

<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>F/F+*</i>
Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance*
		Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
	Part A Deductible	Part A Deductible	Part A Deductible	Part A Deductible
		Part B Deductible		Part B Deductible
				Part B Excess (100%)
		Foreign Travel Emergency	Foreign Travel Emergency	Foreign Travel Emergency

<i>G</i>	<i>K</i>	<i>L</i>	<i>M</i>	<i>N</i>
Basic, including 100% Part B coinsurance	Hospitalization and preventive care paid at 100%; other basic benefits paid at 50%	Hospitalization and preventive care paid at 100%; other basic benefits paid at 75%	Basic, including 100% Part B coinsurance	Basic, including 100% Part B coinsurance, except up to \$20 copayment for office visit, and up to \$50 copayment for ER
Skilled Nursing Facility Coinsurance	50% Skilled Nursing Facility Coinsurance	75% Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance	Skilled Nursing Facility Coinsurance
Part A Deductible	50% Part A Deductible	75% Part A Deductible	50% Part A Deductible	Part A Deductible
Part B Excess (100%)				
Foreign Travel Emergency			Foreign Travel Emergency	Foreign Travel Emergency
	Out-of-pocket limit \$4,800; paid at 100% after limit reached	Out-of-pocket limit \$2,400; paid at 100% after limit reached		

*Plan F also has an option called a High Deductible Plan F, designated by Health Net Life as Plan F+. This high deductible plan pays the same benefits as Plan F after one has paid a calendar year \$2,110 deductible. Benefits from High Deductible Plan F+ will not begin until out-of-pocket expenses exceed \$2,110. Out-of-pocket expenses for this deductible are expenses that would ordinarily be paid by this certificate. These expenses include Medicare deductibles for Part A and Part B, but do not include the plan's separate foreign travel emergency deductible.

If you are not satisfied with your certificate you may return it to HNL within 30 days after you receive it and we will return any payments you made for it.

Premium information

We, Health Net Life (HNL), can only raise your premium if we raise the premium for all certificates like yours in California. The monthly premium for Plan A, Plan C, Plan F, Plan F+ and Plan G is as follows for each person insured:

Rates effective July 1, 2012

Region 1 counties

Alameda, Contra Costa, San Diego, Shasta, Sonoma

Age range	Plan A	Plan C	Plan F	Plan F+	Plan G
65-66	\$101	\$144	\$144	\$60	\$132
67-68	\$111	\$159	\$159	\$66	\$146
69-70	\$121	\$173	\$173	\$73	\$159
71-72	\$131	\$187	\$187	\$78	\$172
73-74	\$141	\$201	\$201	\$84	\$185
75-76	\$151	\$215	\$215	\$90	\$198
77-78	\$160	\$229	\$229	\$96	\$211
79-80	\$169	\$241	\$241	\$101	\$222
81-84	\$183	\$261	\$261	\$110	\$240
85+	\$201	\$288	\$288	\$120	\$265
Disabled under 65	\$201	\$288	\$288	\$120	\$265

Region 2 counties

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Nevada, Plumas, San Benito, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Sierra, Siskiyou, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yuba

Age range	Plan A	Plan C	Plan F	Plan F+	Plan G
65-66	\$92	\$132	\$132	\$55	\$121
67-68	\$102	\$146	\$146	\$61	\$134
69-70	\$111	\$159	\$159	\$66	\$146
71-72	\$120	\$172	\$172	\$72	\$158
73-74	\$130	\$185	\$185	\$78	\$170
75-76	\$138	\$198	\$198	\$83	\$182
77-78	\$148	\$211	\$211	\$89	\$194
79-80	\$155	\$222	\$222	\$93	\$204
81-84	\$168	\$240	\$240	\$100	\$221
85+	\$187	\$268	\$268	\$112	\$246
Disabled under 65	\$187	\$268	\$268	\$112	\$246

Region 3 counties

Los Angeles, Orange

<i>Age range</i>	<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan F+</i>	<i>Plan G</i>
65-66	\$115	\$164	\$164	\$68	\$151
67-68	\$127	\$181	\$181	\$76	\$166
69-70	\$138	\$197	\$197	\$83	\$181
71-72	\$148	\$212	\$212	\$89	\$195
73-74	\$160	\$229	\$229	\$96	\$211
75-76	\$171	\$244	\$244	\$102	\$224
77-78	\$182	\$260	\$260	\$109	\$239
79-80	\$192	\$274	\$274	\$115	\$252
81-84	\$207	\$296	\$296	\$124	\$272
85+	\$232	\$331	\$331	\$139	\$305
Disabled under 65	\$232	\$331	\$331	\$139	\$305

Region 4 counties

Kern, Napa, Riverside, San Bernardino, Ventura

<i>Age range</i>	<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan F+</i>	<i>Plan G</i>
65-66	\$106	\$152	\$152	\$64	\$140
67-68	\$118	\$168	\$168	\$71	\$155
69-70	\$128	\$183	\$183	\$77	\$168
71-72	\$138	\$198	\$198	\$83	\$182
73-74	\$149	\$213	\$213	\$89	\$196
75-76	\$159	\$227	\$227	\$95	\$209
77-78	\$169	\$242	\$242	\$102	\$223
79-80	\$179	\$256	\$256	\$108	\$236
81-84	\$193	\$276	\$276	\$116	\$254
85+	\$216	\$308	\$308	\$129	\$283
Disabled under 65	\$216	\$308	\$308	\$129	\$283

Region 5 counties

El Dorado, Fresno, Imperial, Placer, Sacramento, Santa Cruz, Solano, Tulare, Yolo

<i>Age range</i>	<i>Plan A</i>	<i>Plan C</i>	<i>Plan F</i>	<i>Plan F+</i>	<i>Plan G</i>
65-66	\$87	\$125	\$125	\$53	\$115
67-68	\$97	\$138	\$138	\$58	\$127
69-70	\$106	\$151	\$151	\$63	\$139
71-72	\$113	\$162	\$162	\$68	\$149
73-74	\$122	\$175	\$175	\$74	\$161
75-76	\$131	\$187	\$187	\$78	\$172
77-78	\$139	\$199	\$199	\$83	\$183
79-80	\$147	\$210	\$210	\$88	\$193
81-84	\$159	\$227	\$227	\$95	\$209
85+	\$172	\$246	\$246	\$102	\$226
Disabled under 65	\$172	\$246	\$246	\$102	\$226