

UnitedHealthcare PPO Network – Q3 2025 Rate Comparison

Carrier	UntiedHealthcare Select Plus		UntiedHealthcare Core		
	Plan	Monterey / Santa Cruz	Fresno	Monterey / Santa Cruz	Fresno
Platinum					
UnitedHealthcare 15/10%					
Competitor 1	15/40/10%	4.2% Higher	1.8% Lower	2.1% Lower	7.8% Lower
Competitor 2	90 PPO 0/15 + Child Dental	4.6% Higher	1.0% Lower	1.8% Lower	7.0% Lower
UnitedHealthcare 15/250/10%					
Competitor 1	15/250/10%	1.1% Higher	4.7% Lower	5.0% Lower	10.5% Lower
Competitor 2	250/15 OffEx	4.0% Higher	1.5% Lower	2.3% Lower	7.5% Lower
Gold					
UnitedHealthcare 30/500/20%					
Competitor 1	30/500/20%	0.8% Higher	5.0% Lower	5.4% Lower	10.8% Lower
Competitor 2	500/30 OffEx	2.6% Higher	2.9% Lower	3.6% Lower	8.7% Lower
UnitedHealthcare 30/1000/20%					
Competitor 1	35/1000/20%	3.0% Higher	2.9% Lower	3.2% Lower	8.8% Lower
Competitor 2	1000/30 OffEx	2.4% Higher	3.0% Lower	3.8% Lower	8.9% Lower
UnitedHealthcare 5/1500/30%					
Competitor 1	5/1500/30%	0.8% Higher	5.0% Lower	5.3% Lower	10.8% Lower
Silver					
UnitedHealthcare 60/1950/40%					
Competitor 1	55/1950/35%	3.4% Higher	2.6% Lower	2.9% Lower	8.5% Lower
UnitedHealthcare 60/2550/40%					
Competitor 1	55/2500/45%	4.5% Higher	1.6% Lower	1.9% Lower	7.5% Lower
Competitor 2	2500/55 + Child Dental	6.2% Lower	11.2% Lower	11.9% Lower	16.6% Lower
Competitor 2	2350/70 OffEx	0.3% Higher	5.0% Lower	5.8% Lower	10.8% Lower
Bronze					
UnitedHealthcare 6000/40%					
Competitor 1	6000/45% w/HSA PrevRx	2.6% Higher	3.3% Lower	3.6% Lower	9.2% Lower
UnitedHealthcare 7500/50%					
Competitor 2	PPO 7500/65 OffEx	3.8% Higher	1.7% Lower	2.4% Lower	7.6% Lower

Data Source: California Small Group Rate Filing Effective 07/01/2025

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