

**Kaiser, Western Health Advantage, and Sutter Health Plus**  
**2023 Rates**  
**Comparison of \$25 Co-pay vs \$40 Co-pay**

Kaiser					
	\$25 Co-pay	\$40 Co-pay	Monthly Savings in Premiums	Annual Savings	No. of Additional Doctor Visits w/ \$40 Co-pay
EE Only	\$ 772.08	\$ 761.26	\$ 10.82	\$ 129.84	9
EE + 1	\$ 1,544.16	\$ 1,522.52	\$ 21.64	\$ 259.68	17
EE + 2 or more	\$ 2,053.74	\$ 2,024.96	\$ 28.78	\$ 345.36	23
Western Health Advantage					
	\$25 Co-pay	\$40 Co-pay	Monthly Savings in Premiums	Annual Savings	No. of Additional Doctor Visits w/ \$40 Co-pay
EE Only	\$ 795.42	\$ 779.68	\$ 15.74	\$ 188.88	13
EE + 1	\$ 1,590.78	\$ 1,559.30	\$ 31.48	\$ 377.76	25
EE + 2 or more	\$ 2,115.78	\$ 2,073.92	\$ 41.86	\$ 502.32	33
Sutter Health Plus					
	\$25 Co-pay	\$40 Co-pay	Monthly Savings in Premiums	Annual Savings	No. of Additional Doctor Visits w/ \$40 Co-pay
EE Only	\$ 813.80	\$ 783.80	\$ 30.00	\$ 360.00	24
EE + 1	\$ 1,628.00	\$ 1,568.00	\$ 60.00	\$ 720.00	48
EE + 2 or more	\$ 2,167.90	\$ 2,088.20	\$ 79.70	\$ 956.40	64