	360	276	291	380	394	567
44	137	149	286	219	230	300	311	449	181	196	377	284	299	387	402	583
45	148	159	307	229	240	310	322	470	194	211	405	298	314	401	417	612
46	158	169	328	239	251	321	332	491	209	224	434	312	327	416	430	640
47	165	175	340	246	257	328	338	503	218	233	451	321	336	424	439	658
48	190	198	389	271	280	353	361	551	254	265	519	357	368	460	471	726
49	215	219	435	297	300	378	382	597	289	294	583	392	397	495	500	789
50	242	241	483	323	322	405	403	646	325	323	648	428	426	531	530	855
51	253	246	500	335	328	416	409	663	341	331	672	444	434	547	537	878
52	271	259	530	352	340	433	422	693	364	348	713	467	451	571	554	919
53	288	273	561	369	354	451	436	724	388	368	756	491	471	594	574	963
54	306	287	593	388	368	469	449	756	414	387	801	517	490	620	593	1,007
55	320	299	620	401	381	483	462	783	432	404	837	536	507	639	610	1,043
56	338	315	654	420	397	501	478	817	459	426	885	562	529	665	633	1,092
57	357	334	691	438	415	520	497	854	483	452	936	586	555	690	659	1,142
58	376	353	730	458	435	539	516	893	511	480	991	614	583	717	686	1,197
59	397	375	773	478	457	560	538	936	539	509	1,049	642	612	745	716	1,255
60	451	427	879	533	508	614	590	1,041	614	581	1,195	717	684	820	788	1,402
61	471	449	920	552	530	633	612	1,083	641	611	1,252	744	714	847	817	1,459
62	488	467	956	569	549	651	630	1,118	664	636	1,301	767	739	871	842	1,507
63	504	483	988	585	565	667	646	1,151	687	658	1,345	790	761	893	864	1,552
64	517	497	1,014	598	579	679	660	1,177	705	678	1,384	808	781	912	884	1,590
65+	664	639	1,303	763	737	861	836	1,500	910	874	1,784	1,037	1,001	1,163	1,127	2,038

Exhibit 7.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Current Rates - Effective July 1, 2009																
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500								
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	101	101	202	168	168	242	242	316	122	122	244	202	202	290	290	378
1-4	74	74	148	168	168	242	242	316	88	88	176	202	202	290	290	378
5-18	74	74	148	168	168	242	242	316	88	88	176	202	202	290	290	378
19	74	74	148	168	168	242	242	316	88	88	176	202	202	290	290	378
20	74	74	148	168	168	242	242	316	88	88	176	202	202	290	290	378
21	74	74	148	168	168	242	242	316	88	88	176	202	202	290	290	378
22	74	74	148	168	168	242	242	316	88	88	176	202	202	290	290	378
23	74	75	149	168	169	242	243	317	88	89	177	202	203	290	291	379
24	74	75	149	168	169	242	243	317	88	89	177	202	203	290	291	379
25	75	76	151	169	170	243	244	319	89	90	179	203	204	291	292	381
26	76	78	154	169	171	243	245	321	90	93	183	203	205	291	293	384
27	76	78	154	169	171	243	245	321	90	93	183	203	205	291	293	384
28	77	80	157	170	173	244	247	324	92	95	187	204	207	292	295	387
29	78	81	159	171	174	245	248	326	93	97	190	205	209	293	297	390
30	82	85	167	174	177	248	251	333	98	102	200	208	212	296	300	398
31	84	88	172	174	178	248	252	336	101	106	207	209	214	297	302	403
32	85	88	173	174	178	248	252	336	102	106	208	209	214	297	302	403
33	86	90	176	174	178	248	252	338	103	108	211	209	214	297	302	405
34	88	92	180	174	178	248	252	340	106	111	217	209	214	297	302	408
35	91	96	187	174	179	248	253	344	110	116	226	210	216	298	304	414
36	93	98	191	175	180	249	254	347	112	119	231	210	217	298	305	417
37	96	101	197	177	182	251	256	352	116	122	238	213	219	301	307	423
38	99	105	204	178	184	252	258	357	120	128	248	215	223	303	311	431
39	102	108	210	179	185	253	259	361	124	131	255	215	223	303	311	434
40	108	115	223	183	190	257	264	372	131	140	271	221	230	309	318	449
41	111	119	230	186	194	260	268	379	135	145	280	224	234	312	322	457
42	114	122	236	189	197	263	271	385	139	149	288	228	238	316	326	465
43	118	127	245	193	202	267	276	394	144	156	300	233	245	321	333	477
44	123	133	256	197	207	271	281	404	151	163	314	239	251	327	339	490
45	132	142	274	206	216	280	290	422	162	175	337	250	263	338	351	513
46	141	151	292	215	225	289	299	440	174	186	360	262	274	350	362	536
47	147	156	303	221	230	295	304	451	181	193	374	269	281	357	369	550
48	169	176	345	243	250	317	324	493	210	219	429	298	307	386	395	605
49	191	194	385	265	268	339	342	533	238	242	480	326	330	414	418	656
50	214	213	427	288	287	362	361	575	267	266	533	355	354	443	442	709
51	224	218	442	298	292	372	366	590	280	272	552	368	360	456	448	728
52	239	229	468	313	303	387	377	616	299	286	585	387	374	475	462	761
53	254	241	495	328	315	402	389	643	318	302	620	406	390	494	478	796
54	270	253	523	344	327	418	401	671	339	317	656	427	405	515	493	832
55	282	264	546	356	338	430	412	694	354	331	685	442	419	530	507	861
56	298	278	576	372	352	446	426	724	375	349	724	463	437	551	525	900
57	314	294	608	388	368	462	442	756	395	370	765	483	458	571	546	941
58	331	311	642	405	385	479	459	790	417	392	809	505	480	593	568	985
59	349	330	679	423	404	497	478	827	440	416	856	528	504	616	592	1,032
60	396	375	771	470	449	544	523	919	500	474	974	588	562	676	650	1,150
61	413	394	807	487	468	561	542	955	522	498	1,020	610	586	698	674	1,196
62	428	410	838	502	484	576	558	986	541	518	1,059	629	606	717	694	1,235
63	442	424	866	516	498	590	572	1,014	559	536	1,095	647	624	735	712	1,271
64	453	436	889	527	510	601	584	1,037	574	552	1,126	662	640	750	728	1,302
65+	581	559	1,140	670	648	759	737	1,318	739	710	1,449	846	817	953	924	1,663

Exhibit 7.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	11%	11%	11%	10%	10%	10%	10%	10%	19%	19%	19%	18%	18%	18%	18%	17%
1-4	9%	9%	9%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	17%
5-18	9%	9%	9%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	17%
19	9%	9%	9%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	17%
20	9%	9%	9%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	17%
21	9%	9%	9%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	17%
22	9%	9%	9%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	17%
23	9%	9%	9%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	17%
24	9%	9%	9%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	17%
25	9%	9%	10%	10%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
26	9%	9%	10%	10%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
27	9%	9%	10%	10%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
28	9%	10%	10%	11%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
29	9%	10%	10%	11%	10%	10%	10%	10%	17%	18%	17%	18%	18%	18%	18%	18%
30	10%	11%	10%	10%	11%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
31	10%	10%	10%	10%	11%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
32	11%	10%	10%	10%	11%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
33	10%	10%	10%	10%	11%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
34	10%	11%	11%	10%	11%	10%	10%	11%	18%	18%	18%	18%	18%	18%	18%	18%
35	10%	10%	11%	10%	11%	10%	10%	10%	18%	18%	19%	18%	18%	18%	18%	18%
36	11%	10%	11%	10%	11%	10%	10%	11%	18%	18%	19%	18%	18%	18%	18%	18%
37	10%	11%	11%	11%	10%	10%	11%	11%	18%	19%	19%	18%	18%	18%	18%	18%
38	11%	11%	11%	11%	11%	10%	10%	11%	18%	19%	19%	18%	18%	18%	18%	18%
39	11%	11%	11%	11%	11%	10%	10%	11%	19%	19%	19%	18%	18%	18%	18%	18%
40	11%	11%	11%	10%	11%	11%	11%	11%	19%	19%	20%	19%	19%	18%	18%	18%
41	11%	12%	12%	11%	11%	10%	10%	11%	19%	19%	20%	18%	19%	18%	18%	19%
42	11%	11%	11%	11%	11%	11%	11%	11%	19%	19%	20%	18%	19%	18%	18%	19%
43	11%	12%	12%	11%	11%	10%	11%	11%	19%	20%	20%	18%	19%	18%	18%	19%
44	11%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	19%	19%
45	12%	12%	12%	11%	11%	11%	11%	11%	20%	21%	20%	19%	19%	19%	19%	19%
46	12%	12%	12%	11%	12%	11%	11%	12%	20%	20%	21%	19%	19%	19%	19%	19%
47	12%	12%	12%	11%	12%	11%	11%	12%	20%	21%	21%	19%	20%	19%	19%	20%
48	12%	13%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
49	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
50	13%	13%	13%	12%	12%	12%	12%	12%	22%	21%	22%	21%	20%	20%	20%	21%
51	13%	13%	13%	12%	12%	12%	12%	12%	22%	22%	22%	21%	21%	20%	20%	21%
52	13%	13%	13%	12%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
53	13%	13%	13%	13%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
54	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
55	13%	13%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
56	13%	13%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
57	14%	14%	14%	13%	13%	13%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
58	14%	14%	14%	13%	13%	13%	12%	13%	23%	22%	22%	22%	21%	21%	21%	22%
59	14%	14%	14%	13%	13%	13%	13%	13%	23%	22%	23%	22%	21%	21%	21%	22%
60	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
61	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
62	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
63	14%	14%	14%	13%	13%	13%	13%	14%	23%	23%	23%	22%	22%	21%	21%	22%
64	14%	14%	14%	13%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	21%	22%
65+	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	23%	23%	22%	22%	23%

Exhibit 7.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	135	135	270	211	211	298	298	385	177	177	355	286	286	409	409	532
1-4	87	87	174	211	211	298	298	385	122	122	245	286	286	409	409	532
5-18	87	87	174	211	211	298	298	385	122	122	245	286	286	409	409	532
19	87	87	174	211	211	298	298	385	122	122	245	286	286	409	409	532
20	87	87	174	211	211	298	298	385	122	122	245	286	286	409	409	532
21	87	87	174	211	211	298	298	385	122	122	245	286	286	409	409	532
22	87	87	174	211	211	298	298	385	122	122	245	286	286	409	409	532
23	87	88	175	211	212	298	299	386	122	124	247	286	288	409	411	534
24	87	88	175	211	212	298	299	386	122	124	247	286	288	409	411	534
25	88	90	178	212	214	299	301	389	124	127	252	288	291	411	414	538
26	89	91	181	212	214	299	301	390	126	129	255	288	291	411	414	540
27	89	92	182	212	214	299	301	392	126	131	258	288	293	411	416	542
28	90	94	184	212	214	299	301	393	127	132	260	289	294	412	417	545
29	91	95	186	212	215	299	302	394	129	134	263	290	295	413	418	547
30	99	104	204	217	222	305	309	409	131	137	269	290	296	413	419	551
31	107	112	220	223	228	310	315	423	142	149	291	298	304	420	427	569
32	114	119	234	228	232	315	319	434	152	158	311	305	311	428	434	587
33	117	122	239	228	234	315	321	438	156	163	320	306	314	429	437	593
34	119	125	244	228	234	315	321	440	158	166	325	306	314	429	437	596
35	129	137	267	234	242	321	329	458	170	181	351	311	322	434	445	615
36	133	141	274	235	243	322	330	463	173	184	358	312	324	435	447	620
37	137	145	283	237	245	324	332	470	181	192	373	317	329	440	451	633
38	142	151	293	238	247	325	334	477	187	199	387	321	333	444	456	644
39	146	157	304	238	248	325	336	482	193	207	400	321	335	444	458	651
40	153	165	319	243	254	330	341	495	203	218	422	329	343	451	466	670
41	158	169	328	247	259	334	346	504	209	224	434	335	350	458	473	682
42	164	176	340	252	265	339	352	516	217	234	451	341	358	464	481	698
43	171	184	355	259	273	346	360	531	227	245	472	351	369	474	492	720
44	179	195	374	266	282	353	369	548	238	260	498	361	383	484	506	744
45	186	200	386	273	288	360	375	561	246	268	515	369	391	492	513	760
46	191	206	398	278	293	365	380	572	255	275	531	378	398	501	521	777
47	204	217	421	291	304	378	391	595	273	290	563	395	413	518	536	809
48	227	237	465	314	324	401	411	639	305	318	624	428	441	551	564	870
49	250	255	505	337	342	424	429	679	336	342	678	459	465	582	588	924
50	273	272	545	360	359	447	446	719	368	367	735	491	490	614	613	981
51	287	279	566	374	366	461	453	740	387	375	763	510	498	633	621	1,008
52	306	294	600	393	381	480	468	775	414	397	811	537	519	660	642	1,057
53	327	310	637	414	397	501	484	811	442	419	862	565	542	688	665	1,108
54	348	326	674	435	413	522	500	848	471	441	913	594	564	717	687	1,158
55	358	335	694	445	422	532	509	868	486	454	940	609	577	732	699	1,186
56	379	353	733	466	441	553	528	907	514	480	994	637	603	760	726	1,240
57	399	373	773	487	460	574	547	947	543	506	1,049	666	629	789	752	1,295
58	422	397	820	510	484	597	571	994	574	539	1,113	697	662	820	785	1,359
59	444	419	864	531	506	618	593	1,038	605	570	1,175	728	693	851	816	1,421
60	505	479	984	592	566	679	653	1,159	689	652	1,342	812	775	935	898	1,588
61	527	502	1,029	614	589	701	676	1,204	719	684	1,404	842	807	965	930	1,650
62	547	522	1,070	634	610	721	697	1,244	746	713	1,459	869	836	992	959	1,705
63	564	541	1,105	651	628	738	715	1,279	770	738	1,508	893	860	1,016	983	1,754
64	579	557	1,136	666	644	753	731	1,310	791	760	1,551	914	883	1,037	1,006	1,797
65+	746	717	1,463	851	822	957	928	1,674	1,020	981	2,001	1,173	1,133	1,326	1,285	2,307

Exhibit 7.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Current Rates - Effective July 1, 2009																
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500								
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	121	121	242	190	190	269	269	348	148	148	296	241	241	345	345	449
1-4	79	79	158	190	190	269	269	348	104	104	208	241	241	345	345	449
5-18	79	79	158	190	190	269	269	348	104	104	208	241	241	345	345	449
19	79	79	158	190	190	269	269	348	104	104	208	241	241	345	345	449
20	79	79	158	190	190	269	269	348	104	104	208	241	241	345	345	449
21	79	79	158	190	190	269	269	348	104	104	208	241	241	345	345	449
22	79	79	158	190	190	269	269	348	104	104	208	241	241	345	345	449
23	79	80	159	190	191	269	270	349	104	105	209	241	242	345	346	450
24	79	80	159	190	191	269	270	349	104	105	209	241	242	345	346	450
25	80	82	162	191	193	270	272	352	105	108	213	242	245	346	349	454
26	81	83	164	191	193	270	272	353	107	109	216	242	245	346	349	455
27	81	84	165	191	193	270	272	354	107	111	218	242	246	346	350	457
28	82	85	167	191	193	270	272	355	108	112	220	243	247	347	351	459
29	83	86	169	191	194	270	273	356	109	113	222	244	248	348	352	461
30	90	94	184	196	200	275	279	369	111	116	227	244	249	348	353	464
31	97	101	198	201	205	280	284	381	120	125	245	250	255	354	359	479
32	103	107	210	205	209	284	288	391	128	133	261	256	261	360	365	493
33	105	110	215	205	210	284	289	394	131	137	268	257	263	361	367	498
34	107	112	219	205	210	284	289	396	133	139	272	257	263	361	367	500
35	116	123	239	210	217	289	296	412	142	151	293	261	270	365	374	516
36	119	126	245	211	218	290	297	416	145	154	299	262	271	366	375	520
37	123	130	253	213	220	292	299	422	151	160	311	266	275	370	379	530
38	127	135	262	214	222	293	301	428	156	166	322	269	279	373	383	539
39	131	140	271	214	223	293	302	433	161	172	333	269	280	373	384	545
40	137	147	284	218	228	297	307	444	169	181	350	275	287	379	391	560
41	141	151	292	222	232	301	311	452	174	186	360	280	292	384	396	570
42	146	157	303	226	237	305	316	462	180	194	374	285	299	389	403	583
43	152	164	316	232	244	311	323	475	188	203	391	293	308	397	412	600
44	159	173	332	238	252	317	331	490	197	215	412	301	319	405	423	620
45	165	178	343	244	257	323	336	501	204	221	425	308	325	412	429	633
46	170	183	353	249	262	328	341	511	211	227	438	315	331	419	435	646
47	181	192	373	260	271	339	350	531	225	239	464	329	343	433	447	672
48	201	210	411	280	289	359	368	569	251	262	513	355	366	459	470	721
49	221	225	446	300	304	379	383	604	276	281	557	380	385	484	489	765
50	241	240	481	320	319	399	398	639	302	301	603	406	405	510	509	811
51	253	246	499	332	325	411	404	657	317	308	625	421	412	525	516	833
52	270	259	529	349	338	428	417	687	339	325	664	443	429	547	533	872
53	288	273	561	367	352	446	431	719	362	343	705	466	447	570	551	913
54	306	287	593	385	366	464	445	751	385	361	746	489	465	593	569	954
55	315	295	610	394	374	473	453	768	397	371	768	501	475	605	579	976
56	333	311	644	412	390	491	469	802	420	392	812	524	496	628	600	1,020
57	351	328	679	430	407	509	486	837	443	413	856	547	517	651	621	1,064
58	371	349	720	450	428	529	507	878	468	440	908	572	544	676	648	1,116
59	390	368	758	469	447	548	526	916	493	465	958	597	569	701	673	1,166
60	443	420	863	522	499	601	578	1,021	561	531	1,092	665	635	769	739	1,300
61	462	440	902	541	519	620	598	1,060	585	557	1,142	689	661	793	765	1,350
62	479	458	937	558	537	637	616	1,095	607	580	1,187	711	684	815	788	1,395
63	494	474	968	573	553	652	632	1,126	626	600	1,226	730	704	834	808	1,434
64	507	488	995	586	567	665	646	1,153	643	618	1,261	747	722	851	826	1,469
65+	652	627	1,279	747	722	842	817	1,469	828	796	1,624	956	924	1,084	1,051	1,880

Exhibit 7.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	18%
1-4	10%	10%	10%	11%	11%	11%	11%	11%	17%	17%	18%	19%	19%	19%	19%	18%
5-18	10%	10%	10%	11%	11%	11%	11%	11%	17%	17%	18%	19%	19%	19%	19%	18%
19	10%	10%	10%	11%	11%	11%	11%	11%	17%	17%	18%	19%	19%	19%	19%	18%
20	10%	10%	10%	11%	11%	11%	11%	11%	17%	17%	18%	19%	19%	19%	19%	18%
21	10%	10%	10%	11%	11%	11%	11%	11%	17%	17%	18%	19%	19%	19%	19%	18%
22	10%	10%	10%	11%	11%	11%	11%	11%	17%	17%	18%	19%	19%	19%	19%	18%
23	10%	10%	10%	11%	11%	11%	11%	11%	17%	18%	18%	19%	19%	19%	19%	19%
24	10%	10%	10%	11%	11%	11%	11%	11%	17%	18%	18%	19%	19%	19%	19%	19%
25	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
26	10%	10%	10%	11%	11%	11%	11%	10%	18%	18%	18%	19%	19%	19%	19%	19%
27	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
28	10%	11%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
29	10%	10%	10%	11%	11%	11%	11%	11%	18%	19%	18%	19%	19%	19%	19%	19%
30	10%	11%	11%	11%	11%	11%	11%	11%	18%	18%	19%	19%	19%	19%	19%	19%
31	10%	11%	11%	11%	11%	11%	11%	11%	18%	19%	19%	19%	19%	19%	19%	19%
32	11%	11%	11%	11%	11%	11%	11%	11%	19%	19%	19%	19%	19%	19%	19%	19%
33	11%	11%	11%	11%	11%	11%	11%	11%	19%	19%	19%	19%	19%	19%	19%	19%
34	11%	12%	11%	11%	11%	11%	11%	11%	19%	19%	19%	19%	19%	19%	19%	19%
35	11%	11%	12%	11%	12%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
36	12%	12%	12%	11%	11%	11%	11%	11%	19%	19%	20%	19%	20%	19%	19%	19%
37	11%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	20%	19%	19%	19%
38	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
39	11%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	20%	19%	19%	19%
40	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	21%	20%	20%	19%	19%	20%
41	12%	12%	12%	11%	12%	11%	11%	12%	20%	20%	21%	20%	20%	19%	19%	20%
42	12%	12%	12%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
43	13%	12%	12%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
44	13%	13%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	20%	20%	20%
45	13%	12%	13%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
46	12%	13%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	20%	20%	20%
47	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
48	13%	13%	13%	12%	12%	12%	12%	12%	22%	21%	22%	21%	20%	20%	20%	21%
49	13%	13%	13%	12%	13%	12%	12%	12%	22%	22%	22%	21%	21%	20%	20%	21%
50	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
51	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
52	13%	14%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
53	14%	14%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
54	14%	14%	14%	13%	13%	13%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
55	14%	14%	14%	13%	13%	12%	12%	13%	22%	22%	22%	22%	21%	21%	21%	22%
56	14%	14%	14%	13%	13%	13%	13%	13%	22%	22%	22%	22%	22%	21%	21%	22%
57	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
58	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
59	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
60	14%	14%	14%	13%	13%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
61	14%	14%	14%	13%	13%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
62	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
63	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
64	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
65+	14%	14%	14%	14%	14%	14%	14%	14%	23%	23%	23%	23%	23%	22%	22%	23%

Exhibit 7.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	115	115	231	186	186	267	267	347	150	150	300	255	255	370	370	484
1-4	80	80	160	186	186	267	267	347	114	114	228	255	255	370	370	484
5-18	80	80	160	186	186	267	267	347	114	114	228	255	255	370	370	484
19	80	80	160	186	186	267	267	347	114	114	228	255	255	370	370	484
20	80	80	160	186	186	267	267	347	114	114	228	255	255	370	370	484
21	80	80	160	186	186	267	267	347	114	114	228	255	255	370	370	484
22	80	80	160	186	186	267	267	347	114	114	228	255	255	370	370	484
23	80	81	161	186	188	267	268	348	114	115	229	255	257	370	371	485
24	80	81	161	186	188	267	268	348	114	115	229	255	257	370	371	485
25	81	82	163	188	189	268	269	350	115	116	232	257	258	371	372	488
26	82	84	167	188	190	268	270	353	116	120	237	257	259	371	373	491
27	82	84	167	188	190	268	270	353	116	120	237	257	259	371	373	491
28	83	87	170	189	192	269	272	356	118	122	240	257	262	371	376	494
29	84	88	173	190	193	270	273	358	120	124	244	259	263	373	377	498
30	99	104	204	202	207	283	287	387	131	137	269	269	275	383	389	521
31	100	105	206	202	207	283	287	388	134	140	274	269	275	383	389	524
32	103	107	211	202	207	283	287	390	136	142	279	270	276	385	391	527
33	104	108	213	202	207	283	287	392	137	145	283	270	278	385	392	530
34	106	111	217	202	207	283	287	394	141	147	289	271	278	386	392	534
35	120	127	247	213	220	293	300	420	156	166	322	283	293	397	407	563
36	123	130	254	214	221	294	301	425	161	171	332	286	296	401	411	572
37	127	134	261	216	223	296	303	431	166	176	342	289	299	403	413	579
38	130	138	269	217	225	298	306	436	171	182	353	293	304	407	418	589
39	135	144	280	219	228	299	308	443	177	189	367	295	307	409	422	599
40	142	152	294	224	235	305	315	457	187	201	388	302	316	417	430	618
41	146	157	304	228	238	308	318	465	193	207	400	309	322	423	437	630
42	151	163	314	232	244	313	324	476	199	215	415	315	331	429	445	645
43	158	171	329	239	252	319	332	491	209	227	436	325	342	439	456	666
44	165	180	345	245	260	325	340	505	218	239	457	332	353	447	468	686
45	173	187	360	253	267	333	347	520	229	249	479	343	363	458	478	707
46	179	192	372	259	273	339	353	532	238	256	495	352	371	466	485	723
47	190	202	392	270	282	351	362	553	254	269	523	368	383	482	497	752
48	207	217	424	288	297	368	377	585	277	290	568	392	404	506	518	796
49	225	228	453	305	308	385	388	614	301	306	608	415	420	530	535	836
50	242	241	483	322	321	402	401	643	325	323	648	439	438	553	552	877
51	253	246	500	334	327	414	407	661	341	331	672	455	445	569	559	901
52	271	259	530	351	339	431	420	691	364	348	713	479	462	593	577	941
53	288	273	561	368	353	448	433	722	388	368	756	502	482	616	597	985
54	306	287	593	386	367	467	447	754	414	387	801	528	501	642	615	1,030
55	321	301	622	401	381	482	461	783	435	406	842	549	521	664	635	1,070
56	340	317	657	420	397	500	477	817	460	429	889	574	543	688	657	1,118
57	358	335	694	438	415	518	495	854	486	454	940	600	568	714	682	1,168
58	379	356	735	459	436	539	516	895	514	482	997	629	596	743	711	1,225
59	398	376	775	478	457	559	537	936	542	511	1,053	656	625	770	739	1,281
60	458	434	892	538	514	618	594	1,053	623	590	1,214	738	704	852	819	1,442
61	478	456	934	558	536	638	616	1,094	651	621	1,272	765	735	879	850	1,501
62	495	473	968	575	553	655	633	1,129	674	645	1,319	789	759	903	873	1,548
63	511	490	1,002	591	570	671	651	1,162	697	668	1,365	811	782	925	897	1,594
64	524	504	1,028	604	584	684	664	1,189	714	687	1,401	828	801	943	915	1,630
65+	673	648	1,321	771	745	867	842	1,515	921	885	1,807	1,061	1,027	1,203	1,167	2,088

Exhibit 7.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	104	104	208	169	169	242	242	315	126	126	252	216	216	313	313	410
1-4	73	73	146	169	169	242	242	315	97	97	194	216	216	313	313	410
5-18	73	73	146	169	169	242	242	315	97	97	194	216	216	313	313	410
19	73	73	146	169	169	242	242	315	97	97	194	216	216	313	313	410
20	73	73	146	169	169	242	242	315	97	97	194	216	216	313	313	410
21	73	73	146	169	169	242	242	315	97	97	194	216	216	313	313	410
22	73	73	146	169	169	242	242	315	97	97	194	216	216	313	313	410
23	73	74	147	169	170	242	243	316	97	98	195	216	217	313	314	411
24	73	74	147	169	170	242	243	316	97	98	195	216	217	313	314	411
25	74	75	149	170	171	243	244	318	98	99	197	217	218	314	315	413
26	75	77	152	170	172	243	245	320	99	102	201	217	219	314	316	416
27	75	77	152	170	172	243	245	320	99	102	201	217	219	314	316	416
28	76	79	155	171	174	244	247	323	100	104	204	217	221	314	318	418
29	77	80	157	172	175	245	248	325	102	105	207	219	222	316	319	421
30	90	94	184	183	187	256	260	350	111	116	227	227	232	324	329	440
31	91	95	186	183	187	256	260	351	113	118	231	227	232	324	329	442
32	93	97	190	183	187	256	260	353	115	120	235	228	233	325	330	445
33	94	98	192	183	187	256	260	354	116	122	238	228	234	325	331	447
34	96	100	196	183	187	256	260	356	119	124	243	229	234	326	331	450
35	108	114	222	192	198	265	271	379	131	139	270	238	246	335	343	474
36	111	117	228	193	199	266	272	383	135	143	278	241	249	338	346	481
37	114	120	234	195	201	268	274	388	139	147	286	243	251	340	348	487
38	117	124	241	196	203	269	276	393	143	152	295	246	255	343	352	495
39	121	129	250	197	205	270	278	399	148	158	306	248	258	345	355	503
40	127	136	263	202	211	275	284	411	156	167	323	254	265	351	362	518
41	131	140	271	205	214	278	287	418	161	172	333	259	270	356	367	528
42	135	145	280	209	219	282	292	427	166	179	345	264	277	361	374	540
43	141	152	293	215	226	288	299	440	174	188	362	272	286	369	383	557
44	147	160	307	220	233	293	306	453	181	198	379	278	295	375	392	573
45	154	166	320	227	239	300	312	466	190	206	396	287	303	384	400	590
46	159	171	330	232	244	305	317	476	197	212	409	294	309	391	406	603
47	169	179	348	242	252	315	325	494	210	222	432	307	319	404	416	626
48	184	192	376	257	265	330	338	522	229	239	468	326	336	423	433	662
49	199	202	401	272	275	345	348	547	248	252	500	345	349	442	446	694
50	214	213	427	287	286	360	359	573	267	266	533	364	363	461	460	727
51	224	218	442	297	291	370	364	588	280	272	552	377	369	474	466	746
52	239	229	468	312	302	385	375	614	299	286	585	396	383	493	480	779
53	254	241	495	327	314	400	387	641	318	302	620	415	399	512	496	814
54	270	253	523	343	326	416	399	669	339	317	656	436	414	533	511	850
55	283	265	548	356	338	429	411	694	356	333	689	453	430	550	527	883
56	299	279	578	372	352	445	425	724	376	351	727	473	448	570	545	921
57	315	295	610	388	368	461	441	756	397	371	768	494	468	591	565	962
58	333	313	646	406	386	479	459	792	420	394	814	517	491	614	588	1,008
59	350	331	681	423	404	496	477	827	442	417	859	539	514	636	611	1,053
60	402	381	783	475	454	548	527	929	508	481	989	605	578	702	675	1,183
61	419	400	819	492	473	565	546	965	530	506	1,036	627	603	724	700	1,230
62	434	415	849	507	488	580	561	995	549	525	1,074	646	622	743	719	1,268
63	448	430	878	521	503	594	576	1,024	567	544	1,111	664	641	761	738	1,305
64	459	442	901	532	515	605	588	1,047	581	559	1,140	678	656	775	753	1,334
65+	589	567	1,156	677	655	764	742	1,331	748	719	1,467	866	838	985	956	1,704

Exhibit 7.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	11%	11%	11%	10%	10%	10%	10%	10%	19%	19%	19%	18%	18%	18%	18%	18%
1-4	10%	10%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
5-18	10%	10%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
19	10%	10%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
20	10%	10%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
21	10%	10%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
22	10%	10%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
23	10%	9%	10%	10%	11%	10%	10%	10%	18%	17%	17%	18%	18%	18%	18%	18%
24	10%	9%	10%	10%	11%	10%	10%	10%	18%	17%	17%	18%	18%	18%	18%	18%
25	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
26	9%	9%	10%	11%	10%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
27	9%	9%	10%	11%	10%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
28	9%	10%	10%	11%	10%	10%	10%	10%	18%	17%	18%	18%	19%	18%	18%	18%
29	9%	10%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
30	10%	11%	11%	10%	11%	11%	10%	11%	18%	18%	19%	19%	19%	18%	18%	18%
31	10%	11%	11%	10%	11%	11%	10%	11%	19%	19%	19%	19%	19%	18%	18%	19%
32	11%	10%	11%	10%	11%	11%	10%	10%	18%	18%	19%	18%	18%	18%	18%	18%
33	11%	10%	11%	10%	11%	11%	10%	11%	18%	19%	19%	18%	19%	18%	18%	19%
34	10%	11%	11%	10%	11%	11%	10%	11%	18%	19%	19%	18%	19%	18%	18%	19%
35	11%	11%	11%	11%	11%	11%	11%	11%	19%	19%	19%	19%	19%	19%	19%	19%
36	11%	11%	11%	11%	11%	11%	11%	11%	19%	20%	19%	19%	19%	19%	19%	19%
37	11%	12%	12%	11%	11%	10%	11%	11%	19%	20%	20%	19%	19%	19%	19%	19%
38	11%	11%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
39	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
40	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
41	11%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
42	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
43	12%	13%	12%	11%	12%	11%	11%	12%	20%	21%	20%	19%	20%	19%	19%	20%
44	12%	13%	12%	11%	12%	11%	11%	11%	20%	21%	21%	19%	20%	19%	19%	20%
45	12%	13%	13%	11%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	20%	20%
46	13%	12%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
47	12%	13%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
48	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
49	13%	13%	13%	12%	12%	12%	11%	12%	21%	21%	22%	20%	20%	20%	20%	20%
50	13%	13%	13%	12%	12%	12%	12%	12%	22%	21%	22%	21%	21%	20%	20%	21%
51	13%	13%	13%	12%	12%	12%	12%	12%	22%	22%	22%	21%	21%	20%	20%	21%
52	13%	13%	13%	13%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
53	13%	13%	13%	13%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
54	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
55	13%	14%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
56	14%	14%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
57	14%	14%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
58	14%	14%	14%	13%	13%	13%	12%	13%	22%	22%	22%	22%	21%	21%	21%	22%
59	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
60	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
61	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	22%	21%	22%
62	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	22%	22%	22%
63	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	22%	22%	22%
64	14%	14%	14%	14%	13%	13%	13%	14%	23%	23%	23%	23%	23%	22%	22%	23%
65+	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	23%	23%	22%	22%	23%

Exhibit 7.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	114	114	229	188	188	269	269	350	149	149	298	253	253	356	356	472
1-4	81	81	162	188	188	269	269	350	103	103	206	253	253	356	356	472
5-18	81	81	162	188	188	269	269	350	103	103	206	253	253	356	356	472
19	81	81	162	188	188	269	269	350	115	115	231	253	253	356	356	472
20	81	81	162	188	188	269	269	350	115	115	231	253	253	356	356	472
21	81	81	162	188	188	269	269	350	115	115	231	253	253	356	356	472
22	81	81	162	188	188	269	269	350	115	115	231	253	253	356	356	472
23	81	82	163	188	189	269	270	351	115	116	232	253	254	356	357	473
24	81	82	163	188	189	269	270	351	115	116	232	253	254	356	357	473
25	82	83	166	189	190	270	271	354	116	118	234	254	255	357	358	475
26	83	85	169	189	190	270	271	356	118	121	239	254	257	357	360	479
27	83	85	169	189	190	270	271	356	118	121	239	254	257	357	360	479
28	84	88	173	189	192	270	273	358	120	124	244	255	259	358	362	483
29	85	89	175	190	193	271	275	361	121	126	248	257	262	360	365	486
30	98	103	201	201	206	283	287	386	126	132	259	259	265	362	368	495
31	99	104	204	201	206	283	287	387	131	137	269	262	268	365	371	503
32	102	106	208	201	206	283	287	389	135	141	276	263	269	366	372	507
33	103	107	211	201	206	283	287	390	136	142	279	263	269	366	372	509
34	105	110	215	201	206	283	287	393	140	146	286	264	270	367	373	514
35	112	118	230	205	211	286	292	404	149	157	306	268	276	371	380	529
36	115	122	238	207	214	288	295	411	150	160	310	268	276	371	380	531
37	119	126	245	208	215	290	296	416	155	165	320	269	279	372	382	537
38	122	130	253	211	219	292	300	423	160	171	331	271	283	375	386	546
39	126	134	260	211	219	292	300	426	165	176	341	273	284	376	387	552
40	133	142	275	215	224	296	306	439	173	187	361	279	293	382	396	569
41	137	148	285	220	230	301	311	449	181	194	376	285	299	388	402	583
42	142	152	294	224	235	306	316	458	187	201	388	291	305	394	408	596
43	148	159	307	230	242	311	323	471	194	211	405	299	315	402	418	613
44	154	168	323	236	250	317	331	486	204	223	428	307	326	411	429	634
45	160	173	334	242	254	323	336	496	212	229	441	315	332	418	435	648
46	165	177	343	246	259	328	340	505	218	235	454	321	338	424	442	660
47	175	186	361	257	267	338	348	524	233	246	480	336	350	439	453	686
48	197	205	403	278	286	360	368	565	263	274	537	366	377	469	480	743
49	219	222	442	300	304	382	385	604	294	297	591	397	400	500	504	798
50	242	241	483	323	322	405	403	646	325	323	648	428	426	531	530	855
51	253	246	500	335	328	416	409	663	341	331	672	444	434	547	537	878
52	271	259	530	352	340	433	422	693	364	348	713	467	451	571	554	919
53	288	273	561	369	354	451	436	724	388	368	756	491	471	594	574	963
54	306	287	593	388	368	469	449	756	414	387	801	517	490	620	593	1,007
55	320	299	620	401	381	483	462	783	432	404	837	536	507	639	610	1,043
56	338	315	654	420	397	501	478	817	459	426	885	562	529	665	633	1,092
57	357	334	691	438	415	520	497	854	483	452	936	586	555	690	659	1,142
58	376	353	730	458	435	539	516	893	511	480	991	614	583	717	686	1,197
59	397	375	773	478	457	560	538	936	539	509	1,049	642	612	745	716	1,255
60	451	427	879	533	508	614	590	1,041	614	581	1,195	717	684	820	788	1,402
61	471	449	920	552	530	633	612	1,083	641	611	1,252	744	714	847	817	1,459
62	488	467	956	569	549	651	630	1,118	664	636	1,301	767	739	871	842	1,507
63	504	483	988	585	565	667	646	1,151	687	658	1,345	790	761	893	864	1,552
64	517	497	1,014	598	579	679	660	1,177	705	678	1,384	808	781	912	884	1,590
65+	664	639	1,303	763	737	861	836	1,500	910	874	1,784	1,037	1,001	1,163	1,127	2,038

Exhibit 7.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	103	103	206	170	170	244	244	318	125	125	250	214	214	302	302	400
1-4	74	74	148	170	170	244	244	318	88	88	176	214	214	302	302	400
5-18	74	74	148	170	170	244	244	318	88	88	176	214	214	302	302	400
19	74	74	148	170	170	244	244	318	98	98	196	214	214	302	302	400
20	74	74	148	170	170	244	244	318	98	98	196	214	214	302	302	400
21	74	74	148	170	170	244	244	318	98	98	196	214	214	302	302	400
22	74	74	148	170	170	244	244	318	98	98	196	214	214	302	302	400
23	74	75	149	170	171	244	245	319	98	99	197	214	215	302	303	401
24	74	75	149	170	171	244	245	319	98	99	197	214	215	302	303	401
25	75	76	151	171	172	245	246	321	99	100	199	215	216	303	304	403
26	76	78	154	171	172	245	246	323	100	103	203	215	217	303	305	406
27	76	78	154	171	172	245	246	323	100	103	203	215	217	303	305	406
28	77	80	157	171	174	245	248	325	102	105	207	216	219	304	307	409
29	78	81	159	172	175	246	249	327	103	107	210	217	221	305	309	412
30	89	93	182	182	186	256	260	349	107	112	219	219	224	307	312	419
31	90	94	184	182	186	256	260	350	111	116	227	221	226	309	314	425
32	92	96	188	182	186	256	260	352	114	119	233	222	227	310	315	429
33	93	97	190	182	186	256	260	353	115	120	235	222	227	310	315	430
34	95	99	194	182	186	256	260	355	118	123	241	223	228	311	316	434
35	101	106	207	185	190	259	264	365	125	132	257	226	233	314	321	446
36	104	110	214	187	193	261	267	371	126	134	260	226	233	314	321	448
37	107	113	220	188	194	262	268	375	130	138	268	227	235	315	323	453
38	110	117	227	190	197	264	271	381	134	143	277	229	238	317	326	460
39	113	120	233	190	197	264	271	384	138	147	285	230	239	318	327	465
40	119	127	246	194	202	268	276	395	145	156	301	235	246	323	334	479
41	123	132	255	198	207	272	281	404	151	162	313	240	251	328	339	490
42	127	136	263	202	211	276	285	412	156	167	323	245	256	333	344	500
43	132	142	274	207	217	281	291	423	162	175	337	251	264	339	352	514
44	138	150	288	212	224	286	298	436	170	185	355	258	273	346	361	531
45	143	154	297	217	228	291	302	445	176	190	366	264	278	352	366	542
46	147	158	305	221	232	295	306	453	181	195	376	269	283	357	371	552
47	156	165	321	230	239	304	313	469	193	204	397	281	292	369	380	573
48	175	182	357	249	256	323	330	505	217	226	443	305	314	393	402	619
49	194	197	391	268	271	342	345	539	242	245	487	330	333	418	421	663
50	214	213	427	288	287	362	361	575	267	266	533	355	354	443	442	709
51	224	218	442	298	292	372	366	590	280	272	552	368	360	456	448	728
52	239	229	468	313	303	387	377	616	299	286	585	387	374	475	462	761
53	254	241	495	328	315	402	389	643	318	302	620	406	390	494	478	796
54	270	253	523	344	327	418	401	671	339	317	656	427	405	515	493	832
55	282	264	546	356	338	430	412	694	354	331	685	442	419	530	507	861
56	298	278	576	372	352	446	426	724	375	349	724	463	437	551	525	900
57	314	294	608	388	368	462	442	756	395	370	765	483	458	571	546	941
58	331	311	642	405	385	479	459	790	417	392	809	505	480	593	568	985
59	349	330	679	423	404	497	478	827	440	416	856	528	504	616	592	1,032
60	396	375	771	470	449	544	523	919	500	474	974	588	562	676	650	1,150
61	413	394	807	487	468	561	542	955	522	498	1,020	610	586	698	674	1,196
62	428	410	838	502	484	576	558	986	541	518	1,059	629	606	717	694	1,235
63	442	424	866	516	498	590	572	1,014	559	536	1,095	647	624	735	712	1,271
64	453	436	889	527	510	601	584	1,037	574	552	1,126	662	640	750	728	1,302
65+	581	559	1,140	670	648	759	737	1,318	739	710	1,449	846	817	953	924	1,663

Exhibit 7.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	11%	11%	11%	11%	11%	10%	10%	10%	19%	19%	19%	18%	18%	18%	18%	18%
1-4	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
5-18	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
19	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
20	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
21	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
22	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
23	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
24	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
25	9%	9%	10%	11%	10%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
26	9%	9%	10%	11%	10%	10%	10%	10%	18%	17%	18%	18%	18%	18%	18%	18%
27	9%	9%	10%	11%	10%	10%	10%	10%	18%	17%	18%	18%	18%	18%	18%	18%
28	9%	10%	10%	11%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
29	9%	10%	10%	10%	10%	10%	10%	10%	17%	18%	18%	18%	19%	18%	18%	18%
30	10%	11%	10%	10%	11%	11%	10%	11%	18%	18%	18%	18%	18%	18%	18%	18%
31	10%	11%	11%	10%	11%	11%	10%	11%	18%	18%	19%	19%	19%	18%	18%	18%
32	11%	10%	11%	10%	11%	11%	10%	11%	18%	18%	18%	18%	19%	18%	18%	18%
33	11%	10%	11%	10%	11%	11%	10%	10%	18%	18%	19%	18%	19%	18%	18%	18%
34	11%	11%	11%	10%	11%	11%	10%	11%	19%	19%	19%	18%	18%	18%	18%	18%
35	11%	11%	11%	11%	11%	10%	11%	11%	19%	19%	19%	19%	18%	18%	18%	19%
36	11%	11%	11%	11%	11%	10%	10%	11%	19%	19%	19%	19%	18%	18%	18%	19%
37	11%	12%	11%	11%	11%	11%	10%	11%	19%	20%	19%	19%	19%	18%	18%	19%
38	11%	11%	11%	11%	11%	11%	11%	11%	19%	20%	19%	18%	19%	18%	18%	19%
39	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	18%	19%
40	12%	12%	12%	11%	11%	10%	11%	11%	19%	20%	20%	19%	19%	18%	19%	19%
41	11%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	19%	19%
42	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	19%	19%
43	12%	12%	12%	11%	12%	11%	11%	11%	20%	21%	20%	19%	19%	19%	19%	19%
44	12%	12%	12%	11%	12%	11%	11%	11%	20%	21%	21%	19%	19%	19%	19%	19%
45	12%	12%	12%	12%	11%	11%	11%	11%	20%	21%	20%	19%	19%	19%	19%	20%
46	12%	12%	12%	11%	12%	11%	11%	11%	20%	21%	21%	19%	19%	19%	19%	20%
47	12%	13%	12%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
48	13%	13%	13%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	19%	20%
49	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
50	13%	13%	13%	12%	12%	12%	12%	12%	22%	21%	22%	21%	20%	20%	20%	21%
51	13%	13%	13%	12%	12%	12%	12%	12%	22%	22%	22%	21%	21%	20%	20%	21%
52	13%	13%	13%	12%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
53	13%	13%	13%	13%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
54	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
55	13%	13%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
56	13%	13%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
57	14%	14%	14%	13%	13%	13%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
58	14%	14%	14%	13%	13%	13%	12%	13%	23%	22%	22%	22%	21%	21%	21%	22%
59	14%	14%	14%	13%	13%	13%	13%	13%	23%	22%	23%	22%	21%	21%	21%	22%
60	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
61	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
62	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
63	14%	14%	14%	13%	13%	13%	13%	14%	23%	23%	23%	22%	22%	21%	21%	22%
64	14%	14%	14%	13%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	21%	22%
65+	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	23%	23%	22%	22%	23%

Exhibit 7.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	119	119	238	188	188	267	267	346	155	155	310	253	253	352	352	464
1-4	79	79	158	188	188	267	267	346	99	99	198	253	253	352	352	464
5-18	79	79	158	188	188	267	267	346	99	99	198	253	253	352	352	464
19	79	79	158	188	188	267	267	346	111	111	223	253	253	352	352	464
20	79	79	158	188	188	267	267	346	111	111	223	253	253	352	352	464
21	79	79	158	188	188	267	267	346	111	111	223	253	253	352	352	464
22	79	79	158	188	188	267	267	346	111	111	223	253	253	352	352	464
23	79	80	159	188	189	267	268	347	111	114	226	253	255	352	355	467
24	79	80	159	188	189	267	268	347	111	114	226	253	255	352	355	467
25	80	81	161	189	190	268	269	349	114	115	229	255	257	355	356	470
26	81	83	165	189	191	268	270	351	115	118	233	255	257	355	356	473
27	81	83	165	189	191	268	270	351	115	118	233	255	257	355	356	473
28	82	85	168	190	193	269	272	355	116	121	238	255	260	355	360	476
29	83	87	170	191	194	270	273	357	118	122	240	257	262	356	361	479
30	99	104	204	205	209	284	288	388	134	140	274	269	275	368	375	509
31	100	105	206	205	209	284	288	389	136	142	279	269	275	368	375	511
32	103	107	211	205	209	284	288	392	139	145	284	269	275	368	375	514
33	104	108	213	205	209	284	288	393	140	147	288	269	275	368	375	516
34	106	111	217	205	209	284	288	395	144	150	294	269	275	368	375	519
35	117	123	240	209	216	288	295	412	156	165	321	275	284	375	383	540
36	120	127	247	212	219	291	298	418	156	166	322	275	284	375	383	541
37	123	130	254	213	220	292	299	423	161	171	332	275	284	375	383	546
38	127	135	262	214	222	293	301	428	166	177	343	276	288	376	387	553
39	131	141	273	215	224	294	303	435	172	184	357	278	290	377	389	562
40	134	143	277	215	224	294	303	438	176	188	364	278	290	377	389	566
41	138	149	288	219	229	298	308	447	182	196	378	284	298	383	397	579
42	143	153	297	223	234	302	313	456	188	203	392	289	304	388	403	592
43	149	161	311	229	242	308	321	470	196	214	410	296	315	396	414	610
44	156	169	326	235	248	314	328	484	206	224	430	305	324	404	423	629
45	173	187	360	252	266	331	345	518	229	249	479	329	348	428	448	677
46	179	192	372	258	271	337	351	530	238	256	495	337	356	437	455	693
47	190	202	392	269	281	348	360	550	254	269	523	353	368	453	468	722
48	209	218	427	288	297	367	376	585	279	291	570	378	391	478	490	769
49	227	230	458	306	309	385	388	616	305	308	614	404	408	504	507	813
50	245	244	490	324	323	403	402	648	330	328	658	429	428	528	527	857
51	257	250	507	336	329	415	408	665	346	336	682	445	435	544	535	881
52	274	263	537	353	342	432	421	695	369	353	723	469	453	568	552	922
53	292	276	569	372	355	451	434	727	395	373	769	495	472	594	572	968
54	311	291	603	390	370	469	449	761	420	393	813	519	492	619	592	1,012
55	312	291	604	391	370	470	449	762	421	393	815	521	492	620	592	1,013
56	329	307	637	408	386	487	466	795	446	415	862	546	515	645	614	1,061
57	348	325	673	427	404	506	483	831	471	439	910	570	538	670	637	1,109
58	367	345	713	446	424	525	503	871	498	468	967	598	568	697	667	1,166
59	387	365	752	466	444	545	523	910	525	494	1,020	625	594	724	693	1,219
60	439	416	855	518	495	597	574	1,013	596	565	1,162	696	665	795	764	1,361
61	458	436	895	537	515	616	594	1,053	623	594	1,218	723	693	822	792	1,416
62	474	453	928	553	533	632	612	1,086	646	617	1,263	745	717	845	816	1,462
63	489	470	959	568	549	647	628	1,117	667	640	1,307	766	739	866	838	1,506
64	502	483	986	581	562	660	641	1,144	684	658	1,343	784	758	883	857	1,542
65+	646	621	1,267	741	717	836	812	1,458	883	848	1,731	1,004	970	1,126	1,091	1,974

Exhibit 7.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	107	107	214	170	170	242	242	314	130	130	260	214	214	299	299	394
1-4	72	72	144	170	170	242	242	314	85	85	170	214	214	299	299	394
5-18	72	72	144	170	170	242	242	314	85	85	170	214	214	299	299	394
19	72	72	144	170	170	242	242	314	95	95	190	214	214	299	299	394
20	72	72	144	170	170	242	242	314	95	95	190	214	214	299	299	394
21	72	72	144	170	170	242	242	314	95	95	190	214	214	299	299	394
22	72	72	144	170	170	242	242	314	95	95	190	214	214	299	299	394
23	72	73	145	170	171	242	243	315	95	97	192	214	216	299	301	396
24	72	73	145	170	171	242	243	315	95	97	192	214	216	299	301	396
25	73	74	147	171	172	243	244	317	97	98	195	216	217	301	302	399
26	74	76	150	171	173	243	245	319	98	100	198	216	217	301	302	401
27	74	76	150	171	173	243	245	319	98	100	198	216	217	301	302	401
28	75	78	153	172	175	244	247	322	99	103	202	216	220	301	305	404
29	76	79	155	173	176	245	248	324	100	104	204	217	221	302	306	406
30	90	94	184	185	189	257	261	351	113	118	231	227	232	312	317	430
31	91	95	186	185	189	257	261	352	115	120	235	227	232	312	317	432
32	93	97	190	185	189	257	261	354	117	122	239	227	232	312	317	434
33	94	98	192	185	189	257	261	355	118	124	242	227	232	312	317	436
34	96	100	196	185	189	257	261	357	121	126	247	227	232	312	317	438
35	105	111	216	189	195	261	267	372	131	138	269	232	239	317	324	455
36	108	114	222	191	197	263	269	377	131	139	270	232	239	317	324	456
37	111	117	228	192	198	264	270	381	135	143	278	232	239	317	324	460
38	114	121	235	193	200	265	272	386	139	148	287	233	242	318	327	466
39	118	126	244	194	202	266	274	392	144	154	298	234	244	319	329	473
40	120	128	248	194	202	266	274	394	147	157	304	234	244	319	329	476
41	124	133	257	197	206	269	278	402	152	163	315	239	250	324	335	487
42	128	137	265	201	210	273	282	410	157	169	326	243	255	328	340	497
43	133	144	277	206	217	278	289	422	163	178	341	249	264	334	349	512
44	139	151	290	211	223	283	295	434	171	186	357	256	271	341	356	527
45	154	166	320	226	238	298	310	464	190	206	396	275	291	360	376	566
46	159	171	330	231	243	303	315	474	197	212	409	282	297	367	382	579
47	169	179	348	241	251	313	323	492	210	222	432	295	307	380	392	602
48	185	193	378	257	265	329	337	522	230	240	470	315	325	400	410	640
49	201	204	405	273	276	345	348	549	251	254	505	336	339	421	424	675
50	217	216	433	289	288	361	360	577	271	270	541	356	355	441	440	711
51	227	221	448	299	293	371	365	592	284	276	560	369	361	454	446	730
52	242	232	474	314	304	386	376	618	303	290	593	388	375	473	460	763
53	258	244	502	330	316	402	388	646	324	306	630	409	391	494	476	800
54	274	257	531	346	329	418	401	675	344	322	666	429	407	514	492	836
55	275	257	532	347	329	419	401	676	345	322	667	430	407	515	492	837
56	290	271	561	362	343	434	415	705	365	340	705	450	425	535	510	875
57	306	286	592	378	358	450	430	736	385	359	744	470	444	555	529	914
58	323	304	627	395	376	467	448	771	407	383	790	492	468	577	553	960
59	340	321	661	412	393	484	465	805	429	404	833	514	489	599	574	1,003
60	385	365	750	457	437	529	509	894	486	461	947	571	546	656	631	1,117
61	402	383	785	474	455	546	527	929	508	484	992	593	569	678	654	1,162
62	416	398	814	488	470	560	542	958	526	503	1,029	611	588	696	673	1,199
63	429	412	841	501	484	573	556	985	543	521	1,064	628	606	713	691	1,234
64	440	424	864	512	496	584	568	1,008	557	536	1,093	642	621	727	706	1,263
65+	565	544	1,109	651	630	737	716	1,281	717	689	1,406	820	792	923	895	1,612

Exhibit 7.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	11%	11%	11%	11%	11%	10%	10%	10%	19%	19%	19%	18%	18%	18%	18%	18%
1-4	10%	10%	10%	11%	11%	10%	10%	10%	16%	16%	16%	18%	18%	18%	18%	18%
5-18	10%	10%	10%	11%	11%	10%	10%	10%	16%	16%	16%	18%	18%	18%	18%	18%
19	10%	10%	10%	11%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
20	10%	10%	10%	11%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
21	10%	10%	10%	11%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
22	10%	10%	10%	11%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
23	10%	10%	10%	11%	11%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
24	10%	10%	10%	11%	11%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
25	10%	9%	10%	11%	10%	10%	10%	10%	18%	17%	17%	18%	18%	18%	18%	18%
26	9%	9%	10%	11%	10%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
27	9%	9%	10%	11%	10%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
28	9%	9%	10%	10%	10%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
29	9%	10%	10%	10%	10%	10%	10%	10%	18%	17%	18%	18%	19%	18%	18%	18%
30	10%	11%	11%	11%	11%	11%	10%	11%	19%	19%	19%	19%	19%	18%	18%	18%
31	10%	11%	11%	11%	11%	11%	10%	11%	18%	18%	19%	19%	19%	18%	18%	18%
32	11%	10%	11%	11%	11%	11%	10%	11%	19%	19%	19%	19%	19%	18%	18%	18%
33	11%	10%	11%	11%	11%	11%	10%	11%	19%	19%	19%	19%	19%	18%	18%	18%
34	10%	11%	11%	11%	11%	11%	10%	11%	19%	19%	19%	19%	19%	18%	18%	18%
35	11%	11%	11%	11%	11%	10%	10%	11%	19%	20%	19%	19%	19%	18%	18%	19%
36	11%	11%	11%	11%	11%	11%	11%	11%	19%	19%	19%	19%	19%	18%	18%	19%
37	11%	11%	11%	11%	11%	11%	11%	11%	19%	20%	19%	19%	19%	18%	18%	19%
38	11%	12%	11%	11%	11%	11%	11%	11%	19%	20%	20%	18%	19%	18%	18%	19%
39	11%	12%	12%	11%	11%	11%	11%	11%	19%	19%	20%	19%	19%	18%	18%	19%
40	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	18%	19%
41	11%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	19%	19%
42	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	19%	19%
43	12%	12%	12%	11%	12%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
44	12%	12%	12%	11%	11%	11%	11%	12%	20%	20%	20%	19%	20%	18%	19%	19%
45	12%	13%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
46	13%	12%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
47	12%	13%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
48	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
49	13%	13%	13%	12%	12%	12%	11%	12%	22%	21%	22%	20%	20%	20%	20%	20%
50	13%	13%	13%	12%	12%	12%	12%	12%	22%	21%	22%	21%	21%	20%	20%	21%
51	13%	13%	13%	12%	12%	12%	12%	12%	22%	22%	22%	21%	20%	20%	20%	21%
52	13%	13%	13%	12%	13%	12%	12%	12%	22%	22%	22%	21%	21%	20%	20%	21%
53	13%	13%	13%	13%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
54	14%	13%	14%	13%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
55	13%	13%	14%	13%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
56	13%	13%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
57	14%	14%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
58	14%	13%	14%	13%	13%	12%	12%	13%	22%	22%	22%	22%	21%	21%	21%	21%
59	14%	14%	14%	13%	13%	13%	12%	13%	22%	22%	22%	22%	21%	21%	21%	22%
60	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
61	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
62	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
63	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
64	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
65+	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%

Exhibit 7.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 6
Orange and San Diego Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	114	114	229	188	188	269	269	350	149	149	298	253	253	356	356	472
1-4	81	81	162	188	188	269	269	350	103	103	206	253	253	356	356	472
5-18	81	81	162	188	188	269	269	350	103	103	206	253	253	356	356	472
19	81	81	162	188	188	269	269	350	115	115	231	253	253	356	356	472
20	81	81	162	188	188	269	269	350	115	115	231	253	253	356	356	472
21	81	81	162	188	188	269	269	350	115	115	231	253	253	356	356	472
22	81	81	162	188	188	269	269	350	115	115	231	253	253	356	356	472
23	81	82	163	188	189	269	270	351	115	116	232	253	254	356	357	473
24	81	82	163	188	189	269	270	351	115	116	232	253	254	356	357	473
25	82	83	166	189	190	270	271	354	116	118	234	254	255	357	358	475
26	83	85	169	189	190	270	271	356	118	121	239	254	257	357	360	479
27	83	85	169	189	190	270	271	356	118	121	239	254	257	357	360	479
28	84	88	173	189	192	270	273	358	120	124	244	255	259	358	362	483
29	85	89	175	190	193	271	275	361	121	126	248	257	262	360	365	486
30	97	100	198	200	204	282	285	382	125	130	255	258	263	361	366	491
31	98	103	201	200	204	282	285	385	130	136	267	260	267	363	370	500
32	100	105	206	200	205	282	286	387	134	140	274	262	268	365	371	505
33	102	106	208	200	205	282	286	388	135	141	276	262	268	365	371	506
34	104	108	213	200	205	282	286	390	137	145	283	262	269	365	372	510
35	111	117	228	204	209	285	291	402	147	156	304	267	275	370	378	526
36	114	121	236	206	213	287	294	409	149	158	307	267	275	370	378	529
37	118	125	243	207	214	288	295	413	153	162	316	268	276	371	380	534
38	121	129	251	209	217	291	299	420	158	170	329	270	281	373	385	543
39	125	133	258	209	217	291	299	424	162	173	336	270	281	373	385	547
40	133	142	275	215	224	296	306	439	173	187	361	279	293	382	396	569
41	137	148	285	220	230	301	311	449	181	194	376	285	299	388	402	583
42	142	152	294	224	235	306	316	458	187	201	388	291	305	394	408	596
43	148	159	307	230	242	311	323	471	194	211	405	299	315	402	418	613
44	154	168	323	236	250	317	331	486	204	223	428	307	326	411	429	634
45	159	172	331	240	253	322	334	494	211	228	439	314	331	417	434	645
46	164	176	340	245	258	326	339	503	217	234	451	320	337	423	440	658
47	174	184	359	255	266	337	347	522	232	245	477	335	348	438	451	684
48	197	205	403	278	286	360	368	565	263	274	537	366	377	469	480	743
49	220	223	444	301	305	383	386	607	295	300	595	398	403	501	506	801
50	242	241	483	323	322	405	403	646	325	323	648	428	426	531	530	855
51	253	246	500	335	328	416	409	663	341	331	672	444	434	547	537	878
52	271	259	530	352	340	433	422	693	364	348	713	467	451	571	554	919
53	288	273	561	369	354	451	436	724	388	368	756	491	471	594	574	963
54	306	287	593	388	368	469	449	756	414	387	801	517	490	620	593	1,007
55	320	299	620	401	381	483	462	783	432	404	837	536	507	639	610	1,043
56	338	315	654	420	397	501	478	817	459	426	885	562	529	665	633	1,092
57	357	334	691	438	415	520	497	854	483	452	936	586	555	690	659	1,142
58	376	353	730	458	435	539	516	893	511	480	991	614	583	717	686	1,197
59	397	375	773	478	457	560	538	936	539	509	1,049	642	612	745	716	1,255
60	451	427	879	533	508	614	590	1,041	614	581	1,195	717	684	820	788	1,402
61	471	449	920	552	530	633	612	1,083	641	611	1,252	744	714	847	817	1,459
62	488	467	956	569	549	651	630	1,118	664	636	1,301	767	739	871	842	1,507
63	504	483	988	585	565	667	646	1,151	687	658	1,345	790	761	893	864	1,552
64	517	497	1,014	598	579	679	660	1,177	705	678	1,384	808	781	912	884	1,590
65+	664	639	1,303	763	737	861	836	1,500	910	874	1,784	1,037	1,001	1,163	1,127	2,038

Exhibit 7.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 6
Orange and San Diego Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	103	103	206	170	170	244	244	318	125	125	250	214	214	302	302	400
1-4	74	74	148	170	170	244	244	318	88	88	176	214	214	302	302	400
5-18	74	74	148	170	170	244	244	318	88	88	176	214	214	302	302	400
19	74	74	148	170	170	244	244	318	98	98	196	214	214	302	302	400
20	74	74	148	170	170	244	244	318	98	98	196	214	214	302	302	400
21	74	74	148	170	170	244	244	318	98	98	196	214	214	302	302	400
22	74	74	148	170	170	244	244	318	98	98	196	214	214	302	302	400
23	74	75	149	170	171	244	245	319	98	99	197	214	215	302	303	401
24	74	75	149	170	171	244	245	319	98	99	197	214	215	302	303	401
25	75	76	151	171	172	245	246	321	99	100	199	215	216	303	304	403
26	76	78	154	171	172	245	246	323	100	103	203	215	217	303	305	406
27	76	78	154	171	172	245	246	323	100	103	203	215	217	303	305	406
28	77	80	157	171	174	245	248	325	102	105	207	216	219	304	307	409
29	78	81	159	172	175	246	249	327	103	107	210	217	221	305	309	412
30	88	91	179	181	184	255	258	346	106	110	216	218	222	306	310	416
31	89	93	182	181	184	255	258	348	110	115	225	220	225	308	313	423
32	91	95	186	181	185	255	259	350	113	118	231	221	226	309	314	427
33	92	96	188	181	185	255	259	351	114	119	233	221	226	309	314	428
34	94	98	192	181	185	255	259	353	116	122	238	221	227	309	315	431
35	100	105	205	184	189	258	263	363	124	131	255	225	232	313	320	444
36	103	109	212	186	192	260	266	369	125	133	258	225	232	313	320	446
37	106	112	218	187	193	261	267	373	129	136	265	226	233	314	321	450
38	109	116	225	189	196	263	270	379	133	142	275	228	237	316	325	458
39	112	119	231	189	196	263	270	382	136	145	281	228	237	316	325	461
40	119	127	246	194	202	268	276	395	145	156	301	235	246	323	334	479
41	123	132	255	198	207	272	281	404	151	162	313	240	251	328	339	490
42	127	136	263	202	211	276	285	412	156	167	323	245	256	333	344	500
43	132	142	274	207	217	281	291	423	162	175	337	251	264	339	352	514
44	138	150	288	212	224	286	298	436	170	185	355	258	273	346	361	531
45	142	153	295	216	227	290	301	443	175	189	364	263	277	351	365	540
46	146	157	303	220	231	294	305	451	180	194	374	268	282	356	370	550
47	155	164	319	229	238	303	312	467	192	203	395	280	291	368	379	571
48	175	182	357	249	256	323	330	505	217	226	443	305	314	393	402	619
49	195	198	393	269	272	343	346	541	243	247	490	331	335	419	423	666
50	214	213	427	288	287	362	361	575	267	266	533	355	354	443	442	709
51	224	218	442	298	292	372	366	590	280	272	552	368	360	456	448	728
52	239	229	468	313	303	387	377	616	299	286	585	387	374	475	462	761
53	254	241	495	328	315	402	389	643	318	302	620	406	390	494	478	796
54	270	253	523	344	327	418	401	671	339	317	656	427	405	515	493	832
55	282	264	546	356	338	430	412	694	354	331	685	442	419	530	507	861
56	298	278	576	372	352	446	426	724	375	349	724	463	437	551	525	900
57	314	294	608	388	368	462	442	756	395	370	765	483	458	571	546	941
58	331	311	642	405	385	479	459	790	417	392	809	505	480	593	568	985
59	349	330	679	423	404	497	478	827	440	416	856	528	504	616	592	1,032
60	396	375	771	470	449	544	523	919	500	474	974	588	562	676	650	1,150
61	413	394	807	487	468	561	542	955	522	498	1,020	610	586	698	674	1,196
62	428	410	838	502	484	576	558	986	541	518	1,059	629	606	717	694	1,235
63	442	424	866	516	498	590	572	1,014	559	536	1,095	647	624	735	712	1,271
64	453	436	889	527	510	601	584	1,037	574	552	1,126	662	640	750	728	1,302
65+	581	559	1,140	670	648	759	737	1,318	739	710	1,449	846	817	953	924	1,663

Exhibit 7.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 6
Orange and San Diego Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	11%	11%	11%	11%	11%	10%	10%	10%	19%	19%	19%	18%	18%	18%	18%	18%
1-4	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
5-18	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
19	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
20	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
21	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
22	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
23	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
24	9%	9%	9%	11%	11%	10%	10%	10%	17%	17%	18%	18%	18%	18%	18%	18%
25	9%	9%	10%	11%	10%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
26	9%	9%	10%	11%	10%	10%	10%	10%	18%	17%	18%	18%	18%	18%	18%	18%
27	9%	9%	10%	11%	10%	10%	10%	10%	18%	17%	18%	18%	18%	18%	18%	18%
28	9%	10%	10%	11%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
29	9%	10%	10%	10%	10%	10%	10%	10%	17%	18%	18%	18%	19%	18%	18%	18%
30	10%	10%	11%	10%	11%	11%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
31	10%	11%	10%	10%	11%	11%	10%	11%	18%	18%	19%	18%	19%	18%	18%	18%
32	10%	11%	11%	10%	11%	11%	10%	11%	19%	19%	19%	19%	19%	18%	18%	18%
33	11%	10%	11%	10%	11%	11%	10%	11%	18%	18%	18%	19%	19%	18%	18%	18%
34	11%	10%	11%	10%	11%	11%	10%	10%	18%	19%	19%	19%	19%	18%	18%	18%
35	11%	11%	11%	11%	11%	10%	11%	11%	19%	19%	19%	19%	19%	18%	18%	18%
36	11%	11%	11%	11%	11%	10%	11%	11%	19%	19%	19%	19%	19%	18%	18%	19%
37	11%	12%	11%	11%	11%	10%	10%	11%	19%	19%	19%	19%	18%	18%	18%	19%
38	11%	11%	12%	11%	11%	11%	11%	11%	19%	20%	20%	18%	19%	18%	18%	19%
39	12%	12%	12%	11%	11%	11%	11%	11%	19%	19%	20%	18%	19%	18%	18%	19%
40	12%	12%	12%	11%	11%	10%	11%	11%	19%	20%	20%	19%	19%	18%	19%	19%
41	11%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	19%	19%
42	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	19%	19%
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49	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
50	13%	13%	13%	12%	12%	12%	12%	12%	22%	21%	22%	21%	20%	20%	20%	21%
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63	14%	14%	14%	13%	13%	13%	13%	14%	23%	23%	23%	22%	22%	21%	21%	22%
64	14%	14%	14%	13%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	21%	22%
65+	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	23%	23%	22%	22%	23%

Exhibit 7.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	115	115	231	191	191	275	275	358	150	150	300	257	257	362	362	480
1-4	83	83	167	191	191	275	275	358	105	105	211	257	257	362	362	480
5-18	83	83	167	191	191	275	275	358	105	105	211	257	257	362	362	480
19	83	83	167	191	191	275	275	358	118	118	236	257	257	362	362	480
20	83	83	167	191	191	275	275	358	118	118	236	257	257	362	362	480
21	83	83	167	191	191	275	275	358	118	118	236	257	257	362	362	480
22	83	83	167	191	191	275	275	358	118	118	236	257	257	362	362	480
23	83	84	168	191	192	275	276	359	118	120	238	257	259	362	365	483
24	83	84	168	191	192	275	276	359	118	120	238	257	259	362	365	483
25	84	87	171	192	194	276	278	363	120	122	243	259	262	365	367	488
26	85	88	174	192	194	276	278	364	121	124	245	259	262	365	367	489
27	85	89	175	192	196	276	279	365	121	126	248	259	263	365	368	491
28	87	90	177	193	197	277	280	367	122	127	250	259	264	365	370	493
29	88	91	179	194	198	278	282	370	124	129	253	260	265	366	371	495
30	104	108	213	208	213	292	296	401	134	141	275	268	275	373	381	515
31	105	110	215	208	213	292	296	402	136	142	279	269	275	375	381	517
32	107	112	220	208	213	292	296	404	139	145	284	269	275	375	381	520
33	110	115	225	209	215	293	299	409	142	150	293	270	278	376	383	526
34	111	117	228	209	215	293	299	410	144	152	296	270	278	376	383	529
35	120	127	247	215	222	299	306	426	160	170	330	281	291	387	397	557
36	123	130	254	216	223	300	307	431	161	171	332	281	291	387	397	558
37	127	134	261	219	225	302	309	436	166	176	342	283	293	388	398	565
38	130	138	269	221	229	305	313	443	171	182	353	285	296	391	402	573
39	135	144	280	222	231	306	315	450	177	189	367	288	300	393	406	583
40	142	152	294	227	237	310	321	463	187	201	388	295	309	401	414	602
41	146	157	304	231	242	315	325	472	193	207	400	300	314	406	419	613
42	151	163	314	236	247	319	331	482	199	215	415	306	322	412	428	628
43	158	171	329	243	255	326	339	497	209	227	436	316	333	422	439	649
44	165	180	345	248	263	332	347	512	218	239	457	324	345	429	450	669
45	173	187	360	257	270	340	354	527	229	249	479	335	355	440	460	690
46	179	192	372	262	276	346	360	539	238	256	495	343	362	449	468	706
47	190	202	392	274	285	357	369	560	254	269	523	360	374	465	480	734
48	207	217	424	291	300	375	384	592	277	290	568	383	395	489	501	779
49	225	228	453	308	312	392	395	620	301	306	608	407	412	512	517	819
50	242	241	483	326	324	409	408	650	325	323	648	430	429	536	535	860
51	253	246	500	337	330	421	414	668	341	331	672	446	436	552	542	883
52	271	259	530	354	343	438	426	698	364	348	713	470	454	575	559	924
53	288	273	561	372	357	455	440	729	388	368	756	493	474	599	579	968
54	306	287	593	390	370	474	454	761	414	387	801	519	492	625	598	1,012
55	321	301	622	405	384	489	468	790	435	406	842	541	512	646	618	1,053
56	340	317	657	423	400	507	484	824	460	429	889	565	534	671	640	1,100
57	358	335	694	442	419	525	502	861	486	454	940	591	559	697	665	1,151
58	379	356	735	462	439	546	523	902	514	482	997	620	588	726	693	1,208
59	398	376	775	482	460	566	544	942	542	511	1,053	647	616	753	722	1,264
60	458	434	892	542	518	625	601	1,060	623	590	1,214	729	696	835	801	1,425
61	478	456	934	561	539	645	623	1,101	651	621	1,272	756	727	862	832	1,483
62	495	473	968	579	557	662	640	1,136	674	645	1,319	780	750	885	856	1,530
63	511	490	1,002	595	574	678	658	1,169	697	668	1,365	802	774	908	879	1,576
64	524	504	1,028	607	588	691	671	1,195	714	687	1,401	820	792	925	898	1,612
65+	673	648	1,321	775	749	876	851	1,524	921	885	1,807	1,050	1,015	1,181	1,145	2,066

Exhibit 7.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	104	104	208	173	173	249	249	325	126	126	252	217	217	307	307	407
1-4	76	76	152	173	173	249	249	325	90	90	180	217	217	307	307	407
5-18	76	76	152	173	173	249	249	325	90	90	180	217	217	307	307	407
19	76	76	152	173	173	249	249	325	100	100	200	217	217	307	307	407
20	76	76	152	173	173	249	249	325	100	100	200	217	217	307	307	407
21	76	76	152	173	173	249	249	325	100	100	200	217	217	307	307	407
22	76	76	152	173	173	249	249	325	100	100	200	217	217	307	307	407
23	76	77	153	173	174	249	250	326	100	102	202	217	219	307	309	409
24	76	77	153	173	174	249	250	326	100	102	202	217	219	307	309	409
25	77	79	156	174	176	250	252	329	102	104	206	219	221	309	311	413
26	78	80	158	174	176	250	252	330	103	105	208	219	221	309	311	414
27	78	81	159	174	177	250	253	331	103	107	210	219	222	309	312	416
28	79	82	161	175	178	251	254	333	104	108	212	219	223	309	313	417
29	80	83	163	176	179	252	255	335	105	109	214	220	224	310	314	419
30	94	98	192	188	192	264	268	362	113	119	232	226	232	316	322	435
31	95	99	194	188	192	264	268	363	115	120	235	227	232	317	322	437
32	97	101	198	188	192	264	268	365	117	122	239	227	232	317	322	439
33	99	104	203	189	194	265	270	369	120	126	246	228	234	318	324	444
34	100	105	205	189	194	265	270	370	121	128	249	228	234	318	324	446
35	108	114	222	194	200	270	276	384	134	142	276	237	245	327	335	469
36	111	117	228	195	201	271	277	388	135	143	278	237	245	327	335	470
37	114	120	234	197	203	273	279	393	139	147	286	238	246	328	336	475
38	117	124	241	199	206	275	282	399	143	152	295	240	249	330	339	482
39	121	129	250	200	208	276	284	405	148	158	306	242	252	332	342	490
40	127	136	263	204	213	280	289	416	156	167	323	248	259	338	349	505
41	131	140	271	208	217	284	293	424	161	172	333	252	263	342	353	514
42	135	145	280	212	222	288	298	433	166	179	345	257	270	347	360	526
43	141	152	293	218	229	294	305	446	174	188	362	265	279	355	369	543
44	147	160	307	223	236	299	312	459	181	198	379	271	288	361	378	559
45	154	166	320	230	242	306	318	472	190	206	396	280	296	370	386	576
46	159	171	330	235	247	311	323	482	197	212	409	287	302	377	392	589
47	169	179	348	245	255	321	331	500	210	222	432	300	312	390	402	612
48	184	192	376	260	268	336	344	528	229	239	468	319	329	409	419	648
49	199	202	401	275	278	351	354	553	248	252	500	338	342	428	432	680
50	214	213	427	290	289	366	365	579	267	266	533	357	356	447	446	713
51	224	218	442	300	294	376	370	594	280	272	552	370	362	460	452	732
52	239	229	468	315	305	391	381	620	299	286	585	389	376	479	466	765
53	254	241	495	330	317	406	393	647	318	302	620	408	392	498	482	800
54	270	253	523	346	329	422	405	675	339	317	656	429	407	519	497	836
55	283	265	548	359	341	435	417	700	356	333	689	446	423	536	513	869
56	299	279	578	375	355	451	431	730	376	351	727	466	441	556	531	907
57	315	295	610	391	371	467	447	762	397	371	768	487	461	577	551	948
58	333	313	646	409	389	485	465	798	420	394	814	510	484	600	574	994
59	350	331	681	426	407	502	483	833	442	417	859	532	507	622	597	1,039
60	402	381	783	478	457	554	533	935	508	481	989	598	571	688	661	1,169
61	419	400	819	495	476	571	552	971	530	506	1,036	620	596	710	686	1,216
62	434	415	849	510	491	586	567	1,001	549	525	1,074	639	615	729	705	1,254
63	448	430	878	524	506	600	582	1,030	567	544	1,111	657	634	747	724	1,291
64	459	442	901	535	518	611	594	1,053	581	559	1,140	671	649	761	739	1,320
65+	589	567	1,156	681	658	772	750	1,339	748	719	1,467	857	829	967	938	1,686

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	11%	11%	11%	10%	10%	10%	10%	10%	19%	19%	19%	18%	18%	18%	18%	18%
1-4	9%	9%	10%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
5-18	9%	9%	10%	10%	10%	10%	10%	10%	17%	17%	17%	18%	18%	18%	18%	18%
19	9%	9%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
20	9%	9%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
21	9%	9%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
22	9%	9%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
23	9%	9%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
24	9%	9%	10%	10%	10%	10%	10%	10%	18%	18%	18%	18%	18%	18%	18%	18%
25	9%	10%	10%	10%	10%	10%	10%	10%	18%	17%	18%	18%	19%	18%	18%	18%

Exhibit 7.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

26	9%	10%	10%	10%	10%	10%	10%	10%	17%	18%	18%	18%	19%	18%	18%	18%
27	9%	10%	10%	10%	11%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
28	10%	10%	10%	10%	11%	10%	10%	10%	17%	18%	18%	18%	18%	18%	18%	18%
29	10%	10%	10%	10%	11%	10%	11%	10%	18%	18%	18%	18%	18%	18%	18%	18%
30	11%	10%	11%	11%	11%	11%	10%	11%	19%	18%	19%	19%	19%	18%	18%	18%
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32	10%	11%	11%	11%	11%	11%	10%	11%	19%	19%	19%	19%	19%	18%	18%	18%
33	11%	11%	11%	11%	11%	11%	11%	11%	18%	19%	19%	18%	19%	18%	18%	18%
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39	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	18%	19%	19%
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44	12%	13%	12%	11%	11%	11%	11%	12%	20%	21%	21%	20%	20%	19%	19%	20%
45	12%	13%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
46	13%	12%	13%	11%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
47	12%	13%	13%	12%	12%	11%	11%	12%	21%	21%	21%	20%	20%	19%	19%	20%
48	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
49	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	22%	20%	20%	20%	20%	20%
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51	13%	13%	13%	12%	12%	12%	12%	12%	22%	22%	22%	21%	20%	20%	20%	21%
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55	13%	14%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
56	14%	14%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
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58	14%	14%	14%	13%	13%	13%	12%	13%	22%	22%	22%	22%	21%	21%	21%	22%
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60	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
61	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
62	14%	14%	14%	14%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
63	14%	14%	14%	14%	13%	13%	13%	13%	23%	23%	23%	22%	22%	22%	21%	22%
64	14%	14%	14%	13%	14%	13%	13%	13%	23%	23%	23%	22%	22%	22%	22%	22%
65+	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	23%	22%	22%	22%	23%

Exhibit 7.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	149	149	298	238	238	339	339	440	196	196	392	310	310	440	440	571
1-4	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
5-18	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
19	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
20	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
21	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
22	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
23	100	102	202	238	239	339	340	441	130	131	262	310	311	440	442	572
24	100	102	202	238	239	339	340	441	130	131	262	310	311	440	442	572
25	102	104	206	239	242	340	342	445	131	134	265	311	314	442	444	576
26	104	106	211	239	242	340	342	447	134	137	271	311	314	442	444	579
27	104	107	212	239	242	340	342	448	134	139	273	311	315	442	445	581
28	105	110	215	239	244	340	345	450	136	142	279	312	319	443	449	586
29	106	111	217	240	245	341	346	453	137	144	281	314	320	444	450	588
30	113	118	231	245	250	346	351	464	147	153	301	320	326	450	456	604
31	115	121	237	245	251	346	352	468	150	158	309	320	329	450	459	609
32	118	122	240	245	251	346	352	469	153	160	314	320	329	450	459	610
33	120	126	246	245	251	346	352	472	156	165	321	320	329	450	459	615
34	122	128	251	245	251	346	352	474	160	167	327	320	329	450	459	618
35	131	140	271	250	258	351	359	491	176	187	363	330	341	460	471	648
36	135	143	278	251	259	352	360	495	177	188	366	330	341	460	471	649
37	140	148	288	253	261	354	362	502	183	194	378	330	341	460	471	655
38	144	153	298	254	263	355	364	509	189	203	393	333	347	464	478	667
39	149	159	308	254	265	355	365	515	196	211	407	333	347	464	478	675
40	156	167	323	259	270	360	371	527	206	222	428	340	356	470	486	692
41	161	174	336	265	277	365	378	540	214	232	446	347	364	478	495	710
42	167	180	347	269	282	370	383	550	222	239	461	355	372	485	502	724
43	168	181	350	270	283	371	384	553	223	240	464	355	372	485	502	726
44	168	181	350	270	283	371	384	553	223	240	464	355	372	485	502	726
45	168	181	350	270	283	371	384	553	223	240	464	355	372	485	502	726
46	173	187	360	274	288	375	388	562	229	249	479	360	379	490	510	739
47	184	196	381	285	297	386	398	583	245	261	507	376	392	506	522	768
48	211	220	431	312	321	413	422	633	282	295	578	413	425	543	556	839
49	237	241	478	338	342	439	443	680	318	323	642	449	454	579	584	903
50	263	261	524	363	362	464	463	726	353	352	705	484	482	614	613	966
51	275	267	543	376	368	477	469	745	370	359	730	501	490	631	620	991
52	295	282	577	396	383	497	484	779	398	380	779	528	511	659	641	1,039
53	314	297	612	415	398	516	499	814	425	401	827	555	532	686	662	1,088
54	334	313	648	435	414	536	515	849	452	424	877	583	554	713	685	1,137
55	351	328	680	452	429	553	530	882	476	444	920	606	574	737	704	1,181
56	372	347	719	473	447	574	548	921	504	470	975	635	600	765	730	1,235
57	393	367	760	493	468	594	569	962	533	498	1,032	663	629	794	759	1,292
58	414	389	804	515	490	616	591	1,006	563	528	1,091	693	658	823	789	1,352
59	436	412	849	537	513	638	614	1,051	594	560	1,154	724	691	854	821	1,415
60	486	459	945	587	560	687	661	1,147	662	625	1,287	792	755	923	885	1,548
61	508	483	991	608	584	709	685	1,193	692	658	1,350	822	789	952	919	1,611
62	526	503	1,029	627	604	728	705	1,231	718	685	1,404	848	816	978	946	1,664
63	543	521	1,065	644	622	745	723	1,267	741	711	1,453	872	842	1,002	972	1,714
64	557	536	1,094	658	637	759	738	1,296	760	731	1,492	890	862	1,021	992	1,752
65+	717	690	1,408	841	813	965	937	1,655	981	943	1,924	1,142	1,106	1,305	1,267	2,248

Exhibit 7.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Current Rates - Effective July 1, 2009																
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500								
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children			
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	133	133	266	214	214	305	305	396	163	163	326	260	260	370	370	480
1-4	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
5-18	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
19	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
20	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
21	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
22	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
23	91	92	183	214	215	305	306	397	110	111	221	260	261	370	371	481
24	91	92	183	214	215	305	306	397	110	111	221	260	261	370	371	481
25	92	94	186	215	217	306	308	400	111	113	224	261	263	371	373	484
26	94	96	190	215	217	306	308	402	113	116	229	261	263	371	373	487
27	94	97	191	215	217	306	308	403	113	117	230	261	264	371	374	488
28	95	99	194	215	219	306	310	405	115	120	235	262	267	372	377	492
29	96	100	196	216	220	307	311	407	116	121	237	263	268	373	378	494
30	102	106	208	220	224	311	315	417	124	129	253	268	273	378	383	507
31	104	109	213	220	225	311	316	420	126	133	259	268	275	378	385	511
32	106	110	216	220	225	311	316	421	129	134	263	268	275	378	385	512
33	108	113	221	220	225	311	316	424	131	138	269	268	275	378	385	516
34	110	115	225	220	225	311	316	426	134	140	274	268	275	378	385	518
35	118	125	243	224	231	315	322	440	147	156	303	276	285	386	395	542
36	121	128	249	225	232	316	323	444	148	157	305	276	285	386	395	543
37	125	132	257	227	234	318	325	450	153	162	315	276	285	386	395	548
38	129	137	266	228	236	319	327	456	158	169	327	279	290	389	400	558
39	133	142	275	228	237	319	328	461	163	175	338	279	290	389	400	564
40	139	149	288	232	242	323	333	472	171	184	355	284	297	394	407	578
41	144	155	299	237	248	328	339	483	178	192	370	290	304	400	414	592
42	149	160	309	241	252	332	343	492	184	198	382	296	310	406	420	604
43	150	161	311	242	253	333	344	494	185	199	384	296	310	406	420	605
44	150	161	311	242	253	333	344	494	185	199	384	296	310	406	420	605
45	150	161	311	242	253	333	344	494	185	199	384	296	310	406	420	605
46	154	166	320	245	257	336	348	502	190	206	396	300	316	410	426	616
47	164	174	338	255	265	346	356	520	203	216	419	313	326	423	436	639
48	187	195	382	278	286	369	377	564	233	243	476	343	353	453	463	696
49	210	213	423	301	304	392	395	605	262	266	528	372	376	482	486	748
50	232	231	463	323	322	414	413	645	290	289	579	400	399	510	509	799
51	243	236	479	334	327	425	418	661	304	295	599	414	405	524	515	819
52	260	249	509	351	340	442	431	691	326	312	638	436	422	546	532	858
53	277	262	539	368	353	459	444	721	348	329	677	458	439	568	549	897
54	294	276	570	385	367	476	458	752	370	347	717	480	457	590	567	937
55	309	289	598	400	380	491	471	780	389	363	752	499	473	609	583	972
56	327	305	632	418	396	509	487	814	412	384	796	522	494	632	604	1,016
57	345	323	668	436	414	527	505	850	435	407	842	545	517	655	627	1,062
58	364	342	706	455	433	546	524	888	459	431	890	569	541	679	651	1,110
59	383	362	745	474	453	565	544	927	484	457	941	594	567	704	677	1,161
60	426	403	829	517	494	608	585	1,011	539	509	1,048	649	619	759	729	1,268
61	445	424	869	536	515	627	606	1,051	563	536	1,099	673	646	783	756	1,319
62	461	441	902	552	532	643	623	1,084	584	558	1,142	694	668	804	778	1,362
63	476	457	933	567	548	658	639	1,115	603	579	1,182	713	689	823	799	1,402
64	488	470	958	579	561	670	652	1,140	618	595	1,213	728	705	838	815	1,433
65+	627	604	1,231	738	714	849	825	1,453	796	766	1,562	931	902	1,067	1,037	1,833

Exhibit 7.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
1-4	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
5-18	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
19	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
20	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
21	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
22	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
23	10%	11%	10%	11%	11%	11%	11%	11%	18%	18%	19%	19%	19%	19%	19%	19%
24	10%	11%	10%	11%	11%	11%	11%	11%	18%	18%	19%	19%	19%	19%	19%	19%
25	11%	11%	11%	11%	12%	11%	11%	11%	18%	19%	18%	19%	19%	19%	19%	19%
26	11%	10%	11%	11%	12%	11%	11%	11%	19%	18%	18%	19%	19%	19%	19%	19%
27	11%	10%	11%	11%	12%	11%	11%	11%	19%	19%	19%	19%	19%	19%	19%	19%
28	11%	11%	11%	11%	11%	11%	11%	11%	18%	18%	19%	19%	19%	19%	19%	19%
29	10%	11%	11%	11%	11%	11%	11%	11%	18%	19%	19%	19%	19%	19%	19%	19%
30	11%	11%	11%	11%	12%	11%	11%	11%	19%	19%	19%	19%	19%	19%	19%	19%
31	11%	11%	11%	11%	12%	11%	11%	11%	19%	19%	19%	19%	20%	19%	19%	19%
32	11%	11%	11%	11%	12%	11%	11%	11%	19%	19%	19%	19%	20%	19%	19%	19%
33	11%	12%	11%	11%	12%	11%	11%	11%	19%	20%	19%	19%	20%	19%	19%	19%
34	11%	11%	12%	11%	12%	11%	11%	11%	19%	19%	19%	19%	20%	19%	19%	19%
35	11%	12%	12%	12%	12%	11%	11%	12%	20%	20%	20%	20%	20%	19%	19%	20%
36	12%	12%	12%	12%	12%	11%	11%	11%	20%	20%	20%	20%	20%	19%	19%	20%
37	12%	12%	12%	11%	12%	11%	11%	12%	20%	20%	20%	20%	20%	19%	19%	20%
38	12%	12%	12%	11%	11%	11%	11%	12%	20%	20%	20%	19%	20%	19%	20%	20%
39	12%	12%	12%	11%	12%	11%	11%	12%	20%	21%	20%	19%	20%	19%	20%	20%
40	12%	12%	12%	12%	12%	11%	11%	12%	20%	21%	21%	20%	20%	19%	19%	20%
41	12%	12%	12%	12%	12%	11%	12%	12%	20%	21%	21%	20%	20%	20%	20%	20%
42	12%	13%	12%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
43	12%	12%	13%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
44	12%	12%	13%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
45	12%	12%	13%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
46	12%	13%	13%	12%	12%	12%	11%	12%	21%	21%	21%	20%	20%	20%	20%	20%
47	12%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
48	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	21%
49	13%	13%	13%	12%	13%	12%	12%	12%	21%	21%	22%	21%	21%	20%	20%	21%
50	13%	13%	13%	12%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
51	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
52	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
53	13%	13%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
54	14%	13%	14%	13%	13%	13%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
55	14%	13%	14%	13%	13%	13%	13%	13%	22%	22%	22%	21%	21%	21%	21%	22%
56	14%	14%	14%	13%	13%	13%	13%	13%	22%	22%	22%	22%	21%	21%	21%	22%
57	14%	14%	14%	13%	13%	13%	13%	13%	23%	22%	23%	22%	22%	21%	21%	22%
58	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
59	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
60	14%	14%	14%	14%	13%	13%	13%	13%	23%	23%	23%	22%	22%	22%	21%	22%
61	14%	14%	14%	13%	13%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
62	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
63	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
64	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
65+	14%	14%	14%	14%	14%	14%	14%	14%	23%	23%	23%	23%	23%	22%	22%	23%

Exhibit 7.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

	Proposed Rates - Effective September 1, 2010															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	149	149	298	238	238	339	339	440	196	196	392	310	310	440	440	571
1-4	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
5-18	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
19	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
20	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
21	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
22	100	100	201	238	238	339	339	440	130	130	260	310	310	440	440	571
23	100	102	202	238	239	339	340	441	130	131	262	310	311	440	442	572
24	100	102	202	238	239	339	340	441	130	131	262	310	311	440	442	572
25	102	104	206	239	242	340	342	445	131	134	265	311	314	442	444	576
26	104	106	211	239	242	340	342	447	134	137	271	311	314	442	444	579
27	104	107	212	239	242	340	342	448	134	139	273	311	315	442	445	581
28	105	110	215	239	244	340	345	450	136	142	279	312	319	443	449	586
29	106	111	217	240	245	341	346	453	137	144	281	314	320	444	450	588
30	113	118	231	245	250	346	351	464	147	153	301	320	326	450	456	604
31	115	121	237	245	251	346	352	468	150	158	309	320	329	450	459	609
32	118	122	240	245	251	346	352	469	153	160	314	320	329	450	459	610
33	120	126	246	245	251	346	352	472	156	165	321	320	329	450	459	615
34	122	128	251	245	251	346	352	474	160	167	327	320	329	450	459	618
35	131	140	271	250	258	351	359	491	172	187	360	326	341	456	471	644
36	135	143	278	251	259	352	360	495	177	188	366	327	341	458	471	646
37	140	148	288	253	261	354	362	502	187	194	382	333	341	464	471	659
38	144	153	298	254	263	355	364	509	189	203	393	333	347	464	478	667
39	149	159	308	254	265	355	365	515	196	211	407	333	347	464	478	675
40	156	167	323	259	270	360	371	527	206	222	428	340	356	470	486	692
41	161	174	336	265	277	365	378	540	214	232	446	347	364	478	495	710
42	167	180	347	269	282	370	383	550	222	239	461	355	372	485	502	724
43	168	181	350	270	283	371	384	553	223	240	464	355	372	485	502	726
44	168	181	350	270	283	371	384	553	223	240	464	355	372	485	502	726
45	168	181	350	270	283	371	384	553	223	240	464	355	372	485	502	726
46	173	187	360	274	288	375	388	562	229	249	479	360	379	490	510	739
47	184	196	381	285	297	386	398	583	245	261	507	376	392	506	522	768
48	211	220	431	312	321	413	422	633	282	295	578	413	425	543	556	839
49	237	241	478	338	342	439	443	680	318	323	642	449	454	579	584	903
50	263	261	524	363	362	464	463	726	353	352	705	484	482	614	613	966
51	275	267	543	376	368	477	469	745	370	359	730	501	490	631	620	991
52	295	282	577	396	383	497	484	779	398	380	779	528	511	659	641	1,039
53	314	297	612	415	398	516	499	814	425	401	827	555	532	686	662	1,088
54	334	313	648	435	414	536	515	849	452	424	877	583	554	713	685	1,137
55	351	328	680	452	429	553	530	882	476	444	920	606	574	737	704	1,181
56	372	347	719	473	447	574	548	921	504	470	975	635	600	765	730	1,235
57	393	367	760	493	468	594	569	962	533	498	1,032	663	629	794	759	1,292
58	414	389	804	515	490	616	591	1,006	563	528	1,091	693	658	823	789	1,352
59	436	412	849	537	513	638	614	1,051	594	560	1,154	724	691	854	821	1,415
60	486	459	945	587	560	687	661	1,147	662	625	1,287	792	755	923	885	1,548
61	508	483	991	608	584	709	685	1,193	692	658	1,350	822	789	952	919	1,611
62	526	503	1,029	627	604	728	705	1,231	718	685	1,404	848	816	978	946	1,664
63	543	521	1,065	644	622	745	723	1,267	741	711	1,453	872	842	1,002	972	1,714
64	557	536	1,094	658	637	759	738	1,296	760	731	1,492	890	862	1,021	992	1,752
65+	717	690	1,408	841	813	965	937	1,655	981	943	1,924	1,142	1,106	1,305	1,267	2,248

Exhibit 7.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

	Current Rates - Effective July 1, 2009															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	133	133	266	214	214	305	305	396	163	163	326	260	260	370	370	480
1-4	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
5-18	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
19	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
20	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
21	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
22	91	91	182	214	214	305	305	396	110	110	220	260	260	370	370	480
23	91	92	183	214	215	305	306	397	110	111	221	260	261	370	371	481
24	91	92	183	214	215	305	306	397	110	111	221	260	261	370	371	481
25	92	94	186	215	217	306	308	400	111	113	224	261	263	371	373	484
26	94	96	190	215	217	306	308	402	113	116	229	261	263	371	373	487
27	94	97	191	215	217	306	308	403	113	117	230	261	264	371	374	488
28	95	99	194	215	219	306	310	405	115	120	235	262	267	372	377	492
29	96	100	196	216	220	307	311	407	116	121	237	263	268	373	378	494
30	102	106	208	220	224	311	315	417	124	129	253	268	273	378	383	507
31	104	109	213	220	225	311	316	420	126	133	259	268	275	378	385	511
32	106	110	216	220	225	311	316	421	129	134	263	268	275	378	385	512
33	108	113	221	220	225	311	316	424	131	138	269	268	275	378	385	516
34	110	115	225	220	225	311	316	426	134	140	274	268	275	378	385	518
35	118	125	243	224	231	315	322	440	147	156	303	276	285	386	395	542
36	121	128	249	225	232	316	323	444	148	157	305	276	285	386	395	543
37	125	132	257	227	234	318	325	450	153	162	315	276	285	386	395	548
38	129	137	266	228	236	319	327	456	158	169	327	279	290	389	400	558
39	133	142	275	228	237	319	328	461	163	175	338	279	290	389	400	564
40	139	149	288	232	242	323	333	472	171	184	355	284	297	394	407	578
41	144	155	299	237	248	328	339	483	178	192	370	290	304	400	414	592
42	149	160	309	241	252	332	343	492	184	198	382	296	310	406	420	604
43	150	161	311	242	253	333	344	494	185	199	384	296	310	406	420	605
44	150	161	311	242	253	333	344	494	185	199	384	296	310	406	420	605
45	150	161	311	242	253	333	344	494	185	199	384	296	310	406	420	605
46	154	166	320	245	257	336	348	502	190	206	396	300	316	410	426	616
47	164	174	338	255	265	346	356	520	203	216	419	313	326	423	436	639
48	187	195	382	278	286	369	377	564	233	243	476	343	353	453	463	696
49	210	213	423	301	304	392	395	605	262	266	528	372	376	482	486	748
50	232	231	463	323	322	414	413	645	290	289	579	400	399	510	509	799
51	243	236	479	334	327	425	418	661	304	295	599	414	405	524	515	819
52	260	249	509	351	340	442	431	691	326	312	638	436	422	546	532	858
53	277	262	539	368	353	459	444	721	348	329	677	458	439	568	549	897
54	294	276	570	385	367	476	458	752	370	347	717	480	457	590	567	937
55	309	289	598	400	380	491	471	780	389	363	752	499	473	609	583	972
56	327	305	632	418	396	509	487	814	412	384	796	522	494	632	604	1,016
57	345	323	668	436	414	527	505	850	435	407	842	545	517	655	627	1,062
58	364	342	706	455	433	546	524	888	459	431	890	569	541	679	651	1,110
59	383	362	745	474	453	565	544	927	484	457	941	594	567	704	677	1,161
60	426	403	829	517	494	608	585	1,011	539	509	1,048	649	619	759	729	1,268
61	445	424	869	536	515	627	606	1,051	563	536	1,099	673	646	783	756	1,319
62	461	441	902	552	532	643	623	1,084	584	558	1,142	694	668	804	778	1,362
63	476	457	933	567	548	658	639	1,115	603	579	1,182	713	689	823	799	1,402
64	488	470	958	579	561	670	652	1,140	618	595	1,213	728	705	838	815	1,433
65+	627	604	1,231	738	714	849	825	1,453	796	766	1,562	931	902	1,067	1,037	1,833

Exhibit 7.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

	Percentage Change															
	SimpleChoice HSA 4,500								SimpleChoice HSA 2,500							
	Single		Sub &	Sub & Child		Sub & Children			Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Spouse	Male	Female	Male	Female	Family	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	12%	12%	12%	11%	11%	11%	11%	11%	20%	20%	20%	19%	19%	19%	19%	19%
1-4	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
5-18	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
19	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
20	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
21	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
22	10%	10%	10%	11%	11%	11%	11%	11%	18%	18%	18%	19%	19%	19%	19%	19%
23	10%	11%	10%	11%	11%	11%	11%	11%	18%	18%	19%	19%	19%	19%	19%	19%
24	10%	11%	10%	11%	11%	11%	11%	11%	18%	18%	19%	19%	19%	19%	19%	19%
25	11%	11%	11%	11%	12%	11%	11%	11%	18%	19%	18%	19%	19%	19%	19%	19%
26	11%	10%	11%	11%	12%	11%	11%	11%	19%	18%	18%	19%	19%	19%	19%	19%
27	11%	10%	11%	11%	12%	11%	11%	11%	19%	19%	19%	19%	19%	19%	19%	19%
28	11%	11%	11%	11%	11%	11%	11%	11%	18%	18%	19%	19%	19%	19%	19%	19%
29	10%	11%	11%	11%	11%	11%	11%	11%	18%	19%	19%	19%	19%	19%	19%	19%
30	11%	11%	11%	11%	12%	11%	11%	11%	19%	19%	19%	19%	19%	19%	19%	19%
31	11%	11%	11%	11%	12%	11%	11%	11%	19%	19%	19%	19%	20%	19%	19%	19%
32	11%	11%	11%	11%	12%	11%	11%	11%	19%	19%	19%	19%	20%	19%	19%	19%
33	11%	12%	11%	11%	12%	11%	11%	11%	19%	20%	19%	19%	20%	19%	19%	19%
34	11%	11%	12%	11%	12%	11%	11%	11%	19%	19%	19%	19%	20%	19%	19%	19%
35	11%	12%	12%	12%	12%	11%	11%	12%	17%	20%	19%	18%	20%	18%	19%	19%
36	12%	12%	12%	12%	12%	11%	11%	11%	20%	20%	20%	18%	20%	19%	19%	19%
37	12%	12%	12%	11%	12%	11%	11%	12%	22%	20%	21%	21%	20%	20%	19%	20%
38	12%	12%	12%	11%	11%	11%	11%	12%	20%	20%	20%	19%	20%	19%	20%	20%
39	12%	12%	12%	11%	12%	11%	11%	12%	20%	21%	20%	19%	20%	19%	20%	20%
40	12%	12%	12%	12%	12%	11%	11%	12%	20%	21%	21%	20%	20%	19%	19%	20%
41	12%	12%	12%	12%	12%	11%	12%	12%	20%	21%	21%	20%	20%	20%	20%	20%
42	12%	13%	12%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
43	12%	12%	13%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
44	12%	12%	13%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
45	12%	12%	13%	12%	12%	11%	12%	12%	21%	21%	21%	20%	20%	19%	20%	20%
46	12%	13%	13%	12%	12%	12%	11%	12%	21%	21%	21%	20%	20%	20%	20%	20%
47	12%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	20%
48	13%	13%	13%	12%	12%	12%	12%	12%	21%	21%	21%	20%	20%	20%	20%	21%
49	13%	13%	13%	12%	13%	12%	12%	12%	21%	21%	22%	21%	21%	20%	20%	21%
50	13%	13%	13%	12%	12%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
51	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	20%	20%	21%
52	13%	13%	13%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	20%	21%
53	13%	13%	14%	13%	13%	12%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
54	14%	13%	14%	13%	13%	13%	12%	13%	22%	22%	22%	21%	21%	21%	21%	21%
55	14%	13%	14%	13%	13%	13%	13%	13%	22%	22%	22%	21%	21%	21%	21%	22%
56	14%	14%	14%	13%	13%	13%	13%	13%	22%	22%	22%	22%	21%	21%	21%	22%
57	14%	14%	14%	13%	13%	13%	13%	13%	23%	22%	23%	22%	22%	21%	21%	22%
58	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
59	14%	14%	14%	13%	13%	13%	13%	13%	23%	23%	23%	22%	22%	21%	21%	22%
60	14%	14%	14%	14%	13%	13%	13%	13%	23%	23%	23%	22%	22%	22%	21%	22%
61	14%	14%	14%	13%	13%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
62	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
63	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
64	14%	14%	14%	14%	14%	13%	13%	14%	23%	23%	23%	22%	22%	22%	22%	22%
65+	14%	14%	14%	14%	14%	14%	14%	14%	23%	23%	23%	23%	23%	22%	22%	23%

Exhibit 8.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	219	219	193	193	97	97	195	195	391	320	470	436	587	731
1-4	128	128	114	114	52	52	116	116	233	320	470	436	587	731
5-18	128	128	114	114	52	52	116	116	233	320	470	436	587	731
19	140	149	125	133	73	73	144	294	438	320	470	436	587	731
20	140	149	125	133	73	73	144	294	438	320	470	436	587	731
21	140	149	125	133	73	73	144	294	438	320	470	436	587	731
22	140	149	125	133	73	73	144	294	438	320	470	436	587	731
23	140	149	125	133	73	73	144	294	438	320	470	436	587	731
24	140	149	125	133	73	73	144	294	438	320	470	436	587	731
25	140	149	125	133	73	73	144	294	438	320	470	436	587	731
26	140	149	125	133	73	73	144	294	438	320	470	436	587	731
27	140	149	125	133	75	75	144	294	438	320	470	436	587	731
28	148	157	131	140	78	78	148	294	443	320	470	436	587	731
29	154	164	138	147	79	79	151	294	446	323	470	440	587	734
30	162	171	143	151	79	79	154	294	448	323	470	440	587	734
31	169	178	150	157	79	79	158	294	453	323	470	440	587	734
32	177	186	155	164	80	80	160	294	455	323	470	440	587	734
33	180	191	158	168	83	83	166	294	460	323	470	440	587	734
34	185	196	163	172	84	84	171	294	466	323	470	440	587	734
35	189	201	167	178	84	84	176	294	470	323	470	440	587	734
36	193	206	171	182	84	85	181	294	476	323	470	440	587	734
37	198	209	175	185	84	89	187	294	481	323	470	440	587	734
38	214	228	187	200	92	92	192	294	487	324	470	441	587	735
39	233	247	201	214	104	104	198	294	492	324	470	441	587	735
40	249	274	214	236	117	117	204	294	499	325	470	442	587	737
41	266	294	228	251	125	125	205	294	500	325	470	442	587	737
42	284	313	241	265	126	126	207	294	502	326	470	443	587	738
43	299	330	255	280	126	126	209	297	506	326	470	443	587	740
44	315	348	267	295	126	133	210	298	508	327	470	444	587	742
45	331	366	280	309	126	136	212	300	512	328	470	445	587	745
46	348	382	293	323	126	139	213	302	515	330	470	446	587	749
47	363	400	307	338	129	146	223	304	528	339	470	456	587	761
48	383	423	322	356	138	156	234	305	540	350	470	467	587	773
49	404	446	338	373	148	167	246	308	554	363	470	479	587	787
50	423	453	350	377	158	179	255	310	565	371	470	488	587	798
51	444	466	365	385	167	190	267	312	579	383	470	500	587	812
52	470	494	386	406	176	199	278	313	591	394	470	511	587	825
53	496	520	406	425	182	203	301	315	617	418	470	534	587	850
54	542	570	443	465	188	205	324	341	665	441	470	557	587	898
55	589	599	479	487	198	205	347	354	701	464	470	580	587	935
56	621	633	505	515	216	205	370	377	748	487	493	603	610	981
57	667	679	540	551	247	235	393	401	795	510	518	627	634	1,028
58	700	713	571	582	286	271	415	423	839	532	540	649	656	1,072
59	734	747	603	614	328	312	435	443	878	552	559	668	676	1,112
60	766	759	635	629	372	354	456	453	909	573	569	689	686	1,142
61	799	771	667	643	409	388	478	462	940	595	578	711	695	1,173
62	832	803	698	673	429	407	499	481	981	616	598	732	715	1,214
63	866	836	729	705	434	412	520	501	1,021	636	618	753	734	1,255
64	900	868	760	735	438	416	542	523	1,065	658	640	775	756	1,299
65+	1,170	1,129	989	955	570	542	705	680	1,386	856	832	1,008	983	1,689

Exhibit 8.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	189	189	167	167	89	89	178	178	356	291	428	397	534	665
1-4	111	111	99	99	48	48	106	106	212	291	428	397	534	665
5-18	111	111	99	99	48	48	106	106	212	291	428	397	534	665
19	121	129	108	115	67	67	131	268	399	291	428	397	534	665
20	121	129	108	115	67	67	131	268	399	291	428	397	534	665
21	121	129	108	115	67	67	131	268	399	291	428	397	534	665
22	121	129	108	115	67	67	131	268	399	291	428	397	534	665
23	121	129	108	115	67	67	131	268	399	291	428	397	534	665
24	121	129	108	115	67	67	131	268	399	291	428	397	534	665
25	121	129	108	115	67	67	131	268	399	291	428	397	534	665
26	121	129	108	115	67	67	131	268	399	291	428	397	534	665
27	121	129	108	115	69	69	131	268	399	291	428	397	534	665
28	128	136	113	121	71	71	135	268	403	291	428	397	534	665
29	133	142	119	127	72	72	138	268	406	294	428	400	534	668
30	140	148	124	131	72	72	140	268	408	294	428	400	534	668
31	146	154	130	136	72	72	144	268	412	294	428	400	534	668
32	153	161	134	142	73	73	146	268	414	294	428	400	534	668
33	156	165	137	145	76	76	151	268	419	294	428	400	534	668
34	160	169	141	149	77	77	156	268	424	294	428	400	534	668
35	163	174	144	154	77	77	160	268	428	294	428	400	534	668
36	167	178	148	157	77	78	165	268	433	294	428	400	534	668
37	171	181	151	160	77	81	170	268	438	294	428	400	534	668
38	185	197	162	173	84	84	175	268	443	295	428	401	534	669
39	201	213	174	185	95	95	180	268	448	295	428	401	534	669
40	215	237	185	204	107	107	186	268	454	296	428	402	534	670
41	230	254	197	217	114	114	187	268	455	296	428	402	534	670
42	245	270	208	229	115	115	189	268	457	297	428	403	534	671
43	258	285	220	242	115	115	190	270	460	297	428	403	534	673
44	272	300	231	255	115	121	191	271	462	298	428	404	534	675
45	286	316	242	267	115	124	193	273	466	299	428	405	534	678
46	300	330	253	279	115	127	194	275	469	300	428	406	534	681
47	313	345	265	292	118	133	203	277	480	309	428	415	534	692
48	331	365	278	307	126	142	213	278	491	319	428	425	534	703
49	349	385	292	322	135	152	224	280	504	330	428	436	534	716
50	365	391	302	325	144	163	232	282	514	338	428	444	534	726
51	383	402	315	332	152	173	243	284	527	349	428	455	534	739
52	406	426	333	350	160	181	253	285	538	359	428	465	534	750
53	428	449	350	367	166	185	274	287	561	380	428	486	534	773
54	468	492	382	401	171	187	295	310	605	401	428	507	534	817
55	508	517	413	420	180	187	316	322	638	422	428	528	534	850
56	536	546	436	444	197	187	337	343	680	443	449	549	555	892
57	575	586	466	475	225	214	358	365	723	464	471	570	577	935
58	604	615	493	502	260	247	378	385	763	484	491	590	597	975
59	633	644	520	530	299	284	396	403	799	502	509	608	615	1,011
60	661	655	548	543	339	322	415	412	827	521	518	627	624	1,039
61	689	665	575	555	372	353	435	420	855	541	526	647	632	1,067
62	718	693	602	581	390	370	454	438	892	560	544	666	650	1,104
63	747	721	629	608	395	375	473	456	929	579	562	685	668	1,141
64	776	749	656	634	399	379	493	476	969	599	582	705	688	1,181
65+	1,009	974	853	824	519	493	641	619	1,260	779	757	917	894	1,536

Exhibit 8.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	15%	15%	15%	15%	8%	8%	9%	9%	10%	10%	10%	10%	10%	10%
5-18	15%	15%	15%	15%	8%	8%	9%	9%	10%	10%	10%	10%	10%	10%
19	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
20	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
21	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
22	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
23	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
24	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
25	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
26	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
27	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
28	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
29	16%	15%	16%	16%	10%	10%	9%	10%	10%	10%	10%	10%	10%	10%
30	16%	16%	15%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
31	16%	16%	15%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
32	16%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
33	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
34	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	15%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	15%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	10%	9%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 8.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	251	251	223	223	128	128	225	225	451	367	536	500	669	834
1-4	154	154	136	136	68	68	133	133	266	367	536	500	669	834
5-18	154	154	136	136	68	68	133	133	266	367	536	500	669	834
19	167	177	148	157	96	96	165	334	499	367	536	500	669	834
20	167	177	148	157	96	96	165	334	499	367	536	500	669	834
21	167	177	148	157	96	96	165	334	499	367	536	500	669	834
22	167	177	148	157	96	96	165	334	499	367	536	500	669	834
23	167	177	148	157	96	96	165	334	499	367	536	500	669	834
24	167	177	148	157	96	96	165	334	499	367	536	500	669	834
25	167	177	148	157	96	96	165	334	499	367	536	500	669	834
26	167	177	148	157	96	96	165	334	499	367	536	500	669	834
27	167	177	148	157	99	99	165	334	499	367	536	500	669	834
28	176	187	156	167	102	102	169	334	503	367	536	500	669	834
29	184	196	163	174	103	103	172	334	507	370	536	503	669	838
30	193	204	171	180	103	103	176	334	510	370	536	503	669	838
31	201	213	178	187	103	103	180	334	514	370	536	503	669	838
32	211	222	186	197	105	105	183	334	518	370	536	503	669	838
33	216	228	191	201	108	108	189	334	523	370	536	503	669	838
34	222	235	196	206	111	111	195	334	530	370	536	503	669	838
35	228	243	200	213	111	111	201	334	535	370	536	503	669	838
36	234	249	205	218	111	112	206	334	541	370	536	503	669	838
37	240	255	209	223	111	116	212	334	546	370	536	503	669	838
38	259	276	226	240	121	121	218	334	553	370	536	503	669	838
39	279	296	242	257	137	137	226	334	561	370	536	503	669	838
40	300	331	258	285	152	152	233	334	567	370	536	503	669	838
41	320	352	274	302	162	162	234	334	568	370	536	503	669	838
42	339	374	291	321	163	163	235	334	569	371	536	504	669	839
43	358	395	306	337	163	163	236	336	573	371	536	504	669	841
44	378	416	321	353	163	173	237	339	577	371	536	504	669	844
45	396	437	336	371	163	178	238	342	580	371	536	504	669	847
46	416	459	351	387	163	182	239	344	584	372	536	506	669	850
47	435	479	366	403	168	190	249	346	596	382	536	515	669	862
48	460	508	385	424	179	202	264	349	613	397	536	530	669	880
49	486	535	403	445	192	217	278	352	630	411	536	544	669	896
50	511	549	423	454	205	234	290	354	644	423	536	556	669	910
51	537	563	441	464	217	247	304	356	661	437	536	570	669	927
52	562	590	460	483	228	258	316	359	676	449	536	583	669	942
53	620	651	506	532	236	265	344	361	706	477	536	610	669	972
54	678	713	553	581	243	267	370	389	760	503	536	636	669	1,026
55	736	750	598	610	256	267	397	404	801	530	537	663	671	1,068
56	794	809	644	656	281	267	423	431	854	556	564	689	697	1,120
57	852	868	691	704	321	304	448	457	906	581	590	715	723	1,172
58	894	910	731	745	370	352	474	482	957	607	616	740	749	1,223
59	937	954	772	786	425	403	498	507	1,005	631	640	764	773	1,271
60	979	970	814	806	481	458	523	518	1,041	656	651	789	784	1,307
61	1,021	986	854	824	528	501	547	529	1,076	680	662	814	795	1,343
62	1,063	1,026	895	864	554	526	570	552	1,123	704	685	837	818	1,389
63	1,106	1,068	936	903	562	534	596	575	1,171	729	708	862	841	1,437
64	1,149	1,110	976	943	568	540	620	598	1,218	753	731	886	864	1,485
65+	1,494	1,443	1,270	1,226	739	701	806	777	1,584	980	951	1,152	1,124	1,930

Exhibit 8.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	217	217	193	193	117	117	205	205	410	334	488	455	609	759
1-4	133	133	118	118	62	62	121	121	242	334	488	455	609	759
5-18	133	133	118	118	62	62	121	121	242	334	488	455	609	759
19	144	153	128	136	88	88	150	304	454	334	488	455	609	759
20	144	153	128	136	88	88	150	304	454	334	488	455	609	759
21	144	153	128	136	88	88	150	304	454	334	488	455	609	759
22	144	153	128	136	88	88	150	304	454	334	488	455	609	759
23	144	153	128	136	88	88	150	304	454	334	488	455	609	759
24	144	153	128	136	88	88	150	304	454	334	488	455	609	759
25	144	153	128	136	88	88	150	304	454	334	488	455	609	759
26	144	153	128	136	88	88	150	304	454	334	488	455	609	759
27	144	153	128	136	90	90	150	304	454	334	488	455	609	759
28	152	162	135	144	93	93	154	304	458	334	488	455	609	759
29	159	169	141	150	94	94	157	304	461	337	488	458	609	762
30	167	176	148	156	94	94	160	304	464	337	488	458	609	762
31	174	184	154	162	94	94	164	304	468	337	488	458	609	762
32	182	192	161	170	96	96	167	304	471	337	488	458	609	762
33	187	197	165	174	99	99	172	304	476	337	488	458	609	762
34	192	203	169	178	101	101	178	304	482	337	488	458	609	762
35	197	210	173	184	101	101	183	304	487	337	488	458	609	762
36	202	215	177	188	101	102	188	304	492	337	488	458	609	762
37	207	220	181	193	101	106	193	304	497	337	488	458	609	762
38	224	238	195	207	110	110	199	304	503	337	488	458	609	762
39	241	256	209	222	125	125	206	304	510	337	488	458	609	762
40	259	286	223	246	139	139	212	304	516	337	488	458	609	762
41	276	304	237	261	148	148	213	304	517	337	488	458	609	762
42	293	323	251	277	149	149	214	304	518	338	488	459	609	763
43	309	341	264	291	149	149	215	306	521	338	488	459	609	765
44	326	359	277	305	149	158	216	309	525	338	488	459	609	768
45	342	377	290	320	149	162	217	311	528	338	488	459	609	770
46	359	396	303	334	149	166	218	313	531	339	488	460	609	773
47	375	413	316	348	153	173	227	315	542	348	488	469	609	784
48	397	438	332	366	163	184	240	318	558	361	488	482	609	800
49	419	462	348	384	175	198	253	320	573	374	488	495	609	815
50	441	474	365	392	187	213	264	322	586	385	488	506	609	828
51	463	486	381	400	198	225	277	324	601	398	488	519	609	843
52	485	509	397	417	208	235	288	327	615	409	488	530	609	857
53	535	562	437	459	215	241	313	329	642	434	488	555	609	884
54	585	615	477	501	221	243	337	354	691	458	488	579	609	933
55	635	647	516	526	233	243	361	368	729	482	489	603	610	971
56	685	698	556	566	256	243	385	392	777	506	513	627	634	1,019
57	735	749	596	607	292	277	408	416	824	529	537	650	658	1,066
58	771	785	631	643	337	320	431	439	870	552	560	673	681	1,112
59	808	823	666	678	387	367	453	461	914	574	582	695	703	1,156
60	844	837	702	695	438	417	476	471	947	597	592	718	713	1,189
61	881	850	737	711	480	456	498	481	979	619	602	740	723	1,221
62	917	885	772	745	504	479	519	502	1,021	640	623	761	744	1,263
63	954	921	807	779	511	486	542	523	1,065	663	644	784	765	1,307
64	991	957	842	813	517	491	564	544	1,108	685	665	806	786	1,350
65+	1,288	1,244	1,095	1,057	672	638	733	707	1,440	891	865	1,048	1,022	1,755

Exhibit 8.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	16%	16%	15%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
5-18	16%	16%	15%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
19	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
20	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
21	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
22	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
23	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
24	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
25	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
26	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
27	16%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
28	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
29	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
30	16%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
31	16%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
32	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
33	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
34	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	16%	15%	16%	10%	9%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 8.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	242	242	219	219	123	123	216	216	433	354	517	481	644	804
1-4	147	147	134	134	66	66	127	127	255	354	517	481	644	804
5-18	147	147	134	134	66	66	127	127	255	354	517	481	644	804
19	162	172	145	154	92	92	159	322	481	354	517	481	644	804
20	162	172	145	154	92	92	159	322	481	354	517	481	644	804
21	162	172	145	154	92	92	159	322	481	354	517	481	644	804
22	162	172	145	154	92	92	159	322	481	354	517	481	644	804
23	162	172	145	154	92	92	159	322	481	354	517	481	644	804
24	162	172	145	154	92	92	159	322	481	354	517	481	644	804
25	162	172	145	154	92	92	159	322	481	354	517	481	644	804
26	162	172	145	154	92	92	159	322	481	354	517	481	644	804
27	162	172	145	154	95	95	159	322	481	354	517	481	644	804
28	170	182	153	163	97	97	163	322	486	354	517	481	644	804
29	178	190	161	171	100	100	167	322	489	357	517	485	644	807
30	186	197	168	177	100	100	170	322	492	357	517	485	644	807
31	194	205	176	185	100	100	174	322	497	357	517	485	644	807
32	203	214	184	194	101	101	177	322	499	357	517	485	644	807
33	208	220	189	199	103	103	182	322	504	357	517	485	644	807
34	213	225	193	204	104	104	189	322	511	357	517	485	644	807
35	219	233	197	209	104	104	194	322	517	357	517	485	644	807
36	223	237	201	214	104	107	200	322	522	357	517	485	644	807
37	229	244	206	219	105	111	205	322	528	357	517	485	644	807
38	249	265	222	236	115	115	211	322	533	357	517	485	644	807
39	267	285	238	254	130	130	217	322	540	357	517	485	644	807
40	287	316	255	281	146	146	224	322	546	357	517	485	644	807
41	306	337	271	299	155	155	225	322	547	357	517	485	644	807
42	325	359	287	316	156	156	226	322	548	357	517	485	644	807
43	343	378	302	334	156	156	228	324	553	358	517	486	644	810
44	361	399	317	350	156	165	229	326	556	358	517	486	644	812
45	379	418	334	368	156	170	231	328	559	358	517	486	644	815
46	397	438	349	385	156	174	232	331	563	359	517	487	644	818
47	415	458	364	401	161	182	242	333	575	369	517	497	644	830
48	439	484	382	422	171	193	255	336	591	382	517	510	644	847
49	464	511	401	441	184	209	268	338	607	396	517	523	644	862
50	489	525	418	451	196	223	279	341	620	407	517	534	644	875
51	513	539	437	459	209	236	292	343	635	420	517	547	644	891
52	538	564	455	479	218	247	305	345	651	433	517	561	644	906
53	593	624	501	526	226	253	331	347	678	458	517	586	644	933
54	649	682	545	573	233	255	357	376	733	485	517	612	644	988
55	705	718	590	600	246	255	382	389	772	510	517	638	644	1,027
56	760	774	634	646	270	256	409	416	826	536	544	664	672	1,081
57	816	831	679	692	305	290	434	442	876	562	569	689	697	1,131
58	857	873	720	733	353	335	457	466	924	585	594	712	721	1,179
59	897	914	760	774	407	387	480	489	970	608	617	735	744	1,225
60	939	930	800	793	462	438	504	499	1,004	632	627	760	754	1,259
61	980	946	841	812	506	480	528	509	1,037	655	636	783	764	1,292
62	1,020	984	881	851	531	504	552	532	1,084	679	660	807	787	1,339
63	1,061	1,024	922	889	537	511	574	555	1,129	701	683	829	810	1,384
64	1,102	1,063	962	929	543	515	597	576	1,173	724	704	852	831	1,428
65+	1,432	1,382	1,251	1,207	706	671	776	749	1,525	942	915	1,108	1,081	1,857

Exhibit 8.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	209	209	189	189	112	112	197	197	394	322	470	438	586	731
1-4	127	127	116	116	60	60	116	116	232	322	470	438	586	731
5-18	127	127	116	116	60	60	116	116	232	322	470	438	586	731
19	140	149	125	133	84	84	145	293	438	322	470	438	586	731
20	140	149	125	133	84	84	145	293	438	322	470	438	586	731
21	140	149	125	133	84	84	145	293	438	322	470	438	586	731
22	140	149	125	133	84	84	145	293	438	322	470	438	586	731
23	140	149	125	133	84	84	145	293	438	322	470	438	586	731
24	140	149	125	133	84	84	145	293	438	322	470	438	586	731
25	140	149	125	133	84	84	145	293	438	322	470	438	586	731
26	140	149	125	133	84	84	145	293	438	322	470	438	586	731
27	140	149	125	133	87	87	145	293	438	322	470	438	586	731
28	147	157	132	141	89	89	149	293	442	322	470	438	586	731
29	154	164	139	148	91	91	152	293	445	325	470	441	586	734
30	161	170	145	153	91	91	155	293	448	325	470	441	586	734
31	168	177	152	160	91	91	159	293	452	325	470	441	586	734
32	175	185	159	168	92	92	161	293	454	325	470	441	586	734
33	180	190	163	172	94	94	166	293	459	325	470	441	586	734
34	184	194	167	176	95	95	172	293	465	325	470	441	586	734
35	189	201	170	181	95	95	177	293	470	325	470	441	586	734
36	193	205	174	185	95	98	182	293	475	325	470	441	586	734
37	198	211	178	189	96	101	187	293	480	325	470	441	586	734
38	215	229	192	204	105	105	192	293	485	325	470	441	586	734
39	231	246	206	219	119	119	198	293	491	325	470	441	586	734
40	248	273	220	243	133	133	204	293	497	325	470	441	586	734
41	264	291	234	258	141	141	205	293	498	325	470	441	586	734
42	281	310	248	273	142	142	206	293	499	325	470	441	586	734
43	296	326	261	288	142	142	208	295	503	326	470	442	586	737
44	312	344	274	302	142	150	209	297	506	326	470	442	586	739
45	327	361	288	318	142	155	210	299	509	326	470	442	586	741
46	343	378	301	332	142	159	211	301	512	327	470	443	586	744
47	358	395	314	346	147	166	220	303	523	336	470	452	586	755
48	379	418	330	364	156	176	232	306	538	348	470	464	586	770
49	400	441	346	381	168	190	244	308	552	360	470	476	586	784
50	422	453	361	389	179	203	254	310	564	370	470	486	586	796
51	443	465	377	396	190	215	266	312	578	382	470	498	586	810
52	464	487	393	413	199	225	278	314	592	394	470	510	586	824
53	512	538	432	454	206	230	301	316	617	417	470	533	586	849
54	560	588	470	494	212	232	325	342	667	441	470	557	586	899
55	608	619	509	518	224	232	348	354	702	464	470	580	586	934
56	656	668	547	557	246	233	372	379	751	488	495	604	611	983
57	704	717	586	597	278	264	395	402	797	511	518	627	634	1,029
58	739	753	621	632	321	305	416	424	840	532	540	648	656	1,072
59	774	788	656	668	370	352	437	445	882	553	561	669	677	1,114
60	810	802	690	684	420	399	459	454	913	575	570	691	686	1,145
61	845	816	725	700	460	437	480	463	943	596	579	712	695	1,175
62	880	849	760	734	483	459	502	484	986	618	600	734	716	1,218
63	915	883	795	767	489	465	522	505	1,027	638	621	754	737	1,259
64	950	917	830	801	494	469	543	524	1,067	659	640	775	756	1,299
65+	1,235	1,192	1,079	1,041	642	610	706	681	1,387	857	832	1,008	983	1,689

Exhibit 8.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	16%	16%	16%	16%	10%	10%	9%	9%	10%	10%	10%	10%	10%	10%
5-18	16%	16%	16%	16%	10%	10%	9%	9%	10%	10%	10%	10%	10%	10%
19	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
20	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
21	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
22	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
23	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
24	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
25	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
26	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
27	16%	15%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
28	16%	16%	16%	16%	9%	9%	9%	10%	10%	10%	10%	10%	10%	10%
29	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
30	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
31	15%	16%	16%	16%	10%	10%	9%	10%	10%	10%	10%	10%	10%	10%
32	16%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
33	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
34	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	10%	9%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 8.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	196	196	184	184	97	97	221	221	442	359	526	489	656	818
1-4	120	120	111	111	52	52	129	129	259	359	526	489	656	818
5-18	120	120	111	111	52	52	129	129	259	359	526	489	656	818
19	129	138	122	131	73	73	161	328	490	359	526	489	656	818
20	129	138	122	131	73	73	161	328	490	359	526	489	656	818
21	129	138	122	131	73	73	161	328	490	359	526	489	656	818
22	129	138	122	131	73	73	161	328	490	359	526	489	656	818
23	129	138	122	131	73	73	161	328	490	359	526	489	656	818
24	129	138	122	131	73	73	161	328	490	359	526	489	656	818
25	129	138	122	131	73	73	161	328	490	359	526	489	656	818
26	129	138	122	131	73	73	161	328	490	359	526	489	656	818
27	129	138	122	131	75	75	161	328	490	359	526	489	656	818
28	136	146	128	136	78	78	166	328	495	359	526	489	656	818
29	143	153	134	143	79	79	169	328	498	363	526	492	656	821
30	149	157	141	149	79	79	172	328	501	363	526	492	656	821
31	156	164	147	155	79	79	177	328	506	363	526	492	656	821
32	163	172	153	161	80	80	180	328	509	363	526	492	656	821
33	168	177	157	165	83	83	187	328	515	363	526	492	656	821
34	172	182	161	170	84	84	192	328	521	363	526	492	656	821
35	177	189	165	176	84	84	198	328	526	363	526	492	656	821
36	182	193	169	179	84	85	203	328	532	363	526	492	656	821
37	186	198	174	185	84	89	210	328	539	363	526	492	656	821
38	201	214	186	198	92	92	216	328	545	365	526	495	656	823
39	218	232	200	213	104	104	223	328	552	365	526	495	656	823
40	233	257	213	235	117	117	229	328	558	365	526	495	656	823
41	249	274	227	250	125	125	231	328	559	365	526	495	656	823
42	264	291	240	264	126	126	232	328	561	365	526	495	656	823
43	279	308	252	278	126	126	233	331	564	365	526	495	656	826
44	293	323	265	292	126	133	234	334	568	365	526	495	656	829
45	308	339	279	308	126	136	235	336	572	365	526	495	656	831
46	322	354	292	322	126	139	236	338	575	366	526	496	656	834
47	337	372	305	336	129	146	245	341	586	375	526	504	656	845
48	357	394	320	352	138	156	259	344	603	389	526	519	656	863
49	377	415	335	370	148	167	273	346	620	403	526	533	656	880
50	397	426	349	377	158	179	284	348	633	414	526	544	656	893
51	417	438	364	382	167	190	299	350	650	429	526	558	656	909
52	437	459	379	397	176	199	312	354	666	442	526	572	656	926
53	482	506	417	438	182	203	338	356	695	468	526	598	656	954
54	527	554	455	479	188	205	365	383	749	495	526	624	656	1,008
55	573	583	494	503	198	205	391	399	790	521	529	651	658	1,050
56	618	629	532	541	216	205	418	425	843	547	555	677	685	1,103
57	663	676	570	581	247	235	443	452	895	573	581	702	711	1,155
58	697	709	604	615	286	271	466	475	941	596	605	726	734	1,201
59	729	743	636	648	328	312	490	499	990	620	629	750	759	1,249
60	763	756	670	663	372	354	514	509	1,024	644	639	774	768	1,283
61	795	767	702	678	409	388	537	519	1,057	667	649	797	778	1,316
62	829	800	736	711	429	407	561	542	1,103	690	672	820	801	1,362
63	861	831	769	742	434	412	585	564	1,149	715	694	844	823	1,409
64	894	863	801	773	438	416	608	587	1,195	738	717	867	847	1,455
65+	1,162	1,121	1,041	1,005	570	542	790	763	1,554	959	932	1,128	1,101	1,892

Exhibit 8.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	169	169	159	159	89	89	201	201	402	327	479	445	597	744
1-4	104	104	96	96	48	48	118	118	236	327	479	445	597	744
5-18	104	104	96	96	48	48	118	118	236	327	479	445	597	744
19	112	119	106	113	67	67	147	299	446	327	479	445	597	744
20	112	119	106	113	67	67	147	299	446	327	479	445	597	744
21	112	119	106	113	67	67	147	299	446	327	479	445	597	744
22	112	119	106	113	67	67	147	299	446	327	479	445	597	744
23	112	119	106	113	67	67	147	299	446	327	479	445	597	744
24	112	119	106	113	67	67	147	299	446	327	479	445	597	744
25	112	119	106	113	67	67	147	299	446	327	479	445	597	744
26	112	119	106	113	67	67	147	299	446	327	479	445	597	744
27	112	119	106	113	69	69	147	299	446	327	479	445	597	744
28	118	126	111	118	71	71	151	299	450	327	479	445	597	744
29	124	132	116	124	72	72	154	299	453	330	479	448	597	747
30	129	136	122	129	72	72	157	299	456	330	479	448	597	747
31	135	142	127	134	72	72	161	299	460	330	479	448	597	747
32	141	149	132	139	73	73	164	299	463	330	479	448	597	747
33	145	153	136	143	76	76	170	299	469	330	479	448	597	747
34	149	157	139	147	77	77	175	299	474	330	479	448	597	747
35	153	163	143	152	77	77	180	299	479	330	479	448	597	747
36	157	167	146	155	77	78	185	299	484	330	479	448	597	747
37	161	171	150	160	77	81	191	299	490	330	479	448	597	747
38	174	185	161	171	84	84	197	299	496	332	479	450	597	749
39	188	200	173	184	95	95	203	299	502	332	479	450	597	749
40	201	222	184	203	107	107	209	299	508	332	479	450	597	749
41	215	237	196	216	114	114	210	299	509	332	479	450	597	749
42	228	251	207	228	115	115	211	299	510	332	479	450	597	749
43	241	266	218	240	115	115	212	301	513	332	479	450	597	751
44	253	279	229	252	115	121	213	304	517	332	479	450	597	754
45	266	293	241	266	115	124	214	306	520	332	479	450	597	756
46	278	306	252	278	115	127	215	308	523	333	479	451	597	759
47	291	321	263	290	118	133	223	310	533	341	479	459	597	769
48	308	340	276	304	126	142	236	313	549	354	479	472	597	785
49	325	358	289	319	135	152	249	315	564	367	479	485	597	800
50	343	368	301	325	144	163	259	317	576	377	479	495	597	812
51	360	378	314	330	152	173	272	319	591	390	479	508	597	827
52	377	396	327	343	160	181	284	322	606	402	479	520	597	842
53	416	437	360	378	166	185	308	324	632	426	479	544	597	868
54	455	478	393	413	171	187	332	349	681	450	479	568	597	917
55	494	503	426	434	180	187	356	363	719	474	481	592	599	955
56	533	543	459	467	197	187	380	387	767	498	505	616	623	1,003
57	572	583	492	501	225	214	403	411	814	521	529	639	647	1,050
58	601	612	521	531	260	247	424	432	856	542	550	660	668	1,092
59	629	641	549	559	299	284	446	454	900	564	572	682	690	1,136
60	658	652	578	572	339	322	468	463	931	586	581	704	699	1,167
61	686	662	606	585	372	353	489	472	961	607	590	725	708	1,197
62	715	690	635	613	390	370	510	493	1,003	628	611	746	729	1,239
63	743	717	663	640	395	375	532	513	1,045	650	631	768	749	1,281
64	771	744	691	667	399	379	553	534	1,087	671	652	789	770	1,323
65+	1,002	967	898	867	519	493	719	694	1,413	872	848	1,026	1,001	1,720

Exhibit 8.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	15%	15%	16%	16%	8%	8%	9%	9%	10%	10%	10%	10%	10%	10%
5-18	15%	15%	16%	16%	8%	8%	9%	9%	10%	10%	10%	10%	10%	10%
19	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
20	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
21	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
22	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
23	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
24	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
25	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
26	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
27	15%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
28	15%	16%	15%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
29	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
30	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
31	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
32	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
33	16%	16%	15%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
34	15%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	10%	9%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 8.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	219	219	203	203	123	123	211	211	422	343	502	466	625	779
1-4	134	134	124	124	66	66	123	123	246	343	502	466	625	779
5-18	134	134	124	124	66	66	123	123	246	343	502	466	625	779
19	143	153	134	143	92	92	154	313	467	343	502	466	625	779
20	143	153	134	143	92	92	154	313	467	343	502	466	625	779
21	143	153	134	143	92	92	154	313	467	343	502	466	625	779
22	143	153	134	143	92	92	154	313	467	343	502	466	625	779
23	143	153	134	143	92	92	154	313	467	343	502	466	625	779
24	143	153	134	143	92	92	154	313	467	343	502	466	625	779
25	143	153	134	143	92	92	154	313	467	343	502	466	625	779
26	143	153	134	143	92	92	154	313	467	343	502	466	625	779
27	143	153	134	143	95	95	154	313	467	343	502	466	625	779
28	151	161	141	150	97	97	156	313	469	343	502	466	625	779
29	160	170	148	157	100	100	160	313	474	345	502	468	625	782
30	168	177	154	162	100	100	163	313	477	345	502	468	625	782
31	176	185	161	170	100	100	167	313	480	345	502	468	625	782
32	184	194	168	177	101	101	171	313	485	345	502	468	625	782
33	189	199	172	182	103	103	177	313	490	345	502	468	625	782
34	193	204	176	185	104	104	182	313	496	345	502	468	625	782
35	198	211	180	192	104	104	189	313	502	345	502	468	625	782
36	203	215	184	196	104	107	194	313	508	345	502	468	625	782
37	207	220	189	200	105	111	200	313	513	345	502	468	625	782
38	225	238	204	216	115	115	206	313	520	347	502	470	625	784
39	242	257	219	233	130	130	212	313	525	347	502	470	625	784
40	261	287	233	257	146	146	218	313	532	347	502	470	625	784
41	278	307	248	273	155	155	220	313	533	347	502	470	625	784
42	295	325	263	290	156	156	221	313	534	347	502	470	625	784
43	312	344	277	306	156	156	222	315	537	347	502	470	625	786
44	328	361	292	322	156	165	222	317	540	347	502	470	625	788
45	343	378	306	337	156	170	223	320	543	347	502	470	625	790
46	359	396	321	353	156	174	224	322	546	347	502	470	625	793
47	375	414	335	370	161	182	233	324	557	356	502	479	625	804
48	399	439	351	387	171	193	246	326	573	369	502	492	625	819
49	421	464	368	407	184	209	259	328	588	382	502	506	625	834
50	444	476	385	415	196	223	270	331	601	393	502	517	625	848
51	466	489	402	423	209	236	283	333	617	407	502	530	625	863
52	489	513	418	439	218	247	297	335	632	420	502	543	625	878
53	539	566	460	483	226	253	321	337	658	444	502	567	625	905
54	589	619	502	527	233	255	346	364	710	469	502	592	625	957
55	639	650	544	554	246	255	371	378	750	495	502	618	625	996
56	689	701	585	596	270	256	397	404	801	520	528	643	651	1,048
57	738	752	627	639	305	290	421	429	850	544	552	667	675	1,096
58	776	789	664	677	353	335	443	452	895	566	575	689	698	1,141
59	813	828	700	713	407	387	466	475	941	589	598	712	721	1,188
60	851	843	737	730	462	438	488	485	973	611	608	734	731	1,219
61	888	857	773	747	506	480	511	493	1,005	634	617	757	740	1,251
62	925	893	810	783	531	504	534	515	1,050	657	639	781	762	1,296
63	962	929	846	817	537	511	556	536	1,093	679	660	803	783	1,339
64	999	965	882	852	543	515	578	558	1,137	701	682	825	805	1,383
65+	1,300	1,255	1,147	1,108	706	671	752	726	1,478	911	886	1,072	1,047	1,798

Exhibit 8.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	189	189	175	175	112	112	192	192	384	312	457	424	569	709
1-4	116	116	107	107	60	60	112	112	224	312	457	424	569	709
5-18	116	116	107	107	60	60	112	112	224	312	457	424	569	709
19	124	132	116	124	84	84	140	285	425	312	457	424	569	709
20	124	132	116	124	84	84	140	285	425	312	457	424	569	709
21	124	132	116	124	84	84	140	285	425	312	457	424	569	709
22	124	132	116	124	84	84	140	285	425	312	457	424	569	709
23	124	132	116	124	84	84	140	285	425	312	457	424	569	709
24	124	132	116	124	84	84	140	285	425	312	457	424	569	709
25	124	132	116	124	84	84	140	285	425	312	457	424	569	709
26	124	132	116	124	84	84	140	285	425	312	457	424	569	709
27	124	132	116	124	87	87	140	285	425	312	457	424	569	709
28	131	139	122	130	89	89	142	285	427	312	457	424	569	709
29	138	147	128	136	91	91	146	285	431	314	457	426	569	711
30	145	153	133	140	91	91	149	285	434	314	457	426	569	711
31	152	160	139	147	91	91	152	285	437	314	457	426	569	711
32	159	168	145	153	92	92	156	285	441	314	457	426	569	711
33	163	172	149	157	94	94	161	285	446	314	457	426	569	711
34	167	176	152	160	95	95	166	285	451	314	457	426	569	711
35	171	182	156	166	95	95	172	285	457	314	457	426	569	711
36	175	186	159	169	95	98	177	285	462	314	457	426	569	711
37	179	190	163	173	96	101	182	285	467	314	457	426	569	711
38	194	206	176	187	105	105	188	285	473	316	457	428	569	713
39	209	222	189	201	119	119	193	285	478	316	457	428	569	713
40	225	248	201	222	133	133	199	285	484	316	457	428	569	713
41	240	265	214	236	141	141	200	285	485	316	457	428	569	713
42	255	281	227	250	142	142	201	285	486	316	457	428	569	713
43	269	297	239	264	142	142	202	287	489	316	457	428	569	715
44	283	312	252	278	142	150	202	289	491	316	457	428	569	717
45	296	326	264	291	142	155	203	291	494	316	457	428	569	719
46	310	342	277	305	142	159	204	293	497	316	457	428	569	721
47	324	357	289	319	147	166	212	295	507	324	457	436	569	731
48	344	379	303	334	156	176	224	297	521	336	457	448	569	745
49	363	400	318	351	168	190	236	299	535	348	457	460	569	759
50	383	411	332	358	179	203	246	301	547	358	457	470	569	771
51	402	422	347	365	190	215	258	303	561	370	457	482	569	785
52	422	443	361	379	199	225	270	305	575	382	457	494	569	799
53	465	488	397	417	206	230	292	307	599	404	457	516	569	823
54	508	534	433	455	212	232	315	331	646	427	457	539	569	870
55	551	561	469	478	224	232	338	344	682	450	457	562	569	906
56	594	605	505	514	246	233	361	368	729	473	480	585	592	953
57	637	649	541	551	278	264	383	390	773	495	502	607	614	997
58	669	681	573	584	321	305	403	411	814	515	523	627	635	1,038
59	701	714	604	615	370	352	424	432	856	536	544	648	656	1,080
60	734	727	636	630	420	399	444	441	885	556	553	668	665	1,109
61	766	739	667	644	460	437	465	449	914	577	561	689	673	1,138
62	798	770	699	675	483	459	486	469	955	598	581	710	693	1,179
63	830	801	730	705	489	465	506	488	994	618	600	730	712	1,218
64	862	832	761	735	494	469	526	508	1,034	638	620	750	732	1,258
65+	1,121	1,082	989	956	642	610	684	660	1,344	829	806	975	952	1,635

Exhibit 8.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
5-18	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
19	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
20	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
21	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
22	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
23	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
24	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
25	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
26	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
27	15%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
28	15%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
29	16%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
30	16%	16%	16%	16%	10%	10%	9%	10%	10%	10%	10%	10%	10%	10%
31	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
32	16%	15%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
33	16%	16%	15%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
34	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	15%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	10%	9%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 8.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	219	219	203	203	105	105	212	212	424	345	506	469	630	785
1-4	134	134	124	124	57	57	124	124	248	345	506	469	630	785
5-18	134	134	124	124	57	57	124	124	248	345	506	469	630	785
19	143	153	134	143	79	79	155	315	470	345	506	469	630	785
20	143	153	134	143	79	79	155	315	470	345	506	469	630	785
21	143	153	134	143	79	79	155	315	470	345	506	469	630	785
22	143	153	134	143	79	79	155	315	470	345	506	469	630	785
23	143	153	134	143	79	79	155	315	470	345	506	469	630	785
24	143	153	134	143	79	79	155	315	470	345	506	469	630	785
25	143	153	134	143	79	79	155	315	470	345	506	469	630	785
26	143	153	134	143	79	79	155	315	470	345	506	469	630	785
27	143	153	134	143	82	82	155	315	470	345	506	469	630	785
28	151	161	141	150	84	84	158	315	474	345	506	469	630	785
29	160	170	148	157	85	85	161	315	477	347	506	471	630	787
30	168	177	154	162	85	85	166	315	481	347	506	471	630	787
31	176	185	161	170	85	85	170	315	486	347	506	471	630	787
32	184	194	168	177	86	86	174	315	490	347	506	471	630	787
33	189	199	172	182	89	89	180	315	496	348	506	473	630	788
34	193	204	176	185	90	90	185	315	501	349	506	474	630	789
35	198	211	180	192	90	90	190	315	506	349	506	474	630	789
36	203	215	184	196	90	91	195	315	511	349	506	474	630	789
37	207	220	189	200	91	96	201	315	517	349	506	474	630	789
38	225	238	204	216	100	100	209	315	524	350	506	475	630	790
39	242	257	219	233	113	113	214	315	530	350	506	475	630	790
40	261	287	233	257	126	126	218	315	534	350	506	475	630	790
41	278	307	248	273	134	134	220	315	535	350	506	475	630	790
42	295	325	263	290	136	136	221	315	536	350	506	475	630	790
43	312	344	277	306	136	136	222	317	540	350	506	475	630	793
44	328	361	292	322	136	143	223	320	543	350	506	475	630	795
45	343	378	306	337	136	147	224	322	546	350	506	475	630	797
46	359	396	321	353	136	150	225	324	550	350	506	475	630	799
47	375	414	335	370	139	156	235	326	562	359	506	484	630	810
48	399	439	351	387	148	167	248	330	578	372	506	497	630	827
49	421	464	368	407	159	180	261	332	594	386	506	510	630	842
50	444	476	385	415	170	192	272	334	607	397	506	521	630	855
51	466	489	402	423	180	204	287	336	623	411	506	535	630	872
52	489	513	418	439	189	213	300	338	639	424	506	548	630	887
53	539	566	460	483	195	218	324	341	665	448	506	573	630	914
54	589	619	502	527	201	222	348	366	715	473	506	597	630	963
55	639	650	544	554	212	222	374	380	754	498	506	622	630	1,003
56	689	701	585	596	234	222	399	407	806	523	531	647	655	1,054
57	738	752	627	639	265	251	424	432	856	548	556	673	680	1,105
58	776	789	664	677	305	290	446	455	902	570	579	695	704	1,150
59	813	828	700	713	353	335	469	478	948	594	602	718	727	1,196
60	851	843	737	730	400	379	492	488	981	617	612	741	737	1,229
61	888	857	773	747	438	416	515	498	1,014	640	622	764	746	1,262
62	925	893	810	783	460	437	539	520	1,059	663	644	787	768	1,307
63	962	929	846	817	466	443	561	542	1,103	685	666	809	790	1,351
64	999	965	882	852	471	447	585	564	1,149	709	688	833	812	1,398
65+	1,300	1,255	1,147	1,108	613	581	761	733	1,494	922	895	1,083	1,057	1,817

Exhibit 8.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	189	189	175	175	96	96	193	193	386	314	460	427	573	714
1-4	116	116	107	107	52	52	113	113	226	314	460	427	573	714
5-18	116	116	107	107	52	52	113	113	226	314	460	427	573	714
19	124	132	116	124	72	72	141	287	428	314	460	427	573	714
20	124	132	116	124	72	72	141	287	428	314	460	427	573	714
21	124	132	116	124	72	72	141	287	428	314	460	427	573	714
22	124	132	116	124	72	72	141	287	428	314	460	427	573	714
23	124	132	116	124	72	72	141	287	428	314	460	427	573	714
24	124	132	116	124	72	72	141	287	428	314	460	427	573	714
25	124	132	116	124	72	72	141	287	428	314	460	427	573	714
26	124	132	116	124	72	72	141	287	428	314	460	427	573	714
27	124	132	116	124	75	75	141	287	428	314	460	427	573	714
28	131	139	122	130	77	77	144	287	431	314	460	427	573	714
29	138	147	128	136	78	78	147	287	434	316	460	429	573	716
30	145	153	133	140	78	78	151	287	438	316	460	429	573	716
31	152	160	139	147	78	78	155	287	442	316	460	429	573	716
32	159	168	145	153	79	79	159	287	446	316	460	429	573	716
33	163	172	149	157	81	81	164	287	451	317	460	430	573	717
34	167	176	152	160	82	82	169	287	456	318	460	431	573	718
35	171	182	156	166	82	82	173	287	460	318	460	431	573	718
36	175	186	159	169	82	83	178	287	465	318	460	431	573	718
37	179	190	163	173	83	88	183	287	470	318	460	431	573	718
38	194	206	176	187	91	91	190	287	477	319	460	432	573	719
39	209	222	189	201	103	103	195	287	482	319	460	432	573	719
40	225	248	201	222	115	115	199	287	486	319	460	432	573	719
41	240	265	214	236	122	122	200	287	487	319	460	432	573	719
42	255	281	227	250	124	124	201	287	488	319	460	432	573	719
43	269	297	239	264	124	124	202	289	491	319	460	432	573	721
44	283	312	252	278	124	130	203	291	494	319	460	432	573	723
45	296	326	264	291	124	134	204	293	497	319	460	432	573	725
46	310	342	277	305	124	137	205	295	500	319	460	432	573	727
47	324	357	289	319	127	142	214	297	511	327	460	440	573	737
48	344	379	303	334	135	152	226	300	526	339	460	452	573	752
49	363	400	318	351	145	164	238	302	540	351	460	464	573	766
50	383	411	332	358	155	175	248	304	552	361	460	474	573	778
51	402	422	347	365	164	186	261	306	567	374	460	487	573	793
52	422	443	361	379	172	194	273	308	581	386	460	499	573	807
53	465	488	397	417	178	199	295	310	605	408	460	521	573	831
54	508	534	433	455	183	202	317	333	650	430	460	543	573	876
55	551	561	469	478	193	202	340	346	686	453	460	566	573	912
56	594	605	505	514	213	202	363	370	733	476	483	589	596	959
57	637	649	541	551	241	229	386	393	779	499	506	612	619	1,005
58	669	681	573	584	278	264	406	414	820	519	527	632	640	1,046
59	701	714	604	615	321	305	427	435	862	540	548	653	661	1,088
60	734	727	636	630	364	345	448	444	892	561	557	674	670	1,118
61	766	739	667	644	399	379	469	453	922	582	566	695	679	1,148
62	798	770	699	675	419	398	490	473	963	603	586	716	699	1,189
63	830	801	730	705	424	403	510	493	1,003	623	606	736	719	1,229
64	862	832	761	735	429	407	532	513	1,045	645	626	758	739	1,271
65+	1,121	1,082	989	956	558	529	692	667	1,359	839	814	985	961	1,652

Exhibit 8.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 6
Orange and San Diego Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
5-18	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
19	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
20	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
21	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
22	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
23	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
24	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
25	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
26	15%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
27	15%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
28	15%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
29	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
30	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
31	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
32	16%	15%	16%	16%	9%	9%	9%	10%	10%	10%	10%	10%	10%	10%
33	16%	16%	15%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
34	16%	16%	16%	16%	10%	10%	9%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	15%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	16%	16%	16%	10%	9%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	10%	9%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 8.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	245	245	219	219	97	97	218	218	437	357	521	486	650	810
1-4	153	153	134	134	52	52	128	128	257	357	521	486	650	810
5-18	153	153	134	134	52	52	128	128	257	357	521	486	650	810
19	163	174	145	154	73	73	160	324	485	357	521	486	650	810
20	163	174	145	154	73	73	160	324	485	357	521	486	650	810
21	163	174	145	154	73	73	160	324	485	357	521	486	650	810
22	163	174	145	154	73	73	160	324	485	357	521	486	650	810
23	163	174	145	154	73	73	160	324	485	357	521	486	650	810
24	163	174	145	154	73	73	160	324	485	357	521	486	650	810
25	163	174	145	154	73	73	160	324	485	357	521	486	650	810
26	163	174	145	154	73	73	160	324	485	357	521	486	650	810
27	163	174	145	154	75	75	160	324	485	357	521	486	650	810
28	171	183	153	163	78	78	165	324	489	357	521	486	650	810
29	180	192	161	171	79	79	167	324	491	358	521	487	650	811
30	189	199	168	177	79	79	171	324	496	358	521	487	650	811
31	198	208	176	185	79	79	176	324	500	358	521	487	650	811
32	206	218	184	194	80	80	178	324	502	358	521	487	650	811
33	212	223	189	199	83	83	185	324	510	359	521	488	650	812
34	218	229	193	204	84	84	190	324	514	359	521	488	650	812
35	222	236	197	209	84	84	195	324	520	359	521	488	650	812
36	228	243	201	214	84	85	201	324	525	359	521	488	650	812
37	234	249	206	219	84	89	209	324	533	360	521	489	650	814
38	254	270	222	236	92	92	214	324	539	360	521	489	650	814
39	272	290	238	254	104	104	221	324	545	360	521	489	650	814
40	292	322	255	281	117	117	227	324	552	360	521	489	650	814
41	310	342	271	299	125	125	228	324	553	360	521	489	650	814
42	330	364	287	316	126	126	229	324	554	360	521	489	650	814
43	349	385	302	334	126	126	231	326	557	361	521	490	650	817
44	367	406	317	350	126	133	231	328	559	361	521	490	650	819
45	386	425	334	368	126	136	232	332	564	361	521	490	650	822
46	404	446	349	385	126	139	233	334	567	361	521	490	650	825
47	423	466	364	401	129	146	244	336	580	372	521	501	650	838
48	448	495	382	422	138	156	257	338	596	386	521	514	650	853
49	474	523	401	441	148	167	270	341	611	399	521	528	650	869
50	498	537	418	451	158	179	281	343	624	410	521	539	650	882
51	524	551	437	459	167	190	295	346	642	424	521	553	650	899
52	549	577	455	479	176	199	309	348	657	437	521	566	650	915
53	606	636	501	526	182	203	334	350	685	463	521	591	650	942
54	662	696	545	573	188	205	360	379	740	489	521	618	650	997
55	719	731	590	600	198	205	387	394	782	515	523	644	652	1,039
56	774	788	634	646	216	205	412	420	832	541	548	669	677	1,090
57	831	846	679	692	247	235	437	445	883	566	574	695	702	1,140
58	873	889	720	733	286	271	462	470	932	590	599	719	728	1,190
59	915	932	760	774	328	312	485	493	979	613	622	742	751	1,236
60	957	948	800	793	372	354	509	504	1,014	638	633	766	762	1,271
61	998	963	841	812	409	388	533	514	1,048	662	643	790	772	1,305
62	1,040	1,004	881	851	429	407	556	536	1,093	685	665	814	794	1,350
63	1,082	1,045	922	889	434	412	579	559	1,139	708	688	837	817	1,397
64	1,124	1,084	962	929	438	416	602	581	1,184	731	710	860	839	1,442
65+	1,461	1,410	1,251	1,207	570	542	783	756	1,540	951	924	1,118	1,091	1,875

Exhibit 8.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	212	212	189	189	89	89	199	199	398	325	474	442	591	737
1-4	132	132	116	116	48	48	117	117	234	325	474	442	591	737
5-18	132	132	116	116	48	48	117	117	234	325	474	442	591	737
19	141	150	125	133	67	67	146	295	441	325	474	442	591	737
20	141	150	125	133	67	67	146	295	441	325	474	442	591	737
21	141	150	125	133	67	67	146	295	441	325	474	442	591	737
22	141	150	125	133	67	67	146	295	441	325	474	442	591	737
23	141	150	125	133	67	67	146	295	441	325	474	442	591	737
24	141	150	125	133	67	67	146	295	441	325	474	442	591	737
25	141	150	125	133	67	67	146	295	441	325	474	442	591	737
26	141	150	125	133	67	67	146	295	441	325	474	442	591	737
27	141	150	125	133	69	69	146	295	441	325	474	442	591	737
28	148	158	132	141	71	71	150	295	445	325	474	442	591	737
29	156	166	139	148	72	72	152	295	447	326	474	443	591	738
30	163	172	145	153	72	72	156	295	451	326	474	443	591	738
31	171	180	152	160	72	72	160	295	455	326	474	443	591	738
32	178	188	159	168	73	73	162	295	457	326	474	443	591	738
33	183	193	163	172	76	76	169	295	464	327	474	444	591	739
34	188	198	167	176	77	77	173	295	468	327	474	444	591	739
35	192	204	170	181	77	77	178	295	473	327	474	444	591	739
36	197	210	174	185	77	78	183	295	478	327	474	444	591	739
37	202	215	178	189	77	81	190	295	485	328	474	445	591	740
38	219	233	192	204	84	84	195	295	490	328	474	445	591	740
39	235	250	206	219	95	95	201	295	496	328	474	445	591	740
40	252	278	220	243	107	107	207	295	502	328	474	445	591	740
41	268	295	234	258	114	114	208	295	503	328	474	445	591	740
42	285	314	248	273	115	115	209	295	504	328	474	445	591	740
43	301	332	261	288	115	115	210	297	507	329	474	446	591	743
44	317	350	274	302	115	121	210	299	509	329	474	446	591	745
45	333	367	288	318	115	124	211	302	513	329	474	446	591	748
46	349	385	301	332	115	127	212	304	516	329	474	446	591	750
47	365	402	314	346	118	133	222	306	528	339	474	456	591	762
48	387	427	330	364	126	142	234	308	542	351	474	468	591	776
49	409	451	346	381	135	152	246	310	556	363	474	480	591	790
50	430	463	361	389	144	163	256	312	568	373	474	490	591	802
51	452	475	377	396	152	173	269	315	584	386	474	503	591	818
52	474	498	393	413	160	181	281	317	598	398	474	515	591	832
53	523	549	432	454	166	185	304	319	623	421	474	538	591	857
54	571	600	470	494	171	187	328	345	673	445	474	562	591	907
55	620	631	509	518	180	187	352	359	711	469	476	586	593	945
56	668	680	547	557	197	187	375	382	757	492	499	609	616	991
57	717	730	586	597	225	214	398	405	803	515	522	632	639	1,037
58	753	767	621	632	260	247	420	428	848	537	545	654	662	1,082
59	789	804	656	668	299	284	441	449	890	558	566	675	683	1,124
60	825	818	690	684	339	322	463	459	922	580	576	697	693	1,156
61	861	831	725	700	372	353	485	468	953	602	585	719	702	1,187
62	897	866	760	734	390	370	506	488	994	623	605	740	722	1,228
63	933	901	795	767	395	375	527	509	1,036	644	626	761	743	1,270
64	969	935	830	801	399	379	548	529	1,077	665	646	782	763	1,311
65+	1,260	1,216	1,079	1,041	519	493	712	688	1,400	865	840	1,017	992	1,705

Exhibit 8.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	16%	16%	16%	16%	8%	8%	9%	9%	10%	10%	10%	10%	10%	10%
5-18	16%	16%	16%	16%	8%	8%	9%	9%	10%	10%	10%	10%	10%	10%
19	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
20	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
21	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
22	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
23	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
24	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
25	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
26	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
27	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
28	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
29	15%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
30	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
31	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
32	16%	16%	16%	15%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
33	16%	16%	16%	16%	9%	9%	9%	10%	10%	10%	10%	10%	10%	10%
34	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	16%	15%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	10%	9%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 8.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	351	351	310	310	139	139	348	348	697	567	830	771	1,034	1,289
1-4	216	216	192	192	75	75	203	203	407	567	830	771	1,034	1,289
5-18	216	216	192	192	75	75	203	203	407	567	830	771	1,034	1,289
19	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
20	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
21	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
22	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
23	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
24	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
25	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
26	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
27	233	248	206	220	108	108	255	518	773	567	830	771	1,034	1,289
28	245	262	216	230	112	112	260	518	778	567	830	771	1,034	1,289
29	258	274	227	242	113	113	267	518	785	572	830	775	1,034	1,293
30	270	285	237	250	113	113	272	518	790	572	830	775	1,034	1,293
31	283	298	248	262	113	113	278	518	796	572	830	775	1,034	1,293
32	295	312	258	272	114	114	284	518	803	572	830	775	1,034	1,293
33	303	320	265	280	117	117	292	518	810	572	830	775	1,034	1,293
34	310	328	272	287	121	121	302	518	820	572	830	775	1,034	1,293
35	319	339	278	295	121	121	312	518	830	572	830	775	1,034	1,293
36	325	346	285	303	121	122	321	518	839	572	830	775	1,034	1,293
37	334	354	292	310	121	126	331	518	849	572	830	775	1,034	1,293
38	361	385	315	335	130	130	341	518	859	573	830	776	1,034	1,294
39	389	414	337	359	149	149	352	518	870	573	830	776	1,034	1,294
40	418	461	360	397	166	166	360	518	878	573	830	776	1,034	1,294
41	446	493	382	422	177	177	363	518	881	573	830	776	1,034	1,294
42	474	523	406	447	178	178	364	518	882	573	830	776	1,034	1,294
43	499	551	426	470	178	178	366	521	887	573	830	776	1,034	1,298
44	526	581	447	494	178	188	368	525	894	573	830	776	1,034	1,302
45	552	609	469	517	178	192	369	529	898	573	830	776	1,034	1,305
46	578	638	490	540	178	198	371	532	904	575	830	778	1,034	1,311
47	604	665	511	563	183	205	387	536	924	590	830	794	1,034	1,331
48	640	706	537	591	195	221	409	540	949	612	830	816	1,034	1,356
49	676	745	562	620	209	237	430	544	974	633	830	837	1,034	1,381
50	712	766	589	633	223	253	447	547	995	651	830	854	1,034	1,402
51	748	786	614	646	237	268	469	551	1,020	673	830	876	1,034	1,427
52	784	823	640	672	248	279	491	555	1,047	695	830	898	1,034	1,454
53	864	908	704	740	256	287	532	558	1,091	735	830	939	1,034	1,498
54	944	991	769	807	265	290	573	602	1,175	776	830	980	1,034	1,582
55	1,025	1,044	832	847	278	290	614	625	1,240	818	830	1,021	1,034	1,647
56	1,105	1,126	897	914	305	290	656	668	1,325	860	872	1,063	1,075	1,732
57	1,185	1,207	961	979	348	331	697	710	1,408	900	914	1,104	1,117	1,815
58	1,244	1,267	1,018	1,037	401	380	734	748	1,482	938	951	1,141	1,155	1,889
59	1,305	1,329	1,075	1,095	462	438	772	786	1,558	975	990	1,179	1,193	1,965
60	1,364	1,352	1,131	1,120	523	497	808	803	1,611	1,012	1,006	1,215	1,210	2,018
61	1,424	1,374	1,187	1,146	574	544	847	817	1,664	1,050	1,020	1,254	1,224	2,071
62	1,483	1,432	1,244	1,201	602	573	884	853	1,738	1,087	1,057	1,291	1,260	2,145
63	1,543	1,490	1,301	1,256	610	579	921	889	1,811	1,125	1,093	1,328	1,296	2,218
64	1,604	1,548	1,358	1,310	617	586	959	926	1,885	1,162	1,129	1,366	1,333	2,292
65+	2,085	2,013	1,765	1,704	801	762	1,247	1,204	2,451	1,511	1,468	1,776	1,733	2,981

Exhibit 8.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	303	303	268	268	127	127	317	317	634	516	755	701	940	1,172
1-4	187	187	166	166	69	69	185	185	370	516	755	701	940	1,172
5-18	187	187	166	166	69	69	185	185	370	516	755	701	940	1,172
19	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
20	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
21	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
22	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
23	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
24	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
25	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
26	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
27	201	214	178	190	99	99	232	471	703	516	755	701	940	1,172
28	212	226	187	199	102	102	237	471	708	516	755	701	940	1,172
29	223	237	196	209	103	103	243	471	714	520	755	705	940	1,176
30	233	246	205	216	103	103	248	471	719	520	755	705	940	1,176
31	244	257	214	226	103	103	253	471	724	520	755	705	940	1,176
32	255	269	223	235	104	104	259	471	730	520	755	705	940	1,176
33	262	276	229	242	107	107	266	471	737	520	755	705	940	1,176
34	268	283	235	248	110	110	275	471	746	520	755	705	940	1,176
35	275	293	240	255	110	110	284	471	755	520	755	705	940	1,176
36	281	299	246	262	110	111	292	471	763	520	755	705	940	1,176
37	288	306	252	268	110	115	301	471	772	520	755	705	940	1,176
38	312	332	272	289	119	119	310	471	781	521	755	706	940	1,177
39	336	357	291	310	136	136	320	471	791	521	755	706	940	1,177
40	361	398	311	343	151	151	328	471	799	521	755	706	940	1,177
41	385	425	330	364	161	161	330	471	801	521	755	706	940	1,177
42	409	451	350	386	162	162	331	471	802	521	755	706	940	1,177
43	431	475	368	406	162	162	333	474	807	521	755	706	940	1,180
44	454	501	386	426	162	171	335	478	813	521	755	706	940	1,184
45	476	525	405	446	162	175	336	481	817	521	755	706	940	1,187
46	499	550	423	466	162	180	338	484	822	523	755	708	940	1,192
47	521	574	441	486	167	187	352	488	840	537	755	722	940	1,210
48	552	609	463	510	178	201	372	491	863	557	755	742	940	1,233
49	583	643	485	535	190	216	391	495	886	576	755	761	940	1,256
50	614	661	508	546	203	230	407	498	905	592	755	777	940	1,275
51	645	678	530	557	216	244	427	501	928	612	755	797	940	1,298
52	676	710	552	580	226	254	447	505	952	632	755	817	940	1,322
53	745	783	607	638	233	261	484	508	992	669	755	854	940	1,362
54	814	855	663	696	241	264	521	548	1,069	706	755	891	940	1,439
55	884	900	718	731	253	264	559	569	1,128	744	755	929	940	1,498
56	953	971	774	788	278	264	597	608	1,205	782	793	967	978	1,575
57	1,022	1,041	829	844	317	301	634	646	1,280	819	831	1,004	1,016	1,650
58	1,073	1,093	878	894	365	346	668	680	1,348	853	865	1,038	1,050	1,718
59	1,125	1,146	927	944	420	399	702	715	1,417	887	900	1,072	1,085	1,787
60	1,176	1,166	975	966	476	452	735	730	1,465	920	915	1,105	1,100	1,835
61	1,228	1,185	1,024	988	522	495	770	743	1,513	955	928	1,140	1,113	1,883
62	1,279	1,235	1,073	1,036	548	521	804	776	1,580	989	961	1,174	1,146	1,950
63	1,331	1,285	1,122	1,083	555	527	838	809	1,647	1,023	994	1,208	1,179	2,017
64	1,383	1,335	1,171	1,130	561	533	872	842	1,714	1,057	1,027	1,242	1,212	2,084
65+	1,798	1,736	1,522	1,469	729	693	1,134	1,095	2,229	1,374	1,335	1,615	1,576	2,710

Exhibit 8.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
5-18	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
19	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
20	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
21	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
22	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
23	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
24	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
25	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
26	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
27	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
28	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
29	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
30	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
31	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
32	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
33	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
34	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 8.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	351	351	310	310	139	139	348	348	697	567	830	771	1,034	1,289
1-4	216	216	192	192	75	75	203	203	407	567	830	771	1,034	1,289
5-18	216	216	192	192	75	75	203	203	407	567	830	771	1,034	1,289
19	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
20	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
21	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
22	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
23	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
24	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
25	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
26	233	248	206	220	104	104	255	518	773	567	830	771	1,034	1,289
27	233	248	206	220	108	108	255	518	773	567	830	771	1,034	1,289
28	245	262	216	230	112	112	260	518	778	567	830	771	1,034	1,289
29	258	274	227	242	113	113	267	518	785	572	830	775	1,034	1,293
30	270	285	237	250	113	113	272	518	790	572	830	775	1,034	1,293
31	283	298	248	262	113	113	278	518	796	572	830	775	1,034	1,293
32	295	312	258	272	114	114	284	518	803	572	830	775	1,034	1,293
33	303	320	265	280	117	117	292	518	810	572	830	775	1,034	1,293
34	310	328	272	287	121	121	302	518	820	572	830	775	1,034	1,293
35	319	339	278	295	121	121	312	518	830	572	830	775	1,034	1,293
36	325	346	285	303	121	122	321	518	839	572	830	775	1,034	1,293
37	334	354	292	310	121	126	331	518	849	572	830	775	1,034	1,293
38	361	385	315	335	130	130	341	518	859	573	830	776	1,034	1,294
39	389	414	337	359	149	149	352	518	870	573	830	776	1,034	1,294
40	418	461	360	397	166	166	360	518	878	573	830	776	1,034	1,294
41	446	493	382	422	177	177	363	518	881	573	830	776	1,034	1,294
42	474	523	406	447	178	178	364	518	882	573	830	776	1,034	1,294
43	499	551	426	470	178	178	366	521	887	573	830	776	1,034	1,298
44	526	581	447	494	178	188	368	525	894	573	830	776	1,034	1,302
45	552	609	469	517	178	192	369	529	898	573	830	776	1,034	1,305
46	578	638	490	540	178	198	371	532	904	575	830	778	1,034	1,311
47	604	665	511	563	183	205	387	536	924	590	830	794	1,034	1,331
48	640	706	537	591	195	221	409	540	949	612	830	816	1,034	1,356
49	676	745	562	620	209	237	430	544	974	633	830	837	1,034	1,381
50	712	766	589	633	223	253	447	547	995	651	830	854	1,034	1,402
51	748	786	614	646	237	268	469	551	1,020	673	830	876	1,034	1,427
52	784	823	640	672	248	279	491	555	1,047	695	830	898	1,034	1,454
53	864	908	704	740	256	287	532	558	1,091	735	830	939	1,034	1,498
54	944	991	769	807	265	290	573	602	1,175	776	830	980	1,034	1,582
55	1,025	1,044	832	847	278	290	614	625	1,240	818	830	1,021	1,034	1,647
56	1,105	1,126	897	914	305	290	656	668	1,325	860	872	1,063	1,075	1,732
57	1,185	1,207	961	979	348	331	697	710	1,408	900	914	1,104	1,117	1,815
58	1,244	1,267	1,018	1,037	401	380	734	748	1,482	938	951	1,141	1,155	1,889
59	1,305	1,329	1,075	1,095	462	438	772	786	1,558	975	990	1,179	1,193	1,965
60	1,364	1,352	1,131	1,120	523	497	808	803	1,611	1,012	1,006	1,215	1,210	2,018
61	1,424	1,374	1,187	1,146	574	544	847	817	1,664	1,050	1,020	1,254	1,224	2,071
62	1,483	1,432	1,244	1,201	602	573	884	853	1,738	1,087	1,057	1,291	1,260	2,145
63	1,543	1,490	1,301	1,256	610	579	921	889	1,811	1,125	1,093	1,328	1,296	2,218
64	1,604	1,548	1,358	1,310	617	586	959	926	1,885	1,162	1,129	1,366	1,333	2,292
65+	2,085	2,013	1,765	1,704	801	762	1,247	1,204	2,451	1,511	1,468	1,776	1,733	2,981

Exhibit 8.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	303	303	268	268	127	127	317	317	634	516	755	701	940	1,172
1-4	187	187	166	166	69	69	185	185	370	516	755	701	940	1,172
5-18	187	187	166	166	69	69	185	185	370	516	755	701	940	1,172
19	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
20	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
21	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
22	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
23	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
24	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
25	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
26	201	214	178	190	95	95	232	471	703	516	755	701	940	1,172
27	201	214	178	190	99	99	232	471	703	516	755	701	940	1,172
28	212	226	187	199	102	102	237	471	708	516	755	701	940	1,172
29	223	237	196	209	103	103	243	471	714	520	755	705	940	1,176
30	233	246	205	216	103	103	248	471	719	520	755	705	940	1,176
31	244	257	214	226	103	103	253	471	724	520	755	705	940	1,176
32	255	269	223	235	104	104	259	471	730	520	755	705	940	1,176
33	262	276	229	242	107	107	266	471	737	520	755	705	940	1,176
34	268	283	235	248	110	110	275	471	746	520	755	705	940	1,176
35	275	293	240	255	110	110	284	471	755	520	755	705	940	1,176
36	281	299	246	262	110	111	292	471	763	520	755	705	940	1,176
37	288	306	252	268	110	115	301	471	772	520	755	705	940	1,176
38	312	332	272	289	119	119	310	471	781	521	755	706	940	1,177
39	336	357	291	310	136	136	320	471	791	521	755	706	940	1,177
40	361	398	311	343	151	151	328	471	799	521	755	706	940	1,177
41	385	425	330	364	161	161	330	471	801	521	755	706	940	1,177
42	409	451	350	386	162	162	331	471	802	521	755	706	940	1,177
43	431	475	368	406	162	162	333	474	807	521	755	706	940	1,180
44	454	501	386	426	162	171	335	478	813	521	755	706	940	1,184
45	476	525	405	446	162	175	336	481	817	521	755	706	940	1,187
46	499	550	423	466	162	180	338	484	822	523	755	708	940	1,192
47	521	574	441	486	167	187	352	488	840	537	755	722	940	1,210
48	552	609	463	510	178	201	372	491	863	557	755	742	940	1,233
49	583	643	485	535	190	216	391	495	886	576	755	761	940	1,256
50	614	661	508	546	203	230	407	498	905	592	755	777	940	1,275
51	645	678	530	557	216	244	427	501	928	612	755	797	940	1,298
52	676	710	552	580	226	254	447	505	952	632	755	817	940	1,322
53	745	783	607	638	233	261	484	508	992	669	755	854	940	1,362
54	814	855	663	696	241	264	521	548	1,069	706	755	891	940	1,439
55	884	900	718	731	253	264	559	569	1,128	744	755	929	940	1,498
56	953	971	774	788	278	264	597	608	1,205	782	793	967	978	1,575
57	1,022	1,041	829	844	317	301	634	646	1,280	819	831	1,004	1,016	1,650
58	1,073	1,093	878	894	365	346	668	680	1,348	853	865	1,038	1,050	1,718
59	1,125	1,146	927	944	420	399	702	715	1,417	887	900	1,072	1,085	1,787
60	1,176	1,166	975	966	476	452	735	730	1,465	920	915	1,105	1,100	1,835
61	1,228	1,185	1,024	988	522	495	770	743	1,513	955	928	1,140	1,113	1,883
62	1,279	1,235	1,073	1,036	548	521	804	776	1,580	989	961	1,174	1,146	1,950
63	1,331	1,285	1,122	1,083	555	527	838	809	1,647	1,023	994	1,208	1,179	2,017
64	1,383	1,335	1,171	1,130	561	533	872	842	1,714	1,057	1,027	1,242	1,212	2,084
65+	1,798	1,736	1,522	1,469	729	693	1,134	1,095	2,229	1,374	1,335	1,615	1,576	2,710

Exhibit 8.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
1-4	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
5-18	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
19	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
20	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
21	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
22	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
23	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
24	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
25	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
26	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
27	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
28	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
29	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
30	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
31	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
32	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
33	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
34	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
35	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
36	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
37	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
38	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	10%	10%	10%	10%
39	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
40	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
41	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
42	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
43	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
44	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
45	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
46	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
47	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
48	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
49	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
50	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
51	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
52	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
53	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
54	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
55	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
56	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
57	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
58	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
59	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
60	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
62	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
63	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
64	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 9.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	244	244	218	218	122	122	220	220	441	370	520	511	662	831
1-4	153	153	139	139	77	77	141	141	283	370	520	511	662	831
5-18	153	153	139	139	77	77	141	141	283	370	520	511	662	831
19	165	174	150	158	98	98	169	319	488	370	520	511	662	831
20	165	174	150	158	98	98	169	319	488	370	520	511	662	831
21	165	174	150	158	98	98	169	319	488	370	520	511	662	831
22	165	174	150	158	98	98	169	319	488	370	520	511	662	831
23	165	174	150	158	98	98	169	319	488	370	520	511	662	831
24	165	174	150	158	98	98	169	319	488	370	520	511	662	831
25	165	174	150	158	98	98	169	319	488	370	520	511	662	831
26	165	174	150	158	98	98	169	319	488	370	520	511	662	831
27	165	174	150	158	100	100	169	319	488	370	520	511	662	831
28	173	182	156	165	103	103	173	319	493	370	520	511	662	831
29	179	189	163	172	104	104	176	319	496	373	520	515	662	834
30	187	196	168	176	104	104	179	319	498	373	520	515	662	834
31	194	203	175	182	104	104	183	319	503	373	520	515	662	834
32	202	211	180	189	105	105	185	319	505	373	520	515	662	834
33	205	216	183	193	108	108	191	319	510	373	520	515	662	834
34	210	221	188	197	109	109	196	319	516	373	520	515	662	834
35	214	226	192	203	109	109	201	319	520	373	520	515	662	834
36	218	231	196	207	109	110	206	319	526	373	520	515	662	834
37	223	234	200	210	109	114	212	319	531	373	520	515	662	834
38	239	253	212	225	117	117	217	319	537	374	520	516	662	835
39	258	272	226	239	129	129	223	319	542	374	520	516	662	835
40	274	299	239	261	142	142	229	319	549	375	520	517	662	837
41	291	319	253	276	150	150	230	319	550	375	520	517	662	837
42	309	338	266	290	151	151	232	319	552	376	520	518	662	838
43	324	355	280	305	151	151	234	322	556	376	520	518	662	840
44	340	373	292	320	151	158	235	323	558	377	520	519	662	842
45	356	391	305	334	151	161	237	325	562	378	520	520	662	845
46	373	407	318	348	151	164	238	327	565	380	520	521	662	849
47	388	425	332	363	154	171	248	329	578	389	520	531	662	861
48	408	448	347	381	163	181	259	330	590	400	520	542	662	873
49	429	471	363	398	173	192	271	333	604	413	520	554	662	887
50	448	478	375	402	183	204	280	335	615	421	520	563	662	898
51	469	491	390	410	192	215	292	337	629	433	520	575	662	912
52	495	519	411	431	201	224	303	338	641	444	520	586	662	925
53	521	545	431	450	207	228	326	340	667	468	520	609	662	950
54	567	595	468	490	213	230	349	366	715	491	520	632	662	998
55	614	624	504	512	223	230	372	379	751	514	520	655	662	1,035
56	646	658	530	540	241	230	395	402	798	537	543	678	685	1,081
57	692	704	565	576	272	260	418	426	845	560	568	702	709	1,128
58	725	738	596	607	311	296	440	448	889	582	590	724	731	1,172
59	759	772	628	639	353	337	460	468	928	602	609	743	751	1,212
60	791	784	660	654	397	379	481	478	959	623	619	764	761	1,242
61	824	796	692	668	434	413	503	487	990	645	628	786	770	1,273
62	857	828	723	698	454	432	524	506	1,031	666	648	807	790	1,314
63	891	861	754	730	459	437	545	526	1,071	686	668	828	809	1,355
64	925	893	785	760	463	441	567	548	1,115	708	690	850	831	1,399
65+	1,195	1,154	1,014	980	595	567	730	705	1,436	906	882	1,083	1,058	1,789

Exhibit 9.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	214	214	192	192	114	114	203	203	406	341	478	472	609	765
1-4	136	136	124	124	73	73	131	131	262	341	478	472	609	765
5-18	136	136	124	124	73	73	131	131	262	341	478	472	609	765
19	146	154	133	140	92	92	156	293	449	341	478	472	609	765
20	146	154	133	140	92	92	156	293	449	341	478	472	609	765
21	146	154	133	140	92	92	156	293	449	341	478	472	609	765
22	146	154	133	140	92	92	156	293	449	341	478	472	609	765
23	146	154	133	140	92	92	156	293	449	341	478	472	609	765
24	146	154	133	140	92	92	156	293	449	341	478	472	609	765
25	146	154	133	140	92	92	156	293	449	341	478	472	609	765
26	146	154	133	140	92	92	156	293	449	341	478	472	609	765
27	146	154	133	140	94	94	156	293	449	341	478	472	609	765
28	153	161	138	146	96	96	160	293	453	341	478	472	609	765
29	158	167	144	152	97	97	163	293	456	344	478	475	609	768
30	165	173	149	156	97	97	165	293	458	344	478	475	609	768
31	171	179	155	161	97	97	169	293	462	344	478	475	609	768
32	178	186	159	167	98	98	171	293	464	344	478	475	609	768
33	181	190	162	170	101	101	176	293	469	344	478	475	609	768
34	185	194	166	174	102	102	181	293	474	344	478	475	609	768
35	188	199	169	179	102	102	185	293	478	344	478	475	609	768
36	192	203	173	182	102	103	190	293	483	344	478	475	609	768
37	196	206	176	185	102	106	195	293	488	344	478	475	609	768
38	210	222	187	198	109	109	200	293	493	345	478	476	609	769
39	226	238	199	210	120	120	205	293	498	345	478	476	609	769
40	240	262	210	229	132	132	211	293	504	346	478	477	609	770
41	255	279	222	242	139	139	212	293	505	346	478	477	609	770
42	270	295	233	254	140	140	214	293	507	347	478	478	609	771
43	283	310	245	267	140	140	215	295	510	347	478	478	609	773
44	297	325	256	280	140	146	216	296	512	348	478	479	609	775
45	311	341	267	292	140	149	218	298	516	349	478	480	609	778
46	325	355	278	304	140	152	219	300	519	350	478	481	609	781
47	338	370	290	317	143	158	228	302	530	359	478	490	609	792
48	356	390	303	332	151	167	238	303	541	369	478	500	609	803
49	374	410	317	347	160	177	249	305	554	380	478	511	609	816
50	390	416	327	350	169	188	257	307	564	388	478	519	609	826
51	408	427	340	357	177	198	268	309	577	399	478	530	609	839
52	431	451	358	375	185	206	278	310	588	409	478	540	609	850
53	453	474	375	392	191	210	299	312	611	430	478	561	609	873
54	493	517	407	426	196	212	320	335	655	451	478	582	609	917
55	533	542	438	445	205	212	341	347	688	472	478	603	609	950
56	561	571	461	469	222	212	362	368	730	493	499	624	630	992
57	600	611	491	500	250	239	383	390	773	514	521	645	652	1,035
58	629	640	518	527	285	272	403	410	813	534	541	665	672	1,075
59	658	669	545	555	324	309	421	428	849	552	559	683	690	1,111
60	686	680	573	568	364	347	440	437	877	571	568	702	699	1,139
61	714	690	600	580	397	378	460	445	905	591	576	722	707	1,167
62	743	718	627	606	415	395	479	463	942	610	594	741	725	1,204
63	772	746	654	633	420	400	498	481	979	629	612	760	743	1,241
64	801	774	681	659	424	404	518	501	1,019	649	632	780	763	1,281
65+	1,034	999	878	849	544	518	666	644	1,310	829	807	992	969	1,636

Exhibit 9.1
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	14%	14%	7%	7%	8%	8%	9%	9%	9%	8%	9%	9%
1-4	13%	13%	12%	12%	5%	5%	8%	8%	8%	9%	9%	8%	9%	9%
5-18	13%	13%	12%	12%	5%	5%	8%	8%	8%	9%	9%	8%	9%	9%
19	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
20	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
21	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
22	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
23	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
24	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
25	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
26	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
27	13%	13%	13%	13%	6%	6%	8%	9%	9%	9%	9%	8%	9%	9%
28	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
29	13%	13%	13%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
30	13%	13%	13%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
31	13%	13%	13%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
32	13%	13%	13%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
33	13%	14%	13%	14%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
34	14%	14%	13%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
35	14%	14%	14%	13%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
36	14%	14%	13%	14%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
37	14%	14%	14%	14%	7%	8%	9%	9%	9%	8%	9%	8%	9%	9%
38	14%	14%	13%	14%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
39	14%	14%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
40	14%	14%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
41	14%	14%	14%	14%	8%	8%	8%	9%	9%	8%	9%	8%	9%	9%
42	14%	15%	14%	14%	8%	8%	8%	9%	9%	8%	9%	8%	9%	9%
43	14%	15%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
44	14%	15%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
45	14%	15%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
46	15%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
47	15%	15%	14%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
48	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
49	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
50	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	8%	9%	9%
51	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	8%	9%	9%
52	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
55	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
56	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
57	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
58	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
59	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
60	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
61	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
62	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
63	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
64	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
65+	16%	16%	15%	15%	9%	9%	10%	9%	10%	9%	9%	9%	9%	9%

Exhibit 9.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	276	276	248	248	153	153	250	250	501	417	586	575	744	934
1-4	179	179	161	161	93	93	158	158	316	417	586	575	744	934
5-18	179	179	161	161	93	93	158	158	316	417	586	575	744	934
19	192	202	173	182	121	121	190	359	549	417	586	575	744	934
20	192	202	173	182	121	121	190	359	549	417	586	575	744	934
21	192	202	173	182	121	121	190	359	549	417	586	575	744	934
22	192	202	173	182	121	121	190	359	549	417	586	575	744	934
23	192	202	173	182	121	121	190	359	549	417	586	575	744	934
24	192	202	173	182	121	121	190	359	549	417	586	575	744	934
25	192	202	173	182	121	121	190	359	549	417	586	575	744	934
26	192	202	173	182	121	121	190	359	549	417	586	575	744	934
27	192	202	173	182	124	124	190	359	549	417	586	575	744	934
28	201	212	181	192	127	127	194	359	553	417	586	575	744	934
29	209	221	188	199	128	128	197	359	557	420	586	578	744	938
30	218	229	196	205	128	128	201	359	560	420	586	578	744	938
31	226	238	203	212	128	128	205	359	564	420	586	578	744	938
32	236	247	211	222	130	130	208	359	568	420	586	578	744	938
33	241	253	216	226	133	133	214	359	573	420	586	578	744	938
34	247	260	221	231	136	136	220	359	580	420	586	578	744	938
35	253	268	225	238	136	136	226	359	585	420	586	578	744	938
36	259	274	230	243	136	137	231	359	591	420	586	578	744	938
37	265	280	234	248	136	141	237	359	596	420	586	578	744	938
38	284	301	251	265	146	146	243	359	603	420	586	578	744	938
39	304	321	267	282	162	162	251	359	611	420	586	578	744	938
40	325	356	283	310	177	177	258	359	617	420	586	578	744	938
41	345	377	299	327	187	187	259	359	618	420	586	578	744	938
42	364	399	316	346	188	188	260	359	619	421	586	579	744	939
43	383	420	331	362	188	188	261	361	623	421	586	579	744	941
44	403	441	346	378	188	198	262	364	627	421	586	579	744	944
45	421	462	361	396	188	203	263	367	630	421	586	579	744	947
46	441	484	376	412	188	207	264	369	634	422	586	581	744	950
47	460	504	391	428	193	215	274	371	646	432	586	590	744	962
48	485	533	410	449	204	227	289	374	663	447	586	605	744	980
49	511	560	428	470	217	242	303	377	680	461	586	619	744	996
50	536	574	448	479	230	259	315	379	694	473	586	631	744	1,010
51	562	588	466	489	242	272	329	381	711	487	586	645	744	1,027
52	587	615	485	508	253	283	341	384	726	499	586	658	744	1,042
53	645	676	531	557	261	290	369	386	756	527	586	685	744	1,072
54	703	738	578	606	268	292	395	414	810	553	586	711	744	1,126
55	761	775	623	635	281	292	422	429	851	580	587	738	746	1,168
56	819	834	669	681	306	292	448	456	904	606	614	764	772	1,220
57	877	893	716	729	346	329	473	482	956	631	640	790	798	1,272
58	919	935	756	770	395	377	499	507	1,007	657	666	815	824	1,323
59	962	979	797	811	450	428	523	532	1,055	681	690	839	848	1,371
60	1,004	995	839	831	506	483	548	543	1,091	706	701	864	859	1,407
61	1,046	1,011	879	849	553	526	572	554	1,126	730	712	889	870	1,443
62	1,088	1,051	920	889	579	551	595	577	1,173	754	735	912	893	1,489
63	1,131	1,093	961	928	587	559	621	600	1,221	779	758	937	916	1,537
64	1,174	1,135	1,001	968	593	565	645	623	1,268	803	781	961	939	1,585
65+	1,519	1,468	1,295	1,251	764	726	831	802	1,634	1,030	1,001	1,227	1,199	2,030

Exhibit 9.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	242	242	218	218	142	142	230	230	460	384	538	530	684	859
1-4	158	158	143	143	87	87	146	146	292	384	538	530	684	859
5-18	158	158	143	143	87	87	146	146	292	384	538	530	684	859
19	169	178	153	161	113	113	175	329	504	384	538	530	684	859
20	169	178	153	161	113	113	175	329	504	384	538	530	684	859
21	169	178	153	161	113	113	175	329	504	384	538	530	684	859
22	169	178	153	161	113	113	175	329	504	384	538	530	684	859
23	169	178	153	161	113	113	175	329	504	384	538	530	684	859
24	169	178	153	161	113	113	175	329	504	384	538	530	684	859
25	169	178	153	161	113	113	175	329	504	384	538	530	684	859
26	169	178	153	161	113	113	175	329	504	384	538	530	684	859
27	169	178	153	161	115	115	175	329	504	384	538	530	684	859
28	177	187	160	169	118	118	179	329	508	384	538	530	684	859
29	184	194	166	175	119	119	182	329	511	387	538	533	684	862
30	192	201	173	181	119	119	185	329	514	387	538	533	684	862
31	199	209	179	187	119	119	189	329	518	387	538	533	684	862
32	207	217	186	195	121	121	192	329	521	387	538	533	684	862
33	212	222	190	199	124	124	197	329	526	387	538	533	684	862
34	217	228	194	203	126	126	203	329	532	387	538	533	684	862
35	222	235	198	209	126	126	208	329	537	387	538	533	684	862
36	227	240	202	213	126	127	213	329	542	387	538	533	684	862
37	232	245	206	218	126	131	218	329	547	387	538	533	684	862
38	249	263	220	232	135	135	224	329	553	387	538	533	684	862
39	266	281	234	247	150	150	231	329	560	387	538	533	684	862
40	284	311	248	271	164	164	237	329	566	387	538	533	684	862
41	301	329	262	286	173	173	238	329	567	387	538	533	684	862
42	318	348	276	302	174	174	239	329	568	388	538	534	684	863
43	334	366	289	316	174	174	240	331	571	388	538	534	684	865
44	351	384	302	330	174	183	241	334	575	388	538	534	684	868
45	367	402	315	345	174	187	242	336	578	388	538	534	684	870
46	384	421	328	359	174	191	243	338	581	389	538	535	684	873
47	400	438	341	373	178	198	252	340	592	398	538	544	684	884
48	422	463	357	391	188	209	265	343	608	411	538	557	684	900
49	444	487	373	409	200	223	278	345	623	424	538	570	684	915
50	466	499	390	417	212	238	289	347	636	435	538	581	684	928
51	488	511	406	425	223	250	302	349	651	448	538	594	684	943
52	510	534	422	442	233	260	313	352	665	459	538	605	684	957
53	560	587	462	484	240	266	338	354	692	484	538	630	684	984
54	610	640	502	526	246	268	362	379	741	508	538	654	684	1,033
55	660	672	541	551	258	268	386	393	779	532	539	678	685	1,071
56	710	723	581	591	281	268	410	417	827	556	563	702	709	1,119
57	760	774	621	632	317	302	433	441	874	579	587	725	733	1,166
58	796	810	656	668	362	345	456	464	920	602	610	748	756	1,212
59	833	848	691	703	412	392	478	486	964	624	632	770	778	1,256
60	869	862	727	720	463	442	501	496	997	647	642	793	788	1,289
61	906	875	762	736	505	481	523	506	1,029	669	652	815	798	1,321
62	942	910	797	770	529	504	544	527	1,071	690	673	836	819	1,363
63	979	946	832	804	536	511	567	548	1,115	713	694	859	840	1,407
64	1,016	982	867	838	542	516	589	569	1,158	735	715	881	861	1,450
65+	1,313	1,269	1,120	1,082	697	663	758	732	1,490	941	915	1,123	1,097	1,855

Exhibit 9.2
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
1-4	13%	13%	13%	13%	7%	7%	8%	8%	8%	9%	9%	8%	9%	9%
5-18	13%	13%	13%	13%	7%	7%	8%	8%	8%	9%	9%	8%	9%	9%
19	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
20	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
21	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
22	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
23	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
24	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
25	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
26	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
27	14%	13%	13%	13%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
28	14%	13%	13%	14%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
29	14%	14%	13%	14%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
30	14%	14%	13%	13%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
31	14%	14%	13%	13%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
32	14%	14%	13%	14%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
33	14%	14%	14%	14%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
34	14%	14%	14%	14%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
35	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
36	14%	14%	14%	14%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
37	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
38	14%	14%	14%	14%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
39	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
40	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
41	15%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
42	14%	15%	14%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
43	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
44	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
45	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	8%	9%	9%
46	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	9%	9%	9%
47	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	8%	9%	9%
48	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
49	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
50	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
51	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
52	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
55	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
56	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
57	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
58	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
59	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
60	16%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
61	15%	16%	15%	15%	10%	9%	9%	9%	9%	9%	9%	9%	9%	9%
62	15%	15%	15%	15%	9%	9%	9%	9%	10%	9%	9%	9%	9%	9%
63	16%	16%	16%	15%	10%	9%	10%	9%	10%	9%	9%	9%	9%	9%
64	16%	16%	15%	16%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	9%	9%	9%	9%	9%

Exhibit 9.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	267	267	244	244	148	148	241	241	483	404	567	556	719	904
1-4	172	172	159	159	91	91	152	152	305	404	567	556	719	904
5-18	172	172	159	159	91	91	152	152	305	404	567	556	719	904
19	187	197	170	179	117	117	184	347	531	404	567	556	719	904
20	187	197	170	179	117	117	184	347	531	404	567	556	719	904
21	187	197	170	179	117	117	184	347	531	404	567	556	719	904
22	187	197	170	179	117	117	184	347	531	404	567	556	719	904
23	187	197	170	179	117	117	184	347	531	404	567	556	719	904
24	187	197	170	179	117	117	184	347	531	404	567	556	719	904
25	187	197	170	179	117	117	184	347	531	404	567	556	719	904
26	187	197	170	179	117	117	184	347	531	404	567	556	719	904
27	187	197	170	179	120	120	184	347	531	404	567	556	719	904
28	195	207	178	188	122	122	188	347	536	404	567	556	719	904
29	203	215	186	196	125	125	192	347	539	407	567	560	719	907
30	211	222	193	202	125	125	195	347	542	407	567	560	719	907
31	219	230	201	210	125	125	199	347	547	407	567	560	719	907
32	228	239	209	219	126	126	202	347	549	407	567	560	719	907
33	233	245	214	224	128	128	207	347	554	407	567	560	719	907
34	238	250	218	229	129	129	214	347	561	407	567	560	719	907
35	244	258	222	234	129	129	219	347	567	407	567	560	719	907
36	248	262	226	239	129	132	225	347	572	407	567	560	719	907
37	254	269	231	244	130	136	230	347	578	407	567	560	719	907
38	274	290	247	261	140	140	236	347	583	407	567	560	719	907
39	292	310	263	279	155	155	242	347	590	407	567	560	719	907
40	312	341	280	306	171	171	249	347	596	407	567	560	719	907
41	331	362	296	324	180	180	250	347	597	407	567	560	719	907
42	350	384	312	341	181	181	251	347	598	407	567	560	719	907
43	368	403	327	359	181	181	253	349	603	408	567	561	719	910
44	386	424	342	375	181	190	254	351	606	408	567	561	719	912
45	404	443	359	393	181	195	256	353	609	408	567	561	719	915
46	422	463	374	410	181	199	257	356	613	409	567	562	719	918
47	440	483	389	426	186	207	267	358	625	419	567	572	719	930
48	464	509	407	447	196	218	280	361	641	432	567	585	719	947
49	489	536	426	466	209	234	293	363	657	446	567	598	719	962
50	514	550	443	476	221	248	304	366	670	457	567	609	719	975
51	538	564	462	484	234	261	317	368	685	470	567	622	719	991
52	563	589	480	504	243	272	330	370	701	483	567	636	719	1,006
53	618	649	526	551	251	278	356	372	728	508	567	661	719	1,033
54	674	707	570	598	258	280	382	401	783	535	567	687	719	1,088
55	730	743	615	625	271	280	407	414	822	560	567	713	719	1,127
56	785	799	659	671	295	281	434	441	876	586	594	739	747	1,181
57	841	856	704	717	330	315	459	467	926	612	619	764	772	1,231
58	882	898	745	758	378	360	482	491	974	635	644	787	796	1,279
59	922	939	785	799	432	412	505	514	1,020	658	667	810	819	1,325
60	964	955	825	818	487	463	529	524	1,054	682	677	835	829	1,359
61	1,005	971	866	837	531	505	553	534	1,087	705	686	858	839	1,392
62	1,045	1,009	906	876	556	529	577	557	1,134	729	710	882	862	1,439
63	1,086	1,049	947	914	562	536	599	580	1,179	751	733	904	885	1,484
64	1,127	1,088	987	954	568	540	622	601	1,223	774	754	927	906	1,528
65+	1,457	1,407	1,276	1,232	731	696	801	774	1,575	992	965	1,183	1,156	1,957

Exhibit 9.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	234	234	214	214	137	137	222	222	444	372	520	513	661	831
1-4	152	152	141	141	85	85	141	141	282	372	520	513	661	831
5-18	152	152	141	141	85	85	141	141	282	372	520	513	661	831
19	165	174	150	158	109	109	170	318	488	372	520	513	661	831
20	165	174	150	158	109	109	170	318	488	372	520	513	661	831
21	165	174	150	158	109	109	170	318	488	372	520	513	661	831
22	165	174	150	158	109	109	170	318	488	372	520	513	661	831
23	165	174	150	158	109	109	170	318	488	372	520	513	661	831
24	165	174	150	158	109	109	170	318	488	372	520	513	661	831
25	165	174	150	158	109	109	170	318	488	372	520	513	661	831
26	165	174	150	158	109	109	170	318	488	372	520	513	661	831
27	165	174	150	158	112	112	170	318	488	372	520	513	661	831
28	172	182	157	166	114	114	174	318	492	372	520	513	661	831
29	179	189	164	173	116	116	177	318	495	375	520	516	661	834
30	186	195	170	178	116	116	180	318	498	375	520	516	661	834
31	193	202	177	185	116	116	184	318	502	375	520	516	661	834
32	200	210	184	193	117	117	186	318	504	375	520	516	661	834
33	205	215	188	197	119	119	191	318	509	375	520	516	661	834
34	209	219	192	201	120	120	197	318	515	375	520	516	661	834
35	214	226	195	206	120	120	202	318	520	375	520	516	661	834
36	218	230	199	210	120	123	207	318	525	375	520	516	661	834
37	223	236	203	214	121	126	212	318	530	375	520	516	661	834
38	240	254	217	229	130	130	217	318	535	375	520	516	661	834
39	256	271	231	244	144	144	223	318	541	375	520	516	661	834
40	273	298	245	268	158	158	229	318	547	375	520	516	661	834
41	289	316	259	283	166	166	230	318	548	375	520	516	661	834
42	306	335	273	298	167	167	231	318	549	375	520	516	661	834
43	321	351	286	313	167	167	233	320	553	376	520	517	661	837
44	337	369	299	327	167	175	234	322	556	376	520	517	661	839
45	352	386	313	343	167	180	235	324	559	376	520	517	661	841
46	368	403	326	357	167	184	236	326	562	377	520	518	661	844
47	383	420	339	371	172	191	245	328	573	386	520	527	661	855
48	404	443	355	389	181	201	257	331	588	398	520	539	661	870
49	425	466	371	406	193	215	269	333	602	410	520	551	661	884
50	447	478	386	414	204	228	279	335	614	420	520	561	661	896
51	468	490	402	421	215	240	291	337	628	432	520	573	661	910
52	489	512	418	438	224	250	303	339	642	444	520	585	661	924
53	537	563	457	479	231	255	326	341	667	467	520	608	661	949
54	585	613	495	519	237	257	350	367	717	491	520	632	661	999
55	633	644	534	543	249	257	373	379	752	514	520	655	661	1,034
56	681	693	572	582	271	258	397	404	801	538	545	679	686	1,083
57	729	742	611	622	303	289	420	427	847	561	568	702	709	1,129
58	764	778	646	657	346	330	441	449	890	582	590	723	731	1,172
59	799	813	681	693	395	377	462	470	932	603	611	744	752	1,214
60	835	827	715	709	445	424	484	479	963	625	620	766	761	1,245
61	870	841	750	725	485	462	505	488	993	646	629	787	770	1,275
62	905	874	785	759	508	484	527	509	1,036	668	650	809	791	1,318
63	940	908	820	792	514	490	547	530	1,077	688	671	829	812	1,359
64	975	942	855	826	519	494	568	549	1,117	709	690	850	831	1,399
65+	1,260	1,217	1,104	1,066	667	635	731	706	1,437	907	882	1,083	1,058	1,789

Exhibit 9.3
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
1-4	13%	13%	13%	13%	7%	7%	8%	8%	8%	9%	9%	8%	9%	9%
5-18	13%	13%	13%	13%	7%	7%	8%	8%	8%	9%	9%	8%	9%	9%
19	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
20	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
21	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
22	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
23	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
24	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
25	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
26	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
27	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
28	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
29	13%	14%	13%	13%	8%	8%	8%	9%	9%	9%	9%	9%	9%	9%
30	13%	14%	14%	13%	8%	8%	8%	9%	9%	9%	9%	9%	9%	9%
31	13%	14%	14%	14%	8%	8%	8%	9%	9%	9%	9%	9%	9%	9%
32	14%	14%	14%	13%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
33	14%	14%	14%	14%	8%	8%	8%	9%	9%	9%	9%	9%	9%	9%
34	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
35	14%	14%	14%	14%	8%	8%	8%	9%	9%	9%	9%	9%	9%	9%
36	14%	14%	14%	14%	8%	7%	9%	9%	9%	9%	9%	9%	9%	9%
37	14%	14%	14%	14%	7%	8%	8%	9%	9%	9%	9%	9%	9%	9%
38	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
39	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
40	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
41	15%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
42	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
43	15%	15%	14%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
44	15%	15%	14%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
45	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
46	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
47	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
48	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
49	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
50	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
51	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
52	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
55	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
56	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
57	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
58	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
59	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
60	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
61	16%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
62	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
63	16%	16%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
64	16%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	9%	9%	9%	9%	9%

Exhibit 9.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	221	221	209	209	122	122	246	246	492	409	576	564	731	918
1-4	145	145	136	136	77	77	154	154	309	409	576	564	731	918
5-18	145	145	136	136	77	77	154	154	309	409	576	564	731	918
19	154	163	147	156	98	98	186	353	540	409	576	564	731	918
20	154	163	147	156	98	98	186	353	540	409	576	564	731	918
21	154	163	147	156	98	98	186	353	540	409	576	564	731	918
22	154	163	147	156	98	98	186	353	540	409	576	564	731	918
23	154	163	147	156	98	98	186	353	540	409	576	564	731	918
24	154	163	147	156	98	98	186	353	540	409	576	564	731	918
25	154	163	147	156	98	98	186	353	540	409	576	564	731	918
26	154	163	147	156	98	98	186	353	540	409	576	564	731	918
27	154	163	147	156	100	100	186	353	540	409	576	564	731	918
28	161	171	153	161	103	103	191	353	545	409	576	564	731	918
29	168	178	159	168	104	104	194	353	548	413	576	567	731	921
30	174	182	166	174	104	104	197	353	551	413	576	567	731	921
31	181	189	172	180	104	104	202	353	556	413	576	567	731	921
32	188	197	178	186	105	105	205	353	559	413	576	567	731	921
33	193	202	182	190	108	108	212	353	565	413	576	567	731	921
34	197	207	186	195	109	109	217	353	571	413	576	567	731	921
35	202	214	190	201	109	109	223	353	576	413	576	567	731	921
36	207	218	194	204	109	110	228	353	582	413	576	567	731	921
37	211	223	199	210	109	114	235	353	589	413	576	567	731	921
38	226	239	211	223	117	117	241	353	595	415	576	570	731	923
39	243	257	225	238	129	129	248	353	602	415	576	570	731	923
40	258	282	238	260	142	142	254	353	608	415	576	570	731	923
41	274	299	252	275	150	150	256	353	609	415	576	570	731	923
42	289	316	265	289	151	151	257	353	611	415	576	570	731	923
43	304	333	277	303	151	151	258	356	614	415	576	570	731	926
44	318	348	290	317	151	158	259	359	618	415	576	570	731	929
45	333	364	304	333	151	161	260	361	622	415	576	570	731	931
46	347	379	317	347	151	164	261	363	625	416	576	571	731	934
47	362	397	330	361	154	171	270	366	636	425	576	579	731	945
48	382	419	345	377	163	181	284	369	653	439	576	594	731	963
49	402	440	360	395	173	192	298	371	670	453	576	608	731	980
50	422	451	374	402	183	204	309	373	683	464	576	619	731	993
51	442	463	389	407	192	215	324	375	700	479	576	633	731	1,009
52	462	484	404	422	201	224	337	379	716	492	576	647	731	1,026
53	507	531	442	463	207	228	363	381	745	518	576	673	731	1,054
54	552	579	480	504	213	230	390	408	799	545	576	699	731	1,108
55	598	608	519	528	223	230	416	424	840	571	579	726	733	1,150
56	643	654	557	566	241	230	443	450	893	597	605	752	760	1,203
57	688	701	595	606	272	260	468	477	945	623	631	777	786	1,255
58	722	734	629	640	311	296	491	500	991	646	655	801	809	1,301
59	754	768	661	673	353	337	515	524	1,040	670	679	825	834	1,349
60	788	781	695	688	397	379	539	534	1,074	694	689	849	843	1,383
61	820	792	727	703	434	413	562	544	1,107	717	699	872	853	1,416
62	854	825	761	736	454	432	586	567	1,153	740	722	895	876	1,462
63	886	856	794	767	459	437	610	589	1,199	765	744	919	898	1,509
64	919	888	826	798	463	441	633	612	1,245	788	767	942	922	1,555
65+	1,187	1,146	1,066	1,030	595	567	815	788	1,604	1,009	982	1,203	1,176	1,992

Exhibit 9.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	194	194	184	184	114	114	226	226	452	377	529	520	672	844
1-4	129	129	121	121	73	73	143	143	286	377	529	520	672	844
5-18	129	129	121	121	73	73	143	143	286	377	529	520	672	844
19	137	144	131	138	92	92	172	324	496	377	529	520	672	844
20	137	144	131	138	92	92	172	324	496	377	529	520	672	844
21	137	144	131	138	92	92	172	324	496	377	529	520	672	844
22	137	144	131	138	92	92	172	324	496	377	529	520	672	844
23	137	144	131	138	92	92	172	324	496	377	529	520	672	844
24	137	144	131	138	92	92	172	324	496	377	529	520	672	844
25	137	144	131	138	92	92	172	324	496	377	529	520	672	844
26	137	144	131	138	92	92	172	324	496	377	529	520	672	844
27	137	144	131	138	94	94	172	324	496	377	529	520	672	844
28	143	151	136	143	96	96	176	324	500	377	529	520	672	844
29	149	157	141	149	97	97	179	324	503	380	529	523	672	847
30	154	161	147	154	97	97	182	324	506	380	529	523	672	847
31	160	167	152	159	97	97	186	324	510	380	529	523	672	847
32	166	174	157	164	98	98	189	324	513	380	529	523	672	847
33	170	178	161	168	101	101	195	324	519	380	529	523	672	847
34	174	182	164	172	102	102	200	324	524	380	529	523	672	847
35	178	188	168	177	102	102	205	324	529	380	529	523	672	847
36	182	192	171	180	102	103	210	324	534	380	529	523	672	847
37	186	196	175	185	102	106	216	324	540	380	529	523	672	847
38	199	210	186	196	109	109	222	324	546	382	529	525	672	849
39	213	225	198	209	120	120	228	324	552	382	529	525	672	849
40	226	247	209	228	132	132	234	324	558	382	529	525	672	849
41	240	262	221	241	139	139	235	324	559	382	529	525	672	849
42	253	276	232	253	140	140	236	324	560	382	529	525	672	849
43	266	291	243	265	140	140	237	326	563	382	529	525	672	851
44	278	304	254	277	140	146	238	329	567	382	529	525	672	854
45	291	318	266	291	140	149	239	331	570	382	529	525	672	856
46	303	331	277	303	140	152	240	333	573	383	529	526	672	859
47	316	346	288	315	143	158	248	335	583	391	529	534	672	869
48	333	365	301	329	151	167	261	338	599	404	529	547	672	885
49	350	383	314	344	160	177	274	340	614	417	529	560	672	900
50	368	393	326	350	169	188	284	342	626	427	529	570	672	912
51	385	403	339	355	177	198	297	344	641	440	529	583	672	927
52	402	421	352	368	185	206	309	347	656	452	529	595	672	942
53	441	462	385	403	191	210	333	349	682	476	529	619	672	968
54	480	503	418	438	196	212	357	374	731	500	529	643	672	1,017
55	519	528	451	459	205	212	381	388	769	524	531	667	674	1,055
56	558	568	484	492	222	212	405	412	817	548	555	691	698	1,103
57	597	608	517	526	250	239	428	436	864	571	579	714	722	1,150
58	626	637	546	556	285	272	449	457	906	592	600	735	743	1,192
59	654	666	574	584	324	309	471	479	950	614	622	757	765	1,236
60	683	677	603	597	364	347	493	488	981	636	631	779	774	1,267
61	711	687	631	610	397	378	514	497	1,011	657	640	800	783	1,297
62	740	715	660	638	415	395	535	518	1,053	678	661	821	804	1,339
63	768	742	688	665	420	400	557	538	1,095	700	681	843	824	1,381
64	796	769	716	692	424	404	578	559	1,137	721	702	864	845	1,423
65+	1,027	992	923	892	544	518	744	719	1,463	922	898	1,101	1,076	1,820

Exhibit 9.4
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	14%	14%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
1-4	12%	12%	12%	12%	5%	5%	8%	8%	8%	8%	9%	8%	9%	9%
5-18	12%	12%	12%	12%	5%	5%	8%	8%	8%	8%	9%	8%	9%	9%
19	12%	13%	12%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
20	12%	13%	12%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
21	12%	13%	12%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
22	12%	13%	12%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
23	12%	13%	12%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
24	12%	13%	12%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
25	12%	13%	12%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
26	12%	13%	12%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
27	12%	13%	12%	13%	6%	6%	8%	9%	9%	8%	9%	8%	9%	9%
28	13%	13%	13%	13%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
29	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
30	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
31	13%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
32	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
33	14%	13%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
34	13%	14%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
35	13%	14%	13%	14%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
36	14%	14%	13%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
37	13%	14%	14%	14%	7%	8%	9%	9%	9%	9%	9%	8%	9%	9%
38	14%	14%	13%	14%	7%	7%	9%	9%	9%	9%	9%	9%	9%	9%
39	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
40	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
41	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
42	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
43	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
44	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
45	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
46	15%	15%	14%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
47	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
48	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
49	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
50	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
51	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
52	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
55	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
56	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
57	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
58	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
59	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
60	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
61	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
62	15%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
63	15%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
64	15%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
65+	16%	16%	15%	15%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%

Exhibit 9.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	244	244	228	228	148	148	236	236	472	393	552	541	700	879
1-4	159	159	149	149	91	91	148	148	296	393	552	541	700	879
5-18	159	159	149	149	91	91	148	148	296	393	552	541	700	879
19	168	178	159	168	117	117	179	338	517	393	552	541	700	879
20	168	178	159	168	117	117	179	338	517	393	552	541	700	879
21	168	178	159	168	117	117	179	338	517	393	552	541	700	879
22	168	178	159	168	117	117	179	338	517	393	552	541	700	879
23	168	178	159	168	117	117	179	338	517	393	552	541	700	879
24	168	178	159	168	117	117	179	338	517	393	552	541	700	879
25	168	178	159	168	117	117	179	338	517	393	552	541	700	879
26	168	178	159	168	117	117	179	338	517	393	552	541	700	879
27	168	178	159	168	120	120	179	338	517	393	552	541	700	879
28	176	186	166	175	122	122	181	338	519	393	552	541	700	879
29	185	195	173	182	125	125	185	338	524	395	552	543	700	882
30	193	202	179	187	125	125	188	338	527	395	552	543	700	882
31	201	210	186	195	125	125	192	338	530	395	552	543	700	882
32	209	219	193	202	126	126	196	338	535	395	552	543	700	882
33	214	224	197	207	128	128	202	338	540	395	552	543	700	882
34	218	229	201	210	129	129	207	338	546	395	552	543	700	882
35	223	236	205	217	129	129	214	338	552	395	552	543	700	882
36	228	240	209	221	129	132	219	338	558	395	552	543	700	882
37	232	245	214	225	130	136	225	338	563	395	552	543	700	882
38	250	263	229	241	140	140	231	338	570	397	552	545	700	884
39	267	282	244	258	155	155	237	338	575	397	552	545	700	884
40	286	312	258	282	171	171	243	338	582	397	552	545	700	884
41	303	332	273	298	180	180	245	338	583	397	552	545	700	884
42	320	350	288	315	181	181	246	338	584	397	552	545	700	884
43	337	369	302	331	181	181	247	340	587	397	552	545	700	886
44	353	386	317	347	181	190	247	342	590	397	552	545	700	888
45	368	403	331	362	181	195	248	345	593	397	552	545	700	890
46	384	421	346	378	181	199	249	347	596	397	552	545	700	893
47	400	439	360	395	186	207	258	349	607	406	552	554	700	904
48	424	464	376	412	196	218	271	351	623	419	552	567	700	919
49	446	489	393	432	209	234	284	353	638	432	552	581	700	934
50	469	501	410	440	221	248	295	356	651	443	552	592	700	948
51	491	514	427	448	234	261	308	358	667	457	552	605	700	963
52	514	538	443	464	243	272	322	360	682	470	552	618	700	978
53	564	591	485	508	251	278	346	362	708	494	552	642	700	1,005
54	614	644	527	552	258	280	371	389	760	519	552	667	700	1,057
55	664	675	569	579	271	280	396	403	800	545	552	693	700	1,096
56	714	726	610	621	295	281	422	429	851	570	578	718	726	1,148
57	763	777	652	664	330	315	446	454	900	594	602	742	750	1,196
58	801	814	689	702	378	360	468	477	945	616	625	764	773	1,241
59	838	853	725	738	432	412	491	500	991	639	648	787	796	1,288
60	876	868	762	755	487	463	513	510	1,023	661	658	809	806	1,319
61	913	882	798	772	531	505	536	518	1,055	684	667	832	815	1,351
62	950	918	835	808	556	529	559	540	1,100	707	689	856	837	1,396
63	987	954	871	842	562	536	581	561	1,143	729	710	878	858	1,439
64	1,024	990	907	877	568	540	603	583	1,187	751	732	900	880	1,483
65+	1,325	1,280	1,172	1,133	731	696	777	751	1,528	961	936	1,147	1,122	1,898

Exhibit 9.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	214	214	200	200	137	137	217	217	434	362	507	499	644	809
1-4	141	141	132	132	85	85	137	137	274	362	507	499	644	809
5-18	141	141	132	132	85	85	137	137	274	362	507	499	644	809
19	149	157	141	149	109	109	165	310	475	362	507	499	644	809
20	149	157	141	149	109	109	165	310	475	362	507	499	644	809
21	149	157	141	149	109	109	165	310	475	362	507	499	644	809
22	149	157	141	149	109	109	165	310	475	362	507	499	644	809
23	149	157	141	149	109	109	165	310	475	362	507	499	644	809
24	149	157	141	149	109	109	165	310	475	362	507	499	644	809
25	149	157	141	149	109	109	165	310	475	362	507	499	644	809
26	149	157	141	149	109	109	165	310	475	362	507	499	644	809
27	149	157	141	149	112	112	165	310	475	362	507	499	644	809
28	156	164	147	155	114	114	167	310	477	362	507	499	644	809
29	163	172	153	161	116	116	171	310	481	364	507	501	644	811
30	170	178	158	165	116	116	174	310	484	364	507	501	644	811
31	177	185	164	172	116	116	177	310	487	364	507	501	644	811
32	184	193	170	178	117	117	181	310	491	364	507	501	644	811
33	188	197	174	182	119	119	186	310	496	364	507	501	644	811
34	192	201	177	185	120	120	191	310	501	364	507	501	644	811
35	196	207	181	191	120	120	197	310	507	364	507	501	644	811
36	200	211	184	194	120	123	202	310	512	364	507	501	644	811
37	204	215	188	198	121	126	207	310	517	364	507	501	644	811
38	219	231	201	212	130	130	213	310	523	366	507	503	644	813
39	234	247	214	226	144	144	218	310	528	366	507	503	644	813
40	250	273	226	247	158	158	224	310	534	366	507	503	644	813
41	265	290	239	261	166	166	225	310	535	366	507	503	644	813
42	280	306	252	275	167	167	226	310	536	366	507	503	644	813
43	294	322	264	289	167	167	227	312	539	366	507	503	644	815
44	308	337	277	303	167	175	227	314	541	366	507	503	644	817
45	321	351	289	316	167	180	228	316	544	366	507	503	644	819
46	335	367	302	330	167	184	229	318	547	366	507	503	644	821
47	349	382	314	344	172	191	237	320	557	374	507	511	644	831
48	369	404	328	359	181	201	249	322	571	386	507	523	644	845
49	388	425	343	376	193	215	261	324	585	398	507	535	644	859
50	408	436	357	383	204	228	271	326	597	408	507	545	644	871
51	427	447	372	390	215	240	283	328	611	420	507	557	644	885
52	447	468	386	404	224	250	295	330	625	432	507	569	644	899
53	490	513	422	442	231	255	317	332	649	454	507	591	644	923
54	533	559	458	480	237	257	340	356	696	477	507	614	644	970
55	576	586	494	503	249	257	363	369	732	500	507	637	644	1,006
56	619	630	530	539	271	258	386	393	779	523	530	660	667	1,053
57	662	674	566	576	303	289	408	415	823	545	552	682	689	1,097
58	694	706	598	609	346	330	428	436	864	565	573	702	710	1,138
59	726	739	629	640	395	377	449	457	906	586	594	723	731	1,180
60	759	752	661	655	445	424	469	466	935	606	603	743	740	1,209
61	791	764	692	669	485	462	490	474	964	627	611	764	748	1,238
62	823	795	724	700	508	484	511	494	1,005	648	631	785	768	1,279
63	855	826	755	730	514	490	531	513	1,044	668	650	805	787	1,318
64	887	857	786	760	519	494	551	533	1,084	688	670	825	807	1,358
65+	1,146	1,107	1,014	981	667	635	709	685	1,394	879	856	1,050	1,027	1,735

Exhibit 9.5
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
1-4	13%	13%	13%	13%	7%	7%	8%	8%	8%	9%	9%	8%	9%	9%
5-18	13%	13%	13%	13%	7%	7%	8%	8%	8%	9%	9%	8%	9%	9%
19	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
20	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
21	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
22	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
23	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
24	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
25	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
26	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
27	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
28	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
29	13%	13%	13%	13%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
30	14%	13%	13%	13%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
31	14%	14%	13%	13%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
32	14%	13%	14%	13%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
33	14%	14%	13%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
34	14%	14%	14%	14%	8%	8%	8%	9%	9%	9%	9%	8%	9%	9%
35	14%	14%	13%	14%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
36	14%	14%	14%	14%	8%	7%	8%	9%	9%	9%	9%	8%	9%	9%
37	14%	14%	14%	14%	7%	8%	9%	9%	9%	9%	9%	8%	9%	9%
38	14%	14%	14%	14%	8%	8%	8%	9%	9%	8%	9%	8%	9%	9%
39	14%	14%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
40	14%	14%	14%	14%	8%	8%	8%	9%	9%	8%	9%	8%	9%	9%
41	14%	14%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
42	14%	14%	14%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
43	15%	15%	14%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
44	15%	15%	14%	15%	8%	9%	9%	9%	9%	8%	9%	8%	9%	9%
45	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
46	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
47	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
48	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
49	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
50	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
51	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
52	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
55	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
56	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
57	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
58	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
59	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
60	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
61	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
62	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
63	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
64	15%	16%	15%	15%	9%	9%	9%	9%	10%	9%	9%	9%	9%	9%
65+	16%	16%	16%	15%	10%	10%	10%	10%	10%	9%	9%	9%	9%	9%

Exhibit 9.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 6
Orange and San Diego Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	244	244	228	228	130	130	237	237	474	395	556	544	705	885
1-4	159	159	149	149	82	82	149	149	298	395	556	544	705	885
5-18	159	159	149	149	82	82	149	149	298	395	556	544	705	885
19	168	178	159	168	104	104	180	340	520	395	556	544	705	885
20	168	178	159	168	104	104	180	340	520	395	556	544	705	885
21	168	178	159	168	104	104	180	340	520	395	556	544	705	885
22	168	178	159	168	104	104	180	340	520	395	556	544	705	885
23	168	178	159	168	104	104	180	340	520	395	556	544	705	885
24	168	178	159	168	104	104	180	340	520	395	556	544	705	885
25	168	178	159	168	104	104	180	340	520	395	556	544	705	885
26	168	178	159	168	104	104	180	340	520	395	556	544	705	885
27	168	178	159	168	107	107	180	340	520	395	556	544	705	885
28	176	186	166	175	109	109	183	340	524	395	556	544	705	885
29	185	195	173	182	110	110	186	340	527	397	556	546	705	887
30	193	202	179	187	110	110	191	340	531	397	556	546	705	887
31	201	210	186	195	110	110	195	340	536	397	556	546	705	887
32	209	219	193	202	111	111	199	340	540	397	556	546	705	887
33	214	224	197	207	114	114	205	340	546	398	556	548	705	888
34	218	229	201	210	115	115	210	340	551	399	556	549	705	889
35	223	236	205	217	115	115	215	340	556	399	556	549	705	889
36	228	240	209	221	115	116	220	340	561	399	556	549	705	889
37	232	245	214	225	116	121	226	340	567	399	556	549	705	889
38	250	263	229	241	125	125	234	340	574	400	556	550	705	890
39	267	282	244	258	138	138	239	340	580	400	556	550	705	890
40	286	312	258	282	151	151	243	340	584	400	556	550	705	890
41	303	332	273	298	159	159	245	340	585	400	556	550	705	890
42	320	350	288	315	161	161	246	340	586	400	556	550	705	890
43	337	369	302	331	161	161	247	342	590	400	556	550	705	893
44	353	386	317	347	161	168	248	345	593	400	556	550	705	895
45	368	403	331	362	161	172	249	347	596	400	556	550	705	897
46	384	421	346	378	161	175	250	349	600	400	556	550	705	899
47	400	439	360	395	164	181	260	351	612	409	556	559	705	910
48	424	464	376	412	173	192	273	355	628	422	556	572	705	927
49	446	489	393	432	184	205	286	357	644	436	556	585	705	942
50	469	501	410	440	195	217	297	359	657	447	556	596	705	955
51	491	514	427	448	205	229	312	361	673	461	556	610	705	972
52	514	538	443	464	214	238	325	363	689	474	556	623	705	987
53	564	591	485	508	220	243	349	366	715	498	556	648	705	1,014
54	614	644	527	552	226	247	373	391	765	523	556	672	705	1,063
55	664	675	569	579	237	247	399	405	804	548	556	697	705	1,103
56	714	726	610	621	259	247	424	432	856	573	581	722	730	1,154
57	763	777	652	664	290	276	449	457	906	598	606	748	755	1,205
58	801	814	689	702	330	315	471	480	952	620	629	770	779	1,250
59	838	853	725	738	378	360	494	503	998	644	652	793	802	1,296
60	876	868	762	755	425	404	517	513	1,031	667	662	816	812	1,329
61	913	882	798	772	463	441	540	523	1,064	690	672	839	821	1,362
62	950	918	835	808	485	462	564	545	1,109	713	694	862	843	1,407
63	987	954	871	842	491	468	586	567	1,153	735	716	884	865	1,451
64	1,024	990	907	877	496	472	610	589	1,199	759	738	908	887	1,498
65+	1,325	1,280	1,172	1,133	638	606	786	758	1,544	972	945	1,158	1,132	1,917

Exhibit 9.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 6
Orange and San Diego Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	214	214	200	200	121	121	218	218	436	364	510	502	648	814
1-4	141	141	132	132	77	77	138	138	276	364	510	502	648	814
5-18	141	141	132	132	77	77	138	138	276	364	510	502	648	814
19	149	157	141	149	97	97	166	312	478	364	510	502	648	814
20	149	157	141	149	97	97	166	312	478	364	510	502	648	814
21	149	157	141	149	97	97	166	312	478	364	510	502	648	814
22	149	157	141	149	97	97	166	312	478	364	510	502	648	814
23	149	157	141	149	97	97	166	312	478	364	510	502	648	814
24	149	157	141	149	97	97	166	312	478	364	510	502	648	814
25	149	157	141	149	97	97	166	312	478	364	510	502	648	814
26	149	157	141	149	97	97	166	312	478	364	510	502	648	814
27	149	157	141	149	100	100	166	312	478	364	510	502	648	814
28	156	164	147	155	102	102	169	312	481	364	510	502	648	814
29	163	172	153	161	103	103	172	312	484	366	510	504	648	816
30	170	178	158	165	103	103	176	312	488	366	510	504	648	816
31	177	185	164	172	103	103	180	312	492	366	510	504	648	816
32	184	193	170	178	104	104	184	312	496	366	510	504	648	816
33	188	197	174	182	106	106	189	312	501	367	510	505	648	817
34	192	201	177	185	107	107	194	312	506	368	510	506	648	818
35	196	207	181	191	107	107	198	312	510	368	510	506	648	818
36	200	211	184	194	107	108	203	312	515	368	510	506	648	818
37	204	215	188	198	108	113	208	312	520	368	510	506	648	818
38	219	231	201	212	116	116	215	312	527	369	510	507	648	819
39	234	247	214	226	128	128	220	312	532	369	510	507	648	819
40	250	273	226	247	140	140	224	312	536	369	510	507	648	819
41	265	290	239	261	147	147	225	312	537	369	510	507	648	819
42	280	306	252	275	149	149	226	312	538	369	510	507	648	819
43	294	322	264	289	149	149	227	314	541	369	510	507	648	821
44	308	337	277	303	149	155	228	316	544	369	510	507	648	823
45	321	351	289	316	149	159	229	318	547	369	510	507	648	825
46	335	367	302	330	149	162	230	320	550	369	510	507	648	827
47	349	382	314	344	152	167	239	322	561	377	510	515	648	837
48	369	404	328	359	160	177	251	325	576	389	510	527	648	852
49	388	425	343	376	170	189	263	327	590	401	510	539	648	866
50	408	436	357	383	180	200	273	329	602	411	510	549	648	878
51	427	447	372	390	189	211	286	331	617	424	510	562	648	893
52	447	468	386	404	197	219	298	333	631	436	510	574	648	907
53	490	513	422	442	203	224	320	335	655	458	510	596	648	931
54	533	559	458	480	208	227	342	358	700	480	510	618	648	976
55	576	586	494	503	218	227	365	371	736	503	510	641	648	1,012
56	619	630	530	539	238	227	388	395	783	526	533	664	671	1,059
57	662	674	566	576	266	254	411	418	829	549	556	687	694	1,105
58	694	706	598	609	303	289	431	439	870	569	577	707	715	1,146
59	726	739	629	640	346	330	452	460	912	590	598	728	736	1,188
60	759	752	661	655	389	370	473	469	942	611	607	749	745	1,218
61	791	764	692	669	424	404	494	478	972	632	616	770	754	1,248
62	823	795	724	700	444	423	515	498	1,013	653	636	791	774	1,289
63	855	826	755	730	449	428	535	518	1,053	673	656	811	794	1,329
64	887	857	786	760	454	432	557	538	1,095	695	676	833	814	1,371
65+	1,146	1,107	1,014	981	583	554	717	692	1,409	889	864	1,060	1,036	1,752

Exhibit 9.6
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 6
Orange and San Diego Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	14%	14%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
1-4	13%	13%	13%	13%	6%	6%	8%	8%	8%	9%	9%	8%	9%	9%
5-18	13%	13%	13%	13%	6%	6%	8%	8%	8%	9%	9%	8%	9%	9%
19	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
20	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
21	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
22	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
23	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
24	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
25	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
26	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
27	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
28	13%	13%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
29	13%	13%	13%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
30	14%	13%	13%	13%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
31	14%	14%	13%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
32	14%	13%	14%	13%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
33	14%	14%	13%	14%	8%	8%	8%	9%	9%	8%	9%	9%	9%	9%
34	14%	14%	14%	14%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
35	14%	14%	13%	14%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
36	14%	14%	14%	14%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
37	14%	14%	14%	14%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
38	14%	14%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
39	14%	14%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
40	14%	14%	14%	14%	8%	8%	8%	9%	9%	8%	9%	8%	9%	9%
41	14%	14%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
42	14%	14%	14%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
43	15%	15%	14%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
44	15%	15%	14%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
45	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
46	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
47	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	9%	9%	9%
48	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	9%	9%	9%
49	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
50	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
51	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
52	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
55	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
56	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
57	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
58	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
59	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
60	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
61	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
62	15%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
63	15%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
64	15%	16%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
65+	16%	16%	16%	15%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%

Exhibit 9.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	270	270	244	244	122	122	243	243	487	407	571	561	725	910
1-4	178	178	159	159	77	77	153	153	307	407	571	561	725	910
5-18	178	178	159	159	77	77	153	153	307	407	571	561	725	910
19	188	199	170	179	98	98	185	349	535	407	571	561	725	910
20	188	199	170	179	98	98	185	349	535	407	571	561	725	910
21	188	199	170	179	98	98	185	349	535	407	571	561	725	910
22	188	199	170	179	98	98	185	349	535	407	571	561	725	910
23	188	199	170	179	98	98	185	349	535	407	571	561	725	910
24	188	199	170	179	98	98	185	349	535	407	571	561	725	910
25	188	199	170	179	98	98	185	349	535	407	571	561	725	910
26	188	199	170	179	98	98	185	349	535	407	571	561	725	910
27	188	199	170	179	100	100	185	349	535	407	571	561	725	910
28	196	208	178	188	103	103	190	349	539	407	571	561	725	910
29	205	217	186	196	104	104	192	349	541	408	571	562	725	911
30	214	224	193	202	104	104	196	349	546	408	571	562	725	911
31	223	233	201	210	104	104	201	349	550	408	571	562	725	911
32	231	243	209	219	105	105	203	349	552	408	571	562	725	911
33	237	248	214	224	108	108	210	349	560	409	571	563	725	912
34	243	254	218	229	109	109	215	349	564	409	571	563	725	912
35	247	261	222	234	109	109	220	349	570	409	571	563	725	912
36	253	268	226	239	109	110	226	349	575	409	571	563	725	912
37	259	274	231	244	109	114	234	349	583	410	571	564	725	914
38	279	295	247	261	117	117	239	349	589	410	571	564	725	914
39	297	315	263	279	129	129	246	349	595	410	571	564	725	914
40	317	347	280	306	142	142	252	349	602	410	571	564	725	914
41	335	367	296	324	150	150	253	349	603	410	571	564	725	914
42	355	389	312	341	151	151	254	349	604	410	571	564	725	914
43	374	410	327	359	151	151	256	351	607	411	571	565	725	917
44	392	431	342	375	151	158	256	353	609	411	571	565	725	919
45	411	450	359	393	151	161	257	357	614	411	571	565	725	922
46	429	471	374	410	151	164	258	359	617	411	571	565	725	925
47	448	491	389	426	154	171	269	361	630	422	571	576	725	938
48	473	520	407	447	163	181	282	363	646	436	571	589	725	953
49	499	548	426	466	173	192	295	366	661	449	571	603	725	969
50	523	562	443	476	183	204	306	368	674	460	571	614	725	982
51	549	576	462	484	192	215	320	371	692	474	571	628	725	999
52	574	602	480	504	201	224	334	373	707	487	571	641	725	1,015
53	631	661	526	551	207	228	359	375	735	513	571	666	725	1,042
54	687	721	570	598	213	230	385	404	790	539	571	693	725	1,097
55	744	756	615	625	223	230	412	419	832	565	573	719	727	1,139
56	799	813	659	671	241	230	437	445	882	591	598	744	752	1,190
57	856	871	704	717	272	260	462	470	933	616	624	770	777	1,240
58	898	914	745	758	311	296	487	495	982	640	649	794	803	1,290
59	940	957	785	799	353	337	510	518	1,029	663	672	817	826	1,336
60	982	973	825	818	397	379	534	529	1,064	688	683	841	837	1,371
61	1,023	988	866	837	434	413	558	539	1,098	712	693	865	847	1,405
62	1,065	1,029	906	876	454	432	581	561	1,143	735	715	889	869	1,450
63	1,107	1,070	947	914	459	437	604	584	1,189	758	738	912	892	1,497
64	1,149	1,109	987	954	463	441	627	606	1,234	781	760	935	914	1,542
65+	1,486	1,435	1,276	1,232	595	567	808	781	1,590	1,001	974	1,193	1,166	1,975

Exhibit 9.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	237	237	214	214	114	114	224	224	448	375	524	517	666	837
1-4	157	157	141	141	73	73	142	142	284	375	524	517	666	837
5-18	157	157	141	141	73	73	142	142	284	375	524	517	666	837
19	166	175	150	158	92	92	171	320	491	375	524	517	666	837
20	166	175	150	158	92	92	171	320	491	375	524	517	666	837
21	166	175	150	158	92	92	171	320	491	375	524	517	666	837
22	166	175	150	158	92	92	171	320	491	375	524	517	666	837
23	166	175	150	158	92	92	171	320	491	375	524	517	666	837
24	166	175	150	158	92	92	171	320	491	375	524	517	666	837
25	166	175	150	158	92	92	171	320	491	375	524	517	666	837
26	166	175	150	158	92	92	171	320	491	375	524	517	666	837
27	166	175	150	158	94	94	171	320	491	375	524	517	666	837
28	173	183	157	166	96	96	175	320	495	375	524	517	666	837
29	181	191	164	173	97	97	177	320	497	376	524	518	666	838
30	188	197	170	178	97	97	181	320	501	376	524	518	666	838
31	196	205	177	185	97	97	185	320	505	376	524	518	666	838
32	203	213	184	193	98	98	187	320	507	376	524	518	666	838
33	208	218	188	197	101	101	194	320	514	377	524	519	666	839
34	213	223	192	201	102	102	198	320	518	377	524	519	666	839
35	217	229	195	206	102	102	203	320	523	377	524	519	666	839
36	222	235	199	210	102	103	208	320	528	377	524	519	666	839
37	227	240	203	214	102	106	215	320	535	378	524	520	666	840
38	244	258	217	229	109	109	220	320	540	378	524	520	666	840
39	260	275	231	244	120	120	226	320	546	378	524	520	666	840
40	277	303	245	268	132	132	232	320	552	378	524	520	666	840
41	293	320	259	283	139	139	233	320	553	378	524	520	666	840
42	310	339	273	298	140	140	234	320	554	378	524	520	666	840
43	326	357	286	313	140	140	235	322	557	379	524	521	666	843
44	342	375	299	327	140	146	235	324	559	379	524	521	666	845
45	358	392	313	343	140	149	236	327	563	379	524	521	666	848
46	374	410	326	357	140	152	237	329	566	379	524	521	666	850
47	390	427	339	371	143	158	247	331	578	389	524	531	666	862
48	412	452	355	389	151	167	259	333	592	401	524	543	666	876
49	434	476	371	406	160	177	271	335	606	413	524	555	666	890
50	455	488	386	414	169	188	281	337	618	423	524	565	666	902
51	477	500	402	421	177	198	294	340	634	436	524	578	666	918
52	499	523	418	438	185	206	306	342	648	448	524	590	666	932
53	548	574	457	479	191	210	329	344	673	471	524	613	666	957
54	596	625	495	519	196	212	353	370	723	495	524	637	666	1,007
55	645	656	534	543	205	212	377	384	761	519	526	661	668	1,045
56	693	705	572	582	222	212	400	407	807	542	549	684	691	1,091
57	742	755	611	622	250	239	423	430	853	565	572	707	714	1,137
58	778	792	646	657	285	272	445	453	898	587	595	729	737	1,182
59	814	829	681	693	324	309	466	474	940	608	616	750	758	1,224
60	850	843	715	709	364	347	488	484	972	630	626	772	768	1,256
61	886	856	750	725	397	378	510	493	1,003	652	635	794	777	1,287
62	922	891	785	759	415	395	531	513	1,044	673	655	815	797	1,328
63	958	926	820	792	420	400	552	534	1,086	694	676	836	818	1,370
64	994	960	855	826	424	404	573	554	1,127	715	696	857	838	1,411
65+	1,285	1,241	1,104	1,066	544	518	737	713	1,450	915	890	1,092	1,067	1,805

Exhibit 9.7
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	14%	14%	14%	14%	7%	7%	8%	8%	9%	9%	9%	9%	9%	9%
1-4	13%	13%	13%	13%	5%	5%	8%	8%	8%	9%	9%	9%	9%	9%
5-18	13%	13%	13%	13%	5%	5%	8%	8%	8%	9%	9%	9%	9%	9%
19	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	9%	9%	9%
20	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	9%	9%	9%
21	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	9%	9%	9%
22	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	9%	9%	9%
23	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	9%	9%	9%
24	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	9%	9%	9%
25	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	9%	9%	9%
26	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	9%	9%	9%
27	13%	14%	13%	13%	6%	6%	8%	9%	9%	9%	9%	9%	9%	9%
28	13%	14%	13%	13%	7%	7%	9%	9%	9%	9%	9%	9%	9%	9%
29	13%	14%	13%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
30	14%	14%	14%	13%	7%	7%	8%	9%	9%	9%	9%	8%	9%	9%
31	14%	14%	14%	14%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
32	14%	14%	14%	13%	7%	7%	9%	9%	9%	9%	9%	8%	9%	9%
33	14%	14%	14%	14%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
34	14%	14%	14%	14%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
35	14%	14%	14%	14%	7%	7%	8%	9%	9%	8%	9%	8%	9%	9%
36	14%	14%	14%	14%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
37	14%	14%	14%	14%	7%	8%	9%	9%	9%	8%	9%	8%	9%	9%
38	14%	14%	14%	14%	7%	7%	9%	9%	9%	8%	9%	8%	9%	9%
39	14%	15%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
40	14%	15%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
41	14%	15%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
42	15%	15%	14%	14%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
43	15%	15%	14%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
44	15%	15%	14%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
45	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
46	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
47	15%	15%	15%	15%	8%	8%	9%	9%	9%	8%	9%	8%	9%	9%
48	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	8%	9%	9%
49	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
50	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
51	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
52	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
55	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
56	15%	15%	15%	15%	9%	8%	9%	9%	9%	9%	9%	9%	9%	9%
57	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
58	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
59	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
60	16%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
61	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
62	16%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
63	16%	16%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
64	16%	16%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
65+	16%	16%	16%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%

Exhibit 9.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	376	376	335	335	164	164	373	373	747	617	880	846	1,109	1,389
1-4	241	241	217	217	100	100	228	228	457	617	880	846	1,109	1,389
5-18	241	241	217	217	100	100	228	228	457	617	880	846	1,109	1,389
19	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
20	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
21	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
22	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
23	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
24	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
25	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
26	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
27	258	273	231	245	133	133	280	543	823	617	880	846	1,109	1,389
28	270	287	241	255	137	137	285	543	828	617	880	846	1,109	1,389
29	283	299	252	267	138	138	292	543	835	622	880	850	1,109	1,393
30	295	310	262	275	138	138	297	543	840	622	880	850	1,109	1,393
31	308	323	273	287	138	138	303	543	846	622	880	850	1,109	1,393
32	320	337	283	297	139	139	309	543	853	622	880	850	1,109	1,393
33	328	345	290	305	142	142	317	543	860	622	880	850	1,109	1,393
34	335	353	297	312	146	146	327	543	870	622	880	850	1,109	1,393
35	344	364	303	320	146	146	337	543	880	622	880	850	1,109	1,393
36	350	371	310	328	146	147	346	543	889	622	880	850	1,109	1,393
37	359	379	317	335	146	151	356	543	899	622	880	850	1,109	1,393
38	386	410	340	360	155	155	366	543	909	623	880	851	1,109	1,394
39	414	439	362	384	174	174	377	543	920	623	880	851	1,109	1,394
40	443	486	385	422	191	191	385	543	928	623	880	851	1,109	1,394
41	471	518	407	447	202	202	388	543	931	623	880	851	1,109	1,394
42	499	548	431	472	203	203	389	543	932	623	880	851	1,109	1,394
43	524	576	451	495	203	203	391	546	937	623	880	851	1,109	1,398
44	551	606	472	519	203	213	393	550	944	623	880	851	1,109	1,402
45	577	634	494	542	203	217	394	554	948	623	880	851	1,109	1,405
46	603	663	515	565	203	223	396	557	954	625	880	853	1,109	1,411
47	629	690	536	588	208	230	412	561	974	640	880	869	1,109	1,431
48	665	731	562	616	220	246	434	565	999	662	880	891	1,109	1,456
49	701	770	587	645	234	262	455	569	1,024	683	880	912	1,109	1,481
50	737	791	614	658	248	278	472	572	1,045	701	880	929	1,109	1,502
51	773	811	639	671	262	293	494	576	1,070	723	880	951	1,109	1,527
52	809	848	665	697	273	304	516	580	1,097	745	880	973	1,109	1,554
53	889	933	729	765	281	312	557	583	1,141	785	880	1,014	1,109	1,598
54	969	1,016	794	832	290	315	598	627	1,225	826	880	1,055	1,109	1,682
55	1,050	1,069	857	872	303	315	639	650	1,290	868	880	1,096	1,109	1,747
56	1,130	1,151	922	939	330	315	681	693	1,375	910	922	1,138	1,150	1,832
57	1,210	1,232	986	1,004	373	356	722	735	1,458	950	964	1,179	1,192	1,915
58	1,269	1,292	1,043	1,062	426	405	759	773	1,532	988	1,001	1,216	1,230	1,989
59	1,330	1,354	1,100	1,120	487	463	797	811	1,608	1,025	1,040	1,254	1,268	2,065
60	1,389	1,377	1,156	1,145	548	522	833	828	1,661	1,062	1,056	1,290	1,285	2,118
61	1,449	1,399	1,212	1,171	599	569	872	842	1,714	1,100	1,070	1,329	1,299	2,171
62	1,508	1,457	1,269	1,226	627	598	909	878	1,788	1,137	1,107	1,366	1,335	2,245
63	1,568	1,515	1,326	1,281	635	604	946	914	1,861	1,175	1,143	1,403	1,371	2,318
64	1,629	1,573	1,383	1,335	642	611	984	951	1,935	1,212	1,179	1,441	1,408	2,392
65+	2,110	2,038	1,790	1,729	826	787	1,272	1,229	2,501	1,561	1,518	1,851	1,808	3,081

Exhibit 9.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	328	328	293	293	152	152	342	342	684	566	805	776	1,015	1,272
1-4	212	212	191	191	94	94	210	210	420	566	805	776	1,015	1,272
5-18	212	212	191	191	94	94	210	210	420	566	805	776	1,015	1,272
19	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
20	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
21	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
22	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
23	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
24	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
25	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
26	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
27	226	239	203	215	124	124	257	496	753	566	805	776	1,015	1,272
28	237	251	212	224	127	127	262	496	758	566	805	776	1,015	1,272
29	248	262	221	234	128	128	268	496	764	570	805	780	1,015	1,276
30	258	271	230	241	128	128	273	496	769	570	805	780	1,015	1,276
31	269	282	239	251	128	128	278	496	774	570	805	780	1,015	1,276
32	280	294	248	260	129	129	284	496	780	570	805	780	1,015	1,276
33	287	301	254	267	132	132	291	496	787	570	805	780	1,015	1,276
34	293	308	260	273	135	135	300	496	796	570	805	780	1,015	1,276
35	300	318	265	280	135	135	309	496	805	570	805	780	1,015	1,276
36	306	324	271	287	135	136	317	496	813	570	805	780	1,015	1,276
37	313	331	277	293	135	140	326	496	822	570	805	780	1,015	1,276
38	337	357	297	314	144	144	335	496	831	571	805	781	1,015	1,277
39	361	382	316	335	161	161	345	496	841	571	805	781	1,015	1,277
40	386	423	336	368	176	176	353	496	849	571	805	781	1,015	1,277
41	410	450	355	389	186	186	355	496	851	571	805	781	1,015	1,277
42	434	476	375	411	187	187	356	496	852	571	805	781	1,015	1,277
43	456	500	393	431	187	187	358	499	857	571	805	781	1,015	1,280
44	479	526	411	451	187	196	360	503	863	571	805	781	1,015	1,284
45	501	550	430	471	187	200	361	506	867	571	805	781	1,015	1,287
46	524	575	448	491	187	205	363	509	872	573	805	783	1,015	1,292
47	546	599	466	511	192	212	377	513	890	587	805	797	1,015	1,310
48	577	634	488	535	203	226	397	516	913	607	805	817	1,015	1,333
49	608	668	510	560	215	241	416	520	936	626	805	836	1,015	1,356
50	639	686	533	571	228	255	432	523	955	642	805	852	1,015	1,375
51	670	703	555	582	241	269	452	526	978	662	805	872	1,015	1,398
52	701	735	577	605	251	279	472	530	1,002	682	805	892	1,015	1,422
53	770	808	632	663	258	286	509	533	1,042	719	805	929	1,015	1,462
54	839	880	688	721	266	289	546	573	1,119	756	805	966	1,015	1,539
55	909	925	743	756	278	289	584	594	1,178	794	805	1,004	1,015	1,598
56	978	996	799	813	303	289	622	633	1,255	832	843	1,042	1,053	1,675
57	1,047	1,066	854	869	342	326	659	671	1,330	869	881	1,079	1,091	1,750
58	1,098	1,118	903	919	390	371	693	705	1,398	903	915	1,113	1,125	1,818
59	1,150	1,171	952	969	445	424	727	740	1,467	937	950	1,147	1,160	1,887
60	1,201	1,191	1,000	991	501	477	760	755	1,515	970	965	1,180	1,175	1,935
61	1,253	1,210	1,049	1,013	547	520	795	768	1,563	1,005	978	1,215	1,188	1,983
62	1,304	1,260	1,098	1,061	573	546	829	801	1,630	1,039	1,011	1,249	1,221	2,050
63	1,356	1,310	1,147	1,108	580	552	863	834	1,697	1,073	1,044	1,283	1,254	2,117
64	1,408	1,360	1,196	1,155	586	558	897	867	1,764	1,107	1,077	1,317	1,287	2,184
65+	1,823	1,761	1,547	1,494	754	718	1,159	1,120	2,279	1,424	1,385	1,690	1,651	2,810

Exhibit 9.8
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	15%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
1-4	14%	14%	14%	14%	6%	6%	9%	9%	9%	9%	9%	9%	9%	9%
5-18	14%	14%	14%	14%	6%	6%	9%	9%	9%	9%	9%	9%	9%	9%
19	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
20	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
21	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
22	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
23	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
24	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
25	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
26	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
27	14%	14%	14%	14%	7%	7%	9%	9%	9%	9%	9%	9%	9%	9%
28	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
29	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
30	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
31	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
32	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
33	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
34	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
35	15%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
36	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
37	15%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
38	15%	15%	14%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
39	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
40	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
41	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
42	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
43	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
44	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
45	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
46	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
47	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
48	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
49	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
50	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
51	15%	15%	15%	15%	9%	9%	9%	10%	9%	9%	9%	9%	9%	9%
52	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	9%	9%	9%	9%	10%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
55	16%	16%	15%	15%	9%	9%	9%	9%	10%	9%	9%	9%	9%	9%
56	16%	16%	15%	15%	9%	9%	9%	9%	10%	9%	9%	9%	9%	9%
57	16%	16%	15%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%
58	16%	16%	16%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%
59	16%	16%	16%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%
60	16%	16%	16%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%
61	16%	16%	16%	16%	10%	9%	10%	10%	10%	9%	9%	9%	9%	9%
62	16%	16%	16%	16%	9%	10%	10%	10%	10%	9%	9%	9%	9%	10%
63	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	9%	9%	9%	9%
64	16%	16%	16%	16%	10%	9%	10%	10%	10%	9%	9%	9%	9%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 9.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

	Proposed Rates - Effective September 1, 2010													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	376	376	335	335	164	164	373	373	747	617	880	846	1,109	1,389
1-4	241	241	217	217	100	100	228	228	457	617	880	846	1,109	1,389
5-18	241	241	217	217	100	100	228	228	457	617	880	846	1,109	1,389
19	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
20	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
21	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
22	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
23	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
24	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
25	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
26	258	273	231	245	129	129	280	543	823	617	880	846	1,109	1,389
27	258	273	231	245	133	133	280	543	823	617	880	846	1,109	1,389
28	270	287	241	255	137	137	285	543	828	617	880	846	1,109	1,389
29	283	299	252	267	138	138	292	543	835	622	880	850	1,109	1,393
30	295	310	262	275	138	138	297	543	840	622	880	850	1,109	1,393
31	308	323	273	287	138	138	303	543	846	622	880	850	1,109	1,393
32	320	337	283	297	139	139	309	543	853	622	880	850	1,109	1,393
33	328	345	290	305	142	142	317	543	860	622	880	850	1,109	1,393
34	335	353	297	312	146	146	327	543	870	622	880	850	1,109	1,393
35	344	364	303	320	146	146	337	543	880	622	880	850	1,109	1,393
36	350	371	310	328	146	147	346	543	889	622	880	850	1,109	1,393
37	359	379	317	335	146	151	356	543	899	622	880	850	1,109	1,393
38	386	410	340	360	155	155	366	543	909	623	880	851	1,109	1,394
39	414	439	362	384	174	174	377	543	920	623	880	851	1,109	1,394
40	443	486	385	422	191	191	385	543	928	623	880	851	1,109	1,394
41	471	518	407	447	202	202	388	543	931	623	880	851	1,109	1,394
42	499	548	431	472	203	203	389	543	932	623	880	851	1,109	1,394
43	524	576	451	495	203	203	391	546	937	623	880	851	1,109	1,398
44	551	606	472	519	203	213	393	550	944	623	880	851	1,109	1,402
45	577	634	494	542	203	217	394	554	948	623	880	851	1,109	1,405
46	603	663	515	565	203	223	396	557	954	625	880	853	1,109	1,411
47	629	690	536	588	208	230	412	561	974	640	880	869	1,109	1,431
48	665	731	562	616	220	246	434	565	999	662	880	891	1,109	1,456
49	701	770	587	645	234	262	455	569	1,024	683	880	912	1,109	1,481
50	737	791	614	658	248	278	472	572	1,045	701	880	929	1,109	1,502
51	773	811	639	671	262	293	494	576	1,070	723	880	951	1,109	1,527
52	809	848	665	697	273	304	516	580	1,097	745	880	973	1,109	1,554
53	889	933	729	765	281	312	557	583	1,141	785	880	1,014	1,109	1,598
54	969	1,016	794	832	290	315	598	627	1,225	826	880	1,055	1,109	1,682
55	1,050	1,069	857	872	303	315	639	650	1,290	868	880	1,096	1,109	1,747
56	1,130	1,151	922	939	330	315	681	693	1,375	910	922	1,138	1,150	1,832
57	1,210	1,232	986	1,004	373	356	722	735	1,458	950	964	1,179	1,192	1,915
58	1,269	1,292	1,043	1,062	426	405	759	773	1,532	988	1,001	1,216	1,230	1,989
59	1,330	1,354	1,100	1,120	487	463	797	811	1,608	1,025	1,040	1,254	1,268	2,065
60	1,389	1,377	1,156	1,145	548	522	833	828	1,661	1,062	1,056	1,290	1,285	2,118
61	1,449	1,399	1,212	1,171	599	569	872	842	1,714	1,100	1,070	1,329	1,299	2,171
62	1,508	1,457	1,269	1,226	627	598	909	878	1,788	1,137	1,107	1,366	1,335	2,245
63	1,568	1,515	1,326	1,281	635	604	946	914	1,861	1,175	1,143	1,403	1,371	2,318
64	1,629	1,573	1,383	1,335	642	611	984	951	1,935	1,212	1,179	1,441	1,408	2,392
65+	2,110	2,038	1,790	1,729	826	787	1,272	1,229	2,501	1,561	1,518	1,851	1,808	3,081

Exhibit 9.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

	Current Rates - Effective July 1, 2009													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	328	328	293	293	152	152	342	342	684	566	805	776	1,015	1,272
1-4	212	212	191	191	94	94	210	210	420	566	805	776	1,015	1,272
5-18	212	212	191	191	94	94	210	210	420	566	805	776	1,015	1,272
19	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
20	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
21	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
22	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
23	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
24	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
25	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
26	226	239	203	215	120	120	257	496	753	566	805	776	1,015	1,272
27	226	239	203	215	124	124	257	496	753	566	805	776	1,015	1,272
28	237	251	212	224	127	127	262	496	758	566	805	776	1,015	1,272
29	248	262	221	234	128	128	268	496	764	570	805	780	1,015	1,276
30	258	271	230	241	128	128	273	496	769	570	805	780	1,015	1,276
31	269	282	239	251	128	128	278	496	774	570	805	780	1,015	1,276
32	280	294	248	260	129	129	284	496	780	570	805	780	1,015	1,276
33	287	301	254	267	132	132	291	496	787	570	805	780	1,015	1,276
34	293	308	260	273	135	135	300	496	796	570	805	780	1,015	1,276
35	300	318	265	280	135	135	309	496	805	570	805	780	1,015	1,276
36	306	324	271	287	135	136	317	496	813	570	805	780	1,015	1,276
37	313	331	277	293	135	140	326	496	822	570	805	780	1,015	1,276
38	337	357	297	314	144	144	335	496	831	571	805	781	1,015	1,277
39	361	382	316	335	161	161	345	496	841	571	805	781	1,015	1,277
40	386	423	336	368	176	176	353	496	849	571	805	781	1,015	1,277
41	410	450	355	389	186	186	355	496	851	571	805	781	1,015	1,277
42	434	476	375	411	187	187	356	496	852	571	805	781	1,015	1,277
43	456	500	393	431	187	187	358	499	857	571	805	781	1,015	1,280
44	479	526	411	451	187	196	360	503	863	571	805	781	1,015	1,284
45	501	550	430	471	187	200	361	506	867	571	805	781	1,015	1,287
46	524	575	448	491	187	205	363	509	872	573	805	783	1,015	1,292
47	546	599	466	511	192	212	377	513	890	587	805	797	1,015	1,310
48	577	634	488	535	203	226	397	516	913	607	805	817	1,015	1,333
49	608	668	510	560	215	241	416	520	936	626	805	836	1,015	1,356
50	639	686	533	571	228	255	432	523	955	642	805	852	1,015	1,375
51	670	703	555	582	241	269	452	526	978	662	805	872	1,015	1,398
52	701	735	577	605	251	279	472	530	1,002	682	805	892	1,015	1,422
53	770	808	632	663	258	286	509	533	1,042	719	805	929	1,015	1,462
54	839	880	688	721	266	289	546	573	1,119	756	805	966	1,015	1,539
55	909	925	743	756	278	289	584	594	1,178	794	805	1,004	1,015	1,598
56	978	996	799	813	303	289	622	633	1,255	832	843	1,042	1,053	1,675
57	1,047	1,066	854	869	342	326	659	671	1,330	869	881	1,079	1,091	1,750
58	1,098	1,118	903	919	390	371	693	705	1,398	903	915	1,113	1,125	1,818
59	1,150	1,171	952	969	445	424	727	740	1,467	937	950	1,147	1,160	1,887
60	1,201	1,191	1,000	991	501	477	760	755	1,515	970	965	1,180	1,175	1,935
61	1,253	1,210	1,049	1,013	547	520	795	768	1,563	1,005	978	1,215	1,188	1,983
62	1,304	1,260	1,098	1,061	573	546	829	801	1,630	1,039	1,011	1,249	1,221	2,050
63	1,356	1,310	1,147	1,108	580	552	863	834	1,697	1,073	1,044	1,283	1,254	2,117
64	1,408	1,360	1,196	1,155	586	558	897	867	1,764	1,107	1,077	1,317	1,287	2,184
65+	1,823	1,761	1,547	1,494	754	718	1,159	1,120	2,279	1,424	1,385	1,690	1,651	2,810

Exhibit 9.9
HEALTH NET LIFE INS. CO.
Individual PPO Plans with Dental & Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

	Percentage Change													
	NetFirst Combo Rx		NetFirst Generic Rx		ValueNet		BalanceNet							
	Single		Single		Single		Single		Sub &	Sub & Child		Sub & Children		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Spouse	Male	Female	Male	Female	Family
<1	15%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
1-4	14%	14%	14%	14%	6%	6%	9%	9%	9%	9%	9%	9%	9%	9%
5-18	14%	14%	14%	14%	6%	6%	9%	9%	9%	9%	9%	9%	9%	9%
19	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
20	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
21	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
22	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
23	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
24	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
25	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
26	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
27	14%	14%	14%	14%	7%	7%	9%	9%	9%	9%	9%	9%	9%	9%
28	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
29	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
30	14%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
31	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
32	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
33	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
34	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
35	15%	14%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
36	14%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
37	15%	15%	14%	14%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
38	15%	15%	14%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
39	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
40	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
41	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
42	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
43	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
44	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
45	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
46	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
47	15%	15%	15%	15%	8%	8%	9%	9%	9%	9%	9%	9%	9%	9%
48	15%	15%	15%	15%	8%	9%	9%	9%	9%	9%	9%	9%	9%	9%
49	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
50	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
51	15%	15%	15%	15%	9%	9%	9%	10%	9%	9%	9%	9%	9%	9%
52	15%	15%	15%	15%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%
53	15%	15%	15%	15%	9%	9%	9%	9%	10%	9%	9%	9%	9%	9%
54	15%	15%	15%	15%	9%	9%	10%	9%	9%	9%	9%	9%	9%	9%
55	16%	16%	15%	15%	9%	9%	9%	9%	10%	9%	9%	9%	9%	9%
56	16%	16%	15%	15%	9%	9%	9%	9%	10%	9%	9%	9%	9%	9%
57	16%	16%	15%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%
58	16%	16%	16%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%
59	16%	16%	16%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%
60	16%	16%	16%	16%	9%	9%	10%	10%	10%	9%	9%	9%	9%	9%
61	16%	16%	16%	16%	10%	9%	10%	10%	10%	9%	9%	9%	9%	9%
62	16%	16%	16%	16%	9%	10%	10%	10%	10%	9%	9%	9%	9%	10%
63	16%	16%	16%	16%	9%	9%	10%	10%	10%	10%	9%	9%	9%	9%
64	16%	16%	16%	16%	10%	9%	10%	10%	10%	9%	9%	9%	9%	10%
65+	16%	16%	16%	16%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%

Exhibit 10.1
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	323	250	598	572	380	1,005	1,009	1,316	1,357	1,900
	1 - 4	116	87	130	137	151	217	211	265	289	370
	5 - 18	116	87	130	137	151	217	211	265	289	370
	19 - 24	166	127	172	167	182	291	289	373	395	547
	25 - 29	169	130	183	178	198	308	309	396	412	589
	30 - 34	203	157	241	233	255	402	404	514	536	733
	35 - 39	243	191	275	260	292	458	456	574	619	822
	40 - 44	327	254	386	374	422	644	642	793	871	1,152
	45 - 49	373	291	451	446	503	746	745	935	1,055	1,375
	50 - 54	563	437	597	613	690	997	997	1,272	1,389	1,882
	55 - 59	704	550	735	747	806	1,232	1,232	1,545	1,668	2,320
	60 - 64	704	550	735	747	893	1,232	1,232	1,545	1,668	2,320
	65+	845	658	879	896	1,073	1,477	1,478	1,857	2,002	2,785
Sub & Spouse	19 - 24	319		340	331	334	577	576	744	775	1,086
	25 - 29	331		356	348	380	603	604	786	822	1,175
	30 - 34	399		477	462	499	799	802	1,022	1,065	1,468
	35 - 39	477		546	519	578	903	901	1,143	1,229	1,645
	40 - 44	640		760	736	828	1,269	1,275	1,579	1,733	2,306
	45 - 49	736		886	886	999	1,482	1,486	1,863	2,100	2,746
	50 - 54	1,117		1,187	1,215	1,367	1,982	1,983	2,534	2,761	3,767
	55 - 59	1,403		1,460	1,491	1,599	2,451	2,456	3,091	3,328	4,642
	60 - 64	1,403		1,460	1,491	1,755	2,451	2,456	3,091	3,328	4,642
	65+	1,681		1,753	1,785	2,106	2,941	2,946	3,709	3,996	5,569
Sub & Child	19 - 24	265		294	291	298	492	489	631	669	911
	25 - 29	276		301	298	315	513	505	652	696	955
	30 - 34	305		362	354	380	603	606	771	817	1,106
	35 - 39	345		393	384	422	662	656	835	900	1,193
	40 - 44	427		503	493	542	843	843	1,049	1,149	1,523
	45 - 49	474		565	567	619	948	950	1,193	1,333	1,742
	50 - 54	664		716	730	808	1,201	1,198	1,524	1,666	2,254
	55 - 59	807		851	870	932	1,435	1,434	1,806	1,949	2,691
	60 - 64	807		851	870	1,019	1,435	1,434	1,806	1,949	2,691
	65+	966		1,023	1,043	1,224	1,722	1,723	2,165	2,338	3,228
Sub & Children	19 - 24	327		381	384	422	644	643	824	859	1,204
	25 - 29	339		392	395	440	661	658	849	884	1,251
	30 - 34	368		451	450	503	752	759	965	1,005	1,398
	35 - 39	405		483	480	535	805	807	1,023	1,085	1,484
	40 - 44	492		590	589	663	993	997	1,242	1,335	1,818
	45 - 49	538		654	665	743	1,099	1,102	1,387	1,520	2,036
	50 - 54	726		805	826	934	1,350	1,350	1,720	1,852	2,543
	55 - 59	870		943	962	1,054	1,584	1,586	1,999	2,133	2,985
	60 - 64	870		943	962	1,136	1,584	1,586	1,999	2,133	2,985
	65+	1,043		1,132	1,155	1,365	1,898	1,903	2,400	2,562	3,582
Family	19 - 24	471		518	518	570	866	886	1,135	1,199	1,619
	25 - 29	484		533	534	610	903	914	1,174	1,245	1,710
	30 - 34	548		654	649	728	1,099	1,112	1,410	1,487	2,004
	35 - 39	627		721	702	808	1,202	1,213	1,530	1,657	2,176
	40 - 44	793		938	923	1,064	1,572	1,584	1,965	2,159	2,840
	45 - 49	891		1,066	1,069	1,235	1,778	1,796	2,256	2,523	3,280
	50 - 54	1,271		1,362	1,399	1,606	2,281	2,298	2,922	3,190	4,297
	55 - 59	1,555		1,641	1,674	1,832	2,749	2,767	3,478	3,752	5,176
	60 - 64	1,555		1,641	1,674	1,995	2,749	2,767	3,478	3,752	5,176
	65+	1,868		1,968	2,008	2,396	3,300	3,321	4,176	4,506	6,206

Exhibit 10.1
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	281	232	549	530	328	838	841	1,106	1,141	1,653
	1 - 4	101	81	120	127	131	181	176	223	243	322
	5 - 18	101	81	120	127	131	181	176	223	243	322
	19 - 24	145	118	158	155	157	243	241	314	332	476
	25 - 29	147	121	168	165	171	257	258	333	347	513
	30 - 34	177	146	222	216	220	335	337	432	451	638
	35 - 39	212	177	253	241	252	382	380	483	521	715
	40 - 44	285	236	355	347	364	537	535	667	732	1,002
	45 - 49	325	270	414	413	434	622	621	786	887	1,196
	50 - 54	490	405	548	568	595	831	831	1,069	1,168	1,637
	55 - 59	613	510	675	692	695	1,027	1,027	1,299	1,402	2,018
	60 - 64	613	510	675	692	770	1,027	1,027	1,299	1,402	2,018
	65+	735	610	807	830	925	1,231	1,232	1,561	1,683	2,422
Sub & Spouse	19 - 24	278		312	307	288	481	480	626	652	945
	25 - 29	288		327	323	328	503	504	661	691	1,022
	30 - 34	347		438	428	431	666	669	859	895	1,277
	35 - 39	415		501	481	499	753	751	961	1,033	1,431
	40 - 44	557		698	682	714	1,058	1,063	1,327	1,457	2,006
	45 - 49	640		813	821	862	1,235	1,239	1,566	1,765	2,388
	50 - 54	972		1,089	1,125	1,179	1,652	1,653	2,130	2,321	3,276
	55 - 59	1,220		1,340	1,381	1,379	2,043	2,047	2,598	2,797	4,037
	60 - 64	1,220		1,340	1,381	1,513	2,043	2,047	2,598	2,797	4,037
	65+	1,462		1,609	1,653	1,816	2,451	2,455	3,117	3,358	4,843
Sub & Child	19 - 24	231		270	270	257	410	408	531	563	793
	25 - 29	240		277	276	272	428	421	548	585	831
	30 - 34	266		333	328	328	503	505	648	687	962
	35 - 39	300		361	356	364	552	547	702	757	1,038
	40 - 44	372		462	457	468	703	703	882	966	1,325
	45 - 49	413		519	525	534	790	792	1,003	1,121	1,515
	50 - 54	578		657	676	697	1,001	999	1,281	1,400	1,960
	55 - 59	702		781	806	804	1,196	1,195	1,518	1,638	2,340
	60 - 64	702		781	806	879	1,196	1,195	1,518	1,638	2,340
	65+	840		939	966	1,056	1,435	1,436	1,820	1,965	2,807
Sub & Children	19 - 24	285		350	356	364	537	536	693	722	1,047
	25 - 29	295		360	366	380	551	549	714	743	1,088
	30 - 34	320		414	417	434	627	633	811	845	1,216
	35 - 39	353		444	445	462	671	673	860	912	1,291
	40 - 44	428		542	546	572	828	831	1,044	1,122	1,581
	45 - 49	468		600	616	641	916	919	1,166	1,278	1,771
	50 - 54	632		739	765	806	1,125	1,125	1,446	1,557	2,212
	55 - 59	757		866	891	909	1,320	1,322	1,680	1,793	2,596
	60 - 64	757		866	891	980	1,320	1,322	1,680	1,793	2,596
	65+	907		1,039	1,070	1,177	1,582	1,586	2,017	2,153	3,115
Family	19 - 24	410		476	480	492	722	739	954	1,008	1,408
	25 - 29	421		489	495	526	753	762	987	1,047	1,487
	30 - 34	477		600	601	628	916	927	1,185	1,250	1,743
	35 - 39	546		662	650	697	1,002	1,011	1,286	1,393	1,893
	40 - 44	690		861	855	918	1,310	1,320	1,652	1,815	2,470
	45 - 49	775		978	990	1,065	1,482	1,497	1,896	2,121	2,853
	50 - 54	1,106		1,250	1,296	1,385	1,901	1,915	2,456	2,681	3,737
	55 - 59	1,353		1,506	1,550	1,580	2,291	2,306	2,923	3,153	4,501
	60 - 64	1,353		1,506	1,550	1,720	2,291	2,306	2,923	3,153	4,501
	65+	1,625		1,806	1,860	2,066	2,750	2,768	3,510	3,787	5,397

Exhibit 10.1
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	15%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	5 - 18	15%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	19 - 24	14%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%	7%	9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 10.2
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	323	250	598	572	380	1,005	1,009	1,316	1,357	1,900
	1 - 4	116	87	130	137	151	217	211	265	289	370
	5 - 18	116	87	130	137	151	217	211	265	289	370
	19 - 24	166	127	172	167	182	291	289	373	395	547
	25 - 29	169	130	183	178	198	308	309	396	412	589
	30 - 34	203	157	241	233	255	402	404	514	536	733
	35 - 39	243	191	275	260	292	458	456	574	619	822
	40 - 44	327	254	386	374	422	644	642	793	871	1,152
	45 - 49	373	291	451	446	503	746	745	935	1,055	1,375
	50 - 54	563	437	597	613	690	997	997	1,272	1,389	1,882
	55 - 59	704	550	735	747	806	1,232	1,232	1,545	1,668	2,320
	60 - 64	704	550	735	747	893	1,232	1,232	1,545	1,668	2,320
	65+	845	658	879	896	1,073	1,477	1,478	1,857	2,002	2,785
Sub & Spouse	19 - 24	319		340	331	334	577	576	744	775	1,086
	25 - 29	331		356	348	380	603	604	786	822	1,175
	30 - 34	399		477	462	499	799	802	1,022	1,065	1,468
	35 - 39	477		546	519	578	903	901	1,143	1,229	1,645
	40 - 44	640		760	736	828	1,269	1,275	1,579	1,733	2,306
	45 - 49	736		886	886	999	1,482	1,486	1,863	2,100	2,746
	50 - 54	1,117		1,187	1,215	1,367	1,982	1,983	2,534	2,761	3,767
	55 - 59	1,403		1,460	1,491	1,599	2,451	2,456	3,091	3,328	4,642
	60 - 64	1,403		1,460	1,491	1,755	2,451	2,456	3,091	3,328	4,642
	65+	1,681		1,753	1,785	2,106	2,941	2,946	3,709	3,996	5,569
Sub & Child	19 - 24	265		294	291	298	492	489	631	669	911
	25 - 29	276		301	298	315	513	505	652	696	955
	30 - 34	305		362	354	380	603	606	771	817	1,106
	35 - 39	345		393	384	422	662	656	835	900	1,193
	40 - 44	427		503	493	542	843	843	1,049	1,149	1,523
	45 - 49	474		565	567	619	948	950	1,193	1,333	1,742
	50 - 54	664		716	730	808	1,201	1,198	1,524	1,666	2,254
	55 - 59	807		851	870	932	1,435	1,434	1,806	1,949	2,691
	60 - 64	807		851	870	1,019	1,435	1,434	1,806	1,949	2,691
	65+	966		1,023	1,043	1,224	1,722	1,723	2,165	2,338	3,228
Sub & Children	19 - 24	327		381	384	422	644	643	824	859	1,204
	25 - 29	339		392	395	440	661	658	849	884	1,251
	30 - 34	368		451	450	503	752	759	965	1,005	1,398
	35 - 39	405		483	480	535	805	807	1,023	1,085	1,484
	40 - 44	492		590	589	663	993	997	1,242	1,335	1,818
	45 - 49	538		654	665	743	1,099	1,102	1,387	1,520	2,036
	50 - 54	726		805	826	934	1,350	1,350	1,720	1,852	2,543
	55 - 59	870		943	962	1,054	1,584	1,586	1,999	2,133	2,985
	60 - 64	870		943	962	1,136	1,584	1,586	1,999	2,133	2,985
	65+	1,043		1,132	1,155	1,365	1,898	1,903	2,400	2,562	3,582
Family	19 - 24	471		518	518	570	866	886	1,135	1,199	1,619
	25 - 29	484		533	534	610	903	914	1,174	1,245	1,710
	30 - 34	548		654	649	728	1,099	1,112	1,410	1,487	2,004
	35 - 39	627		721	702	808	1,202	1,213	1,530	1,657	2,176
	40 - 44	793		938	923	1,064	1,572	1,584	1,965	2,159	2,840
	45 - 49	891		1,066	1,069	1,235	1,778	1,796	2,256	2,523	3,280
	50 - 54	1,271		1,362	1,399	1,606	2,281	2,298	2,922	3,190	4,297
	55 - 59	1,555		1,641	1,674	1,832	2,749	2,767	3,478	3,752	5,176
	60 - 64	1,555		1,641	1,674	1,995	2,749	2,767	3,478	3,752	5,176
	65+	1,868		1,968	2,008	2,396	3,300	3,321	4,176	4,506	6,206

Exhibit 10.2
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	281	232	549	530	328	838	841	1,106	1,141	1,653
	1 - 4	101	81	120	127	131	181	176	223	243	322
	5 - 18	101	81	120	127	131	181	176	223	243	322
	19 - 24	145	118	158	155	157	243	241	314	332	476
	25 - 29	147	121	168	165	171	257	258	333	347	513
	30 - 34	177	146	222	216	220	335	337	432	451	638
	35 - 39	212	177	253	241	252	382	380	483	521	715
	40 - 44	285	236	355	347	364	537	535	667	732	1,002
	45 - 49	325	270	414	413	434	622	621	786	887	1,196
	50 - 54	490	405	548	568	595	831	831	1,069	1,168	1,637
	55 - 59	613	510	675	692	695	1,027	1,027	1,299	1,402	2,018
	60 - 64	613	510	675	692	770	1,027	1,027	1,299	1,402	2,018
	65+	735	610	807	830	925	1,231	1,232	1,561	1,683	2,422
Sub & Spouse	19 - 24	278		312	307	288	481	480	626	652	945
	25 - 29	288		327	323	328	503	504	661	691	1,022
	30 - 34	347		438	428	431	666	669	859	895	1,277
	35 - 39	415		501	481	499	753	751	961	1,033	1,431
	40 - 44	557		698	682	714	1,058	1,063	1,327	1,457	2,006
	45 - 49	640		813	821	862	1,235	1,239	1,566	1,765	2,388
	50 - 54	972		1,089	1,125	1,179	1,652	1,653	2,130	2,321	3,276
	55 - 59	1,220		1,340	1,381	1,379	2,043	2,047	2,598	2,797	4,037
	60 - 64	1,220		1,340	1,381	1,513	2,043	2,047	2,598	2,797	4,037
	65+	1,462		1,609	1,653	1,816	2,451	2,455	3,117	3,358	4,843
Sub & Child	19 - 24	231		270	270	257	410	408	531	563	793
	25 - 29	240		277	276	272	428	421	548	585	831
	30 - 34	266		333	328	328	503	505	648	687	962
	35 - 39	300		361	356	364	552	547	702	757	1,038
	40 - 44	372		462	457	468	703	703	882	966	1,325
	45 - 49	413		519	525	534	790	792	1,003	1,121	1,515
	50 - 54	578		657	676	697	1,001	999	1,281	1,400	1,960
	55 - 59	702		781	806	804	1,196	1,195	1,518	1,638	2,340
	60 - 64	702		781	806	879	1,196	1,195	1,518	1,638	2,340
	65+	840		939	966	1,056	1,435	1,436	1,820	1,965	2,807
Sub & Children	19 - 24	285		350	356	364	537	536	693	722	1,047
	25 - 29	295		360	366	380	551	549	714	743	1,088
	30 - 34	320		414	417	434	627	633	811	845	1,216
	35 - 39	353		444	445	462	671	673	860	912	1,291
	40 - 44	428		542	546	572	828	831	1,044	1,122	1,581
	45 - 49	468		600	616	641	916	919	1,166	1,278	1,771
	50 - 54	632		739	765	806	1,125	1,125	1,446	1,557	2,212
	55 - 59	757		866	891	909	1,320	1,322	1,680	1,793	2,596
	60 - 64	757		866	891	980	1,320	1,322	1,680	1,793	2,596
	65+	907		1,039	1,070	1,177	1,582	1,586	2,017	2,153	3,115
Family	19 - 24	410		476	480	492	722	739	954	1,008	1,408
	25 - 29	421		489	495	526	753	762	987	1,047	1,487
	30 - 34	477		600	601	628	916	927	1,185	1,250	1,743
	35 - 39	546		662	650	697	1,002	1,011	1,286	1,393	1,893
	40 - 44	690		861	855	918	1,310	1,320	1,652	1,815	2,470
	45 - 49	775		978	990	1,065	1,482	1,497	1,896	2,121	2,853
	50 - 54	1,106		1,250	1,296	1,385	1,901	1,915	2,456	2,681	3,737
	55 - 59	1,353		1,506	1,550	1,580	2,291	2,306	2,923	3,153	4,501
	60 - 64	1,353		1,506	1,550	1,720	2,291	2,306	2,923	3,153	4,501
	65+	1,625		1,806	1,860	2,066	2,750	2,768	3,510	3,787	5,397

Exhibit 10.2
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	15%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	5 - 18	15%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	19 - 24	14%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%	7%	9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 10.3
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	277	214	497	466	301	817	831	1,079	1,112	1,555
	1 - 4	97	76	105	110	120	180	181	223	238	305
	5 - 18	97	76	105	110	120	180	181	223	238	305
	19 - 24	138	106	140	140	145	241	244	310	327	448
	25 - 29	147	113	152	145	158	243	255	322	342	483
	30 - 34	174	138	202	192	201	331	327	422	441	604
	35 - 39	210	163	224	218	236	375	375	473	514	678
	40 - 44	279	219	315	307	341	525	526	646	715	945
	45 - 49	319	249	369	367	403	615	615	766	869	1,128
	50 - 54	484	378	491	498	546	813	822	1,037	1,138	1,546
	55 - 59	606	448	604	616	631	1,005	1,015	1,267	1,375	1,905
	60 - 64	606	448	604	616	691	1,005	1,015	1,267	1,375	1,905
	65+	727	540	727	737	831	1,203	1,216	1,522	1,651	2,286
Sub & Spouse	19 - 24	273		275	273	272	468	476	617	643	892
	25 - 29	282		297	286	298	483	504	639	679	960
	30 - 34	345		398	380	393	649	655	837	872	1,208
	35 - 39	414		439	428	462	735	741	943	1,011	1,351
	40 - 44	548		627	605	663	1,038	1,045	1,293	1,417	1,891
	45 - 49	627		732	729	806	1,219	1,224	1,529	1,725	2,256
	50 - 54	963		976	993	1,073	1,622	1,636	2,074	2,262	3,091
	55 - 59	1,202		1,204	1,223	1,253	2,001	2,018	2,531	2,739	3,809
	60 - 64	1,202		1,204	1,223	1,366	2,001	2,018	2,531	2,739	3,809
	65+	1,444		1,445	1,469	1,642	2,403	2,421	3,038	3,284	4,573
Sub & Child	19 - 24	225		237	239	241	409	404	523	556	754
	25 - 29	231		249	244	259	415	418	536	573	783
	30 - 34	261		297	291	301	498	499	635	669	908
	35 - 39	296		320	315	334	541	541	686	738	978
	40 - 44	365		408	402	441	693	693	860	943	1,247
	45 - 49	404		466	465	503	782	781	981	1,095	1,431
	50 - 54	570		585	600	649	985	990	1,253	1,363	1,848
	55 - 59	691		696	716	733	1,173	1,176	1,480	1,601	2,209
	60 - 64	691		696	716	795	1,173	1,176	1,480	1,601	2,209
	65+	825		837	859	958	1,412	1,411	1,779	1,921	2,648
Sub & Children	19 - 24	277		309	316	341	529	535	686	708	995
	25 - 29	282		320	327	357	541	548	696	725	1,029
	30 - 34	312		368	374	397	619	627	799	824	1,151
	35 - 39	351		392	396	430	667	669	850	893	1,219
	40 - 44	417		483	487	534	813	822	1,023	1,095	1,490
	45 - 49	455		537	546	603	907	910	1,143	1,250	1,676
	50 - 54	624		656	678	743	1,110	1,118	1,416	1,520	2,093
	55 - 59	744		774	793	828	1,298	1,305	1,643	1,757	2,450
	60 - 64	744		774	793	892	1,298	1,305	1,643	1,757	2,450
	65+	891		925	955	1,067	1,555	1,564	1,977	2,108	2,940
Family	19 - 24	399		421	426	460	720	735	943	993	1,336
	25 - 29	414		439	442	483	734	764	967	1,030	1,398
	30 - 34	471		538	534	584	902	914	1,163	1,226	1,647
	35 - 39	546		583	583	658	986	1,000	1,267	1,362	1,785
	40 - 44	679		774	759	850	1,286	1,305	1,616	1,773	2,328
	45 - 49	761		877	881	994	1,470	1,479	1,856	2,077	2,697
	50 - 54	1,093		1,121	1,145	1,269	1,872	1,900	2,400	2,619	3,532
	55 - 59	1,325		1,347	1,378	1,445	2,250	2,276	2,858	3,089	4,250
	60 - 64	1,325		1,347	1,378	1,560	2,250	2,276	2,858	3,089	4,250
	65+	1,595		1,616	1,652	1,867	2,702	2,731	3,430	3,708	5,097

Exhibit 10.3
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	241	199	456	432	260	681	693	907	935	1,353
	1 - 4	85	71	97	102	104	150	151	188	200	266
	5 - 18	85	71	97	102	104	150	151	188	200	266
	19 - 24	120	99	129	130	125	201	204	261	275	390
	25 - 29	128	105	140	135	137	203	213	271	288	420
	30 - 34	152	128	186	178	174	276	273	355	371	526
	35 - 39	183	151	206	202	204	313	313	398	432	590
	40 - 44	243	203	289	285	294	438	439	543	601	822
	45 - 49	278	231	339	340	348	513	513	644	731	981
	50 - 54	421	350	451	462	471	678	685	872	957	1,345
	55 - 59	527	415	555	571	544	838	846	1,065	1,156	1,657
	60 - 64	527	415	555	571	596	838	846	1,065	1,156	1,657
	65+	633	500	667	683	717	1,003	1,014	1,279	1,388	1,988
Sub & Spouse	19 - 24	238		253	253	235	390	397	519	541	776
	25 - 29	246		273	265	257	403	420	537	571	835
	30 - 34	300		366	352	339	541	546	704	733	1,051
	35 - 39	360		403	397	399	613	618	793	850	1,175
	40 - 44	477		576	561	572	865	871	1,087	1,191	1,645
	45 - 49	546		672	675	695	1,016	1,020	1,285	1,450	1,962
	50 - 54	838		896	920	925	1,352	1,364	1,743	1,901	2,688
	55 - 59	1,046		1,105	1,133	1,081	1,668	1,682	2,127	2,302	3,313
	60 - 64	1,046		1,105	1,133	1,178	1,668	1,682	2,127	2,302	3,313
	65+	1,256		1,326	1,361	1,416	2,003	2,018	2,553	2,760	3,977
Sub & Child	19 - 24	196		218	222	208	341	337	440	468	656
	25 - 29	201		229	226	224	346	349	451	482	681
	30 - 34	227		273	270	260	415	416	534	563	790
	35 - 39	258		294	292	288	451	451	577	621	851
	40 - 44	318		375	373	381	578	578	723	793	1,085
	45 - 49	352		428	431	434	652	651	825	921	1,245
	50 - 54	496		537	556	560	821	825	1,053	1,146	1,607
	55 - 59	601		639	663	632	978	980	1,244	1,346	1,921
	60 - 64	601		639	663	686	978	980	1,244	1,346	1,921
	65+	718		768	796	826	1,177	1,176	1,495	1,615	2,303
Sub & Children	19 - 24	241		284	293	294	441	446	577	595	866
	25 - 29	246		294	303	308	451	457	585	610	895
	30 - 34	272		338	347	343	516	523	672	693	1,001
	35 - 39	306		360	367	371	556	558	715	751	1,060
	40 - 44	363		444	451	461	678	685	860	921	1,296
	45 - 49	396		493	506	520	756	759	961	1,051	1,458
	50 - 54	543		602	628	641	925	932	1,190	1,278	1,820
	55 - 59	647		711	735	714	1,082	1,088	1,381	1,477	2,131
	60 - 64	647		711	735	769	1,082	1,088	1,381	1,477	2,131
	65+	775		849	885	920	1,296	1,304	1,662	1,772	2,557
Family	19 - 24	347		387	395	397	600	613	793	835	1,162
	25 - 29	360		403	410	417	612	637	813	866	1,216
	30 - 34	410		494	495	504	752	762	978	1,031	1,433
	35 - 39	475		535	540	568	822	834	1,065	1,145	1,553
	40 - 44	591		711	703	733	1,072	1,088	1,358	1,490	2,025
	45 - 49	662		805	816	857	1,225	1,233	1,560	1,746	2,346
	50 - 54	951		1,029	1,061	1,094	1,560	1,584	2,017	2,201	3,072
	55 - 59	1,153		1,236	1,276	1,246	1,875	1,897	2,402	2,596	3,696
	60 - 64	1,153		1,236	1,276	1,345	1,875	1,897	2,402	2,596	3,696
	65+	1,387		1,483	1,530	1,610	2,252	2,276	2,883	3,116	4,433

Exhibit 10.3
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	14%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	5 - 18	14%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	19 - 24	15%	7%	9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%	8%	9%	7%	15%	20%	20%	19%	19%	15%
	30 - 34	14%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 10.4
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	284	221	519	497	325	866	872	1,165	1,205	1,639
	1 - 4	101	77	112	119	131	189	187	235	255	317
	5 - 18	101	77	112	119	131	189	187	235	255	317
	19 - 24	147	113	153	146	153	255	252	336	352	469
	25 - 29	150	115	156	157	164	258	266	352	368	507
	30 - 34	186	142	210	205	216	345	348	452	477	634
	35 - 39	215	168	237	230	252	393	397	510	550	713
	40 - 44	284	221	334	326	357	552	555	700	773	1,000
	45 - 49	330	257	389	390	428	645	649	824	934	1,186
	50 - 54	496	385	518	534	578	861	860	1,128	1,229	1,623
	55 - 59	618	482	636	654	664	1,057	1,062	1,373	1,483	2,004
	60 - 64	618	482	636	654	737	1,057	1,062	1,373	1,483	2,004
	65+	744	577	766	786	886	1,268	1,276	1,650	1,781	2,404
Sub & Spouse	19 - 24	282		301	291	285	501	490	665	691	940
	25 - 29	290		308	307	312	512	525	696	725	1,009
	30 - 34	356		413	402	416	685	685	902	946	1,266
	35 - 39	427		464	453	483	782	781	1,021	1,086	1,420
	40 - 44	563		656	648	698	1,099	1,101	1,394	1,536	2,001
	45 - 49	649		768	778	846	1,281	1,285	1,644	1,856	2,372
	50 - 54	984		1,026	1,063	1,137	1,710	1,714	2,245	2,446	3,252
	55 - 59	1,228		1,264	1,301	1,322	2,108	2,119	2,738	2,959	4,007
	60 - 64	1,228		1,264	1,301	1,455	2,108	2,119	2,738	2,959	4,007
	65+	1,475		1,519	1,562	1,749	2,529	2,541	3,287	3,552	4,810
Sub & Child	19 - 24	232		257	254	255	434	426	559	596	787
	25 - 29	236		258	260	269	435	441	580	612	822
	30 - 34	273		309	313	325	525	525	681	723	951
	35 - 39	305		336	334	357	577	570	738	792	1,029
	40 - 44	373		433	429	460	732	728	929	1,021	1,317
	45 - 49	417		490	497	532	817	822	1,053	1,179	1,501
	50 - 54	584		618	638	684	1,038	1,038	1,350	1,476	1,944
	55 - 59	704		739	761	774	1,233	1,238	1,599	1,732	2,320
	60 - 64	704		739	761	850	1,233	1,238	1,599	1,732	2,320
	65+	845		886	913	1,020	1,482	1,485	1,920	2,076	2,785
Sub & Children	19 - 24	290		333	341	357	564	565	735	762	1,041
	25 - 29	295		336	347	366	565	577	753	781	1,075
	30 - 34	323		389	396	428	654	658	852	888	1,202
	35 - 39	359		413	422	451	699	705	910	960	1,279
	40 - 44	431		506	519	560	861	871	1,100	1,185	1,573
	45 - 49	474		565	584	631	954	958	1,228	1,345	1,754
	50 - 54	635		693	726	780	1,166	1,174	1,524	1,643	2,196
	55 - 59	761		817	845	878	1,364	1,377	1,773	1,898	2,576
	60 - 64	761		817	845	947	1,364	1,377	1,773	1,898	2,576
	65+	911		977	1,017	1,137	1,635	1,651	2,127	2,278	3,091
Family	19 - 24	417		453	453	481	764	771	1,010	1,067	1,398
	25 - 29	425		458	469	510	771	800	1,044	1,104	1,468
	30 - 34	492		565	567	618	948	960	1,249	1,320	1,726
	35 - 39	561		618	617	690	1,045	1,054	1,366	1,464	1,880
	40 - 44	698		810	807	895	1,359	1,377	1,743	1,912	2,458
	45 - 49	783		918	939	1,042	1,542	1,558	1,993	2,234	2,832
	50 - 54	1,116		1,177	1,225	1,345	1,971	1,989	2,588	2,827	3,711
	55 - 59	1,365		1,421	1,464	1,521	2,370	2,391	3,085	3,339	4,467
	60 - 64	1,365		1,421	1,464	1,659	2,370	2,391	3,085	3,339	4,467
	65+	1,634		1,703	1,757	1,994	2,844	2,869	3,702	4,007	5,361

Exhibit 10.4
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	247	205	477	461	281	722	727	979	1,013	1,426
	1 - 4	88	72	103	111	113	158	156	198	215	276
	5 - 18	88	72	103	111	113	158	156	198	215	276
	19 - 24	128	105	141	136	132	213	210	283	296	408
	25 - 29	131	107	144	146	142	215	222	296	310	441
	30 - 34	162	132	193	190	187	288	290	380	401	552
	35 - 39	187	156	218	213	218	328	331	429	463	620
	40 - 44	247	205	307	302	308	460	463	589	650	870
	45 - 49	287	238	357	362	369	538	541	693	785	1,032
	50 - 54	432	357	476	495	499	718	717	948	1,033	1,412
	55 - 59	538	447	584	606	573	881	885	1,154	1,247	1,743
	60 - 64	538	447	584	606	636	881	885	1,154	1,247	1,743
	65+	647	535	703	728	764	1,057	1,064	1,387	1,497	2,091
Sub & Spouse	19 - 24	246		277	270	246	418	409	559	581	818
	25 - 29	253		283	285	269	427	438	585	610	878
	30 - 34	310		379	373	359	571	571	758	795	1,101
	35 - 39	372		426	420	417	652	651	858	913	1,235
	40 - 44	490		602	600	602	916	918	1,172	1,291	1,740
	45 - 49	565		705	721	730	1,068	1,071	1,382	1,560	2,063
	50 - 54	856		942	985	981	1,425	1,429	1,887	2,056	2,828
	55 - 59	1,068		1,160	1,205	1,140	1,757	1,766	2,301	2,487	3,485
	60 - 64	1,068		1,160	1,205	1,255	1,757	1,766	2,301	2,487	3,485
	65+	1,283		1,394	1,447	1,508	2,108	2,118	2,763	2,985	4,183
Sub & Child	19 - 24	202		236	236	220	362	355	470	501	685
	25 - 29	206		237	241	232	363	368	488	515	715
	30 - 34	238		284	290	281	438	438	573	608	827
	35 - 39	266		309	310	308	481	475	621	666	895
	40 - 44	325		398	398	397	610	607	781	858	1,146
	45 - 49	363		450	461	459	681	685	885	991	1,306
	50 - 54	508		567	591	590	865	865	1,135	1,241	1,691
	55 - 59	613		678	705	668	1,028	1,032	1,344	1,456	2,018
	60 - 64	613		678	705	733	1,028	1,032	1,344	1,456	2,018
	65+	735		813	846	880	1,235	1,238	1,614	1,745	2,422
Sub & Children	19 - 24	253		306	316	308	470	471	618	641	906
	25 - 29	257		309	322	316	471	481	633	657	935
	30 - 34	281		357	367	369	545	549	716	747	1,046
	35 - 39	313		379	391	389	583	588	765	807	1,113
	40 - 44	375		465	481	483	718	726	925	996	1,368
	45 - 49	413		519	541	544	795	799	1,032	1,131	1,526
	50 - 54	553		636	673	673	972	979	1,281	1,381	1,910
	55 - 59	662		750	783	757	1,137	1,148	1,490	1,595	2,240
	60 - 64	662		750	783	817	1,137	1,148	1,490	1,595	2,240
	65+	793		897	942	981	1,363	1,376	1,788	1,915	2,688
Family	19 - 24	363		416	420	415	637	643	849	897	1,216
	25 - 29	370		421	435	440	643	667	878	928	1,277
	30 - 34	428		519	525	533	790	800	1,050	1,110	1,501
	35 - 39	488		567	572	595	871	879	1,148	1,231	1,635
	40 - 44	607		744	748	772	1,133	1,148	1,465	1,607	2,138
	45 - 49	681		843	870	899	1,285	1,299	1,675	1,878	2,463
	50 - 54	971		1,080	1,135	1,160	1,643	1,658	2,175	2,376	3,227
	55 - 59	1,187		1,304	1,356	1,312	1,975	1,993	2,593	2,806	3,885
	60 - 64	1,187		1,304	1,356	1,431	1,975	1,993	2,593	2,806	3,885
	65+	1,421		1,563	1,627	1,719	2,370	2,391	3,111	3,368	4,662

Exhibit 10.4
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	15%	7%	9%	7%	16%	20%	20%	19%	19%	15%
	5 - 18	15%	7%	9%	7%	16%	20%	20%	19%	19%	15%
	19 - 24	15%	8%	9%	7%	16%	20%	20%	19%	19%	15%
	25 - 29	15%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	30 - 34	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 10.5
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	273	210	505	478	286	843	846	1,123	1,156	1,561
	1 - 4	94	74	111	109	119	180	182	229	247	305
	5 - 18	94	74	111	109	119	180	182	229	247	305
	19 - 24	138	106	143	141	143	242	246	321	336	445
	25 - 29	147	113	153	147	155	264	259	337	357	491
	30 - 34	172	136	204	196	201	342	340	442	458	606
	35 - 39	203	157	235	223	230	384	384	493	530	681
	40 - 44	276	211	320	300	321	536	542	674	740	951
	45 - 49	312	245	376	363	380	630	627	796	899	1,130
	50 - 54	471	365	503	497	513	840	836	1,079	1,181	1,552
	55 - 59	589	457	618	613	606	1,035	1,038	1,320	1,431	1,912
	60 - 64	589	457	618	613	658	1,035	1,038	1,320	1,431	1,912
	65+	710	550	741	732	793	1,238	1,246	1,587	1,713	2,295
Sub & Spouse	19 - 24	273		282	278	266	475	482	635	662	887
	25 - 29	282		301	294	294	513	511	667	703	974
	30 - 34	340		401	386	392	668	676	872	907	1,214
	35 - 39	399		457	444	447	752	758	979	1,053	1,359
	40 - 44	538		631	600	629	1,062	1,074	1,344	1,475	1,904
	45 - 49	617		746	721	759	1,238	1,242	1,585	1,785	2,260
	50 - 54	931		1,000	989	1,020	1,669	1,665	2,152	2,353	3,096
	55 - 59	1,168		1,226	1,218	1,184	2,061	2,067	2,637	2,851	3,823
	60 - 64	1,168		1,226	1,218	1,294	2,061	2,067	2,637	2,851	3,823
	65+	1,403		1,472	1,461	1,555	2,468	2,479	3,164	3,421	4,588
Sub & Child	19 - 24	219		243	239	235	411	414	542	573	749
	25 - 29	230		257	249	252	427	427	556	595	790
	30 - 34	258		304	292	294	512	511	660	698	911
	35 - 39	282		334	318	325	552	554	710	767	984
	40 - 44	353		420	399	416	708	706	894	976	1,259
	45 - 49	392		477	461	476	792	799	1,015	1,134	1,434
	50 - 54	548		602	591	613	1,005	1,003	1,299	1,417	1,854
	55 - 59	670		719	708	698	1,202	1,206	1,543	1,666	2,217
	60 - 64	670		719	708	759	1,202	1,206	1,543	1,666	2,217
	65+	805		860	853	911	1,442	1,448	1,851	1,996	2,659
Sub & Children	19 - 24	273		322	315	327	536	543	708	735	992
	25 - 29	277		333	327	341	552	556	723	752	1,031
	30 - 34	305		381	374	380	632	642	823	857	1,152
	35 - 39	339		407	399	416	675	684	879	930	1,228
	40 - 44	404		498	480	509	828	843	1,063	1,138	1,498
	45 - 49	440		551	541	567	915	925	1,179	1,293	1,681
	50 - 54	604		681	670	701	1,131	1,137	1,466	1,580	2,098
	55 - 59	721		792	789	786	1,327	1,339	1,706	1,826	2,458
	60 - 64	721		792	789	846	1,327	1,339	1,706	1,826	2,458
	65+	865		950	947	1,016	1,593	1,606	2,045	2,193	2,949
Family	19 - 24	392		438	427	440	728	744	971	1,025	1,329
	25 - 29	405		453	446	469	764	772	1,003	1,067	1,415
	30 - 34	463		552	537	560	919	937	1,207	1,274	1,653
	35 - 39	524		610	591	629	1,008	1,024	1,313	1,416	1,803
	40 - 44	657		781	750	812	1,316	1,339	1,677	1,833	2,347
	45 - 49	739		897	872	943	1,491	1,508	1,915	2,150	2,702
	50 - 54	1,055		1,153	1,139	1,204	1,916	1,930	2,487	2,715	3,538
	55 - 59	1,293		1,376	1,369	1,367	2,310	2,335	2,972	3,214	4,264
	60 - 64	1,293		1,376	1,369	1,470	2,310	2,335	2,972	3,214	4,264
	65+	1,552		1,654	1,642	1,769	2,769	2,800	3,571	3,856	5,117

Exhibit 10.5
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	238	195	464	443	247	703	705	944	972	1,358
	1 - 4	82	69	102	101	103	150	152	193	208	266
	5 - 18	82	69	102	101	103	150	152	193	208	266
	19 - 24	120	99	132	131	124	202	205	270	283	387
	25 - 29	128	105	141	137	134	220	216	284	300	427
	30 - 34	150	126	188	182	174	285	284	372	385	527
	35 - 39	177	146	216	207	199	320	320	415	446	593
	40 - 44	240	196	294	278	277	447	452	567	622	827
	45 - 49	272	227	345	337	328	525	523	669	756	983
	50 - 54	410	338	462	461	443	700	697	907	993	1,350
	55 - 59	513	424	567	568	523	863	865	1,110	1,203	1,663
	60 - 64	513	424	567	568	568	863	865	1,110	1,203	1,663
	65+	618	510	680	678	684	1,032	1,039	1,334	1,440	1,996
Sub & Spouse	19 - 24	238		259	258	230	396	402	534	557	772
	25 - 29	246		277	273	254	428	426	561	591	847
	30 - 34	296		368	358	338	557	564	733	763	1,056
	35 - 39	347		420	412	386	627	632	823	885	1,182
	40 - 44	468		579	556	543	885	895	1,130	1,240	1,656
	45 - 49	537		685	668	655	1,032	1,035	1,332	1,500	1,966
	50 - 54	810		918	916	880	1,391	1,388	1,809	1,978	2,693
	55 - 59	1,016		1,125	1,128	1,021	1,718	1,723	2,216	2,396	3,325
	60 - 64	1,016		1,125	1,128	1,116	1,718	1,723	2,216	2,396	3,325
	65+	1,220		1,351	1,353	1,341	2,057	2,066	2,659	2,875	3,990
Sub & Child	19 - 24	191		223	222	203	343	345	456	482	652
	25 - 29	200		236	231	218	356	356	468	500	687
	30 - 34	225		279	271	254	427	426	555	587	793
	35 - 39	246		307	295	281	460	462	597	645	856
	40 - 44	307		386	370	359	590	589	752	821	1,095
	45 - 49	341		438	427	411	660	666	853	953	1,247
	50 - 54	477		553	548	529	838	836	1,092	1,191	1,613
	55 - 59	583		660	656	602	1,002	1,005	1,297	1,400	1,928
	60 - 64	583		660	656	655	1,002	1,005	1,297	1,400	1,928
	65+	700		789	790	786	1,202	1,207	1,556	1,678	2,313
Sub & Children	19 - 24	238		296	292	282	447	453	595	618	863
	25 - 29	241		306	303	294	460	464	608	632	897
	30 - 34	266		350	347	328	527	535	692	721	1,002
	35 - 39	295		374	370	359	563	570	739	782	1,068
	40 - 44	352		457	445	439	690	703	894	957	1,303
	45 - 49	383		506	501	489	763	771	991	1,087	1,462
	50 - 54	526		625	621	605	943	948	1,232	1,328	1,825
	55 - 59	627		727	731	678	1,106	1,116	1,434	1,535	2,138
	60 - 64	627		727	731	730	1,106	1,116	1,434	1,535	2,138
	65+	753		872	877	876	1,328	1,339	1,719	1,843	2,565
Family	19 - 24	341		402	396	380	607	620	816	862	1,156
	25 - 29	353		416	413	405	637	644	843	897	1,231
	30 - 34	403		507	498	483	766	781	1,015	1,071	1,438
	35 - 39	456		560	548	543	840	854	1,104	1,190	1,568
	40 - 44	572		717	695	700	1,097	1,116	1,410	1,541	2,041
	45 - 49	643		823	808	813	1,243	1,257	1,610	1,807	2,350
	50 - 54	918		1,058	1,055	1,038	1,597	1,609	2,090	2,282	3,077
	55 - 59	1,125		1,263	1,268	1,179	1,925	1,946	2,498	2,701	3,708
	60 - 64	1,125		1,263	1,268	1,268	1,925	1,946	2,498	2,701	3,708
	65+	1,350		1,518	1,521	1,525	2,308	2,334	3,001	3,241	4,450

Exhibit 10.5
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	15%	7%	9%	8%	16%	20%	20%	19%	19%	15%
	5 - 18	15%	7%	9%	8%	16%	20%	20%	19%	19%	15%
	19 - 24	15%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	25 - 29	15%	8%	9%	7%	16%	20%	20%	19%	19%	15%
	30 - 34	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 10.6
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 6
Orange and San Diego Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	302	237	563	534	330	939	944	1,174	1,213	1,696
	1 - 4	103	78	124	120	131	198	201	239	255	331
	5 - 18	103	78	124	120	131	198	201	239	255	331
	19 - 24	152	119	165	157	158	272	273	337	352	491
	25 - 29	157	120	172	167	182	289	288	353	371	525
	30 - 34	189	149	231	221	230	381	376	458	483	656
	35 - 39	230	176	251	250	259	427	426	514	553	733
	40 - 44	305	238	356	334	360	596	600	708	780	1,030
	45 - 49	351	274	419	402	429	698	699	836	941	1,228
	50 - 54	526	410	556	546	588	931	937	1,130	1,237	1,684
	55 - 59	657	515	686	672	687	1,152	1,153	1,379	1,494	2,073
	60 - 64	657	515	686	672	759	1,152	1,153	1,379	1,494	2,073
	65+	791	615	825	810	911	1,382	1,386	1,652	1,792	2,489
Sub & Spouse	19 - 24	299		320	307	301	529	541	667	691	974
	25 - 29	305		340	329	344	565	568	706	735	1,048
	30 - 34	370		452	432	441	746	744	907	952	1,311
	35 - 39	440		499	493	512	843	844	1,023	1,095	1,468
	40 - 44	604		708	667	716	1,188	1,191	1,408	1,543	2,058
	45 - 49	691		825	801	860	1,387	1,392	1,666	1,869	2,451
	50 - 54	1,041		1,106	1,091	1,175	1,854	1,866	2,257	2,463	3,367
	55 - 59	1,307		1,362	1,340	1,364	2,289	2,298	2,751	2,977	4,143
	60 - 64	1,307		1,362	1,340	1,490	2,289	2,298	2,751	2,977	4,143
	65+	1,570		1,638	1,610	1,788	2,745	2,757	3,302	3,572	4,970
Sub & Child	19 - 24	243		275	262	267	458	463	571	597	814
	25 - 29	250		283	278	285	474	477	586	618	854
	30 - 34	279		341	329	330	565	568	686	725	985
	35 - 39	317		368	354	363	615	615	744	799	1,064
	40 - 44	394		470	446	474	782	792	937	1,023	1,358
	45 - 49	439		529	514	542	882	889	1,066	1,186	1,555
	50 - 54	617		668	655	698	1,118	1,130	1,363	1,482	2,013
	55 - 59	748		798	784	794	1,334	1,346	1,608	1,739	2,401
	60 - 64	748		798	784	866	1,334	1,346	1,608	1,739	2,401
	65+	899		958	939	1,041	1,598	1,612	1,934	2,086	2,883
Sub & Children	19 - 24	302		362	352	364	591	608	742	767	1,077
	25 - 29	305		369	363	385	609	620	760	785	1,117
	30 - 34	339		428	415	430	699	715	860	899	1,247
	35 - 39	373		452	446	468	746	764	923	967	1,329
	40 - 44	454		552	534	578	919	937	1,113	1,193	1,621
	45 - 49	496		616	600	643	1,021	1,038	1,238	1,357	1,819
	50 - 54	672		752	746	802	1,254	1,275	1,536	1,651	2,278
	55 - 59	807		883	870	899	1,470	1,491	1,785	1,907	2,665
	60 - 64	807		883	870	969	1,470	1,491	1,785	1,907	2,665
	65+	966		1,060	1,043	1,164	1,761	1,788	2,142	2,291	3,194
Family	19 - 24	438		490	470	502	801	835	1,022	1,067	1,449
	25 - 29	440		506	497	538	840	864	1,056	1,110	1,524
	30 - 34	509		621	600	633	1,021	1,040	1,257	1,330	1,785
	35 - 39	584		668	656	709	1,118	1,141	1,378	1,475	1,949
	40 - 44	739		877	838	916	1,461	1,491	1,760	1,921	2,538
	45 - 49	825		995	967	1,066	1,659	1,688	2,014	2,249	2,932
	50 - 54	1,182		1,275	1,258	1,369	2,126	2,161	2,607	2,841	3,847
	55 - 59	1,445		1,533	1,507	1,564	2,564	2,594	3,102	3,358	4,620
	60 - 64	1,445		1,533	1,507	1,698	2,564	2,594	3,102	3,358	4,620
	65+	1,731		1,839	1,811	2,039	3,075	3,112	3,728	4,030	5,545

Exhibit 10.6
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 6
Orange and San Diego Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	263	220	517	495	285	783	787	987	1,020	1,475
	1 - 4	90	73	114	112	113	165	168	201	215	288
	5 - 18	90	73	114	112	113	165	168	201	215	288
	19 - 24	133	111	152	146	137	227	228	284	296	427
	25 - 29	137	112	158	155	157	241	240	297	312	457
	30 - 34	165	138	212	205	199	318	314	385	406	571
	35 - 39	200	163	231	232	224	356	355	432	465	638
	40 - 44	266	221	327	310	311	497	500	595	656	896
	45 - 49	306	254	385	373	370	582	583	703	791	1,068
	50 - 54	458	380	511	506	507	776	781	950	1,040	1,465
	55 - 59	572	477	630	623	593	960	961	1,159	1,256	1,803
	60 - 64	572	477	630	623	655	960	961	1,159	1,256	1,803
	65+	688	570	757	750	786	1,152	1,155	1,389	1,506	2,165
Sub & Spouse	19 - 24	260		294	285	260	441	451	561	581	847
	25 - 29	266		312	305	297	471	474	594	618	912
	30 - 34	322		415	400	381	622	620	763	800	1,140
	35 - 39	383		458	457	442	703	704	860	921	1,277
	40 - 44	526		650	618	618	990	993	1,184	1,297	1,790
	45 - 49	601		757	742	742	1,156	1,160	1,400	1,571	2,132
	50 - 54	906		1,015	1,011	1,013	1,545	1,555	1,897	2,070	2,928
	55 - 59	1,137		1,250	1,241	1,176	1,908	1,915	2,312	2,502	3,603
	60 - 64	1,137		1,250	1,241	1,285	1,908	1,915	2,312	2,502	3,603
	65+	1,366		1,503	1,491	1,542	2,288	2,298	2,775	3,002	4,322
Sub & Child	19 - 24	212		253	243	231	382	386	480	502	708
	25 - 29	218		260	258	246	395	398	493	520	743
	30 - 34	243		313	305	285	471	474	577	610	857
	35 - 39	276		338	328	313	513	513	626	672	926
	40 - 44	343		432	413	409	652	660	788	860	1,181
	45 - 49	382		486	476	468	735	741	896	997	1,353
	50 - 54	537		613	607	602	932	942	1,146	1,246	1,751
	55 - 59	651		733	726	685	1,112	1,122	1,352	1,462	2,088
	60 - 64	651		733	726	747	1,112	1,122	1,352	1,462	2,088
	65+	782		879	870	898	1,332	1,344	1,626	1,753	2,507
Sub & Children	19 - 24	263		333	326	314	493	507	624	645	937
	25 - 29	266		339	337	332	508	517	639	660	972
	30 - 34	295		393	385	371	583	596	723	756	1,085
	35 - 39	325		415	413	404	622	637	776	813	1,156
	40 - 44	395		507	495	499	766	781	936	1,003	1,410
	45 - 49	432		566	556	555	851	865	1,041	1,141	1,582
	50 - 54	585		690	691	692	1,045	1,063	1,291	1,388	1,981
	55 - 59	702		811	806	775	1,225	1,243	1,500	1,603	2,318
	60 - 64	702		811	806	836	1,225	1,243	1,500	1,603	2,318
	65+	840		973	966	1,004	1,468	1,490	1,800	1,926	2,778
Family	19 - 24	381		450	436	433	668	696	859	897	1,260
	25 - 29	383		465	461	464	700	720	888	933	1,326
	30 - 34	443		570	556	546	851	867	1,057	1,118	1,553
	35 - 39	508		613	608	612	932	951	1,158	1,240	1,695
	40 - 44	643		805	776	790	1,218	1,243	1,479	1,615	2,207
	45 - 49	718		913	896	919	1,383	1,407	1,693	1,890	2,550
	50 - 54	1,028		1,170	1,165	1,181	1,772	1,801	2,191	2,388	3,346
	55 - 59	1,257		1,407	1,396	1,349	2,137	2,162	2,607	2,822	4,018
	60 - 64	1,257		1,407	1,396	1,464	2,137	2,162	2,607	2,822	4,018
	65+	1,506		1,688	1,677	1,758	2,563	2,594	3,133	3,387	4,822

Exhibit 10.6
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 6
Orange and San Diego Counties

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	14%	7%	9%	7%	16%	20%	20%	19%	19%	15%
	5 - 18	14%	7%	9%	7%	16%	20%	20%	19%	19%	15%
	19 - 24	14%	7%	9%	8%	15%	20%	20%	19%	19%	15%
	25 - 29	15%	7%	9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 10.7
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	273	210	505	478	298	843	846	1,092	1,125	1,573
	1 - 4	101	77	107	110	120	180	182	223	238	305
	5 - 18	101	77	107	110	120	180	182	223	238	305
	19 - 24	140	109	143	141	145	242	246	315	327	454
	25 - 29	147	113	153	147	158	264	259	329	342	491
	30 - 34	172	136	204	196	201	342	340	424	442	611
	35 - 39	203	157	231	222	235	381	384	478	517	681
	40 - 44	277	214	320	314	332	536	535	653	722	960
	45 - 49	312	245	376	375	397	630	627	773	872	1,138
	50 - 54	477	373	498	508	534	840	835	1,053	1,145	1,560
	55 - 59	593	461	618	631	619	1,032	1,029	1,280	1,393	1,918
	60 - 64	593	461	618	631	685	1,032	1,029	1,280	1,393	1,918
	65+	715	556	741	757	825	1,233	1,234	1,536	1,668	2,306
Sub & Spouse	19 - 24	277		282	278	267	475	482	623	643	902
	25 - 29	282		301	294	298	513	511	652	679	974
	30 - 34	340		401	390	392	668	676	846	878	1,224
	35 - 39	394		452	439	455	746	758	949	1,023	1,359
	40 - 44	546		631	621	649	1,062	1,062	1,303	1,435	1,915
	45 - 49	618		746	745	793	1,238	1,242	1,543	1,739	2,274
	50 - 54	945		987	1,011	1,054	1,669	1,664	2,100	2,284	3,118
	55 - 59	1,182		1,226	1,253	1,230	2,047	2,052	2,552	2,773	3,838
	60 - 64	1,182		1,226	1,253	1,340	2,047	2,052	2,552	2,773	3,838
	65+	1,417		1,472	1,502	1,611	2,455	2,462	3,065	3,326	4,609
Sub & Child	19 - 24	231		241	240	236	411	414	528	556	756
	25 - 29	232		251	250	255	427	426	543	573	790
	30 - 34	261		301	297	298	512	511	636	675	914
	35 - 39	290		328	324	332	547	554	689	744	985
	40 - 44	365		419	413	429	708	705	867	948	1,261
	45 - 49	404		471	477	493	792	793	987	1,104	1,438
	50 - 54	563		596	608	632	1,005	1,003	1,264	1,375	1,864
	55 - 59	681		716	726	721	1,196	1,198	1,492	1,620	2,227
	60 - 64	681		716	726	786	1,196	1,198	1,492	1,620	2,227
	65+	819		858	872	945	1,435	1,440	1,792	1,943	2,669
Sub & Children	19 - 24	282		315	324	334	536	543	689	709	998
	25 - 29	284		328	331	346	552	556	708	725	1,031
	30 - 34	317		376	378	393	632	642	802	828	1,161
	35 - 39	346		401	400	428	668	684	852	900	1,228
	40 - 44	417		491	493	519	828	835	1,031	1,104	1,506
	45 - 49	455		550	554	588	915	925	1,150	1,256	1,684
	50 - 54	618		668	689	723	1,131	1,134	1,428	1,526	2,106
	55 - 59	736		788	807	812	1,321	1,328	1,652	1,774	2,472
	60 - 64	736		788	807	878	1,321	1,328	1,652	1,774	2,472
	65+	880		948	968	1,053	1,584	1,593	1,986	2,130	2,962
Family	19 - 24	409		432	429	447	728	744	949	993	1,343
	25 - 29	417		452	449	481	764	772	979	1,030	1,415
	30 - 34	474		550	542	570	919	937	1,172	1,234	1,661
	35 - 39	529		598	591	644	997	1,022	1,279	1,375	1,803
	40 - 44	678		780	773	831	1,316	1,328	1,630	1,785	2,358
	45 - 49	749		892	896	969	1,491	1,508	1,867	2,090	2,714
	50 - 54	1,077		1,133	1,166	1,242	1,916	1,926	2,427	2,633	3,560
	55 - 59	1,314		1,375	1,405	1,416	2,295	2,312	2,878	3,124	4,283
	60 - 64	1,314		1,375	1,405	1,527	2,295	2,312	2,878	3,124	4,283
	65+	1,577		1,650	1,684	1,831	2,754	2,779	3,455	3,749	5,138

Exhibit 10.7
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	238	195	464	443	257	703	705	918	946	1,368
	1 - 4	88	72	99	102	104	150	152	188	200	266
	5 - 18	88	72	99	102	104	150	152	188	200	266
	19 - 24	122	101	132	131	125	202	205	265	275	395
	25 - 29	128	105	141	137	137	220	216	277	288	427
	30 - 34	150	126	188	182	174	285	284	357	372	532
	35 - 39	177	146	212	206	203	318	320	402	435	593
	40 - 44	241	199	294	291	287	447	446	549	607	835
	45 - 49	272	227	345	348	343	525	523	650	733	990
	50 - 54	415	346	457	471	461	700	696	885	963	1,357
	55 - 59	516	427	567	585	534	860	858	1,076	1,171	1,668
	60 - 64	516	427	567	585	591	860	858	1,076	1,171	1,668
	65+	622	515	680	701	712	1,028	1,029	1,291	1,402	2,006
Sub & Spouse	19 - 24	241		259	258	231	396	402	524	541	785
	25 - 29	246		277	273	257	428	426	548	571	847
	30 - 34	296		368	362	338	557	564	711	738	1,065
	35 - 39	343		415	407	393	622	632	798	860	1,182
	40 - 44	475		579	575	560	885	885	1,095	1,206	1,666
	45 - 49	538		685	690	684	1,032	1,035	1,297	1,462	1,978
	50 - 54	822		906	937	909	1,391	1,387	1,765	1,920	2,712
	55 - 59	1,028		1,125	1,161	1,061	1,706	1,710	2,145	2,331	3,338
	60 - 64	1,028		1,125	1,161	1,156	1,706	1,710	2,145	2,331	3,338
	65+	1,233		1,351	1,391	1,389	2,046	2,052	2,576	2,795	4,008
Sub & Child	19 - 24	201		222	223	204	343	345	444	468	658
	25 - 29	202		231	232	220	356	355	457	482	687
	30 - 34	227		277	275	257	427	426	535	568	795
	35 - 39	253		301	300	287	456	462	579	626	857
	40 - 44	318		385	383	370	590	588	729	797	1,097
	45 - 49	352		433	442	425	660	661	830	928	1,251
	50 - 54	490		547	563	545	838	836	1,063	1,156	1,621
	55 - 59	593		657	673	622	997	999	1,254	1,362	1,937
	60 - 64	593		657	673	678	997	999	1,254	1,362	1,937
	65+	713		788	808	815	1,196	1,200	1,506	1,633	2,321
Sub & Children	19 - 24	246		289	300	288	447	453	579	596	868
	25 - 29	247		301	307	299	460	464	595	610	897
	30 - 34	276		345	350	339	527	535	674	696	1,010
	35 - 39	301		368	371	369	557	570	716	757	1,068
	40 - 44	363		451	457	448	690	696	867	928	1,310
	45 - 49	396		505	513	507	763	771	967	1,056	1,465
	50 - 54	538		613	638	624	943	945	1,200	1,283	1,832
	55 - 59	640		723	748	700	1,101	1,107	1,389	1,491	2,150
	60 - 64	640		723	748	757	1,101	1,107	1,389	1,491	2,150
	65+	766		870	897	908	1,320	1,328	1,669	1,790	2,576
Family	19 - 24	356		397	398	386	607	620	798	835	1,168
	25 - 29	363		415	416	415	637	644	823	866	1,231
	30 - 34	413		505	502	492	766	781	985	1,037	1,445
	35 - 39	460		549	548	556	831	852	1,075	1,156	1,568
	40 - 44	590		716	716	717	1,097	1,107	1,370	1,500	2,051
	45 - 49	652		819	830	836	1,243	1,257	1,569	1,757	2,360
	50 - 54	937		1,040	1,080	1,071	1,597	1,605	2,040	2,213	3,096
	55 - 59	1,143		1,262	1,301	1,221	1,913	1,927	2,419	2,626	3,725
	60 - 64	1,143		1,262	1,301	1,317	1,913	1,927	2,419	2,626	3,725
	65+	1,372		1,514	1,560	1,579	2,295	2,316	2,904	3,151	4,468

Exhibit 10.7
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 7
Fresno, Kern, and Kings Counties

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	15%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	5 - 18	15%	7%	8%	8%	15%	20%	20%	19%	19%	15%
	19 - 24	15%	8%	8%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%	8%	9%	7%	15%	20%	20%	19%	19%	15%
	30 - 34	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 10.8
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	491	378	883	861	546	1,471	1,479	1,670	1,719	2,401
	1 - 4	166	127	191	190	203	314	318	337	364	462
	5 - 18	166	127	191	190	203	314	318	337	364	462
	19 - 24	247	192	257	249	242	423	421	479	497	686
	25 - 29	258	201	264	262	262	445	447	502	527	744
	30 - 34	312	245	354	348	350	594	590	650	680	933
	35 - 39	365	285	400	399	403	668	664	729	785	1,041
	40 - 44	495	385	558	546	574	938	932	1,006	1,100	1,466
	45 - 49	561	436	656	638	690	1,095	1,094	1,185	1,333	1,742
	50 - 54	854	650	873	872	941	1,461	1,461	1,608	1,751	2,389
	55 - 59	1,066	813	1,079	1,071	1,118	1,801	1,808	1,964	2,120	2,944
	60 - 64	1,066	813	1,079	1,071	1,247	1,801	1,808	1,964	2,120	2,944
	65+	1,279	976	1,291	1,288	1,499	2,161	2,170	2,357	2,544	3,531
Sub & Spouse	19 - 24	491		503	493	458	836	837	950	982	1,369
	25 - 29	509		519	521	512	879	886	1,000	1,049	1,481
	30 - 34	618		701	691	677	1,178	1,177	1,293	1,353	1,863
	35 - 39	722		788	789	793	1,323	1,321	1,450	1,564	2,087
	40 - 44	980		1,107	1,086	1,131	1,861	1,861	2,007	2,195	2,929
	45 - 49	1,116		1,302	1,272	1,382	2,179	2,181	2,359	2,657	3,482
	50 - 54	1,705		1,739	1,740	1,879	2,911	2,923	3,209	3,496	4,775
	55 - 59	2,124		2,146	2,141	2,217	3,591	3,608	3,919	4,232	5,885
	60 - 64	2,124		2,146	2,141	2,465	3,591	3,608	3,919	4,232	5,885
	65+	2,550		2,576	2,568	2,959	4,305	4,328	4,701	5,078	7,061
Sub & Child	19 - 24	404		433	426	415	723	728	809	850	1,151
	25 - 29	414		446	438	435	744	752	835	886	1,204
	30 - 34	469		533	523	522	894	900	979	1,035	1,393
	35 - 39	524		578	573	574	972	972	1,057	1,140	1,508
	40 - 44	650		739	721	741	1,237	1,240	1,336	1,458	1,927
	45 - 49	715		837	813	860	1,395	1,398	1,510	1,689	2,208
	50 - 54	1,008		1,054	1,047	1,120	1,759	1,772	1,936	2,108	2,853
	55 - 59	1,222		1,255	1,247	1,289	2,100	2,112	2,291	2,476	3,406
	60 - 64	1,222		1,255	1,247	1,422	2,100	2,112	2,291	2,476	3,406
	65+	1,466		1,506	1,497	1,707	2,522	2,535	2,750	2,971	4,084
Sub & Children	19 - 24	492		563	556	581	938	952	1,056	1,090	1,518
	25 - 29	497		572	570	600	960	979	1,078	1,119	1,576
	30 - 34	557		661	654	690	1,105	1,124	1,224	1,273	1,762
	35 - 39	611		707	705	740	1,178	1,198	1,301	1,378	1,875
	40 - 44	737		866	853	915	1,448	1,468	1,577	1,692	2,300
	45 - 49	805		963	946	1,028	1,609	1,627	1,757	1,927	2,576
	50 - 54	1,099		1,183	1,177	1,288	1,974	1,998	2,181	2,345	3,221
	55 - 59	1,312		1,382	1,377	1,456	2,313	2,340	2,537	2,714	3,774
	60 - 64	1,312		1,382	1,377	1,585	2,313	2,340	2,537	2,714	3,774
	65+	1,570		1,661	1,652	1,903	2,779	2,808	3,044	3,257	4,531
Family	19 - 24	710		765	747	788	1,263	1,297	1,449	1,518	2,042
	25 - 29	727		780	779	845	1,309	1,348	1,493	1,583	2,156
	30 - 34	834		963	950	1,009	1,605	1,636	1,788	1,886	2,536
	35 - 39	943		1,048	1,047	1,129	1,754	1,786	1,944	2,097	2,755
	40 - 44	1,202		1,367	1,345	1,467	2,292	2,325	2,500	2,731	3,597
	45 - 49	1,336		1,559	1,531	1,717	2,612	2,643	2,856	3,192	4,154
	50 - 54	1,922		1,997	1,998	2,208	3,339	3,380	3,705	4,031	5,447
	55 - 59	2,343		2,407	2,397	2,549	4,016	4,070	4,414	4,768	6,555
	60 - 64	2,343		2,407	2,397	2,800	4,016	4,070	4,414	4,768	6,555
	65+	2,818		2,885	2,874	3,361	4,819	4,884	5,299	5,720	7,863

Exhibit 10.8
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	427	350	811	798	471	1,226	1,233	1,404	1,445	2,088
	1 - 4	145	118	176	176	175	262	265	284	306	402
	5 - 18	145	118	176	176	175	262	265	284	306	402
	19 - 24	215	178	236	231	209	353	351	403	418	597
	25 - 29	225	187	243	243	226	371	373	422	443	647
	30 - 34	272	227	325	323	302	495	492	547	572	812
	35 - 39	318	264	367	370	348	557	554	613	660	906
	40 - 44	431	357	512	506	495	782	777	846	925	1,275
	45 - 49	488	404	602	591	595	913	912	996	1,121	1,515
	50 - 54	743	602	801	808	812	1,218	1,218	1,352	1,472	2,078
	55 - 59	927	753	990	992	964	1,501	1,507	1,651	1,782	2,560
	60 - 64	927	753	990	992	1,075	1,501	1,507	1,651	1,782	2,560
	65+	1,113	904	1,185	1,193	1,293	1,801	1,809	1,981	2,138	3,071
Sub & Spouse	19 - 24	427		462	457	395	697	698	799	826	1,191
	25 - 29	443		477	483	442	733	739	841	882	1,288
	30 - 34	538		644	640	584	982	981	1,087	1,137	1,620
	35 - 39	628		723	731	684	1,103	1,101	1,219	1,315	1,815
	40 - 44	853		1,016	1,006	975	1,551	1,551	1,687	1,845	2,547
	45 - 49	971		1,195	1,178	1,192	1,816	1,818	1,983	2,233	3,028
	50 - 54	1,483		1,596	1,612	1,620	2,426	2,436	2,697	2,938	4,153
	55 - 59	1,847		1,969	1,983	1,912	2,993	3,007	3,294	3,557	5,118
	60 - 64	1,847		1,969	1,983	2,125	2,993	3,007	3,294	3,557	5,118
	65+	2,218		2,364	2,378	2,551	3,588	3,607	3,951	4,268	6,140
Sub & Child	19 - 24	352		398	395	358	603	607	680	715	1,001
	25 - 29	360		410	406	375	620	627	702	745	1,047
	30 - 34	408		489	485	450	745	750	823	870	1,212
	35 - 39	456		531	531	495	810	810	889	958	1,312
	40 - 44	566		678	668	639	1,031	1,034	1,123	1,226	1,676
	45 - 49	622		768	753	742	1,163	1,165	1,269	1,420	1,920
	50 - 54	877		967	970	966	1,466	1,477	1,627	1,772	2,481
	55 - 59	1,063		1,152	1,155	1,112	1,750	1,760	1,926	2,081	2,962
	60 - 64	1,063		1,152	1,155	1,226	1,750	1,760	1,926	2,081	2,962
	65+	1,275		1,382	1,387	1,472	2,102	2,113	2,311	2,497	3,552
Sub & Children	19 - 24	428		517	515	501	782	794	888	916	1,320
	25 - 29	433		525	528	518	800	816	906	941	1,371
	30 - 34	485		607	606	595	921	937	1,029	1,070	1,533
	35 - 39	532		649	653	638	982	999	1,094	1,158	1,631
	40 - 44	641		795	790	789	1,207	1,224	1,326	1,422	2,000
	45 - 49	700		884	876	887	1,341	1,356	1,477	1,620	2,240
	50 - 54	956		1,086	1,090	1,111	1,645	1,665	1,833	1,971	2,801
	55 - 59	1,141		1,268	1,275	1,256	1,928	1,950	2,132	2,281	3,282
	60 - 64	1,141		1,268	1,275	1,367	1,928	1,950	2,132	2,281	3,282
	65+	1,366		1,524	1,530	1,641	2,316	2,340	2,558	2,737	3,940
Family	19 - 24	618		702	692	680	1,053	1,081	1,218	1,276	1,776
	25 - 29	633		716	722	729	1,091	1,124	1,255	1,331	1,875
	30 - 34	726		884	880	870	1,338	1,364	1,503	1,585	2,206
	35 - 39	820		962	970	974	1,462	1,489	1,634	1,763	2,396
	40 - 44	1,046		1,255	1,246	1,265	1,910	1,938	2,101	2,295	3,128
	45 - 49	1,162		1,431	1,418	1,481	2,177	2,203	2,400	2,683	3,613
	50 - 54	1,672		1,833	1,850	1,904	2,783	2,817	3,114	3,388	4,737
	55 - 59	2,038		2,209	2,220	2,198	3,347	3,392	3,710	4,007	5,700
	60 - 64	2,038		2,209	2,220	2,414	3,347	3,392	3,710	4,007	5,700
	65+	2,451		2,647	2,662	2,898	4,016	4,070	4,453	4,807	6,838

Exhibit 10.8
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	14%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	5 - 18	14%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	19 - 24	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%	7%	9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 10.9
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	333	378	883	861	546	1,471	1,479	1,670	1,719	2,401
	1 - 4	115	127	191	190	203	314	318	337	364	462
	5 - 18	115	127	191	190	203	314	318	337	364	462
	19 - 24	172	192	257	249	242	423	421	479	497	686
	25 - 29	179	201	264	262	262	445	447	502	527	744
	30 - 34	215	245	354	348	350	594	590	650	680	933
	35 - 39	250	285	400	399	403	668	664	729	785	1,041
	40 - 44	339	385	558	546	574	938	932	1,006	1,100	1,466
	45 - 49	387	436	656	638	690	1,095	1,094	1,185	1,333	1,742
	50 - 54	578	650	873	872	941	1,461	1,461	1,608	1,751	2,389
	55 - 59	761	813	1,079	1,071	1,118	1,801	1,808	1,964	2,120	2,944
	60 - 64	761	813	1,079	1,071	1,247	1,801	1,808	1,964	2,120	2,944
	65+	914	976	1,291	1,288	1,499	2,161	2,170	2,357	2,544	3,531
Sub & Spouse	19 - 24	331		503	493	458	836	837	950	982	1,369
	25 - 29	348		519	521	512	879	886	1,000	1,049	1,481
	30 - 34	426		701	691	677	1,178	1,177	1,293	1,353	1,863
	35 - 39	496		788	789	793	1,323	1,321	1,450	1,564	2,087
	40 - 44	672		1,107	1,086	1,131	1,861	1,861	2,007	2,195	2,929
	45 - 49	768		1,302	1,272	1,382	2,179	2,181	2,359	2,657	3,482
	50 - 54	1,164		1,739	1,740	1,879	2,911	2,923	3,209	3,496	4,775
	55 - 59	1,531		2,146	2,141	2,217	3,591	3,608	3,919	4,232	5,885
	60 - 64	1,531		2,146	2,141	2,465	3,591	3,608	3,919	4,232	5,885
	65+	1,835		2,576	2,568	2,959	4,305	4,328	4,701	5,078	7,061
Sub & Child	19 - 24	276		433	426	415	723	728	809	850	1,151
	25 - 29	282		446	438	435	744	752	835	886	1,204
	30 - 34	319		533	523	522	894	900	979	1,035	1,393
	35 - 39	356		578	573	574	972	972	1,057	1,140	1,508
	40 - 44	442		739	721	741	1,237	1,240	1,336	1,458	1,927
	45 - 49	491		837	813	860	1,395	1,398	1,510	1,689	2,208
	50 - 54	692		1,054	1,047	1,120	1,759	1,772	1,936	2,108	2,853
	55 - 59	874		1,255	1,247	1,289	2,100	2,112	2,291	2,476	3,406
	60 - 64	874		1,255	1,247	1,422	2,100	2,112	2,291	2,476	3,406
	65+	1,048		1,506	1,497	1,707	2,522	2,535	2,750	2,971	4,084
Sub & Children	19 - 24	333		563	556	581	938	952	1,056	1,090	1,518
	25 - 29	345		572	570	600	960	979	1,078	1,119	1,576
	30 - 34	382		661	654	690	1,105	1,124	1,224	1,273	1,762
	35 - 39	419		707	705	740	1,178	1,198	1,301	1,378	1,875
	40 - 44	506		866	853	915	1,448	1,468	1,577	1,692	2,300
	45 - 49	548		963	946	1,028	1,609	1,627	1,757	1,927	2,576
	50 - 54	754		1,183	1,177	1,288	1,974	1,998	2,181	2,345	3,221
	55 - 59	938		1,382	1,377	1,456	2,313	2,340	2,537	2,714	3,774
	60 - 64	938		1,382	1,377	1,585	2,313	2,340	2,537	2,714	3,774
	65+	1,123		1,661	1,652	1,903	2,779	2,808	3,044	3,257	4,531
Family	19 - 24	488		765	747	788	1,263	1,297	1,449	1,518	2,042
	25 - 29	497		780	779	845	1,309	1,348	1,493	1,583	2,156
	30 - 34	576		963	950	1,009	1,605	1,636	1,788	1,886	2,536
	35 - 39	647		1,048	1,047	1,129	1,754	1,786	1,944	2,097	2,755
	40 - 44	823		1,367	1,345	1,467	2,292	2,325	2,500	2,731	3,597
	45 - 49	916		1,559	1,531	1,717	2,612	2,643	2,856	3,192	4,154
	50 - 54	1,317		1,997	1,998	2,208	3,339	3,380	3,705	4,031	5,447
	55 - 59	1,682		2,407	2,397	2,549	4,016	4,070	4,414	4,768	6,555
	60 - 64	1,682		2,407	2,397	2,800	4,016	4,070	4,414	4,768	6,555
	65+	2,021		2,885	2,874	3,361	4,819	4,884	5,299	5,720	7,863

Exhibit 10.9
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	290	350	811	798	471	1,226	1,233	1,404	1,445	2,088
	1 - 4	100	118	176	176	175	262	265	284	306	402
	5 - 18	100	118	176	176	175	262	265	284	306	402
	19 - 24	150	178	236	231	209	353	351	403	418	597
	25 - 29	156	187	243	243	226	371	373	422	443	647
	30 - 34	187	227	325	323	302	495	492	547	572	812
	35 - 39	218	264	367	370	348	557	554	613	660	906
	40 - 44	295	357	512	506	495	782	777	846	925	1,275
	45 - 49	337	404	602	591	595	913	912	996	1,121	1,515
	50 - 54	503	602	801	808	812	1,218	1,218	1,352	1,472	2,078
	55 - 59	662	753	990	992	964	1,501	1,507	1,651	1,782	2,560
	60 - 64	662	753	990	992	1,075	1,501	1,507	1,651	1,782	2,560
	65+	795	904	1,185	1,193	1,293	1,801	1,809	1,981	2,138	3,071
Sub & Spouse	19 - 24	288		462	457	395	697	698	799	826	1,191
	25 - 29	303		477	483	442	733	739	841	882	1,288
	30 - 34	371		644	640	584	982	981	1,087	1,137	1,620
	35 - 39	432		723	731	684	1,103	1,101	1,219	1,315	1,815
	40 - 44	585		1,016	1,006	975	1,551	1,551	1,687	1,845	2,547
	45 - 49	668		1,195	1,178	1,192	1,816	1,818	1,983	2,233	3,028
	50 - 54	1,013		1,596	1,612	1,620	2,426	2,436	2,697	2,938	4,153
	55 - 59	1,332		1,969	1,983	1,912	2,993	3,007	3,294	3,557	5,118
	60 - 64	1,332		1,969	1,983	2,125	2,993	3,007	3,294	3,557	5,118
	65+	1,596		2,364	2,378	2,551	3,588	3,607	3,951	4,268	6,140
Sub & Child	19 - 24	240		398	395	358	603	607	680	715	1,001
	25 - 29	246		410	406	375	620	627	702	745	1,047
	30 - 34	278		489	485	450	745	750	823	870	1,212
	35 - 39	310		531	531	495	810	810	889	958	1,312
	40 - 44	385		678	668	639	1,031	1,034	1,123	1,226	1,676
	45 - 49	427		768	753	742	1,163	1,165	1,269	1,420	1,920
	50 - 54	602		967	970	966	1,466	1,477	1,627	1,772	2,481
	55 - 59	760		1,152	1,155	1,112	1,750	1,760	1,926	2,081	2,962
	60 - 64	760		1,152	1,155	1,226	1,750	1,760	1,926	2,081	2,962
	65+	912		1,382	1,387	1,472	2,102	2,113	2,311	2,497	3,552
Sub & Children	19 - 24	290		517	515	501	782	794	888	916	1,320
	25 - 29	300		525	528	518	800	816	906	941	1,371
	30 - 34	333		607	606	595	921	937	1,029	1,070	1,533
	35 - 39	365		649	653	638	982	999	1,094	1,158	1,631
	40 - 44	440		795	790	789	1,207	1,224	1,326	1,422	2,000
	45 - 49	477		884	876	887	1,341	1,356	1,477	1,620	2,240
	50 - 54	656		1,086	1,090	1,111	1,645	1,665	1,833	1,971	2,801
	55 - 59	816		1,268	1,275	1,256	1,928	1,950	2,132	2,281	3,282
	60 - 64	816		1,268	1,275	1,367	1,928	1,950	2,132	2,281	3,282
	65+	977		1,524	1,530	1,641	2,316	2,340	2,558	2,737	3,940
Family	19 - 24	425		702	692	680	1,053	1,081	1,218	1,276	1,776
	25 - 29	433		716	722	729	1,091	1,124	1,255	1,331	1,875
	30 - 34	501		884	880	870	1,338	1,364	1,503	1,585	2,206
	35 - 39	563		962	970	974	1,462	1,489	1,634	1,763	2,396
	40 - 44	716		1,255	1,246	1,265	1,910	1,938	2,101	2,295	3,128
	45 - 49	797		1,431	1,418	1,481	2,177	2,203	2,400	2,683	3,613
	50 - 54	1,146		1,833	1,850	1,904	2,783	2,817	3,114	3,388	4,737
	55 - 59	1,463		2,209	2,220	2,198	3,347	3,392	3,710	4,007	5,700
	60 - 64	1,463		2,209	2,220	2,414	3,347	3,392	3,710	4,007	5,700
	65+	1,758		2,647	2,662	2,898	4,016	4,070	4,453	4,807	6,838

Exhibit 10.9
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans
RATING REGION 9
Imperial and San Luis Obispo Counties

		Percentage Change									
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	1 - 4	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	5 - 18	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	19 - 24	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%	7%	9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	16%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%
Family	19 - 24	15%		9%	8%	16%	20%	20%	19%	19%	15%
	25 - 29	15%		9%	8%	16%	20%	20%	19%	19%	15%
	30 - 34	15%		9%	8%	16%	20%	20%	19%	19%	15%
	35 - 39	15%		9%	8%	16%	20%	20%	19%	19%	15%
	40 - 44	15%		9%	8%	16%	20%	20%	19%	19%	15%
	45 - 49	15%		9%	8%	16%	20%	20%	19%	19%	15%
	50 - 54	15%		9%	8%	16%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	16%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	16%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	16%	20%	20%	19%	19%	15%

Exhibit 11.1
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	348	275	623	597	1,030	1,034	1,341	1,382	1,925
	1 - 4	141	112	155	162	242	236	290	314	395
	5 - 18	141	112	155	162	242	236	290	314	395
	19 - 24	191	152	197	192	316	314	398	420	572
	25 - 29	194	155	208	203	333	334	421	437	614
	30 - 34	228	182	266	258	427	429	539	561	758
	35 - 39	268	216	300	285	483	481	599	644	847
	40 - 44	352	279	411	399	669	667	818	896	1,177
	45 - 49	398	316	476	471	771	770	960	1,080	1,400
	50 - 54	588	462	622	638	1,022	1,022	1,297	1,414	1,907
	55 - 59	729	575	760	772	1,257	1,257	1,570	1,693	2,345
	60 - 64	729	575	760	772	1,257	1,257	1,570	1,693	2,345
	65+	870	683	904	921	1,502	1,503	1,882	2,027	2,810
Sub & Spouse	19 - 24	369		390	381	627	626	794	825	1,136
	25 - 29	381		406	398	653	654	836	872	1,225
	30 - 34	449		527	512	849	852	1,072	1,115	1,518
	35 - 39	527		596	569	953	951	1,193	1,279	1,695
	40 - 44	690		810	786	1,319	1,325	1,629	1,783	2,356
	45 - 49	786		936	936	1,532	1,536	1,913	2,150	2,796
	50 - 54	1,167		1,237	1,265	2,032	2,033	2,584	2,811	3,817
	55 - 59	1,453		1,510	1,541	2,501	2,506	3,141	3,378	4,692
	60 - 64	1,453		1,510	1,541	2,501	2,506	3,141	3,378	4,692
	65+	1,731		1,803	1,835	2,991	2,996	3,759	4,046	5,619
Sub & Child	19 - 24	315		344	341	542	539	681	719	961
	25 - 29	326		351	348	563	555	702	746	1,005
	30 - 34	355		412	404	653	656	821	867	1,156
	35 - 39	395		443	434	712	706	885	950	1,243
	40 - 44	477		553	543	893	893	1,099	1,199	1,573
	45 - 49	524		615	617	998	1,000	1,243	1,383	1,792
	50 - 54	714		766	780	1,251	1,248	1,574	1,716	2,304
	55 - 59	857		901	920	1,485	1,484	1,856	1,999	2,741
	60 - 64	857		901	920	1,485	1,484	1,856	1,999	2,741
	65+	1,016		1,073	1,093	1,772	1,773	2,215	2,388	3,278
Sub & Children	19 - 24	402		456	459	719	718	899	934	1,279
	25 - 29	414		467	470	736	733	924	959	1,326
	30 - 34	443		526	525	827	834	1,040	1,080	1,473
	35 - 39	480		558	555	880	882	1,098	1,160	1,559
	40 - 44	567		665	664	1,068	1,072	1,317	1,410	1,893
	45 - 49	613		729	740	1,174	1,177	1,462	1,595	2,111
	50 - 54	801		880	901	1,425	1,425	1,795	1,927	2,618
	55 - 59	945		1,018	1,037	1,659	1,661	2,074	2,208	3,060
	60 - 64	945		1,018	1,037	1,659	1,661	2,074	2,208	3,060
	65+	1,118		1,207	1,230	1,973	1,978	2,475	2,637	3,657
Family	19 - 24	571		618	618	966	986	1,235	1,299	1,719
	25 - 29	584		633	634	1,003	1,014	1,274	1,345	1,810
	30 - 34	648		754	749	1,199	1,212	1,510	1,587	2,104
	35 - 39	727		821	802	1,302	1,313	1,630	1,757	2,276
	40 - 44	893		1,038	1,023	1,672	1,684	2,065	2,259	2,940
	45 - 49	991		1,166	1,169	1,878	1,896	2,356	2,623	3,380
	50 - 54	1,371		1,462	1,499	2,381	2,398	3,022	3,290	4,397
	55 - 59	1,655		1,741	1,774	2,849	2,867	3,578	3,852	5,276
	60 - 64	1,655		1,741	1,774	2,849	2,867	3,578	3,852	5,276
	65+	1,968		2,068	2,108	3,400	3,421	4,276	4,606	6,306

Exhibit 11.1
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	306	257	574	555	863	866	1,131	1,166	1,678
	1 - 4	126	106	145	152	206	201	248	268	347
	5 - 18	126	106	145	152	206	201	248	268	347
	19 - 24	170	143	183	180	268	266	339	357	501
	25 - 29	172	146	193	190	282	283	358	372	538
	30 - 34	202	171	247	241	360	362	457	476	663
	35 - 39	237	202	278	266	407	405	508	546	740
	40 - 44	310	261	380	372	562	560	692	757	1,027
	45 - 49	350	295	439	438	647	646	811	912	1,221
	50 - 54	515	430	573	593	856	856	1,094	1,193	1,662
	55 - 59	638	535	700	717	1,052	1,052	1,324	1,427	2,043
	60 - 64	638	535	700	717	1,052	1,052	1,324	1,427	2,043
	65+	760	635	832	855	1,256	1,257	1,586	1,708	2,447
Sub & Spouse	19 - 24	328		362	357	531	530	676	702	995
	25 - 29	338		377	373	553	554	711	741	1,072
	30 - 34	397		488	478	716	719	909	945	1,327
	35 - 39	465		551	531	803	801	1,011	1,083	1,481
	40 - 44	607		748	732	1,108	1,113	1,377	1,507	2,056
	45 - 49	690		863	871	1,285	1,289	1,616	1,815	2,438
	50 - 54	1,022		1,139	1,175	1,702	1,703	2,180	2,371	3,326
	55 - 59	1,270		1,390	1,431	2,093	2,097	2,648	2,847	4,087
	60 - 64	1,270		1,390	1,431	2,093	2,097	2,648	2,847	4,087
	65+	1,512		1,659	1,703	2,501	2,505	3,167	3,408	4,893
Sub & Child	19 - 24	281		320	320	460	458	581	613	843
	25 - 29	290		327	326	478	471	598	635	881
	30 - 34	316		383	378	553	555	698	737	1,012
	35 - 39	350		411	406	602	597	752	807	1,088
	40 - 44	422		512	507	753	753	932	1,016	1,375
	45 - 49	463		569	575	840	842	1,053	1,171	1,565
	50 - 54	628		707	726	1,051	1,049	1,331	1,450	2,010
	55 - 59	752		831	856	1,246	1,245	1,568	1,688	2,390
	60 - 64	752		831	856	1,246	1,245	1,568	1,688	2,390
	65+	890		989	1,016	1,485	1,486	1,870	2,015	2,857
Sub & Children	19 - 24	360		425	431	612	611	768	797	1,122
	25 - 29	370		435	441	626	624	789	818	1,163
	30 - 34	395		489	492	702	708	886	920	1,291
	35 - 39	428		519	520	746	748	935	987	1,366
	40 - 44	503		617	621	903	906	1,119	1,197	1,656
	45 - 49	543		675	691	991	994	1,241	1,353	1,846
	50 - 54	707		814	840	1,200	1,200	1,521	1,632	2,287
	55 - 59	832		941	966	1,395	1,397	1,755	1,868	2,671
	60 - 64	832		941	966	1,395	1,397	1,755	1,868	2,671
	65+	982		1,114	1,145	1,657	1,661	2,092	2,228	3,190
Family	19 - 24	510		576	580	822	839	1,054	1,108	1,508
	25 - 29	521		589	595	853	862	1,087	1,147	1,587
	30 - 34	577		700	701	1,016	1,027	1,285	1,350	1,843
	35 - 39	646		762	750	1,102	1,111	1,386	1,493	1,993
	40 - 44	790		961	955	1,410	1,420	1,752	1,915	2,570
	45 - 49	875		1,078	1,090	1,582	1,597	1,996	2,221	2,953
	50 - 54	1,206		1,350	1,396	2,001	2,015	2,556	2,781	3,837
	55 - 59	1,453		1,606	1,650	2,391	2,406	3,023	3,253	4,601
	60 - 64	1,453		1,606	1,650	2,391	2,406	3,023	3,253	4,601
	65+	1,725		1,906	1,960	2,850	2,868	3,610	3,887	5,497

Exhibit 11.1
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

		Percentage Change								
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	14%	7%	9%	8%	19%	19%	19%	19%	15%
	1 - 4	12%	6%	7%	7%	17%	17%	17%	17%	14%
	5 - 18	12%	6%	7%	7%	17%	17%	17%	17%	14%
	19 - 24	12%	6%	8%	7%	18%	18%	17%	18%	14%
	25 - 29	13%	6%	8%	7%	18%	18%	18%	17%	14%
	30 - 34	13%	6%	8%	7%	19%	19%	18%	18%	14%
	35 - 39	13%	7%	8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%	7%	8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%	7%	8%	8%	19%	19%	18%	18%	15%
	50 - 54	14%	7%	9%	8%	19%	19%	19%	19%	15%
	55 - 59	14%	7%	9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%	7%	9%	8%	19%	19%	19%	19%	15%
	65+	14%	8%	9%	8%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	13%		8%	7%	18%	18%	17%	18%	14%
	25 - 29	13%		8%	7%	18%	18%	18%	18%	14%
	30 - 34	13%		8%	7%	19%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		9%	8%	19%	19%	19%	19%	15%
	55 - 59	14%		9%	8%	19%	20%	19%	19%	15%
	60 - 64	14%		9%	8%	19%	20%	19%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	12%		8%	7%	18%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	18%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	18%	18%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	8%	19%	19%	18%	19%	15%
Sub & Children	19 - 24	12%		7%	6%	17%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	17%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	18%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	13%		8%	7%	19%	19%	18%	18%	14%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Family	19 - 24	12%		7%	7%	18%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	18%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	18%	18%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	8%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	8%	19%	19%	18%	18%	15%
	65+	14%		8%	8%	19%	19%	18%	18%	15%

Exhibit 11.2
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	348	275	623	597	1,030	1,034	1,341	1,382	1,925
	1 - 4	141	112	155	162	242	236	290	314	395
	5 - 18	141	112	155	162	242	236	290	314	395
	19 - 24	191	152	197	192	316	314	398	420	572
	25 - 29	194	155	208	203	333	334	421	437	614
	30 - 34	228	182	266	258	427	429	539	561	758
	35 - 39	268	216	300	285	483	481	599	644	847
	40 - 44	352	279	411	399	669	667	818	896	1,177
	45 - 49	398	316	476	471	771	770	960	1,080	1,400
	50 - 54	588	462	622	638	1,022	1,022	1,297	1,414	1,907
	55 - 59	729	575	760	772	1,257	1,257	1,570	1,693	2,345
	60 - 64	729	575	760	772	1,257	1,257	1,570	1,693	2,345
	65+	870	683	904	921	1,502	1,503	1,882	2,027	2,810
Sub & Spouse	19 - 24	369		390	381	627	626	794	825	1,136
	25 - 29	381		406	398	653	654	836	872	1,225
	30 - 34	449		527	512	849	852	1,072	1,115	1,518
	35 - 39	527		596	569	953	951	1,193	1,279	1,695
	40 - 44	690		810	786	1,319	1,325	1,629	1,783	2,356
	45 - 49	786		936	936	1,532	1,536	1,913	2,150	2,796
	50 - 54	1,167		1,237	1,265	2,032	2,033	2,584	2,811	3,817
	55 - 59	1,453		1,510	1,541	2,501	2,506	3,141	3,378	4,692
	60 - 64	1,453		1,510	1,541	2,501	2,506	3,141	3,378	4,692
	65+	1,731		1,803	1,835	2,991	2,996	3,759	4,046	5,619
Sub & Child	19 - 24	315		344	341	542	539	681	719	961
	25 - 29	326		351	348	563	555	702	746	1,005
	30 - 34	355		412	404	653	656	821	867	1,156
	35 - 39	395		443	434	712	706	885	950	1,243
	40 - 44	477		553	543	893	893	1,099	1,199	1,573
	45 - 49	524		615	617	998	1,000	1,243	1,383	1,792
	50 - 54	714		766	780	1,251	1,248	1,574	1,716	2,304
	55 - 59	857		901	920	1,485	1,484	1,856	1,999	2,741
	60 - 64	857		901	920	1,485	1,484	1,856	1,999	2,741
	65+	1,016		1,073	1,093	1,772	1,773	2,215	2,388	3,278
Sub & Children	19 - 24	402		456	459	719	718	899	934	1,279
	25 - 29	414		467	470	736	733	924	959	1,326
	30 - 34	443		526	525	827	834	1,040	1,080	1,473
	35 - 39	480		558	555	880	882	1,098	1,160	1,559
	40 - 44	567		665	664	1,068	1,072	1,317	1,410	1,893
	45 - 49	613		729	740	1,174	1,177	1,462	1,595	2,111
	50 - 54	801		880	901	1,425	1,425	1,795	1,927	2,618
	55 - 59	945		1,018	1,037	1,659	1,661	2,074	2,208	3,060
	60 - 64	945		1,018	1,037	1,659	1,661	2,074	2,208	3,060
	65+	1,118		1,207	1,230	1,973	1,978	2,475	2,637	3,657
Family	19 - 24	571		618	618	966	986	1,235	1,299	1,719
	25 - 29	584		633	634	1,003	1,014	1,274	1,345	1,810
	30 - 34	648		754	749	1,199	1,212	1,510	1,587	2,104
	35 - 39	727		821	802	1,302	1,313	1,630	1,757	2,276
	40 - 44	893		1,038	1,023	1,672	1,684	2,065	2,259	2,940
	45 - 49	991		1,166	1,169	1,878	1,896	2,356	2,623	3,380
	50 - 54	1,371		1,462	1,499	2,381	2,398	3,022	3,290	4,397
	55 - 59	1,655		1,741	1,774	2,849	2,867	3,578	3,852	5,276
	60 - 64	1,655		1,741	1,774	2,849	2,867	3,578	3,852	5,276
	65+	1,968		2,068	2,108	3,400	3,421	4,276	4,606	6,306

Exhibit 11.2
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	306	257	574	555	863	866	1,131	1,166	1,678
	1 - 4	126	106	145	152	206	201	248	268	347
	5 - 18	126	106	145	152	206	201	248	268	347
	19 - 24	170	143	183	180	268	266	339	357	501
	25 - 29	172	146	193	190	282	283	358	372	538
	30 - 34	202	171	247	241	360	362	457	476	663
	35 - 39	237	202	278	266	407	405	508	546	740
	40 - 44	310	261	380	372	562	560	692	757	1,027
	45 - 49	350	295	439	438	647	646	811	912	1,221
	50 - 54	515	430	573	593	856	856	1,094	1,193	1,662
	55 - 59	638	535	700	717	1,052	1,052	1,324	1,427	2,043
	60 - 64	638	535	700	717	1,052	1,052	1,324	1,427	2,043
	65+	760	635	832	855	1,256	1,257	1,586	1,708	2,447
Sub & Spouse	19 - 24	328		362	357	531	530	676	702	995
	25 - 29	338		377	373	553	554	711	741	1,072
	30 - 34	397		488	478	716	719	909	945	1,327
	35 - 39	465		551	531	803	801	1,011	1,083	1,481
	40 - 44	607		748	732	1,108	1,113	1,377	1,507	2,056
	45 - 49	690		863	871	1,285	1,289	1,616	1,815	2,438
	50 - 54	1,022		1,139	1,175	1,702	1,703	2,180	2,371	3,326
	55 - 59	1,270		1,390	1,431	2,093	2,097	2,648	2,847	4,087
	60 - 64	1,270		1,390	1,431	2,093	2,097	2,648	2,847	4,087
	65+	1,512		1,659	1,703	2,501	2,505	3,167	3,408	4,893
Sub & Child	19 - 24	281		320	320	460	458	581	613	843
	25 - 29	290		327	326	478	471	598	635	881
	30 - 34	316		383	378	553	555	698	737	1,012
	35 - 39	350		411	406	602	597	752	807	1,088
	40 - 44	422		512	507	753	753	932	1,016	1,375
	45 - 49	463		569	575	840	842	1,053	1,171	1,565
	50 - 54	628		707	726	1,051	1,049	1,331	1,450	2,010
	55 - 59	752		831	856	1,246	1,245	1,568	1,688	2,390
	60 - 64	752		831	856	1,246	1,245	1,568	1,688	2,390
	65+	890		989	1,016	1,485	1,486	1,870	2,015	2,857
Sub & Children	19 - 24	360		425	431	612	611	768	797	1,122
	25 - 29	370		435	441	626	624	789	818	1,163
	30 - 34	395		489	492	702	708	886	920	1,291
	35 - 39	428		519	520	746	748	935	987	1,366
	40 - 44	503		617	621	903	906	1,119	1,197	1,656
	45 - 49	543		675	691	991	994	1,241	1,353	1,846
	50 - 54	707		814	840	1,200	1,200	1,521	1,632	2,287
	55 - 59	832		941	966	1,395	1,397	1,755	1,868	2,671
	60 - 64	832		941	966	1,395	1,397	1,755	1,868	2,671
	65+	982		1,114	1,145	1,657	1,661	2,092	2,228	3,190
Family	19 - 24	510		576	580	822	839	1,054	1,108	1,508
	25 - 29	521		589	595	853	862	1,087	1,147	1,587
	30 - 34	577		700	701	1,016	1,027	1,285	1,350	1,843
	35 - 39	646		762	750	1,102	1,111	1,386	1,493	1,993
	40 - 44	790		961	955	1,410	1,420	1,752	1,915	2,570
	45 - 49	875		1,078	1,090	1,582	1,597	1,996	2,221	2,953
	50 - 54	1,206		1,350	1,396	2,001	2,015	2,556	2,781	3,837
	55 - 59	1,453		1,606	1,650	2,391	2,406	3,023	3,253	4,601
	60 - 64	1,453		1,606	1,650	2,391	2,406	3,023	3,253	4,601
	65+	1,725		1,906	1,960	2,850	2,868	3,610	3,887	5,497

Exhibit 11.2
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

		Percentage Change								
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	14%	7%	9%	8%	19%	19%	19%	19%	15%
	1 - 4	12%	6%	7%	7%	17%	17%	17%	17%	14%
	5 - 18	12%	6%	7%	7%	17%	17%	17%	17%	14%
	19 - 24	12%	6%	8%	7%	18%	18%	17%	18%	14%
	25 - 29	13%	6%	8%	7%	18%	18%	18%	17%	14%
	30 - 34	13%	6%	8%	7%	19%	19%	18%	18%	14%
	35 - 39	13%	7%	8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%	7%	8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%	7%	8%	8%	19%	19%	18%	18%	15%
	50 - 54	14%	7%	9%	8%	19%	19%	19%	19%	15%
	55 - 59	14%	7%	9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%	7%	9%	8%	19%	19%	19%	19%	15%
	65+	14%	8%	9%	8%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	13%		8%	7%	18%	18%	17%	18%	14%
	25 - 29	13%		8%	7%	18%	18%	18%	18%	14%
	30 - 34	13%		8%	7%	19%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		9%	8%	19%	19%	19%	19%	15%
	55 - 59	14%		9%	8%	19%	20%	19%	19%	15%
	60 - 64	14%		9%	8%	19%	20%	19%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	12%		8%	7%	18%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	18%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	18%	18%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	8%	19%	19%	18%	19%	15%
Sub & Children	19 - 24	12%		7%	6%	17%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	17%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	18%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	13%		8%	7%	19%	19%	18%	18%	14%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Family	19 - 24	12%		7%	7%	18%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	18%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	18%	18%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	8%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	8%	19%	19%	18%	18%	15%
	65+	14%		8%	8%	19%	19%	18%	18%	15%

Exhibit 11.3
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	302	239	522	491	842	856	1,304	1,137	1,580
	1 - 4	122	101	130	135	205	206	248	263	330
	5 - 18	122	101	130	135	205	206	248	263	330
	19 - 24	163	131	165	165	266	269	335	352	473
	25 - 29	172	138	177	170	268	280	347	367	508
	30 - 34	199	163	227	217	356	352	447	466	629
	35 - 39	235	188	249	243	400	400	498	539	703
	40 - 44	304	244	340	332	550	551	671	740	970
	45 - 49	344	274	394	392	640	640	791	894	1,153
	50 - 54	509	403	516	523	838	847	1,062	1,163	1,571
	55 - 59	631	473	629	641	1,030	1,040	1,292	1,400	1,930
	60 - 64	631	473	629	641	1,030	1,040	1,292	1,400	1,930
	65+	752	565	752	762	1,228	1,241	1,547	1,676	2,311
Sub & Spouse	19 - 24	323		325	323	518	526	667	693	942
	25 - 29	332		347	336	533	554	689	729	1,010
	30 - 34	395		448	430	699	705	887	922	1,258
	35 - 39	464		489	478	785	791	993	1,061	1,401
	40 - 44	598		677	655	1,088	1,095	1,343	1,467	1,941
	45 - 49	677		782	779	1,269	1,274	1,579	1,775	2,306
	50 - 54	1,013		1,026	1,043	1,672	1,686	2,124	2,312	3,141
	55 - 59	1,252		1,254	1,273	2,051	2,068	2,581	2,789	3,859
	60 - 64	1,252		1,254	1,273	2,051	2,068	2,581	2,789	3,859
	65+	1,494		1,495	1,519	2,453	2,471	3,088	3,334	4,623
Sub & Child	19 - 24	275		287	289	459	454	573	606	804
	25 - 29	281		299	294	465	468	586	623	833
	30 - 34	311		347	341	548	549	685	719	958
	35 - 39	346		370	365	591	591	736	788	1,028
	40 - 44	415		458	452	743	743	910	993	1,297
	45 - 49	454		516	515	832	831	1,031	1,145	1,481
	50 - 54	620		635	650	1,035	1,040	1,303	1,413	1,898
	55 - 59	741		746	766	1,223	1,226	1,530	1,651	2,259
	60 - 64	741		746	766	1,223	1,226	1,530	1,651	2,259
	65+	875		887	909	1,462	1,461	1,829	1,971	2,698
Sub & Children	19 - 24	352		384	391	604	610	761	783	1,070
	25 - 29	357		395	402	616	623	771	800	1,104
	30 - 34	387		443	449	694	702	874	899	1,226
	35 - 39	426		467	471	742	744	925	968	1,294
	40 - 44	492		558	562	888	897	1,098	1,170	1,565
	45 - 49	530		612	621	982	985	1,218	1,325	1,751
	50 - 54	699		731	753	1,185	1,193	1,491	1,595	2,168
	55 - 59	819		849	868	1,373	1,380	1,718	1,832	2,525
	60 - 64	819		849	868	1,373	1,380	1,718	1,832	2,525
	65+	966		1,000	1,030	1,630	1,639	2,052	2,183	3,015
Family	19 - 24	499		521	526	820	835	1,043	1,093	1,436
	25 - 29	514		539	542	834	864	1,067	1,130	1,498
	30 - 34	571		638	634	1,002	1,014	1,263	1,326	1,747
	35 - 39	646		683	683	1,086	1,100	1,367	1,462	1,885
	40 - 44	779		874	859	1,386	1,405	1,716	1,873	2,428
	45 - 49	861		977	981	1,570	1,579	1,956	2,177	2,797
	50 - 54	1,193		1,221	1,245	1,972	2,000	2,500	2,719	3,632
	55 - 59	1,425		1,447	1,478	2,350	2,376	2,958	3,189	4,350
	60 - 64	1,425		1,447	1,478	2,350	2,376	2,958	3,189	4,350
	65+	1,695		1,716	1,752	2,802	2,831	3,530	3,808	5,197

Exhibit 11.3
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	266	224	481	457	706	718	932	960	1,378
	1 - 4	110	96	122	127	175	176	213	225	291
	5 - 18	110	96	122	127	175	176	213	225	291
	19 - 24	145	124	154	155	226	229	286	300	415
	25 - 29	153	130	165	160	228	238	296	313	445
	30 - 34	177	153	211	203	301	298	380	396	551
	35 - 39	208	176	231	227	338	338	423	457	615
	40 - 44	268	228	314	310	463	464	568	626	847
	45 - 49	303	256	364	365	538	538	669	756	1,006
	50 - 54	446	375	476	487	703	710	897	982	1,370
	55 - 59	552	440	580	596	863	871	1,090	1,181	1,682
	60 - 64	552	440	580	596	863	871	1,090	1,181	1,682
	65+	658	525	692	708	1,028	1,039	1,304	1,413	2,013
Sub & Spouse	19 - 24	288		303	303	440	447	569	591	826
	25 - 29	296		323	315	453	470	587	621	885
	30 - 34	350		416	402	591	596	754	783	1,101
	35 - 39	410		453	447	663	668	843	900	1,225
	40 - 44	527		626	611	915	921	1,137	1,241	1,695
	45 - 49	596		722	725	1,066	1,070	1,335	1,500	2,012
	50 - 54	888		946	970	1,402	1,414	1,793	1,951	2,738
	55 - 59	1,096		1,155	1,183	1,718	1,732	2,177	2,352	3,363
	60 - 64	1,096		1,155	1,183	1,718	1,732	2,177	2,352	3,363
	65+	1,306		1,376	1,411	2,053	2,068	2,603	2,810	4,027
Sub & Child	19 - 24	246		268	272	391	387	490	518	706
	25 - 29	251		279	276	396	399	501	532	731
	30 - 34	277		323	320	465	466	584	613	840
	35 - 39	308		344	342	501	501	627	671	901
	40 - 44	368		425	423	628	628	773	843	1,135
	45 - 49	402		478	481	702	701	875	971	1,295
	50 - 54	546		587	606	871	875	1,103	1,196	1,657
	55 - 59	651		689	713	1,028	1,030	1,294	1,396	1,971
	60 - 64	651		689	713	1,028	1,030	1,294	1,396	1,971
	65+	768		818	846	1,227	1,226	1,545	1,665	2,353
Sub & Children	19 - 24	316		359	368	516	521	652	670	941
	25 - 29	321		369	378	526	532	660	685	970
	30 - 34	347		413	422	591	598	747	768	1,076
	35 - 39	381		435	442	631	633	790	826	1,135
	40 - 44	438		519	526	753	760	935	996	1,371
	45 - 49	471		568	581	831	834	1,036	1,126	1,533
	50 - 54	618		677	703	1,000	1,007	1,265	1,353	1,895
	55 - 59	722		786	810	1,157	1,163	1,456	1,552	2,206
	60 - 64	722		786	810	1,157	1,163	1,456	1,552	2,206
	65+	850		924	960	1,371	1,379	1,737	1,847	2,632
Family	19 - 24	447		487	495	700	713	893	935	1,262
	25 - 29	460		503	510	712	737	913	966	1,316
	30 - 34	510		594	595	852	862	1,078	1,131	1,533
	35 - 39	575		635	640	922	934	1,165	1,245	1,653
	40 - 44	691		811	803	1,172	1,188	1,458	1,590	2,125
	45 - 49	762		905	916	1,325	1,333	1,660	1,846	2,446
	50 - 54	1,051		1,129	1,161	1,660	1,684	2,117	2,301	3,172
	55 - 59	1,253		1,336	1,376	1,975	1,997	2,502	2,696	3,796
	60 - 64	1,253		1,336	1,376	1,975	1,997	2,502	2,696	3,796
	65+	1,487		1,583	1,630	2,352	2,376	2,983	3,216	4,533

Exhibit 11.3
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

		Percentage Change								
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	14%	7%	9%	7%	19%	19%	18%	18%	15%
	1 - 4	11%	5%	7%	6%	17%	17%	16%	17%	13%
	5 - 18	11%	5%	7%	6%	17%	17%	16%	17%	13%
	19 - 24	12%	6%	7%	6%	18%	17%	17%	17%	14%
	25 - 29	12%	6%	7%	6%	18%	18%	17%	17%	14%
	30 - 34	12%	7%	8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%	7%	8%	7%	18%	18%	18%	18%	14%
	40 - 44	13%	7%	8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%	7%	8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%	7%	8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%	8%	8%	8%	19%	19%	19%	19%	15%
	60 - 64	14%	8%	8%	8%	19%	19%	19%	19%	15%
	65+	14%	8%	9%	8%	19%	19%	19%	19%	15%
Sub & Spouse	19 - 24	12%		7%	7%	18%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	18%	17%	17%	14%
	30 - 34	13%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	18%	18%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	8%	19%	19%	18%	19%	15%
	55 - 59	14%		9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	19%	19%	15%
	65+	14%		9%	8%	19%	19%	19%	19%	15%
Sub & Child	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	12%		7%	7%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	17%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Sub & Children	19 - 24	11%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	11%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	6%	17%	17%	17%	17%	14%
	35 - 39	12%		7%	7%	18%	18%	17%	17%	14%
	40 - 44	12%		8%	7%	18%	18%	17%	17%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	13%		8%	7%	19%	18%	18%	18%	14%
	55 - 59	13%		8%	7%	19%	19%	18%	18%	14%
	60 - 64	13%		8%	7%	19%	19%	18%	18%	14%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Family	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	12%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	17%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%

Exhibit 11.4
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	309	246	544	522	891	897	1,190	1,230	1,664
	1 - 4	126	102	137	144	214	212	260	280	342
	5 - 18	126	102	137	144	214	212	260	280	342
	19 - 24	172	138	178	171	280	277	361	377	494
	25 - 29	175	140	181	182	283	291	377	393	532
	30 - 34	211	167	235	230	370	373	477	502	659
	35 - 39	240	193	262	255	418	422	535	575	738
	40 - 44	309	246	359	351	577	580	725	798	1,025
	45 - 49	355	282	414	415	670	674	849	959	1,211
	50 - 54	521	410	543	559	886	885	1,153	1,254	1,648
	55 - 59	643	507	661	679	1,082	1,087	1,398	1,508	2,029
	60 - 64	643	507	661	679	1,082	1,087	1,398	1,508	2,029
	65+	769	602	791	811	1,293	1,301	1,675	1,806	2,429
Sub & Spouse	19 - 24	332		351	341	551	540	715	741	990
	25 - 29	340		358	357	562	575	746	775	1,059
	30 - 34	406		463	452	735	735	952	996	1,316
	35 - 39	477		514	503	832	831	1,071	1,136	1,470
	40 - 44	613		706	698	1,149	1,151	1,444	1,586	2,051
	45 - 49	699		818	828	1,331	1,335	1,694	1,906	2,422
	50 - 54	1,034		1,076	1,113	1,760	1,764	2,295	2,496	3,302
	55 - 59	1,278		1,314	1,351	2,158	2,169	2,788	3,009	4,057
	60 - 64	1,278		1,314	1,351	2,158	2,169	2,788	3,009	4,057
	65+	1,525		1,569	1,612	2,579	2,591	3,337	3,602	4,860
Sub & Child	19 - 24	282		307	304	484	476	609	646	837
	25 - 29	286		308	310	485	491	630	662	872
	30 - 34	323		359	363	575	575	731	773	1,001
	35 - 39	355		386	384	627	620	788	842	1,079
	40 - 44	423		483	479	782	778	979	1,071	1,367
	45 - 49	467		540	547	867	872	1,103	1,229	1,551
	50 - 54	634		668	688	1,088	1,088	1,400	1,526	1,994
	55 - 59	754		789	811	1,283	1,288	1,649	1,782	2,370
	60 - 64	754		789	811	1,283	1,288	1,649	1,782	2,370
	65+	895		936	963	1,532	1,535	1,970	2,126	2,835
Sub & Children	19 - 24	365		408	416	639	640	810	837	1,116
	25 - 29	370		411	422	640	652	828	856	1,150
	30 - 34	398		464	471	729	733	927	963	1,277
	35 - 39	434		488	497	774	780	985	1,035	1,354
	40 - 44	506		581	594	936	946	1,175	1,260	1,648
	45 - 49	549		640	659	1,029	1,033	1,303	1,420	1,829
	50 - 54	710		768	801	1,241	1,249	1,599	1,718	2,271
	55 - 59	836		892	920	1,439	1,452	1,848	1,973	2,651
	60 - 64	836		892	920	1,439	1,452	1,848	1,973	2,651
	65+	986		1,052	1,092	1,710	1,726	2,202	2,353	3,166
Family	19 - 24	517		553	553	864	871	1,110	1,167	1,498
	25 - 29	525		558	569	871	900	1,144	1,204	1,568
	30 - 34	592		665	667	1,048	1,060	1,349	1,420	1,826
	35 - 39	661		718	717	1,145	1,154	1,466	1,564	1,980
	40 - 44	798		910	907	1,459	1,477	1,843	2,012	2,558
	45 - 49	883		1,018	1,039	1,642	1,658	2,093	2,334	2,932
	50 - 54	1,216		1,277	1,325	2,071	2,089	2,688	2,927	3,811
	55 - 59	1,465		1,521	1,564	2,470	2,491	3,185	3,439	4,567
	60 - 64	1,465		1,521	1,564	2,470	2,491	3,185	3,439	4,567
	65+	1,734		1,803	1,857	2,944	2,969	3,802	4,107	5,461

Exhibit 11.4
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	272	230	502	486	747	752	1,004	1,038	1,451
	1 - 4	113	97	128	136	183	181	223	240	301
	5 - 18	113	97	128	136	183	181	223	240	301
	19 - 24	153	130	166	161	238	235	308	321	433
	25 - 29	156	132	169	171	240	247	321	335	466
	30 - 34	187	157	218	215	313	315	405	426	577
	35 - 39	212	181	243	238	353	356	454	488	645
	40 - 44	272	230	332	327	485	488	614	675	895
	45 - 49	312	263	382	387	563	566	718	810	1,057
	50 - 54	457	382	501	520	743	742	973	1,058	1,437
	55 - 59	563	472	609	631	906	910	1,179	1,272	1,768
	60 - 64	563	472	609	631	906	910	1,179	1,272	1,768
	65+	672	560	728	753	1,082	1,089	1,412	1,522	2,116
Sub & Spouse	19 - 24	296		327	320	468	459	609	631	868
	25 - 29	303		333	335	477	488	635	660	928
	30 - 34	360		429	423	621	621	808	845	1,151
	35 - 39	422		476	470	702	701	908	963	1,285
	40 - 44	540		652	650	966	968	1,222	1,341	1,790
	45 - 49	615		755	771	1,118	1,121	1,432	1,610	2,113
	50 - 54	906		992	1,035	1,475	1,479	1,937	2,106	2,878
	55 - 59	1,118		1,210	1,255	1,807	1,816	2,351	2,537	3,535
	60 - 64	1,118		1,210	1,255	1,807	1,816	2,351	2,537	3,535
	65+	1,333		1,444	1,497	2,158	2,168	2,813	3,035	4,233
Sub & Child	19 - 24	252		286	286	412	405	520	551	735
	25 - 29	256		287	291	413	418	538	565	765
	30 - 34	288		334	340	488	488	623	658	877
	35 - 39	316		359	360	531	525	671	716	945
	40 - 44	375		448	448	660	657	831	908	1,196
	45 - 49	413		500	511	731	735	935	1,041	1,356
	50 - 54	558		617	641	915	915	1,185	1,291	1,741
	55 - 59	663		728	755	1,078	1,082	1,394	1,506	2,068
	60 - 64	663		728	755	1,078	1,082	1,394	1,506	2,068
	65+	785		863	896	1,285	1,288	1,664	1,795	2,472
Sub & Children	19 - 24	328		381	391	545	546	693	716	981
	25 - 29	332		384	397	546	556	708	732	1,010
	30 - 34	356		432	442	620	624	791	822	1,121
	35 - 39	388		454	466	658	663	840	882	1,188
	40 - 44	450		540	556	793	801	1,000	1,071	1,443
	45 - 49	488		594	616	870	874	1,107	1,206	1,601
	50 - 54	628		711	748	1,047	1,054	1,356	1,456	1,985
	55 - 59	737		825	858	1,212	1,223	1,565	1,670	2,315
	60 - 64	737		825	858	1,212	1,223	1,565	1,670	2,315
	65+	868		972	1,017	1,438	1,451	1,863	1,990	2,763
Family	19 - 24	463		516	520	737	743	949	997	1,316
	25 - 29	470		521	535	743	767	978	1,028	1,377
	30 - 34	528		619	625	890	900	1,150	1,210	1,601
	35 - 39	588		667	672	971	979	1,248	1,331	1,735
	40 - 44	707		844	848	1,233	1,248	1,565	1,707	2,238
	45 - 49	781		943	970	1,385	1,399	1,775	1,978	2,563
	50 - 54	1,071		1,180	1,235	1,743	1,758	2,275	2,476	3,327
	55 - 59	1,287		1,404	1,456	2,075	2,093	2,693	2,906	3,985
	60 - 64	1,287		1,404	1,456	2,075	2,093	2,693	2,906	3,985
	65+	1,521		1,663	1,727	2,470	2,491	3,211	3,468	4,762

Exhibit 11.4
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

		Percentage Change								
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	14%	7%	8%	7%	19%	19%	19%	18%	15%
	1 - 4	12%	5%	7%	6%	17%	17%	17%	17%	14%
	5 - 18	12%	5%	7%	6%	17%	17%	17%	17%	14%
	19 - 24	12%	6%	7%	6%	18%	18%	17%	17%	14%
	25 - 29	12%	6%	7%	6%	18%	18%	17%	17%	14%
	30 - 34	13%	6%	8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%	7%	8%	7%	18%	19%	18%	18%	14%
	40 - 44	14%	7%	8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%	7%	8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%	7%	8%	8%	19%	19%	18%	19%	15%
	55 - 59	14%	7%	9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%	7%	9%	8%	19%	19%	19%	19%	15%
	65+	14%	8%	9%	8%	20%	19%	19%	19%	15%
Sub & Spouse	19 - 24	12%		7%	7%	18%	18%	17%	17%	14%
	25 - 29	12%		8%	7%	18%	18%	17%	17%	14%
	30 - 34	13%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	8%	19%	19%	18%	19%	15%
	55 - 59	14%		9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	19%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	12%		7%	6%	17%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	18%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Sub & Children	19 - 24	11%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	11%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	17%	17%	17%	14%
	35 - 39	12%		7%	7%	18%	18%	17%	17%	14%
	40 - 44	12%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	13%		8%	7%	19%	19%	18%	18%	14%
	55 - 59	13%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	13%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Family	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	12%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	18%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	8%	19%	19%	18%	18%	15%

Exhibit 11.5
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	298	235	530	503	868	871	1,148	1,181	1,586
	1 - 4	119	99	136	134	205	207	254	272	330
	5 - 18	119	99	136	134	205	207	254	272	330
	19 - 24	163	131	168	166	267	271	346	361	470
	25 - 29	172	138	178	172	289	284	362	382	516
	30 - 34	197	161	229	221	367	365	467	483	631
	35 - 39	228	182	260	248	409	409	518	555	706
	40 - 44	301	236	345	325	561	567	699	765	976
	45 - 49	337	270	401	388	655	652	821	924	1,155
	50 - 54	496	390	528	522	865	861	1,104	1,206	1,577
	55 - 59	614	482	643	638	1,060	1,063	1,345	1,456	1,937
	60 - 64	614	482	643	638	1,060	1,063	1,345	1,456	1,937
	65+	735	575	766	757	1,263	1,271	1,612	1,738	2,320
Sub & Spouse	19 - 24	323		332	328	525	532	685	712	937
	25 - 29	332		351	344	563	561	717	753	1,024
	30 - 34	390		451	436	718	726	922	957	1,264
	35 - 39	449		507	494	802	808	1,029	1,103	1,409
	40 - 44	588		681	650	1,112	1,124	1,394	1,525	1,954
	45 - 49	667		796	771	1,288	1,292	1,635	1,835	2,310
	50 - 54	981		1,050	1,039	1,719	1,715	2,202	2,403	3,146
	55 - 59	1,218		1,276	1,268	2,111	2,117	2,687	2,901	3,873
	60 - 64	1,218		1,276	1,268	2,111	2,117	2,687	2,901	3,873
	65+	1,453		1,522	1,511	2,518	2,529	3,214	3,471	4,638
Sub & Child	19 - 24	269		293	289	461	464	592	623	799
	25 - 29	280		307	299	477	477	606	645	840
	30 - 34	308		354	342	562	561	710	748	961
	35 - 39	332		384	368	602	604	760	817	1,034
	40 - 44	403		470	449	758	756	944	1,026	1,309
	45 - 49	442		527	511	842	849	1,065	1,184	1,484
	50 - 54	598		652	641	1,055	1,053	1,349	1,467	1,904
	55 - 59	720		769	758	1,252	1,256	1,593	1,716	2,267
	60 - 64	720		769	758	1,252	1,256	1,593	1,716	2,267
	65+	855		910	903	1,492	1,498	1,901	2,046	2,709
Sub & Children	19 - 24	348		397	390	611	618	783	810	1,067
	25 - 29	352		408	402	627	631	798	827	1,106
	30 - 34	380		456	449	707	717	898	932	1,227
	35 - 39	414		482	474	750	759	954	1,005	1,303
	40 - 44	479		573	555	903	918	1,138	1,213	1,573
	45 - 49	515		626	616	990	1,000	1,254	1,368	1,756
	50 - 54	679		756	745	1,206	1,212	1,541	1,655	2,173
	55 - 59	796		867	864	1,402	1,414	1,781	1,901	2,533
	60 - 64	796		867	864	1,402	1,414	1,781	1,901	2,533
	65+	940		1,025	1,022	1,668	1,681	2,120	2,268	3,024
Family	19 - 24	492		538	527	828	844	1,071	1,125	1,429
	25 - 29	505		553	546	864	872	1,103	1,167	1,515
	30 - 34	563		652	637	1,019	1,037	1,307	1,374	1,753
	35 - 39	624		710	691	1,108	1,124	1,413	1,516	1,903
	40 - 44	757		881	850	1,416	1,439	1,777	1,933	2,447
	45 - 49	839		997	972	1,591	1,608	2,015	2,250	2,802
	50 - 54	1,155		1,253	1,239	2,016	2,030	2,587	2,815	3,638
	55 - 59	1,393		1,476	1,469	2,410	2,435	3,072	3,314	4,364
	60 - 64	1,393		1,476	1,469	2,410	2,435	3,072	3,314	4,364
	65+	1,652		1,754	1,742	2,869	2,900	3,671	3,956	5,217

Exhibit 11.5
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	263	220	489	468	728	730	969	997	1,383
	1 - 4	107	94	127	126	175	177	218	233	291
	5 - 18	107	94	127	126	175	177	218	233	291
	19 - 24	145	124	157	156	227	230	295	308	412
	25 - 29	153	130	166	162	245	241	309	325	452
	30 - 34	175	151	213	207	310	309	397	410	552
	35 - 39	202	171	241	232	345	345	440	471	618
	40 - 44	265	221	319	303	472	477	592	647	852
	45 - 49	297	252	370	362	550	548	694	781	1,008
	50 - 54	435	363	487	486	725	722	932	1,018	1,375
	55 - 59	538	449	592	593	888	890	1,135	1,228	1,688
	60 - 64	538	449	592	593	888	890	1,135	1,228	1,688
	65+	643	535	705	703	1,057	1,064	1,359	1,465	2,021
Sub & Spouse	19 - 24	288		309	308	446	452	584	607	822
	25 - 29	296		327	323	478	476	611	641	897
	30 - 34	346		418	408	607	614	783	813	1,106
	35 - 39	397		470	462	677	682	873	935	1,232
	40 - 44	518		629	606	935	945	1,180	1,290	1,706
	45 - 49	587		735	718	1,082	1,085	1,382	1,550	2,016
	50 - 54	860		968	966	1,441	1,438	1,859	2,028	2,743
	55 - 59	1,066		1,175	1,178	1,768	1,773	2,266	2,446	3,375
	60 - 64	1,066		1,175	1,178	1,768	1,773	2,266	2,446	3,375
	65+	1,270		1,401	1,403	2,107	2,116	2,709	2,925	4,040
Sub & Child	19 - 24	241		273	272	393	395	506	532	702
	25 - 29	250		286	281	406	406	518	550	737
	30 - 34	275		329	321	477	476	605	637	843
	35 - 39	296		357	345	510	512	647	695	906
	40 - 44	357		436	420	640	639	802	871	1,145
	45 - 49	391		488	477	710	716	903	1,003	1,297
	50 - 54	527		603	598	888	886	1,142	1,241	1,663
	55 - 59	633		710	706	1,052	1,055	1,347	1,450	1,978
	60 - 64	633		710	706	1,052	1,055	1,347	1,450	1,978
	65+	750		839	840	1,252	1,257	1,606	1,728	2,363
Sub & Children	19 - 24	313		371	367	522	528	670	693	938
	25 - 29	316		381	378	535	539	683	707	972
	30 - 34	341		425	422	602	610	767	796	1,077
	35 - 39	370		449	445	638	645	814	857	1,143
	40 - 44	427		532	520	765	778	969	1,032	1,378
	45 - 49	458		581	576	838	846	1,066	1,162	1,537
	50 - 54	601		700	696	1,018	1,023	1,307	1,403	1,900
	55 - 59	702		802	806	1,181	1,191	1,509	1,610	2,213
	60 - 64	702		802	806	1,181	1,191	1,509	1,610	2,213
	65+	828		947	952	1,403	1,414	1,794	1,918	2,640
Family	19 - 24	441		502	496	707	720	916	962	1,256
	25 - 29	453		516	513	737	744	943	997	1,331
	30 - 34	503		607	598	866	881	1,115	1,171	1,538
	35 - 39	556		660	648	940	954	1,204	1,290	1,668
	40 - 44	672		817	795	1,197	1,216	1,510	1,641	2,141
	45 - 49	743		923	908	1,343	1,357	1,710	1,907	2,450
	50 - 54	1,018		1,158	1,155	1,697	1,709	2,190	2,382	3,177
	55 - 59	1,225		1,363	1,368	2,025	2,046	2,598	2,801	3,808
	60 - 64	1,225		1,363	1,368	2,025	2,046	2,598	2,801	3,808
	65+	1,450		1,618	1,621	2,408	2,434	3,101	3,341	4,550

Exhibit 11.5
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

		Percentage Change								
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	13%	7%	8%	7%	19%	19%	18%	18%	15%
	1 - 4	11%	5%	7%	6%	17%	17%	17%	17%	13%
	5 - 18	11%	5%	7%	6%	17%	17%	17%	17%	13%
	19 - 24	12%	6%	7%	6%	18%	18%	17%	17%	14%
	25 - 29	12%	6%	7%	6%	18%	18%	17%	18%	14%
	30 - 34	13%	7%	8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%	6%	8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%	7%	8%	7%	19%	19%	18%	18%	15%
	45 - 49	13%	7%	8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%	7%	8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%	7%	9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%	7%	9%	8%	19%	19%	19%	19%	15%
	65+	14%	7%	9%	8%	19%	19%	19%	19%	15%
Sub & Spouse	19 - 24	12%		7%	6%	18%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	18%	17%	17%	14%
	30 - 34	13%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	18%	18%	18%	18%	14%
	40 - 44	14%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	8%	19%	19%	18%	18%	15%
	55 - 59	14%		9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	19%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	12%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	18%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	13%		8%	7%	19%	19%	18%	18%	14%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	8%	19%	19%	18%	18%	15%
Sub & Children	19 - 24	11%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	11%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	11%		7%	6%	17%	18%	17%	17%	14%
	35 - 39	12%		7%	7%	18%	18%	17%	17%	14%
	40 - 44	12%		8%	7%	18%	18%	17%	18%	14%
	45 - 49	12%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	13%		8%	7%	18%	18%	18%	18%	14%
	55 - 59	13%		8%	7%	19%	19%	18%	18%	14%
	60 - 64	13%		8%	7%	19%	19%	18%	18%	14%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Family	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	11%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	18%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	13%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%

Exhibit 11.6
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 6
Orange and San Diego Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	327	262	588	559	964	969	1,199	1,238	1,721
	1 - 4	128	103	149	145	223	226	264	280	356
	5 - 18	128	103	149	145	223	226	264	280	356
	19 - 24	177	144	190	182	297	298	362	377	516
	25 - 29	182	145	197	192	314	313	378	396	550
	30 - 34	214	174	256	246	406	401	483	508	681
	35 - 39	255	201	276	275	452	451	539	578	758
	40 - 44	330	263	381	359	621	625	733	805	1,055
	45 - 49	376	299	444	427	723	724	861	966	1,253
	50 - 54	551	435	581	571	956	962	1,155	1,262	1,709
	55 - 59	682	540	711	697	1,177	1,178	1,404	1,519	2,098
	60 - 64	682	540	711	697	1,177	1,178	1,404	1,519	2,098
	65+	816	640	850	835	1,407	1,411	1,677	1,817	2,514
Sub & Spouse	19 - 24	349		370	357	579	591	717	741	1,024
	25 - 29	355		390	379	615	618	756	785	1,098
	30 - 34	420		502	482	796	794	957	1,002	1,361
	35 - 39	490		549	543	893	894	1,073	1,145	1,518
	40 - 44	654		758	717	1,238	1,241	1,458	1,593	2,108
	45 - 49	741		875	851	1,437	1,442	1,716	1,919	2,501
	50 - 54	1,091		1,156	1,141	1,904	1,916	2,307	2,513	3,417
	55 - 59	1,357		1,412	1,390	2,339	2,348	2,801	3,027	4,193
	60 - 64	1,357		1,412	1,390	2,339	2,348	2,801	3,027	4,193
	65+	1,620		1,688	1,660	2,795	2,807	3,352	3,622	5,020
Sub & Child	19 - 24	293		325	312	508	513	621	647	864
	25 - 29	300		333	328	524	527	636	668	904
	30 - 34	329		391	379	615	618	736	775	1,035
	35 - 39	367		418	404	665	665	794	849	1,114
	40 - 44	444		520	496	832	842	987	1,073	1,408
	45 - 49	489		579	564	932	939	1,116	1,236	1,605
	50 - 54	667		718	705	1,168	1,180	1,413	1,532	2,063
	55 - 59	798		848	834	1,384	1,396	1,658	1,789	2,451
	60 - 64	798		848	834	1,384	1,396	1,658	1,789	2,451
	65+	949		1,008	989	1,648	1,662	1,984	2,136	2,933
Sub & Children	19 - 24	377		437	427	666	683	817	842	1,152
	25 - 29	380		444	438	684	695	835	860	1,192
	30 - 34	414		503	490	774	790	935	974	1,322
	35 - 39	448		527	521	821	839	998	1,042	1,404
	40 - 44	529		627	609	994	1,012	1,188	1,268	1,696
	45 - 49	571		691	675	1,096	1,113	1,313	1,432	1,894
	50 - 54	747		827	821	1,329	1,350	1,611	1,726	2,353
	55 - 59	882		958	945	1,545	1,566	1,860	1,982	2,740
	60 - 64	882		958	945	1,545	1,566	1,860	1,982	2,740
	65+	1,041		1,135	1,118	1,836	1,863	2,217	2,366	3,269
Family	19 - 24	538		590	570	901	935	1,122	1,167	1,549
	25 - 29	540		606	597	940	964	1,156	1,210	1,624
	30 - 34	609		721	700	1,121	1,140	1,357	1,430	1,885
	35 - 39	684		768	756	1,218	1,241	1,478	1,575	2,049
	40 - 44	839		977	938	1,561	1,591	1,860	2,021	2,638
	45 - 49	925		1,095	1,067	1,759	1,788	2,114	2,349	3,032
	50 - 54	1,282		1,375	1,358	2,226	2,261	2,707	2,941	3,947
	55 - 59	1,545		1,633	1,607	2,664	2,694	3,202	3,458	4,720
	60 - 64	1,545		1,633	1,607	2,664	2,694	3,202	3,458	4,720
	65+	1,831		1,939	1,911	3,175	3,212	3,828	4,130	5,645

Exhibit 11.6
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 6
Orange and San Diego Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	288	245	542	520	808	812	1,012	1,045	1,500
	1 - 4	115	98	139	137	190	193	226	240	313
	5 - 18	115	98	139	137	190	193	226	240	313
	19 - 24	158	136	177	171	252	253	309	321	452
	25 - 29	162	137	183	180	266	265	322	337	482
	30 - 34	190	163	237	230	343	339	410	431	596
	35 - 39	225	188	256	257	381	380	457	490	663
	40 - 44	291	246	352	335	522	525	620	681	921
	45 - 49	331	279	410	398	607	608	728	816	1,093
	50 - 54	483	405	536	531	801	806	975	1,065	1,490
	55 - 59	597	502	655	648	985	986	1,184	1,281	1,828
	60 - 64	597	502	655	648	985	986	1,184	1,281	1,828
	65+	713	595	782	775	1,177	1,180	1,414	1,531	2,190
Sub & Spouse	19 - 24	310		344	335	491	501	611	631	897
	25 - 29	316		362	355	521	524	644	668	962
	30 - 34	372		465	450	672	670	813	850	1,190
	35 - 39	433		508	507	753	754	910	971	1,327
	40 - 44	576		700	668	1,040	1,043	1,234	1,347	1,840
	45 - 49	651		807	792	1,206	1,210	1,450	1,621	2,182
	50 - 54	956		1,065	1,061	1,595	1,605	1,947	2,120	2,978
	55 - 59	1,187		1,300	1,291	1,958	1,965	2,362	2,552	3,653
	60 - 64	1,187		1,300	1,291	1,958	1,965	2,362	2,552	3,653
	65+	1,416		1,553	1,541	2,338	2,348	2,825	3,052	4,372
Sub & Child	19 - 24	262		303	293	432	436	530	552	758
	25 - 29	268		310	308	445	448	543	570	793
	30 - 34	293		363	355	521	524	627	660	907
	35 - 39	326		388	378	563	563	676	722	976
	40 - 44	393		482	463	702	710	838	910	1,231
	45 - 49	432		536	526	785	791	946	1,047	1,403
	50 - 54	587		663	657	982	992	1,196	1,296	1,801
	55 - 59	701		783	776	1,162	1,172	1,402	1,512	2,138
	60 - 64	701		783	776	1,162	1,172	1,402	1,512	2,138
	65+	832		929	920	1,382	1,394	1,676	1,803	2,557
Sub & Children	19 - 24	338		408	401	568	582	699	720	1,012
	25 - 29	341		414	412	583	592	714	735	1,047
	30 - 34	370		468	460	658	671	798	831	1,160
	35 - 39	400		490	488	697	712	851	888	1,231
	40 - 44	470		582	570	841	856	1,011	1,078	1,485
	45 - 49	507		641	631	926	940	1,116	1,216	1,657
	50 - 54	660		765	766	1,120	1,138	1,366	1,463	2,056
	55 - 59	777		886	881	1,300	1,318	1,575	1,678	2,393
	60 - 64	777		886	881	1,300	1,318	1,575	1,678	2,393
	65+	915		1,048	1,041	1,543	1,565	1,875	2,001	2,853
Family	19 - 24	481		550	536	768	796	959	997	1,360
	25 - 29	483		565	561	800	820	988	1,033	1,426
	30 - 34	543		670	656	951	967	1,157	1,218	1,653
	35 - 39	608		713	708	1,032	1,051	1,258	1,340	1,795
	40 - 44	743		905	876	1,318	1,343	1,579	1,715	2,307
	45 - 49	818		1,013	996	1,483	1,507	1,793	1,990	2,650
	50 - 54	1,128		1,270	1,265	1,872	1,901	2,291	2,488	3,446
	55 - 59	1,357		1,507	1,496	2,237	2,262	2,707	2,922	4,118
	60 - 64	1,357		1,507	1,496	2,237	2,262	2,707	2,922	4,118
	65+	1,606		1,788	1,777	2,663	2,694	3,233	3,487	4,922

Exhibit 11.6
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 6
Orange and San Diego Counties

		Percentage Change								
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	14%	7%	8%	8%	19%	19%	18%	18%	15%
	1 - 4	11%	5%	7%	6%	17%	17%	17%	17%	14%
	5 - 18	11%	5%	7%	6%	17%	17%	17%	17%	14%
	19 - 24	12%	6%	7%	6%	18%	18%	17%	17%	14%
	25 - 29	12%	6%	8%	7%	18%	18%	17%	18%	14%
	30 - 34	13%	7%	8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%	7%	8%	7%	19%	19%	18%	18%	14%
	40 - 44	13%	7%	8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%	7%	8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%	7%	8%	8%	19%	19%	18%	18%	15%
	55 - 59	14%	8%	9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%	8%	9%	8%	19%	19%	19%	19%	15%
	65+	14%	8%	9%	8%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	13%		8%	7%	18%	18%	17%	17%	14%
	25 - 29	12%		8%	7%	18%	18%	17%	18%	14%
	30 - 34	13%		8%	7%	18%	19%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		9%	8%	19%	19%	18%	19%	15%
	55 - 59	14%		9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	19%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	12%		7%	6%	18%	18%	17%	17%	14%
	25 - 29	12%		7%	6%	18%	18%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	17%	17%	14%
	35 - 39	13%		8%	7%	18%	18%	17%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		9%	8%	19%	19%	18%	18%	15%
Sub & Children	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	11%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	17%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	13%		8%	7%	19%	19%	18%	18%	14%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Family	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	12%		7%	6%	18%	18%	17%	17%	14%
	30 - 34	12%		8%	7%	18%	18%	17%	17%	14%
	35 - 39	13%		8%	7%	18%	18%	17%	18%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	8%	19%	19%	18%	18%	15%

Exhibit 11.7
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	298	235	530	503	868	871	1,117	1,150	1,598
	1 - 4	126	102	132	135	205	207	248	263	330
	5 - 18	126	102	132	135	205	207	248	263	330
	19 - 24	165	134	168	166	267	271	340	352	479
	25 - 29	172	138	178	172	289	284	354	367	516
	30 - 34	197	161	229	221	367	365	449	467	636
	35 - 39	228	182	256	247	406	409	503	542	706
	40 - 44	302	239	345	339	561	560	678	747	985
	45 - 49	337	270	401	400	655	652	798	897	1,163
	50 - 54	502	398	523	533	865	860	1,078	1,170	1,585
	55 - 59	618	486	643	656	1,057	1,054	1,305	1,418	1,943
	60 - 64	618	486	643	656	1,057	1,054	1,305	1,418	1,943
	65+	740	581	766	782	1,258	1,259	1,561	1,693	2,331
Sub & Spouse	19 - 24	327		332	328	525	532	673	693	952
	25 - 29	332		351	344	563	561	702	729	1,024
	30 - 34	390		451	440	718	726	896	928	1,274
	35 - 39	444		502	489	796	808	999	1,073	1,409
	40 - 44	596		681	671	1,112	1,112	1,353	1,485	1,965
	45 - 49	668		796	795	1,288	1,292	1,593	1,789	2,324
	50 - 54	995		1,037	1,061	1,719	1,714	2,150	2,334	3,168
	55 - 59	1,232		1,276	1,303	2,097	2,102	2,602	2,823	3,888
	60 - 64	1,232		1,276	1,303	2,097	2,102	2,602	2,823	3,888
	65+	1,467		1,522	1,552	2,505	2,512	3,115	3,376	4,659
Sub & Child	19 - 24	281		291	290	461	464	578	606	806
	25 - 29	282		301	300	477	476	593	623	840
	30 - 34	311		351	347	562	561	686	725	964
	35 - 39	340		378	374	597	604	739	794	1,035
	40 - 44	415		469	463	758	755	917	998	1,311
	45 - 49	454		521	527	842	843	1,037	1,154	1,488
	50 - 54	613		646	658	1,055	1,053	1,314	1,425	1,914
	55 - 59	731		766	776	1,246	1,248	1,542	1,670	2,277
	60 - 64	731		766	776	1,246	1,248	1,542	1,670	2,277
	65+	869		908	922	1,485	1,490	1,842	1,993	2,719
Sub & Children	19 - 24	357		390	399	611	618	764	784	1,073
	25 - 29	359		403	406	627	631	783	800	1,106
	30 - 34	392		451	453	707	717	877	903	1,236
	35 - 39	421		476	475	743	759	927	975	1,303
	40 - 44	492		566	568	903	910	1,106	1,179	1,581
	45 - 49	530		625	629	990	1,000	1,225	1,331	1,759
	50 - 54	693		743	764	1,206	1,209	1,503	1,601	2,181
	55 - 59	811		863	882	1,396	1,403	1,727	1,849	2,547
	60 - 64	811		863	882	1,396	1,403	1,727	1,849	2,547
	65+	955		1,023	1,043	1,659	1,668	2,061	2,205	3,037
Family	19 - 24	509		532	529	828	844	1,049	1,093	1,443
	25 - 29	517		552	549	864	872	1,079	1,130	1,515
	30 - 34	574		650	642	1,019	1,037	1,272	1,334	1,761
	35 - 39	629		698	691	1,097	1,122	1,379	1,475	1,903
	40 - 44	778		880	873	1,416	1,428	1,730	1,885	2,458
	45 - 49	849		992	996	1,591	1,608	1,967	2,190	2,814
	50 - 54	1,177		1,233	1,266	2,016	2,026	2,527	2,733	3,660
	55 - 59	1,414		1,475	1,505	2,395	2,412	2,978	3,224	4,383
	60 - 64	1,414		1,475	1,505	2,395	2,412	2,978	3,224	4,383
	65+	1,677		1,750	1,784	2,854	2,879	3,555	3,849	5,238

Exhibit 11.7
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	263	220	489	468	728	730	943	971	1,393
	1 - 4	113	97	124	127	175	177	213	225	291
	5 - 18	113	97	124	127	175	177	213	225	291
	19 - 24	147	126	157	156	227	230	290	300	420
	25 - 29	153	130	166	162	245	241	302	313	452
	30 - 34	175	151	213	207	310	309	382	397	557
	35 - 39	202	171	237	231	343	345	427	460	618
	40 - 44	266	224	319	316	472	471	574	632	860
	45 - 49	297	252	370	373	550	548	675	758	1,015
	50 - 54	440	371	482	496	725	721	910	988	1,382
	55 - 59	541	452	592	610	885	883	1,101	1,196	1,693
	60 - 64	541	452	592	610	885	883	1,101	1,196	1,693
	65+	647	540	705	726	1,053	1,054	1,316	1,427	2,031
Sub & Spouse	19 - 24	291		309	308	446	452	574	591	835
	25 - 29	296		327	323	478	476	598	621	897
	30 - 34	346		418	412	607	614	761	788	1,115
	35 - 39	393		465	457	672	682	848	910	1,232
	40 - 44	525		629	625	935	935	1,145	1,256	1,716
	45 - 49	588		735	740	1,082	1,085	1,347	1,512	2,028
	50 - 54	872		956	987	1,441	1,437	1,815	1,970	2,762
	55 - 59	1,078		1,175	1,211	1,756	1,760	2,195	2,381	3,388
	60 - 64	1,078		1,175	1,211	1,756	1,760	2,195	2,381	3,388
	65+	1,283		1,401	1,441	2,096	2,102	2,626	2,845	4,058
Sub & Child	19 - 24	251		272	273	393	395	494	518	708
	25 - 29	252		281	282	406	405	507	532	737
	30 - 34	277		327	325	477	476	585	618	845
	35 - 39	303		351	350	506	512	629	676	907
	40 - 44	368		435	433	640	638	779	847	1,147
	45 - 49	402		483	492	710	711	880	978	1,301
	50 - 54	540		597	613	888	886	1,113	1,206	1,671
	55 - 59	643		707	723	1,047	1,049	1,304	1,412	1,987
	60 - 64	643		707	723	1,047	1,049	1,304	1,412	1,987
	65+	763		838	858	1,246	1,250	1,556	1,683	2,371
Sub & Children	19 - 24	321		364	375	522	528	654	671	943
	25 - 29	322		376	382	535	539	670	685	972
	30 - 34	351		420	425	602	610	749	771	1,085
	35 - 39	376		443	446	632	645	791	832	1,143
	40 - 44	438		526	532	765	771	942	1,003	1,385
	45 - 49	471		580	588	838	846	1,042	1,131	1,540
	50 - 54	613		688	713	1,018	1,020	1,275	1,358	1,907
	55 - 59	715		798	823	1,176	1,182	1,464	1,566	2,225
	60 - 64	715		798	823	1,176	1,182	1,464	1,566	2,225
	65+	841		945	972	1,395	1,403	1,744	1,865	2,651
Family	19 - 24	456		497	498	707	720	898	935	1,268
	25 - 29	463		515	516	737	744	923	966	1,331
	30 - 34	513		605	602	866	881	1,085	1,137	1,545
	35 - 39	560		649	648	931	952	1,175	1,256	1,668
	40 - 44	690		816	816	1,197	1,207	1,470	1,600	2,151
	45 - 49	752		919	930	1,343	1,357	1,669	1,857	2,460
	50 - 54	1,037		1,140	1,180	1,697	1,705	2,140	2,313	3,196
	55 - 59	1,243		1,362	1,401	2,013	2,027	2,519	2,726	3,825
	60 - 64	1,243		1,362	1,401	2,013	2,027	2,519	2,726	3,825
	65+	1,472		1,614	1,660	2,395	2,416	3,004	3,251	4,568

Exhibit 11.7
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 7
Fresno, Kern, and Kings Counties

Percentage Change

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	13%	7%	8%	7%	19%	19%	18%	18%	15%
	1 - 4	12%	5%	6%	6%	17%	17%	16%	17%	13%
	5 - 18	12%	5%	6%	6%	17%	17%	16%	17%	13%
	19 - 24	12%	6%	7%	6%	18%	18%	17%	17%	14%
	25 - 29	12%	6%	7%	6%	18%	18%	17%	17%	14%
	30 - 34	13%	7%	8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%	6%	8%	7%	18%	19%	18%	18%	14%
	40 - 44	14%	7%	8%	7%	19%	19%	18%	18%	15%
	45 - 49	13%	7%	8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%	7%	9%	7%	19%	19%	18%	18%	15%
	55 - 59	14%	8%	9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%	8%	9%	8%	19%	19%	19%	19%	15%
	65+	14%	8%	9%	8%	19%	19%	19%	19%	15%
Sub & Spouse	19 - 24	12%		7%	6%	18%	18%	17%	17%	14%
	25 - 29	12%		7%	7%	18%	18%	17%	17%	14%
	30 - 34	13%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	18%	18%	18%	18%	14%
	40 - 44	14%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		9%	8%	19%	19%	19%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	19%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	12%		7%	6%	17%	18%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	17%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Sub & Children	19 - 24	11%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	11%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	17%	18%	17%	17%	14%
	35 - 39	12%		7%	7%	18%	18%	17%	17%	14%
	40 - 44	12%		8%	7%	18%	18%	17%	18%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	13%		8%	7%	18%	19%	18%	18%	14%
	55 - 59	13%		8%	7%	19%	19%	18%	18%	14%
	60 - 64	13%		8%	7%	19%	19%	18%	18%	14%
	65+	14%		8%	7%	19%	19%	18%	18%	15%
Family	19 - 24	12%		7%	6%	17%	17%	17%	17%	14%
	25 - 29	12%		7%	6%	17%	17%	17%	17%	14%
	30 - 34	12%		7%	7%	18%	18%	17%	17%	14%
	35 - 39	12%		8%	7%	18%	18%	17%	17%	14%
	40 - 44	13%		8%	7%	18%	18%	18%	18%	14%
	45 - 49	13%		8%	7%	18%	18%	18%	18%	14%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	7%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	7%	19%	19%	18%	18%	15%
	65+	14%		8%	7%	19%	19%	18%	18%	15%

Exhibit 11.8
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	516	403	908	886	1,496	1,504	1,695	1,744	2,426
	1 - 4	191	152	216	215	339	343	362	389	487
	5 - 18	191	152	216	215	339	343	362	389	487
	19 - 24	272	217	282	274	448	446	504	522	711
	25 - 29	283	226	289	287	470	472	527	552	769
	30 - 34	337	270	379	373	619	615	675	705	958
	35 - 39	390	310	425	424	693	689	754	810	1,066
	40 - 44	520	410	583	571	963	957	1,031	1,125	1,491
	45 - 49	586	461	681	663	1,120	1,119	1,210	1,358	1,767
	50 - 54	879	675	898	897	1,486	1,486	1,633	1,776	2,414
	55 - 59	1,091	838	1,104	1,096	1,826	1,833	1,989	2,145	2,969
	60 - 64	1,091	838	1,104	1,096	1,826	1,833	1,989	2,145	2,969
	65+	1,304	1,001	1,316	1,313	2,186	2,195	2,382	2,569	3,556
Sub & Spouse	19 - 24	541		553	543	886	887	1,000	1,032	1,419
	25 - 29	559		569	571	929	936	1,050	1,099	1,531
	30 - 34	668		751	741	1,228	1,227	1,343	1,403	1,913
	35 - 39	772		838	839	1,373	1,371	1,500	1,614	2,137
	40 - 44	1,030		1,157	1,136	1,911	1,911	2,057	2,245	2,979
	45 - 49	1,166		1,352	1,322	2,229	2,231	2,409	2,707	3,532
	50 - 54	1,755		1,789	1,790	2,961	2,973	3,259	3,546	4,825
	55 - 59	2,174		2,196	2,191	3,641	3,658	3,969	4,282	5,935
	60 - 64	2,174		2,196	2,191	3,641	3,658	3,969	4,282	5,935
	65+	2,600		2,626	2,618	4,355	4,378	4,751	5,128	7,111
Sub & Child	19 - 24	454		483	476	773	778	859	900	1,201
	25 - 29	464		496	488	794	802	885	936	1,254
	30 - 34	519		583	573	944	950	1,029	1,085	1,443
	35 - 39	574		628	623	1,022	1,022	1,107	1,190	1,558
	40 - 44	700		789	771	1,287	1,290	1,386	1,508	1,977
	45 - 49	765		887	863	1,445	1,448	1,560	1,739	2,258
	50 - 54	1,058		1,104	1,097	1,809	1,822	1,986	2,158	2,903
	55 - 59	1,272		1,305	1,297	2,150	2,162	2,341	2,526	3,456
	60 - 64	1,272		1,305	1,297	2,150	2,162	2,341	2,526	3,456
	65+	1,516		1,556	1,547	2,572	2,585	2,800	3,021	4,134
Sub & Children	19 - 24	567		638	631	1,013	1,027	1,131	1,165	1,593
	25 - 29	572		647	645	1,035	1,054	1,153	1,194	1,651
	30 - 34	632		736	729	1,180	1,199	1,299	1,348	1,837
	35 - 39	686		782	780	1,253	1,273	1,376	1,453	1,950
	40 - 44	812		941	928	1,523	1,543	1,652	1,767	2,375
	45 - 49	880		1,038	1,021	1,684	1,702	1,832	2,002	2,651
	50 - 54	1,174		1,258	1,252	2,049	2,073	2,256	2,420	3,296
	55 - 59	1,387		1,457	1,452	2,388	2,415	2,612	2,789	3,849
	60 - 64	1,387		1,457	1,452	2,388	2,415	2,612	2,789	3,849
	65+	1,645		1,736	1,727	2,854	2,883	3,119	3,332	4,606
Family	19 - 24	810		865	847	1,363	1,397	1,549	1,618	2,142
	25 - 29	827		880	879	1,409	1,448	1,593	1,683	2,256
	30 - 34	934		1,063	1,050	1,705	1,736	1,888	1,986	2,636
	35 - 39	1,043		1,148	1,147	1,854	1,886	2,044	2,197	2,855
	40 - 44	1,302		1,467	1,445	2,392	2,425	2,600	2,831	3,697
	45 - 49	1,436		1,659	1,631	2,712	2,743	2,956	3,292	4,254
	50 - 54	2,022		2,097	2,098	3,439	3,480	3,805	4,131	5,547
	55 - 59	2,443		2,507	2,497	4,116	4,170	4,514	4,868	6,655
	60 - 64	2,443		2,507	2,497	4,116	4,170	4,514	4,868	6,655
	65+	2,918		2,985	2,974	4,919	4,984	5,399	5,820	7,963

Exhibit 11.8
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	452	375	836	823	1,251	1,258	1,429	1,470	2,113
	1 - 4	170	143	201	201	287	290	309	331	427
	5 - 18	170	143	201	201	287	290	309	331	427
	19 - 24	240	203	261	256	378	376	428	443	622
	25 - 29	250	212	268	268	396	398	447	468	672
	30 - 34	297	252	350	348	520	517	572	597	837
	35 - 39	343	289	392	395	582	579	638	685	931
	40 - 44	456	382	537	531	807	802	871	950	1,300
	45 - 49	513	429	627	616	938	937	1,021	1,146	1,540
	50 - 54	768	627	826	833	1,243	1,243	1,377	1,497	2,103
	55 - 59	952	778	1,015	1,017	1,526	1,532	1,676	1,807	2,585
	60 - 64	952	778	1,015	1,017	1,526	1,532	1,676	1,807	2,585
	65+	1,138	929	1,210	1,218	1,826	1,834	2,006	2,163	3,096
Sub & Spouse	19 - 24	477		512	507	747	748	849	876	1,241
	25 - 29	493		527	533	783	789	891	932	1,338
	30 - 34	588		694	690	1,032	1,031	1,137	1,187	1,670
	35 - 39	678		773	781	1,153	1,151	1,269	1,365	1,865
	40 - 44	903		1,066	1,056	1,601	1,601	1,737	1,895	2,597
	45 - 49	1,021		1,245	1,228	1,866	1,868	2,033	2,283	3,078
	50 - 54	1,533		1,646	1,662	2,476	2,486	2,747	2,988	4,203
	55 - 59	1,897		2,019	2,033	3,043	3,057	3,344	3,607	5,168
	60 - 64	1,897		2,019	2,033	3,043	3,057	3,344	3,607	5,168
	65+	2,268		2,414	2,428	3,638	3,657	4,001	4,318	6,190
Sub & Child	19 - 24	402		448	445	653	657	730	765	1,051
	25 - 29	410		460	456	670	677	752	795	1,097
	30 - 34	458		539	535	795	800	873	920	1,262
	35 - 39	506		581	581	860	860	939	1,008	1,362
	40 - 44	616		728	718	1,081	1,084	1,173	1,276	1,726
	45 - 49	672		818	803	1,213	1,215	1,319	1,470	1,970
	50 - 54	927		1,017	1,020	1,516	1,527	1,677	1,822	2,531
	55 - 59	1,113		1,202	1,205	1,800	1,810	1,976	2,131	3,012
	60 - 64	1,113		1,202	1,205	1,800	1,810	1,976	2,131	3,012
	65+	1,325		1,432	1,437	2,152	2,163	2,361	2,547	3,602
Sub & Children	19 - 24	503		592	590	857	869	963	991	1,395
	25 - 29	508		600	603	875	891	981	1,016	1,446
	30 - 34	560		682	681	996	1,012	1,104	1,145	1,608
	35 - 39	607		724	728	1,057	1,074	1,169	1,233	1,706
	40 - 44	716		870	865	1,282	1,299	1,401	1,497	2,075
	45 - 49	775		959	951	1,416	1,431	1,552	1,695	2,315
	50 - 54	1,031		1,161	1,165	1,720	1,740	1,908	2,046	2,876
	55 - 59	1,216		1,343	1,350	2,003	2,025	2,207	2,356	3,357
	60 - 64	1,216		1,343	1,350	2,003	2,025	2,207	2,356	3,357
	65+	1,441		1,599	1,605	2,391	2,415	2,633	2,812	4,015
Family	19 - 24	718		802	792	1,153	1,181	1,318	1,376	1,876
	25 - 29	733		816	822	1,191	1,224	1,355	1,431	1,975
	30 - 34	826		984	980	1,438	1,464	1,603	1,685	2,306
	35 - 39	920		1,062	1,070	1,562	1,589	1,734	1,863	2,496
	40 - 44	1,146		1,355	1,346	2,010	2,038	2,201	2,395	3,228
	45 - 49	1,262		1,531	1,518	2,277	2,303	2,500	2,783	3,713
	50 - 54	1,772		1,933	1,950	2,883	2,917	3,214	3,488	4,837
	55 - 59	2,138		2,309	2,320	3,447	3,492	3,810	4,107	5,800
	60 - 64	2,138		2,309	2,320	3,447	3,492	3,810	4,107	5,800
	65+	2,551		2,747	2,762	4,116	4,170	4,553	4,907	6,938

Exhibit 11.8
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

		Percentage Change								
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	14%	7%	9%	8%	20%	20%	19%	19%	15%
	1 - 4	12%	6%	7%	7%	18%	18%	17%	18%	14%
	5 - 18	12%	6%	7%	7%	18%	18%	17%	18%	14%
	19 - 24	13%	7%	8%	7%	19%	19%	18%	18%	14%
	25 - 29	13%	7%	8%	7%	19%	19%	18%	18%	14%
	30 - 34	13%	7%	8%	7%	19%	19%	18%	18%	14%
	35 - 39	14%	7%	8%	7%	19%	19%	18%	18%	15%
	40 - 44	14%	7%	9%	8%	19%	19%	18%	18%	15%
	45 - 49	14%	7%	9%	8%	19%	19%	19%	18%	15%
	50 - 54	14%	8%	9%	8%	20%	20%	19%	19%	15%
	55 - 59	15%	8%	9%	8%	20%	20%	19%	19%	15%
	60 - 64	15%	8%	9%	8%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	13%		8%	7%	19%	19%	18%	18%	14%
	25 - 29	13%		8%	7%	19%	19%	18%	18%	14%
	30 - 34	14%		8%	7%	19%	19%	18%	18%	15%
	35 - 39	14%		8%	7%	19%	19%	18%	18%	15%
	40 - 44	14%		9%	8%	19%	19%	18%	18%	15%
	45 - 49	14%		9%	8%	19%	19%	18%	19%	15%
	50 - 54	14%		9%	8%	20%	20%	19%	19%	15%
	55 - 59	15%		9%	8%	20%	20%	19%	19%	15%
	60 - 64	15%		9%	8%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	13%		8%	7%	18%	18%	18%	18%	14%
	25 - 29	13%		8%	7%	19%	18%	18%	18%	14%
	30 - 34	13%		8%	7%	19%	19%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		9%	8%	19%	19%	18%	18%	15%
	55 - 59	14%		9%	8%	19%	19%	18%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	18%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	13%		8%	7%	18%	18%	17%	18%	14%
	25 - 29	13%		8%	7%	18%	18%	18%	18%	14%
	30 - 34	13%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	14%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	8%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	8%	19%	19%	18%	18%	15%
	65+	14%		9%	8%	19%	19%	18%	18%	15%
Family	19 - 24	13%		8%	7%	18%	18%	18%	18%	14%
	25 - 29	13%		8%	7%	18%	18%	18%	18%	14%
	30 - 34	13%		8%	7%	19%	19%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	14%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	14%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	8%	19%	19%	18%	18%	15%
	55 - 59	14%		9%	8%	19%	19%	18%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	18%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%

Exhibit 11.9
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

Proposed Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	358	403	908	886	1,496	1,504	1,695	1,744	2,426
	1 - 4	140	152	216	215	339	343	362	389	487
	5 - 18	140	152	216	215	339	343	362	389	487
	19 - 24	197	217	282	274	448	446	504	522	711
	25 - 29	204	226	289	287	470	472	527	552	769
	30 - 34	240	270	379	373	619	615	675	705	958
	35 - 39	275	310	425	424	693	689	754	810	1,066
	40 - 44	364	410	583	571	963	957	1,031	1,125	1,491
	45 - 49	412	461	681	663	1,120	1,119	1,210	1,358	1,767
	50 - 54	603	675	898	897	1,486	1,486	1,633	1,776	2,414
	55 - 59	786	838	1,104	1,096	1,826	1,833	1,989	2,145	2,969
	60 - 64	786	838	1,104	1,096	1,826	1,833	1,989	2,145	2,969
	65+	939	1,001	1,316	1,313	2,186	2,195	2,382	2,569	3,556
Sub & Spouse	19 - 24	381		553	543	886	887	1,000	1,032	1,419
	25 - 29	398		569	571	929	936	1,050	1,099	1,531
	30 - 34	476		751	741	1,228	1,227	1,343	1,403	1,913
	35 - 39	546		838	839	1,373	1,371	1,500	1,614	2,137
	40 - 44	722		1,157	1,136	1,911	1,911	2,057	2,245	2,979
	45 - 49	818		1,352	1,322	2,229	2,231	2,409	2,707	3,532
	50 - 54	1,214		1,789	1,790	2,961	2,973	3,259	3,546	4,825
	55 - 59	1,581		2,196	2,191	3,641	3,658	3,969	4,282	5,935
	60 - 64	1,581		2,196	2,191	3,641	3,658	3,969	4,282	5,935
	65+	1,885		2,626	2,618	4,355	4,378	4,751	5,128	7,111
Sub & Child	19 - 24	326		483	476	773	778	859	900	1,201
	25 - 29	332		496	488	794	802	885	936	1,254
	30 - 34	369		583	573	944	950	1,029	1,085	1,443
	35 - 39	406		628	623	1,022	1,022	1,107	1,190	1,558
	40 - 44	492		789	771	1,287	1,290	1,386	1,508	1,977
	45 - 49	541		887	863	1,445	1,448	1,560	1,739	2,258
	50 - 54	742		1,104	1,097	1,809	1,822	1,986	2,158	2,903
	55 - 59	924		1,305	1,297	2,150	2,162	2,341	2,526	3,456
	60 - 64	924		1,305	1,297	2,150	2,162	2,341	2,526	3,456
	65+	1,098		1,556	1,547	2,572	2,585	2,800	3,021	4,134
Sub & Children	19 - 24	408		638	631	1,013	1,027	1,131	1,165	1,593
	25 - 29	420		647	645	1,035	1,054	1,153	1,194	1,651
	30 - 34	457		736	729	1,180	1,199	1,299	1,348	1,837
	35 - 39	494		782	780	1,253	1,273	1,376	1,453	1,950
	40 - 44	581		941	928	1,523	1,543	1,652	1,767	2,375
	45 - 49	623		1,038	1,021	1,684	1,702	1,832	2,002	2,651
	50 - 54	829		1,258	1,252	2,049	2,073	2,256	2,420	3,296
	55 - 59	1,013		1,457	1,452	2,388	2,415	2,612	2,789	3,849
	60 - 64	1,013		1,457	1,452	2,388	2,415	2,612	2,789	3,849
	65+	1,198		1,736	1,727	2,854	2,883	3,119	3,332	4,606
Family	19 - 24	588		865	847	1,363	1,397	1,549	1,618	2,142
	25 - 29	597		880	879	1,409	1,448	1,593	1,683	2,256
	30 - 34	676		1,063	1,050	1,705	1,736	1,888	1,986	2,636
	35 - 39	747		1,148	1,147	1,854	1,886	2,044	2,197	2,855
	40 - 44	923		1,467	1,445	2,392	2,425	2,600	2,831	3,697
	45 - 49	1,016		1,659	1,631	2,712	2,743	2,956	3,292	4,254
	50 - 54	1,417		2,097	2,098	3,439	3,480	3,805	4,131	5,547
	55 - 59	1,782		2,507	2,497	4,116	4,170	4,514	4,868	6,655
	60 - 64	1,782		2,507	2,497	4,116	4,170	4,514	4,868	6,655
	65+	2,121		2,985	2,974	4,919	4,984	5,399	5,820	7,963

Exhibit 11.9
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

Current Rates - Effective September 1, 2010

Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	315	375	836	823	1,251	1,258	1,429	1,470	2,113
	1 - 4	125	143	201	201	287	290	309	331	427
	5 - 18	125	143	201	201	287	290	309	331	427
	19 - 24	175	203	261	256	378	376	428	443	622
	25 - 29	181	212	268	268	396	398	447	468	672
	30 - 34	212	252	350	348	520	517	572	597	837
	35 - 39	243	289	392	395	582	579	638	685	931
	40 - 44	320	382	537	531	807	802	871	950	1,300
	45 - 49	362	429	627	616	938	937	1,021	1,146	1,540
	50 - 54	528	627	826	833	1,243	1,243	1,377	1,497	2,103
	55 - 59	687	778	1,015	1,017	1,526	1,532	1,676	1,807	2,585
	60 - 64	687	778	1,015	1,017	1,526	1,532	1,676	1,807	2,585
	65+	820	929	1,210	1,218	1,826	1,834	2,006	2,163	3,096
Sub & Spouse	19 - 24	338		512	507	747	748	849	876	1,241
	25 - 29	353		527	533	783	789	891	932	1,338
	30 - 34	421		694	690	1,032	1,031	1,137	1,187	1,670
	35 - 39	482		773	781	1,153	1,151	1,269	1,365	1,865
	40 - 44	635		1,066	1,056	1,601	1,601	1,737	1,895	2,597
	45 - 49	718		1,245	1,228	1,866	1,868	2,033	2,283	3,078
	50 - 54	1,063		1,646	1,662	2,476	2,486	2,747	2,988	4,203
	55 - 59	1,382		2,019	2,033	3,043	3,057	3,344	3,607	5,168
	60 - 64	1,382		2,019	2,033	3,043	3,057	3,344	3,607	5,168
	65+	1,646		2,414	2,428	3,638	3,657	4,001	4,318	6,190
Sub & Child	19 - 24	290		448	445	653	657	730	765	1,051
	25 - 29	296		460	456	670	677	752	795	1,097
	30 - 34	328		539	535	795	800	873	920	1,262
	35 - 39	360		581	581	860	860	939	1,008	1,362
	40 - 44	435		728	718	1,081	1,084	1,173	1,276	1,726
	45 - 49	477		818	803	1,213	1,215	1,319	1,470	1,970
	50 - 54	652		1,017	1,020	1,516	1,527	1,677	1,822	2,531
	55 - 59	810		1,202	1,205	1,800	1,810	1,976	2,131	3,012
	60 - 64	810		1,202	1,205	1,800	1,810	1,976	2,131	3,012
	65+	962		1,432	1,437	2,152	2,163	2,361	2,547	3,602
Sub & Children	19 - 24	365		592	590	857	869	963	991	1,395
	25 - 29	375		600	603	875	891	981	1,016	1,446
	30 - 34	408		682	681	996	1,012	1,104	1,145	1,608
	35 - 39	440		724	728	1,057	1,074	1,169	1,233	1,706
	40 - 44	515		870	865	1,282	1,299	1,401	1,497	2,075
	45 - 49	552		959	951	1,416	1,431	1,552	1,695	2,315
	50 - 54	731		1,161	1,165	1,720	1,740	1,908	2,046	2,876
	55 - 59	891		1,343	1,350	2,003	2,025	2,207	2,356	3,357
	60 - 64	891		1,343	1,350	2,003	2,025	2,207	2,356	3,357
	65+	1,052		1,599	1,605	2,391	2,415	2,633	2,812	4,015
Family	19 - 24	525		802	792	1,153	1,181	1,318	1,376	1,876
	25 - 29	533		816	822	1,191	1,224	1,355	1,431	1,975
	30 - 34	601		984	980	1,438	1,464	1,603	1,685	2,306
	35 - 39	663		1,062	1,070	1,562	1,589	1,734	1,863	2,496
	40 - 44	816		1,355	1,346	2,010	2,038	2,201	2,395	3,228
	45 - 49	897		1,531	1,518	2,277	2,303	2,500	2,783	3,713
	50 - 54	1,246		1,933	1,950	2,883	2,917	3,214	3,488	4,837
	55 - 59	1,563		2,309	2,320	3,447	3,492	3,810	4,107	5,800
	60 - 64	1,563		2,309	2,320	3,447	3,492	3,810	4,107	5,800
	65+	1,858		2,747	2,762	4,116	4,170	4,553	4,907	6,938

Exhibit 11.9
HEALTH NET LIFE INS. CO.
Individual PPO Value Basic and PPO Value Plans with Dental and Vision
RATING REGION 9
Imperial and San Luis Obispo Counties

		Percentage Change								
Tier	Age	PPO Value Basic 1000	PPO Value Basic 35	PPO Value Basic 40	PPO Value Basic 500	PPO Value Basic 2500	PPO Value 30	PPO Value 400	PPO Value 25	PPO Value 750
Subscriber	0	14%	7%	9%	8%	20%	20%	19%	19%	15%
	1 - 4	12%	6%	7%	7%	18%	18%	17%	18%	14%
	5 - 18	12%	6%	7%	7%	18%	18%	17%	18%	14%
	19 - 24	13%	7%	8%	7%	19%	19%	18%	18%	14%
	25 - 29	13%	7%	8%	7%	19%	19%	18%	18%	14%
	30 - 34	13%	7%	8%	7%	19%	19%	18%	18%	14%
	35 - 39	13%	7%	8%	7%	19%	19%	18%	18%	15%
	40 - 44	14%	7%	9%	8%	19%	19%	18%	18%	15%
	45 - 49	14%	7%	9%	8%	19%	19%	19%	18%	15%
	50 - 54	14%	8%	9%	8%	20%	20%	19%	19%	15%
	55 - 59	14%	8%	9%	8%	20%	20%	19%	19%	15%
	60 - 64	14%	8%	9%	8%	20%	20%	19%	19%	15%
	65+	15%	8%	9%	8%	20%	20%	19%	19%	15%
Sub & Spouse	19 - 24	13%		8%	7%	19%	19%	18%	18%	14%
	25 - 29	13%		8%	7%	19%	19%	18%	18%	14%
	30 - 34	13%		8%	7%	19%	19%	18%	18%	15%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	15%
	40 - 44	14%		9%	8%	19%	19%	18%	18%	15%
	45 - 49	14%		9%	8%	19%	19%	18%	19%	15%
	50 - 54	14%		9%	8%	20%	20%	19%	19%	15%
	55 - 59	14%		9%	8%	20%	20%	19%	19%	15%
	60 - 64	14%		9%	8%	20%	20%	19%	19%	15%
	65+	15%		9%	8%	20%	20%	19%	19%	15%
Sub & Child	19 - 24	12%		8%	7%	18%	18%	18%	18%	14%
	25 - 29	12%		8%	7%	19%	18%	18%	18%	14%
	30 - 34	13%		8%	7%	19%	19%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		9%	8%	19%	19%	18%	18%	15%
	55 - 59	14%		9%	8%	19%	19%	18%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	18%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%
Sub & Children	19 - 24	12%		8%	7%	18%	18%	17%	18%	14%
	25 - 29	12%		8%	7%	18%	18%	18%	18%	14%
	30 - 34	12%		8%	7%	18%	18%	18%	18%	14%
	35 - 39	12%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	14%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	13%		8%	7%	19%	19%	18%	18%	15%
	55 - 59	14%		8%	8%	19%	19%	18%	18%	15%
	60 - 64	14%		8%	8%	19%	19%	18%	18%	15%
	65+	14%		9%	8%	19%	19%	18%	18%	15%
Family	19 - 24	12%		8%	7%	18%	18%	18%	18%	14%
	25 - 29	12%		8%	7%	18%	18%	18%	18%	14%
	30 - 34	12%		8%	7%	19%	19%	18%	18%	14%
	35 - 39	13%		8%	7%	19%	19%	18%	18%	14%
	40 - 44	13%		8%	7%	19%	19%	18%	18%	15%
	45 - 49	13%		8%	7%	19%	19%	18%	18%	15%
	50 - 54	14%		8%	8%	19%	19%	18%	18%	15%
	55 - 59	14%		9%	8%	19%	19%	18%	19%	15%
	60 - 64	14%		9%	8%	19%	19%	18%	19%	15%
	65+	14%		9%	8%	20%	20%	19%	19%	15%

Exhibit 12.1
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 1
Los Angeles County with Zip Codes beginning with 906-912, 915, 917, 918, 935

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	3,588	2,906	1,813	1,389	3,120	2,527	1,577	1,208	15%	15%	15%	15%
	1 - 4	627	535	330	279	546	466	287	243	15%	15%	15%	15%
	5 - 18	627	535	330	279	546	466	287	243	15%	15%	15%	15%
	19 - 29	967	811	503	416	841	706	438	362	15%	15%	15%	15%
	30 - 39	1,261	1,059	660	540	1,097	921	574	470	15%	15%	15%	15%
	40 - 49	1,662	1,376	851	710	1,446	1,197	740	618	15%	15%	15%	15%
	50 - 59	2,066	1,698	1,063	880	1,797	1,477	925	766	15%	15%	15%	15%
	60 - 64	2,877	2,336	1,486	1,193	2,502	2,032	1,293	1,038	15%	15%	15%	15%
	65+	3,453	2,806	1,784	1,432	3,003	2,440	1,552	1,246	15%	15%	15%	15%
Sub & Spouse	19 - 29	1,998	1,662	1,032	830	1,738	1,446	898	722	15%	15%	15%	15%
	30 - 39	2,611	2,170	1,350	1,107	2,271	1,887	1,174	963	15%	15%	15%	15%
	40 - 49	3,416	2,829	1,748	1,444	2,971	2,460	1,520	1,256	15%	15%	15%	15%
	50 - 59	4,337	3,551	2,234	1,836	3,772	3,088	1,943	1,597	15%	15%	15%	15%
	60 - 64	5,715	4,636	2,935	2,360	4,970	4,032	2,553	2,053	15%	15%	15%	15%
	65+	6,857	5,562	3,523	2,835	5,963	4,837	3,064	2,466	15%	15%	15%	15%
Sub & Child	19 - 29	1,555	1,311	810	657	1,353	1,140	705	572	15%	15%	15%	15%
	30 - 39	1,843	1,555	959	790	1,603	1,353	834	687	15%	15%	15%	15%
	40 - 49	2,244	1,883	1,158	952	1,952	1,638	1,007	828	15%	15%	15%	15%
	50 - 59	2,658	2,202	1,369	1,130	2,312	1,915	1,191	983	15%	15%	15%	15%
	60 - 64	3,464	2,840	1,775	1,437	3,013	2,470	1,544	1,250	15%	15%	15%	15%
	65+	4,157	3,407	2,129	1,726	3,615	2,963	1,852	1,501	15%	15%	15%	15%
Sub & Children	19 - 29	2,150	1,814	1,109	899	1,870	1,578	965	782	15%	15%	15%	15%
	30 - 39	2,438	2,065	1,265	1,031	2,120	1,796	1,100	897	15%	15%	15%	15%
	40 - 49	2,832	2,382	1,455	1,204	2,463	2,072	1,266	1,047	15%	15%	15%	15%
	50 - 59	3,245	2,697	1,670	1,371	2,822	2,346	1,453	1,193	15%	15%	15%	15%
	60 - 64	4,053	3,331	2,088	1,690	3,525	2,897	1,816	1,470	15%	15%	15%	15%
	65+	4,865	3,997	2,505	2,026	4,231	3,476	2,179	1,762	15%	15%	15%	15%
Family	19 - 29	3,163	2,668	1,638	1,314	2,751	2,320	1,425	1,143	15%	15%	15%	15%
	30 - 39	3,783	3,171	1,956	1,595	3,290	2,758	1,701	1,387	15%	15%	15%	15%
	40 - 49	4,578	3,831	2,352	1,937	3,981	3,332	2,046	1,685	15%	15%	15%	15%
	50 - 59	5,514	4,559	2,839	2,314	4,795	3,965	2,469	2,013	15%	15%	15%	15%
	60 - 64	6,889	5,641	3,536	2,847	5,991	4,906	3,075	2,476	15%	15%	15%	15%
	65+	8,268	6,770	4,244	3,417	7,190	5,887	3,691	2,972	15%	15%	15%	15%

Exhibit 12.2
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 2
Los Angeles County except those Zip Codes in Region 1

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	2,599	2,113	1,331	1,232	2,260	1,838	1,158	1,072	15%	15%	15%	15%
	1 - 4	502	439	266	262	437	382	232	228	15%	15%	15%	15%
	5 - 18	502	439	266	262	437	382	232	228	15%	15%	15%	15%
	19 - 29	733	633	400	387	638	551	348	337	15%	15%	15%	15%
	30 - 39	967	833	514	495	841	725	447	431	15%	15%	15%	15%
	40 - 49	1,300	1,092	676	657	1,131	950	588	572	15%	15%	15%	15%
	50 - 59	1,595	1,311	840	814	1,387	1,140	731	708	15%	15%	15%	15%
	60 - 64	2,174	1,779	1,144	1,082	1,891	1,547	995	941	15%	15%	15%	15%
	65+	2,611	2,135	1,370	1,300	2,271	1,857	1,192	1,131	15%	15%	15%	15%
Sub & Spouse	19 - 29	1,519	1,289	815	783	1,321	1,121	709	681	15%	15%	15%	15%
	30 - 39	2,006	1,698	1,060	1,008	1,745	1,477	922	877	15%	15%	15%	15%
	40 - 49	2,641	2,216	1,382	1,337	2,297	1,927	1,202	1,163	15%	15%	15%	15%
	50 - 59	3,323	2,725	1,751	1,681	2,890	2,370	1,523	1,462	15%	15%	15%	15%
	60 - 64	4,330	3,531	2,259	2,158	3,766	3,071	1,965	1,877	15%	15%	15%	15%
	65+	5,199	4,240	2,709	2,589	4,521	3,687	2,356	2,252	15%	15%	15%	15%
Sub & Child	19 - 29	1,204	1,031	645	622	1,047	897	561	541	15%	15%	15%	15%
	30 - 39	1,431	1,230	763	732	1,245	1,070	664	637	15%	15%	15%	15%
	40 - 49	1,768	1,491	921	887	1,538	1,297	801	772	15%	15%	15%	15%
	50 - 59	2,056	1,713	1,087	1,038	1,788	1,490	946	903	15%	15%	15%	15%
	60 - 64	2,641	2,187	1,386	1,336	2,297	1,902	1,206	1,162	15%	15%	15%	15%
	65+	3,169	2,624	1,664	1,601	2,756	2,282	1,447	1,393	15%	15%	15%	15%
Sub & Children	19 - 29	1,669	1,431	892	851	1,452	1,245	776	740	15%	15%	15%	15%
	30 - 39	1,897	1,628	1,002	952	1,650	1,416	872	828	15%	15%	15%	15%
	40 - 49	2,234	1,892	1,163	1,116	1,943	1,646	1,012	971	15%	15%	15%	15%
	50 - 59	2,518	2,117	1,331	1,276	2,190	1,841	1,158	1,110	15%	15%	15%	15%
	60 - 64	3,118	2,589	1,628	1,561	2,712	2,252	1,416	1,358	15%	15%	15%	15%
	65+	3,739	3,106	1,955	1,872	3,252	2,701	1,700	1,628	15%	15%	15%	15%
Family	19 - 29	2,443	2,095	1,304	1,238	2,125	1,822	1,134	1,077	15%	15%	15%	15%
	30 - 39	2,935	2,496	1,551	1,473	2,553	2,171	1,349	1,281	15%	15%	15%	15%
	40 - 49	3,579	3,025	1,874	1,797	3,113	2,631	1,630	1,563	15%	15%	15%	15%
	50 - 59	4,251	3,531	2,249	2,141	3,697	3,071	1,956	1,862	15%	15%	15%	15%
	60 - 64	5,262	4,335	2,748	2,623	4,576	3,770	2,390	2,281	15%	15%	15%	15%
	65+	6,311	5,200	3,298	3,145	5,488	4,522	2,868	2,735	15%	15%	15%	15%

Exhibit 12.3
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 3
Merced, Napa, Sacramento, San Joaquin, Sonoma, Stanislaus, Tulare, Western El Dorado, and Western Placer Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	2,599	2,113	1,331	1,232	2,260	1,838	1,158	1,072	15%	15%	15%	15%
	1 - 4	502	439	266	262	437	382	232	228	15%	15%	15%	15%
	5 - 18	502	439	266	262	437	382	232	228	15%	15%	15%	15%
	19 - 29	733	633	400	387	638	551	348	337	15%	15%	15%	15%
	30 - 39	967	833	514	495	841	725	447	431	15%	15%	15%	15%
	40 - 49	1,300	1,092	676	657	1,131	950	588	572	15%	15%	15%	15%
	50 - 59	1,595	1,311	840	814	1,387	1,140	731	708	15%	15%	15%	15%
	60 - 64	2,174	1,779	1,144	1,082	1,891	1,547	995	941	15%	15%	15%	15%
	65+	2,611	2,135	1,370	1,300	2,271	1,857	1,192	1,131	15%	15%	15%	15%
Sub & Spouse	19 - 29	1,519	1,289	815	783	1,321	1,121	709	681	15%	15%	15%	15%
	30 - 39	2,006	1,698	1,060	1,008	1,745	1,477	922	877	15%	15%	15%	15%
	40 - 49	2,641	2,216	1,382	1,337	2,297	1,927	1,202	1,163	15%	15%	15%	15%
	50 - 59	3,323	2,725	1,751	1,681	2,890	2,370	1,523	1,462	15%	15%	15%	15%
	60 - 64	4,330	3,531	2,259	2,158	3,766	3,071	1,965	1,877	15%	15%	15%	15%
	65+	5,199	4,240	2,709	2,589	4,521	3,687	2,356	2,252	15%	15%	15%	15%
Sub & Child	19 - 29	1,204	1,031	645	622	1,047	897	561	541	15%	15%	15%	15%
	30 - 39	1,431	1,230	763	732	1,245	1,070	664	637	15%	15%	15%	15%
	40 - 49	1,768	1,491	921	887	1,538	1,297	801	772	15%	15%	15%	15%
	50 - 59	2,056	1,713	1,087	1,038	1,788	1,490	946	903	15%	15%	15%	15%
	60 - 64	2,641	2,187	1,386	1,336	2,297	1,902	1,206	1,162	15%	15%	15%	15%
	65+	3,169	2,624	1,664	1,601	2,756	2,282	1,447	1,393	15%	15%	15%	15%
Sub & Children	19 - 29	1,669	1,431	892	851	1,452	1,245	776	740	15%	15%	15%	15%
	30 - 39	1,897	1,628	1,002	952	1,650	1,416	872	828	15%	15%	15%	15%
	40 - 49	2,234	1,892	1,163	1,116	1,943	1,646	1,012	971	15%	15%	15%	15%
	50 - 59	2,518	2,117	1,331	1,276	2,190	1,841	1,158	1,110	15%	15%	15%	15%
	60 - 64	3,118	2,589	1,628	1,561	2,712	2,252	1,416	1,358	15%	15%	15%	15%
	65+	3,739	3,106	1,955	1,872	3,252	2,701	1,700	1,628	15%	15%	15%	15%
Family	19 - 29	2,443	2,095	1,304	1,238	2,125	1,822	1,134	1,077	15%	15%	15%	15%
	30 - 39	2,935	2,496	1,551	1,473	2,553	2,171	1,349	1,281	15%	15%	15%	15%
	40 - 49	3,579	3,025	1,874	1,797	3,113	2,631	1,630	1,563	15%	15%	15%	15%
	50 - 59	4,251	3,531	2,249	2,141	3,697	3,071	1,956	1,862	15%	15%	15%	15%
	60 - 64	5,262	4,335	2,748	2,623	4,576	3,770	2,390	2,281	15%	15%	15%	15%
	65+	6,311	5,200	3,298	3,145	5,488	4,522	2,868	2,735	15%	15%	15%	15%

Exhibit 12.4
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 4
Riverside, San Bernardino, Santa Barbara, and Ventura Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	2,599	2,113	1,331	1,232	2,260	1,838	1,158	1,072	15%	15%	15%	15%
	1 - 4	502	439	266	262	437	382	232	228	15%	15%	15%	15%
	5 - 18	502	439	266	262	437	382	232	228	15%	15%	15%	15%
	19 - 29	733	633	400	387	638	551	348	337	15%	15%	15%	15%
	30 - 39	967	833	514	495	841	725	447	431	15%	15%	15%	15%
	40 - 49	1,300	1,092	676	657	1,131	950	588	572	15%	15%	15%	15%
	50 - 59	1,595	1,311	840	814	1,387	1,140	731	708	15%	15%	15%	15%
	60 - 64	2,174	1,779	1,144	1,082	1,891	1,547	995	941	15%	15%	15%	15%
	65+	2,611	2,135	1,370	1,300	2,271	1,857	1,192	1,131	15%	15%	15%	15%
Sub & Spouse	19 - 29	1,519	1,289	815	783	1,321	1,121	709	681	15%	15%	15%	15%
	30 - 39	2,006	1,698	1,060	1,008	1,745	1,477	922	877	15%	15%	15%	15%
	40 - 49	2,641	2,216	1,382	1,337	2,297	1,927	1,202	1,163	15%	15%	15%	15%
	50 - 59	3,323	2,725	1,751	1,681	2,890	2,370	1,523	1,462	15%	15%	15%	15%
	60 - 64	4,330	3,531	2,259	2,158	3,766	3,071	1,965	1,877	15%	15%	15%	15%
	65+	5,199	4,240	2,709	2,589	4,521	3,687	2,356	2,252	15%	15%	15%	15%
Sub & Child	19 - 29	1,204	1,031	645	622	1,047	897	561	541	15%	15%	15%	15%
	30 - 39	1,431	1,230	763	732	1,245	1,070	664	637	15%	15%	15%	15%
	40 - 49	1,768	1,491	921	887	1,538	1,297	801	772	15%	15%	15%	15%
	50 - 59	2,056	1,713	1,087	1,038	1,788	1,490	946	903	15%	15%	15%	15%
	60 - 64	2,641	2,187	1,386	1,336	2,297	1,902	1,206	1,162	15%	15%	15%	15%
	65+	3,169	2,624	1,664	1,601	2,756	2,282	1,447	1,393	15%	15%	15%	15%
Sub & Children	19 - 29	1,669	1,431	892	851	1,452	1,245	776	740	15%	15%	15%	15%
	30 - 39	1,897	1,628	1,002	952	1,650	1,416	872	828	15%	15%	15%	15%
	40 - 49	2,234	1,892	1,163	1,116	1,943	1,646	1,012	971	15%	15%	15%	15%
	50 - 59	2,518	2,117	1,331	1,276	2,190	1,841	1,158	1,110	15%	15%	15%	15%
	60 - 64	3,118	2,589	1,628	1,561	2,712	2,252	1,416	1,358	15%	15%	15%	15%
	65+	3,739	3,106	1,955	1,872	3,252	2,701	1,700	1,628	15%	15%	15%	15%
Family	19 - 29	2,443	2,095	1,304	1,238	2,125	1,822	1,134	1,077	15%	15%	15%	15%
	30 - 39	2,935	2,496	1,551	1,473	2,553	2,171	1,349	1,281	15%	15%	15%	15%
	40 - 49	3,579	3,025	1,874	1,797	3,113	2,631	1,630	1,563	15%	15%	15%	15%
	50 - 59	4,251	3,531	2,249	2,141	3,697	3,071	1,956	1,862	15%	15%	15%	15%
	60 - 64	5,262	4,335	2,748	2,623	4,576	3,770	2,390	2,281	15%	15%	15%	15%
	65+	6,311	5,200	3,298	3,145	5,488	4,522	2,868	2,735	15%	15%	15%	15%

Exhibit 12.5
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 5
Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Santa Cruz, and Solano Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	2,691	2,180	1,381	1,293	2,340	1,896	1,201	1,125	15%	15%	15%	15%
	1 - 4	506	451	274	276	440	393	239	240	15%	15%	15%	15%
	5 - 18	506	451	274	276	440	393	239	240	15%	15%	15%	15%
	19 - 29	761	650	408	396	662	566	355	345	15%	15%	15%	15%
	30 - 39	1,000	842	533	506	870	733	464	440	15%	15%	15%	15%
	40 - 49	1,334	1,113	700	672	1,160	968	609	585	15%	15%	15%	15%
	50 - 59	1,630	1,339	857	830	1,418	1,165	746	722	15%	15%	15%	15%
	60 - 64	2,251	1,840	1,163	1,130	1,958	1,600	1,012	983	15%	15%	15%	15%
	65+	2,702	2,205	1,397	1,354	2,350	1,918	1,215	1,178	15%	15%	15%	15%
Sub & Spouse	19 - 29	1,555	1,322	831	791	1,353	1,150	723	688	15%	15%	15%	15%
	30 - 39	2,066	1,739	1,087	1,035	1,797	1,513	946	900	15%	15%	15%	15%
	40 - 49	2,725	2,273	1,426	1,359	2,370	1,977	1,240	1,182	15%	15%	15%	15%
	50 - 59	3,421	2,806	1,791	1,720	2,975	2,440	1,558	1,496	15%	15%	15%	15%
	60 - 64	4,476	3,637	2,308	2,222	3,893	3,163	2,007	1,933	15%	15%	15%	15%
	65+	5,371	4,364	2,768	2,670	4,671	3,795	2,407	2,322	15%	15%	15%	15%
Sub & Child	19 - 29	1,163	995	621	598	1,012	866	540	520	15%	15%	15%	15%
	30 - 39	1,393	1,190	739	707	1,212	1,035	643	615	15%	15%	15%	15%
	40 - 49	1,707	1,432	888	856	1,485	1,246	773	745	15%	15%	15%	15%
	50 - 59	1,983	1,645	1,046	1,007	1,725	1,431	910	876	15%	15%	15%	15%
	60 - 64	2,567	2,113	1,331	1,290	2,233	1,838	1,158	1,122	15%	15%	15%	15%
	65+	3,084	2,536	1,599	1,547	2,682	2,206	1,391	1,346	15%	15%	15%	15%
Sub & Children	19 - 29	1,605	1,376	853	819	1,396	1,197	742	713	15%	15%	15%	15%
	30 - 39	1,828	1,567	975	928	1,590	1,363	848	807	15%	15%	15%	15%
	40 - 49	2,145	1,825	1,135	1,072	1,866	1,587	987	933	15%	15%	15%	15%
	50 - 59	2,426	2,030	1,283	1,236	2,110	1,766	1,116	1,075	15%	15%	15%	15%
	60 - 64	3,014	2,508	1,573	1,512	2,621	2,181	1,368	1,315	15%	15%	15%	15%
	65+	3,617	3,008	1,887	1,813	3,146	2,616	1,641	1,577	15%	15%	15%	15%
Family	19 - 29	2,352	2,014	1,253	1,192	2,046	1,752	1,090	1,037	15%	15%	15%	15%
	30 - 39	2,832	2,411	1,498	1,429	2,463	2,097	1,303	1,243	15%	15%	15%	15%
	40 - 49	3,464	2,911	1,810	1,733	3,013	2,532	1,574	1,507	15%	15%	15%	15%
	50 - 59	4,112	3,406	2,156	2,066	3,576	2,962	1,875	1,797	15%	15%	15%	15%
	60 - 64	5,112	4,199	2,654	2,541	4,446	3,652	2,308	2,210	15%	15%	15%	15%
	65+	6,137	5,039	3,185	3,049	5,337	4,382	2,770	2,652	15%	15%	15%	15%

Exhibit 12.6
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 6
Orange and San Diego Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	2,932	2,372	1,506	1,404	2,550	2,063	1,310	1,221	15%	15%	15%	15%
	1 - 4	535	462	290	282	466	402	253	246	15%	15%	15%	15%
	5 - 18	535	462	290	282	466	402	253	246	15%	15%	15%	15%
	19 - 29	819	690	437	419	713	600	380	365	15%	15%	15%	15%
	30 - 39	1,070	892	566	540	931	776	493	470	15%	15%	15%	15%
	40 - 49	1,426	1,175	739	710	1,240	1,022	643	618	15%	15%	15%	15%
	50 - 59	1,750	1,431	921	887	1,522	1,245	801	772	15%	15%	15%	15%
	60 - 64	2,418	1,964	1,265	1,208	2,103	1,708	1,100	1,051	15%	15%	15%	15%
	65+	2,906	2,354	1,515	1,449	2,527	2,047	1,318	1,260	15%	15%	15%	15%
Sub & Spouse	19 - 29	1,684	1,409	892	841	1,465	1,226	776	732	15%	15%	15%	15%
	30 - 39	2,217	1,841	1,160	1,107	1,928	1,601	1,009	963	15%	15%	15%	15%
	40 - 49	2,906	2,409	1,512	1,458	2,527	2,095	1,315	1,268	15%	15%	15%	15%
	50 - 59	3,680	2,998	1,920	1,842	3,200	2,607	1,670	1,602	15%	15%	15%	15%
	60 - 64	4,816	3,892	2,496	2,393	4,188	3,385	2,171	2,081	15%	15%	15%	15%
	65+	5,778	4,669	2,998	2,871	5,025	4,060	2,607	2,497	15%	15%	15%	15%
Sub & Child	19 - 29	1,322	1,117	703	672	1,150	972	612	585	15%	15%	15%	15%
	30 - 39	1,570	1,324	836	791	1,366	1,152	727	688	15%	15%	15%	15%
	40 - 49	1,921	1,619	1,002	971	1,671	1,408	872	845	15%	15%	15%	15%
	50 - 59	2,254	1,864	1,190	1,138	1,960	1,621	1,035	990	15%	15%	15%	15%
	60 - 64	2,922	2,393	1,528	1,466	2,541	2,081	1,329	1,275	15%	15%	15%	15%
	65+	3,508	2,871	1,835	1,760	3,051	2,497	1,596	1,531	15%	15%	15%	15%
Sub & Children	19 - 29	1,822	1,546	966	921	1,585	1,345	840	801	15%	15%	15%	15%
	30 - 39	2,071	1,754	1,100	1,038	1,801	1,526	957	903	15%	15%	15%	15%
	40 - 49	2,423	2,042	1,270	1,215	2,107	1,776	1,105	1,057	15%	15%	15%	15%
	50 - 59	2,751	2,295	1,455	1,391	2,393	1,996	1,266	1,210	15%	15%	15%	15%
	60 - 64	3,422	2,829	1,796	1,713	2,976	2,460	1,562	1,490	15%	15%	15%	15%
	65+	4,105	3,394	2,153	2,056	3,570	2,952	1,873	1,788	15%	15%	15%	15%
Family	19 - 29	2,685	2,265	1,426	1,343	2,335	1,970	1,240	1,168	15%	15%	15%	15%
	30 - 39	3,222	2,699	1,695	1,611	2,802	2,347	1,474	1,401	15%	15%	15%	15%
	40 - 49	3,911	3,271	2,042	1,957	3,401	2,845	1,776	1,702	15%	15%	15%	15%
	50 - 59	4,674	3,860	2,455	2,346	4,065	3,357	2,135	2,040	15%	15%	15%	15%
	60 - 64	5,808	4,743	3,027	2,889	5,051	4,125	2,633	2,513	15%	15%	15%	15%
	65+	6,969	5,693	3,634	3,470	6,060	4,951	3,160	3,018	15%	15%	15%	15%

Exhibit 12.7
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 7
Fresno, Kern, and Kings Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	3,187	2,567	1,641	1,532	2,772	2,233	1,427	1,333	15%	15%	15%	15%
	1 - 4	571	485	312	304	497	422	272	265	15%	15%	15%	15%
	5 - 18	571	485	312	304	497	422	272	265	15%	15%	15%	15%
	19 - 29	865	726	468	454	753	632	407	395	15%	15%	15%	15%
	30 - 39	1,153	951	610	581	1,003	827	531	506	15%	15%	15%	15%
	40 - 49	1,513	1,260	791	765	1,316	1,096	688	666	15%	15%	15%	15%
	50 - 59	1,871	1,519	983	951	1,627	1,321	855	827	15%	15%	15%	15%
	60 - 64	2,610	2,098	1,353	1,308	2,270	1,825	1,177	1,138	15%	15%	15%	15%
	65+	3,129	2,516	1,623	1,569	2,721	2,188	1,412	1,365	15%	15%	15%	15%
Sub & Spouse	19 - 29	1,790	1,490	945	908	1,557	1,296	822	790	15%	15%	15%	15%
	30 - 39	2,381	1,964	1,253	1,185	2,071	1,708	1,090	1,031	15%	15%	15%	15%
	40 - 49	3,101	2,558	1,616	1,561	2,697	2,225	1,406	1,358	15%	15%	15%	15%
	50 - 59	3,927	3,187	2,058	1,983	3,415	2,772	1,790	1,725	15%	15%	15%	15%
	60 - 64	5,176	4,164	2,682	2,577	4,501	3,621	2,333	2,241	15%	15%	15%	15%
	65+	6,210	4,994	3,221	3,090	5,400	4,343	2,801	2,687	15%	15%	15%	15%
Sub & Child	19 - 29	1,409	1,175	752	714	1,226	1,022	654	621	15%	15%	15%	15%
	30 - 39	1,691	1,409	895	841	1,471	1,226	779	732	15%	15%	15%	15%
	40 - 49	2,056	1,707	1,082	1,031	1,788	1,485	941	897	15%	15%	15%	15%
	50 - 59	2,409	1,980	1,270	1,215	2,095	1,722	1,105	1,057	15%	15%	15%	15%
	60 - 64	3,140	2,554	1,641	1,564	2,731	2,221	1,427	1,360	15%	15%	15%	15%
	65+	3,768	3,062	1,971	1,876	3,277	2,663	1,714	1,632	15%	15%	15%	15%
Sub & Children	19 - 29	1,940	1,628	1,039	978	1,687	1,416	904	851	15%	15%	15%	15%
	30 - 39	2,234	1,858	1,185	1,107	1,943	1,616	1,031	963	15%	15%	15%	15%
	40 - 49	2,589	2,152	1,368	1,294	2,252	1,872	1,190	1,126	15%	15%	15%	15%
	50 - 59	2,949	2,429	1,558	1,489	2,565	2,113	1,355	1,295	15%	15%	15%	15%
	60 - 64	3,680	3,003	1,926	1,836	3,200	2,612	1,675	1,597	15%	15%	15%	15%
	65+	4,412	3,602	2,310	2,203	3,837	3,133	2,009	1,916	15%	15%	15%	15%
Family	19 - 29	2,863	2,386	1,524	1,434	2,490	2,075	1,326	1,247	15%	15%	15%	15%
	30 - 39	3,456	2,864	1,823	1,713	3,006	2,491	1,586	1,490	15%	15%	15%	15%
	40 - 49	4,183	3,461	2,194	2,088	3,638	3,010	1,908	1,816	15%	15%	15%	15%
	50 - 59	5,005	4,096	2,628	2,510	4,353	3,562	2,286	2,183	15%	15%	15%	15%
	60 - 64	6,245	5,071	3,264	3,090	5,431	4,410	2,839	2,687	15%	15%	15%	15%
	65+	7,493	6,086	3,915	3,708	6,516	5,293	3,405	3,225	15%	15%	15%	15%

Exhibit 12.8
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 8
Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Eastern El Dorado, Eastern Placer, Glenn, Humboldt, Inyo, Lake, Lassen, Madera, Mariposa, Mendocino, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, Yolo, and Yuba Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	3,723	2,970	1,915	1,791	3,238	2,583	1,666	1,558	15%	15%	15%	15%
	1 - 4	634	535	343	330	552	466	299	287	15%	15%	15%	15%
	5 - 18	634	535	343	330	552	466	299	287	15%	15%	15%	15%
	19 - 29	986	818	524	503	858	712	456	438	15%	15%	15%	15%
	30 - 39	1,307	1,064	680	657	1,137	926	592	572	15%	15%	15%	15%
	40 - 49	1,710	1,409	902	864	1,487	1,226	785	752	15%	15%	15%	15%
	50 - 59	2,122	1,713	1,109	1,078	1,846	1,490	965	938	15%	15%	15%	15%
	60 - 64	2,976	2,382	1,541	1,490	2,588	2,072	1,340	1,296	15%	15%	15%	15%
	65+	3,571	2,861	1,848	1,789	3,106	2,488	1,607	1,556	15%	15%	15%	15%
Sub & Spouse	19 - 29	2,036	1,674	1,063	1,029	1,771	1,456	925	895	15%	15%	15%	15%
	30 - 39	2,697	2,208	1,408	1,343	2,346	1,920	1,225	1,168	15%	15%	15%	15%
	40 - 49	3,508	2,876	1,852	1,765	3,051	2,501	1,611	1,535	15%	15%	15%	15%
	50 - 59	4,476	3,607	2,327	2,251	3,893	3,137	2,024	1,958	15%	15%	15%	15%
	60 - 64	5,923	4,735	3,059	2,947	5,151	4,118	2,660	2,563	15%	15%	15%	15%
	65+	7,109	5,682	3,670	3,537	6,182	4,941	3,192	3,076	15%	15%	15%	15%
Sub & Child	19 - 29	1,595	1,322	837	808	1,387	1,150	728	703	15%	15%	15%	15%
	30 - 39	1,906	1,564	1,001	952	1,658	1,360	871	828	15%	15%	15%	15%
	40 - 49	2,320	1,906	1,227	1,161	2,018	1,658	1,067	1,010	15%	15%	15%	15%
	50 - 59	2,725	2,217	1,429	1,386	2,370	1,928	1,243	1,206	15%	15%	15%	15%
	60 - 64	3,588	2,889	1,857	1,791	3,120	2,513	1,615	1,558	15%	15%	15%	15%
	65+	4,306	3,467	2,227	2,152	3,745	3,015	1,937	1,872	15%	15%	15%	15%
Sub & Children	19 - 29	2,187	1,822	1,158	1,107	1,902	1,585	1,007	963	15%	15%	15%	15%
	30 - 39	2,516	2,070	1,319	1,260	2,188	1,800	1,147	1,096	15%	15%	15%	15%
	40 - 49	2,915	2,409	1,541	1,469	2,535	2,095	1,340	1,278	15%	15%	15%	15%
	50 - 59	3,331	2,723	1,748	1,690	2,897	2,368	1,520	1,470	15%	15%	15%	15%
	60 - 64	4,186	3,392	2,181	2,094	3,640	2,950	1,897	1,821	15%	15%	15%	15%
	65+	5,025	4,068	2,618	2,510	4,370	3,538	2,277	2,183	15%	15%	15%	15%
Family	19 - 29	3,245	2,680	1,704	1,628	2,822	2,331	1,482	1,416	15%	15%	15%	15%
	30 - 39	3,901	3,211	2,042	1,950	3,393	2,793	1,776	1,696	15%	15%	15%	15%
	40 - 49	4,717	3,870	2,482	2,366	4,102	3,366	2,159	2,058	15%	15%	15%	15%
	50 - 59	5,684	4,609	2,967	2,855	4,943	4,008	2,580	2,483	15%	15%	15%	15%
	60 - 64	7,130	5,744	3,696	3,551	6,200	4,995	3,214	3,088	15%	15%	15%	15%
	65+	8,552	6,889	4,434	4,261	7,437	5,991	3,856	3,706	15%	15%	15%	15%

Exhibit 12.9
HEALTH NET LIFE INS. CO.
INDIVIDUAL PPO PLANS
RATING REGION 9
Imperial and San Luis Obispo Counties

		Proposed Rates - Effective September 1, 2010				Current Rates - Effective July 1, 2009				Percentage Change			
Tier	Age	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40	HN $20 Copay	HN PPO Premiere 20	HN PPO Premiere 30	HN PPO Premiere 40
Subscriber	< 1	3,723	2,970	1,915	1,791	3,238	2,583	1,666	1,558	15%	15%	15%	15%
	1 - 4	634	535	343	330	552	466	299	287	15%	15%	15%	15%
	5 - 18	634	535	343	330	552	466	299	287	15%	15%	15%	15%
	19 - 29	986	818	524	503	858	712	456	438	15%	15%	15%	15%
	30 - 39	1,307	1,064	680	657	1,137	926	592	572	15%	15%	15%	15%
	40 - 49	1,710	1,409	902	864	1,487	1,226	785	752	15%	15%	15%	15%
	50 - 59	2,122	1,713	1,109	1,078	1,846	1,490	965	938	15%	15%	15%	15%
	60 - 64	2,976	2,382	1,541	1,490	2,588	2,072	1,340	1,296	15%	15%	15%	15%
	65+	3,571	2,861	1,848	1,789	3,106	2,488	1,607	1,556	15%	15%	15%	15%
Sub & Spouse	19 - 29	2,036	1,674	1,063	1,029	1,771	1,456	925	895	15%	15%	15%	15%
	30 - 39	2,697	2,208	1,408	1,343	2,346	1,920	1,225	1,168	15%	15%	15%	15%
	40 - 49	3,508	2,876	1,852	1,765	3,051	2,501	1,611	1,535	15%	15%	15%	15%
	50 - 59	4,476	3,607	2,327	2,251	3,893	3,137	2,024	1,958	15%	15%	15%	15%
	60 - 64	5,923	4,735	3,059	2,947	5,151	4,118	2,660	2,563	15%	15%	15%	15%
	65+	7,109	5,682	3,670	3,537	6,182	4,941	3,192	3,076	15%	15%	15%	15%
Sub & Child	19 - 29	1,595	1,322	837	808	1,387	1,150	728	703	15%	15%	15%	15%
	30 - 39	1,906	1,564	1,001	952	1,658	1,360	871	828	15%	15%	15%	15%
	40 - 49	2,320	1,906	1,227	1,161	2,018	1,658	1,067	1,010	15%	15%	15%	15%
	50 - 59	2,725	2,217	1,429	1,386	2,370	1,928	1,243	1,206	15%	15%	15%	15%
	60 - 64	3,588	2,889	1,857	1,791	3,120	2,513	1,615	1,558	15%	15%	15%	15%
	65+	4,306	3,467	2,227	2,152	3,745	3,015	1,937	1,872	15%	15%	15%	15%
Sub & Children	19 - 29	2,187	1,822	1,158	1,107	1,902	1,585	1,007	963	15%	15%	15%	15%
	30 - 39	2,516	2,070	1,319	1,260	2,188	1,800	1,147	1,096	15%	15%	15%	15%
	40 - 49	2,915	2,409	1,541	1,469	2,535	2,095	1,340	1,278	15%	15%	15%	15%
	50 - 59	3,331	2,723	1,748	1,690	2,897	2,368	1,520	1,470	15%	15%	15%	15%
	60 - 64	4,186	3,392	2,181	2,094	3,640	2,950	1,897	1,821	15%	15%	15%	15%
	65+	5,025	4,068	2,618	2,510	4,370	3,538	2,277	2,183	15%	15%	15%	15%
Family	19 - 29	3,245	2,680	1,704	1,628	2,822	2,331	1,482	1,416	15%	15%	15%	15%
	30 - 39	3,901	3,211	2,042	1,950	3,393	2,793	1,776	1,696	15%	15%	15%	15%
	40 - 49	4,717	3,870	2,482	2,366	4,102	3,366	2,159	2,058	15%	15%	15%	15%
	50 - 59	5,684	4,609	2,967	2,855	4,943	4,008	2,580	2,483	15%	15%	15%	15%
	60 - 64	7,130	5,744	3,696	3,551	6,200	4,995	3,214	3,088	15%	15%	15%	15%
	65+	8,552	6,889	4,434	4,261	7,437	5,991	3,856	3,706	15%	15%	15%	15%