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## Plan rates

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Kaiser Permanente for small businesses ■ For effective dates January 1–December 1, 2023

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### Rate rules for metal plans

Understand the way rates are set in the small group market.

You'll use these factors to calculate rates for your metal plans:

- **Rate areas** – There are 19 geographical rate areas.
  - The rating areas for metal plans are assigned based on the employer's physical, authenticated address and defined using county boundaries (5-digit ZIP code + county), regardless if a group is located outside the Kaiser Permanente service area in California.
  - If a group is located out of state, then rating area 4 is assigned. When a group is located outside the Kaiser Permanente service area in California or out of state, then only employees living in the service area are eligible to enroll based on their home ZIP code + county.
- **Individual age categories** – Rates are calculated by the age of each covered member on the plan's effective date. This includes:
  - Your employee
  - Employee's spouse or domestic partner
  - A maximum of 3 children under the age of 21 (additional children under 21 are covered at no additional cost)
  - All adult children ages 21 to 25, including those in school or living at home

### Child dental coverage

Child dental coverage is only activated if child(ren) are enrolled in a medical plan.

Child dental services is one of the essential health benefits required to be provided in conjunction with Affordable Care Act (ACA)-compliant medical plans. Employees and their dependents enrolled in an ACA-compliant HMO medical plan will also be enrolled in a separate child dental plan based on their level of coverage and underwritten by Delta Dental of California.

PPO plan members enrolled in any of our ACA-compliant plans receive child dental PPO benefits as part of their coverage and not as a separate plan.

Child dental services apply to all members under 19 years old who are on an ACA-compliant plan.

### What does "Alt" mean?

The abbreviation "Alt," in certain plan names, designates Kaiser Permanente developed plans that are different from the standard plans and are available through Covered California for Small Business. These Alt plans also include chiro/acu benefits with the exception of the Gold 80 HDHP HMO 1600/15% plan.

## Small Business medical plan rates

| Age on 2023 effective date | Platinum 90<br>HMO 0/10*<br>+ Child Dental Alt | Platinum 90<br>HMO 0/20*<br>+ Child Dental |
|----------------------------|--|--|
| 0-14 <sup>1</sup>          | \$335.41                                       | \$329.64                                   |
| 15 <sup>1</sup>            | \$363.98                                       | \$357.70                                   |
| 16 <sup>1</sup>            | \$374.91                                       | \$368.43                                   |
| 17 <sup>1</sup>            | \$385.83                                       | \$379.16                                   |
| 18 <sup>1</sup>            | \$397.60                                       | \$390.71                                   |
| 19                         | \$395.37                                       | \$388.27                                   |
| 20                         | \$407.56                                       | \$400.24                                   |
| 21                         | \$420.16                                       | \$412.62                                   |
| 22                         | \$420.16                                       | \$412.62                                   |
| 23                         | \$420.16                                       | \$412.62                                   |
| 24                         | \$420.16                                       | \$412.62                                   |
| 25                         | \$421.84                                       | \$414.27                                   |
| 26                         | \$430.24                                       | \$422.52                                   |
| 27                         | \$440.33                                       | \$432.42                                   |
| 28                         | \$456.71                                       | \$448.52                                   |
| 29                         | \$470.16                                       | \$461.72                                   |
| 30                         | \$476.88                                       | \$468.32                                   |
| 31                         | \$486.97                                       | \$478.22                                   |
| 32                         | \$497.05                                       | \$488.13                                   |
| 33                         | \$503.35                                       | \$494.32                                   |
| 34                         | \$510.08                                       | \$500.92                                   |
| 35                         | \$513.44                                       | \$504.22                                   |
| 36                         | \$516.80                                       | \$507.52                                   |
| 37                         | \$520.16                                       | \$510.82                                   |
| 38                         | \$523.52                                       | \$514.12                                   |
| 39                         | \$530.24                                       | \$520.72                                   |
| 40                         | \$536.97                                       | \$527.33                                   |
| 41                         | \$547.05                                       | \$537.23                                   |
| 42                         | \$556.71                                       | \$546.72                                   |
| 43                         | \$570.16                                       | \$559.92                                   |
| 44                         | \$586.96                                       | \$576.43                                   |
| 45                         | \$606.71                                       | \$595.82                                   |
| 46                         | \$630.24                                       | \$618.93                                   |
| 47                         | \$656.71                                       | \$644.92                                   |
| 48                         | \$686.96                                       | \$674.63                                   |
| 49                         | \$716.79                                       | \$703.93                                   |
| 50                         | \$750.41                                       | \$736.93                                   |
| 51                         | \$783.60                                       | \$769.53                                   |
| 52                         | \$820.15                                       | \$805.43                                   |
| 53                         | \$857.13                                       | \$841.74                                   |
| 54                         | \$897.04                                       | \$880.94                                   |
| 55                         | \$936.96                                       | \$920.14                                   |
| 56                         | \$980.24                                       | \$962.64                                   |
| 57                         | \$1,023.93                                     | \$1,005.55                                 |
| 58                         | \$1,070.57                                     | \$1,051.35                                 |
| 59                         | \$1,093.68                                     | \$1,074.04                                 |
| 60                         | \$1,140.32                                     | \$1,119.84                                 |
| 61                         | \$1,180.65                                     | \$1,159.46                                 |
| 62                         | \$1,207.12                                     | \$1,185.45                                 |
| 63                         | \$1,240.31                                     | \$1,218.05                                 |
| 64+                        | \$1,260.48                                     | \$1,237.86                                 |

<sup>1</sup>HMO 0-14, 15, 16, 17, 18 age rates include the cost of \$13.99 for child dental coverage.

## Small Business medical plan rates

| Age on 2023 effective date | Gold 80 HMO 0/30* + Child Dental Alt | Gold 80 HMO 250/35* + Child Dental | Gold 80 HMO 1000/40* + Child Dental Alt | Gold 80 HDHP HMO 1600/15%* + Child Dental Alt | Gold 80 HRA HMO 2250/35 + Child Dental |
|----------------------------|--------------------------------------|------------------------------------|---|---|--|
| 0-14 <sup>1</sup>          | \$312.78                             | \$297.95                           | \$281.01                                | \$261.02                                      | \$262.99                               |
| 15 <sup>1</sup>            | \$339.34                             | \$323.19                           | \$304.74                                | \$282.98                                      | \$285.12                               |
| 16 <sup>1</sup>            | \$349.50                             | \$332.84                           | \$313.82                                | \$291.37                                      | \$293.58                               |
| 17 <sup>1</sup>            | \$359.65                             | \$342.49                           | \$322.89                                | \$299.77                                      | \$302.05                               |
| 18 <sup>1</sup>            | \$370.59                             | \$352.89                           | \$332.66                                | \$308.81                                      | \$311.16                               |
| 19                         | \$367.54                             | \$349.29                           | \$328.45                                | \$303.86                                      | \$306.28                               |
| 20                         | \$378.86                             | \$360.06                           | \$338.57                                | \$313.23                                      | \$315.72                               |
| 21                         | \$390.58                             | \$371.19                           | \$349.04                                | \$322.91                                      | \$325.49                               |
| 22                         | \$390.58                             | \$371.19                           | \$349.04                                | \$322.91                                      | \$325.49                               |
| 23                         | \$390.58                             | \$371.19                           | \$349.04                                | \$322.91                                      | \$325.49                               |
| 24                         | \$390.58                             | \$371.19                           | \$349.04                                | \$322.91                                      | \$325.49                               |
| 25                         | \$392.14                             | \$372.68                           | \$350.44                                | \$324.21                                      | \$326.79                               |
| 26                         | \$399.95                             | \$380.10                           | \$357.42                                | \$330.66                                      | \$333.30                               |
| 27                         | \$409.33                             | \$389.01                           | \$365.80                                | \$338.41                                      | \$341.11                               |
| 28                         | \$424.56                             | \$403.49                           | \$379.41                                | \$351.01                                      | \$353.80                               |
| 29                         | \$437.06                             | \$415.36                           | \$390.58                                | \$361.34                                      | \$364.22                               |
| 30                         | \$443.31                             | \$421.30                           | \$396.16                                | \$366.51                                      | \$369.43                               |
| 31                         | \$452.68                             | \$430.21                           | \$404.54                                | \$374.26                                      | \$377.24                               |
| 32                         | \$462.06                             | \$439.12                           | \$412.92                                | \$382.01                                      | \$385.05                               |
| 33                         | \$467.92                             | \$444.69                           | \$418.15                                | \$386.85                                      | \$389.93                               |
| 34                         | \$474.17                             | \$450.63                           | \$423.74                                | \$392.02                                      | \$395.14                               |
| 35                         | \$477.29                             | \$453.60                           | \$426.53                                | \$394.60                                      | \$397.74                               |
| 36                         | \$480.41                             | \$456.57                           | \$429.32                                | \$397.18                                      | \$400.35                               |
| 37                         | \$483.54                             | \$459.54                           | \$432.11                                | \$399.77                                      | \$402.95                               |
| 38                         | \$486.66                             | \$462.51                           | \$434.91                                | \$402.35                                      | \$405.56                               |
| 39                         | \$492.91                             | \$468.44                           | \$440.49                                | \$407.52                                      | \$410.76                               |
| 40                         | \$499.16                             | \$474.38                           | \$446.07                                | \$412.68                                      | \$415.97                               |
| 41                         | \$508.54                             | \$483.29                           | \$454.45                                | \$420.43                                      | \$423.78                               |
| 42                         | \$517.52                             | \$491.83                           | \$462.48                                | \$427.86                                      | \$431.27                               |
| 43                         | \$530.02                             | \$503.71                           | \$473.65                                | \$438.19                                      | \$441.69                               |
| 44                         | \$545.64                             | \$518.56                           | \$487.61                                | \$451.11                                      | \$454.70                               |
| 45                         | \$564.00                             | \$536.00                           | \$504.02                                | \$466.29                                      | \$470.00                               |
| 46                         | \$585.87                             | \$556.79                           | \$523.56                                | \$484.37                                      | \$488.23                               |
| 47                         | \$610.48                             | \$580.17                           | \$545.55                                | \$504.71                                      | \$508.74                               |
| 48                         | \$638.60                             | \$606.90                           | \$570.68                                | \$527.96                                      | \$532.17                               |
| 49                         | \$666.33                             | \$633.25                           | \$595.46                                | \$550.89                                      | \$555.28                               |
| 50                         | \$697.58                             | \$662.95                           | \$623.39                                | \$576.72                                      | \$581.32                               |
| 51                         | \$728.43                             | \$692.27                           | \$650.96                                | \$602.23                                      | \$607.03                               |
| 52                         | \$762.41                             | \$724.57                           | \$681.33                                | \$630.33                                      | \$635.35                               |
| 53                         | \$796.79                             | \$757.23                           | \$712.04                                | \$658.74                                      | \$663.99                               |
| 54                         | \$833.89                             | \$792.49                           | \$745.20                                | \$689.42                                      | \$694.91                               |
| 55                         | \$871.00                             | \$827.76                           | \$778.36                                | \$720.10                                      | \$725.83                               |
| 56                         | \$911.23                             | \$865.99                           | \$814.31                                | \$753.36                                      | \$759.36                               |
| 57                         | \$951.85                             | \$904.59                           | \$850.61                                | \$786.94                                      | \$793.21                               |
| 58                         | \$995.20                             | \$945.80                           | \$889.36                                | \$822.78                                      | \$829.34                               |
| 59                         | \$1,016.68                           | \$966.21                           | \$908.55                                | \$840.54                                      | \$847.24                               |
| 60                         | \$1,060.04                           | \$1,007.41                         | \$947.30                                | \$876.39                                      | \$883.37                               |
| 61                         | \$1,097.53                           | \$1,043.05                         | \$980.81                                | \$907.39                                      | \$914.62                               |
| 62                         | \$1,122.14                           | \$1,066.43                         | \$1,002.80                              | \$927.73                                      | \$935.12                               |
| 63                         | \$1,152.99                           | \$1,095.76                         | \$1,030.37                              | \$953.24                                      | \$960.84                               |
| 64+                        | \$1,171.74                           | \$1,113.57                         | \$1,047.12                              | \$968.73                                      | \$976.47                               |

<sup>1</sup>HMO 0–14, 15, 16, 17, 18 age rates include the cost of \$13.99 for child dental coverage.

## Small Business medical plan rates

| Age on 2023 effective date | Silver 70<br>HMO 1900/65*<br>+ Child Dental Alt | Silver 70<br>HMO 2300/65*<br>+ Child Dental Alt | Silver 70<br>HMO 2500/55*<br>+ Child Dental | Silver 70<br>HMO 2800/65*<br>+ Child Dental Alt | Silver 70<br>HDHP HMO 2700/25%*<br>+ Child Dental |
|----------------------------|---|---|---|---|---|
| 0-14 <sup>1</sup>          | \$251.98  | \$246.76  | \$246.50                                    | \$241.85  | \$232.00  |
| 15 <sup>1</sup>            | \$273.13  | \$267.45  | \$267.16                                    | \$262.11  | \$251.38  |
| 16 <sup>1</sup>            | \$281.22  | \$275.36  | \$275.06                                    | \$269.85  | \$258.79  |
| 17 <sup>1</sup>            | \$289.31  | \$283.27  | \$282.97                                    | \$277.60  | \$266.20  |
| 18 <sup>1</sup>            | \$298.02  | \$291.79  | \$291.48                                    | \$285.94  | \$274.18  |
| 19                         | \$292.74  | \$286.32  | \$286.00                                    | \$280.29  | \$268.17  |
| 20                         | \$301.76  | \$295.15  | \$294.81                                    | \$288.93  | \$276.43  |
| 21                         | \$311.10  | \$304.27  | \$303.93                                    | \$297.86  | \$284.98  |
| 22                         | \$311.10  | \$304.27  | \$303.93                                    | \$297.86  | \$284.98  |
| 23                         | \$311.10  | \$304.27  | \$303.93                                    | \$297.86  | \$284.98  |
| 24                         | \$311.10  | \$304.27  | \$303.93                                    | \$297.86  | \$284.98  |
| 25                         | \$312.34  | \$305.49  | \$305.14                                    | \$299.05  | \$286.12  |
| 26                         | \$318.56  | \$311.58  | \$311.22                                    | \$305.01  | \$291.82  |
| 27                         | \$326.03  | \$318.88  | \$318.52                                    | \$312.16  | \$298.66  |
| 28                         | \$338.16  | \$330.75  | \$330.37                                    | \$323.78  | \$309.77  |
| 29                         | \$348.12  | \$340.48  | \$340.10                                    | \$333.31  | \$318.89  |
| 30                         | \$353.09  | \$345.35  | \$344.96                                    | \$338.07  | \$323.45  |
| 31                         | \$360.56  | \$352.65  | \$352.25                                    | \$345.22  | \$330.29  |
| 32                         | \$368.03  | \$359.96  | \$359.55                                    | \$352.37  | \$337.13  |
| 33                         | \$372.69  | \$364.52  | \$364.11                                    | \$356.84  | \$341.41  |
| 34                         | \$377.67  | \$369.39  | \$368.97                                    | \$361.60  | \$345.97  |
| 35                         | \$380.16  | \$371.82  | \$371.40                                    | \$363.99  | \$348.25  |
| 36                         | \$382.65  | \$374.26  | \$373.83                                    | \$366.37  | \$350.53  |
| 37                         | \$385.14  | \$376.69  | \$376.26                                    | \$368.75  | \$352.81  |
| 38                         | \$387.63  | \$379.13  | \$378.70                                    | \$371.14  | \$355.09  |
| 39                         | \$392.60  | \$383.99  | \$383.56                                    | \$375.90  | \$359.65  |
| 40                         | \$397.58  | \$388.86  | \$388.42                                    | \$380.67  | \$364.20  |
| 41                         | \$405.05  | \$396.16  | \$395.72                                    | \$387.82  | \$371.04  |
| 42                         | \$412.20  | \$403.16  | \$402.71                                    | \$394.67  | \$377.60  |
| 43                         | \$422.16  | \$412.90  | \$412.43                                    | \$404.20  | \$386.72  |
| 44                         | \$434.60  | \$425.07  | \$424.59                                    | \$416.11  | \$398.12  |
| 45                         | \$449.22  | \$439.37  | \$438.87                                    | \$430.11  | \$411.51  |
| 46                         | \$466.64  | \$456.41  | \$455.89                                    | \$446.79  | \$427.47  |
| 47                         | \$486.24  | \$475.58  | \$475.04                                    | \$465.56  | \$445.42  |
| 48                         | \$508.64  | \$497.49  | \$496.92                                    | \$487.00  | \$465.94  |
| 49                         | \$530.73  | \$519.09  | \$518.50                                    | \$508.15  | \$486.18  |
| 50                         | \$555.62  | \$543.43  | \$542.82                                    | \$531.98  | \$508.97  |
| 51                         | \$580.20  | \$567.47  | \$566.83                                    | \$555.51  | \$531.49  |
| 52                         | \$607.26  | \$593.94  | \$593.27                                    | \$581.43  | \$556.28  |
| 53                         | \$634.64  | \$620.72  | \$620.01                                    | \$607.64  | \$581.36  |
| 54                         | \$664.19  | \$649.62  | \$648.89                                    | \$635.94  | \$608.43  |
| 55                         | \$693.75  | \$678.53  | \$677.76                                    | \$664.23  | \$635.51  |
| 56                         | \$725.79  | \$709.87  | \$709.07                                    | \$694.91  | \$664.86  |
| 57                         | \$758.14  | \$741.52  | \$740.67                                    | \$725.89  | \$694.50  |
| 58                         | \$792.67  | \$775.29  | \$774.41                                    | \$758.95  | \$726.13  |
| 59                         | \$809.78  | \$792.02  | \$791.13                                    | \$775.34  | \$741.80  |
| 60                         | \$844.32  | \$825.80  | \$824.86                                    | \$808.40  | \$773.44  |
| 61                         | \$874.18  | \$855.01  | \$854.04                                    | \$836.99  | \$800.79  |
| 62                         | \$893.78  | \$874.18  | \$873.19                                    | \$855.76  | \$818.75  |
| 63                         | \$918.36  | \$898.22  | \$897.20                                    | \$879.29  | \$841.26  |
| 64+                        | \$933.30  | \$912.81  | \$911.79                                    | \$893.58  | \$854.94  |

<sup>1</sup>HMO 0–14, 15, 16, 17, 18 age rates include the cost of \$13.99 for child dental coverage.

## Small Business medical plan rates

| Age on 2023 effective date | Bronze 60<br>HMO 5400/60*<br>+ Child Dental Alt | Bronze 60<br>HMO 6300/65*<br>+ Child Dental | Bronze 60<br>HDHP HMO 7000/0*<br>+ Child Dental |
|----------------------------|---|---|---|
| 0-14 <sup>1</sup>          | \$214.46  | \$219.29                                    | \$207.04  |
| 15 <sup>1</sup>            | \$232.28  | \$237.54                                    | \$224.20  |
| 16 <sup>1</sup>            | \$239.10  | \$244.51                                    | \$230.76  |
| 17 <sup>1</sup>            | \$245.91  | \$251.49                                    | \$237.32  |
| 18 <sup>1</sup>            | \$253.25  | \$259.01                                    | \$244.39  |
| 19                         | \$246.60  | \$252.53                                    | \$237.46  |
| 20                         | \$254.19  | \$260.31                                    | \$244.78  |
| 21                         | \$262.06  | \$268.36                                    | \$252.35  |
| 22                         | \$262.06  | \$268.36                                    | \$252.35  |
| 23                         | \$262.06  | \$268.36                                    | \$252.35  |
| 24                         | \$262.06  | \$268.36                                    | \$252.35  |
| 25                         | \$263.10  | \$269.44                                    | \$253.36  |
| 26                         | \$268.35  | \$274.80                                    | \$258.41  |
| 27                         | \$274.64  | \$281.24                                    | \$264.47  |
| 28                         | \$284.86  | \$291.71                                    | \$274.31  |
| 29                         | \$293.24  | \$300.30                                    | \$282.38  |
| 30                         | \$297.43  | \$304.59                                    | \$286.42  |
| 31                         | \$303.72  | \$311.03                                    | \$292.48  |
| 32                         | \$310.01  | \$317.47                                    | \$298.53  |
| 33                         | \$313.94  | \$321.50                                    | \$302.32  |
| 34                         | \$318.14  | \$325.79                                    | \$306.36  |
| 35                         | \$320.23  | \$327.94                                    | \$308.38  |
| 36                         | \$322.33  | \$330.09                                    | \$310.39  |
| 37                         | \$324.43  | \$332.23                                    | \$312.41  |
| 38                         | \$326.52  | \$334.38                                    | \$314.43  |
| 39                         | \$330.72  | \$338.67                                    | \$318.47  |
| 40                         | \$334.91  | \$342.97                                    | \$322.51  |
| 41                         | \$341.20  | \$349.41                                    | \$328.56  |
| 42                         | \$347.23  | \$355.58                                    | \$334.37  |
| 43                         | \$355.61  | \$364.17                                    | \$342.44  |
| 44                         | \$366.09  | \$374.90                                    | \$352.54  |
| 45                         | \$378.41  | \$387.52                                    | \$364.40  |
| 46                         | \$393.08  | \$402.55                                    | \$378.53  |
| 47                         | \$409.59  | \$419.45                                    | \$394.43  |
| 48                         | \$428.46  | \$438.77                                    | \$412.60  |
| 49                         | \$447.07  | \$457.83                                    | \$430.51  |
| 50                         | \$468.03  | \$479.30                                    | \$450.70  |
| 51                         | \$488.74  | \$500.50                                    | \$470.64  |
| 52                         | \$511.53  | \$523.85                                    | \$492.59  |
| 53                         | \$534.60  | \$547.46                                    | \$514.80  |
| 54                         | \$559.49  | \$572.96                                    | \$538.77  |
| 55                         | \$584.39  | \$598.45                                    | \$562.75  |
| 56                         | \$611.38  | \$626.09                                    | \$588.74  |
| 57                         | \$638.63  | \$654.00                                    | \$614.99  |
| 58                         | \$667.72  | \$683.79                                    | \$643.00  |
| 59                         | \$682.13  | \$698.55                                    | \$656.88  |
| 60                         | \$711.22  | \$728.34                                    | \$684.89  |
| 61                         | \$736.38  | \$754.10                                    | \$709.11  |
| 62                         | \$752.89  | \$771.01                                    | \$725.01  |
| 63                         | \$773.59  | \$792.21                                    | \$744.95  |
| 64+                        | \$786.18  | \$805.08                                    | \$757.05  |

<sup>1</sup>HMO 0–14, 15, 16, 17, 18 age rates include the cost of \$13.99 for child dental coverage.

### Small Business plan rates

| Age on 2023 effective date | Platinum 90<br>PPO 0/15<br>+ Child Dental | Gold 80<br>PPO 350/25<br>+ Child Dental | Silver 70<br>PPO 2500/55<br>+ Child Dental | Bronze 60<br>PPO 6300/65<br>+ Child Dental |
|----------------------------|---|---|--|--|
| 0-14 <sup>1</sup>          | \$597.55                                  | \$525.78                                | \$432.12                                   | \$379.39                                   |
| 15 <sup>1</sup>            | \$650.67                                  | \$572.52                                | \$470.53                                   | \$413.12                                   |
| 16 <sup>1</sup>            | \$670.98                                  | \$590.39                                | \$485.22                                   | \$426.01                                   |
| 17 <sup>1</sup>            | \$691.29                                  | \$608.26                                | \$499.91                                   | \$438.91                                   |
| 18 <sup>1</sup>            | \$713.16                                  | \$627.50                                | \$515.72                                   | \$452.79                                   |
| 19                         | \$735.03                                  | \$646.75                                | \$531.54                                   | \$466.68                                   |
| 20                         | \$757.68                                  | \$666.68                                | \$547.92                                   | \$481.06                                   |
| 21                         | \$781.12                                  | \$687.30                                | \$564.87                                   | \$495.94                                   |
| 22                         | \$781.12                                  | \$687.30                                | \$564.87                                   | \$495.94                                   |
| 23                         | \$781.12                                  | \$687.30                                | \$564.87                                   | \$495.94                                   |
| 24                         | \$781.12                                  | \$687.30                                | \$564.87                                   | \$495.94                                   |
| 25                         | \$784.24                                  | \$690.05                                | \$567.13                                   | \$497.92                                   |
| 26                         | \$799.86                                  | \$703.79                                | \$578.42                                   | \$507.84                                   |
| 27                         | \$818.61                                  | \$720.29                                | \$591.98                                   | \$519.74                                   |
| 28                         | \$849.07                                  | \$747.09                                | \$614.01                                   | \$539.08                                   |
| 29                         | \$874.07                                  | \$769.08                                | \$632.09                                   | \$554.95                                   |
| 30                         | \$886.57                                  | \$780.08                                | \$641.12                                   | \$562.89                                   |
| 31                         | \$905.31                                  | \$796.58                                | \$654.68                                   | \$574.79                                   |
| 32                         | \$924.06                                  | \$813.07                                | \$668.24                                   | \$586.69                                   |
| 33                         | \$935.78                                  | \$823.38                                | \$676.71                                   | \$594.13                                   |
| 34                         | \$948.27                                  | \$834.38                                | \$685.75                                   | \$602.07                                   |
| 35                         | \$954.52                                  | \$839.88                                | \$690.27                                   | \$606.04                                   |
| 36                         | \$960.77                                  | \$845.37                                | \$694.79                                   | \$610.00                                   |
| 37                         | \$967.02                                  | \$850.87                                | \$699.30                                   | \$613.97                                   |
| 38                         | \$973.27                                  | \$856.37                                | \$703.82                                   | \$617.94                                   |
| 39                         | \$985.77                                  | \$867.37                                | \$712.86                                   | \$625.87                                   |
| 40                         | \$998.27                                  | \$878.36                                | \$721.90                                   | \$633.81                                   |
| 41                         | \$1,017.01                                | \$894.86                                | \$735.46                                   | \$645.71                                   |
| 42                         | \$1,034.98                                | \$910.67                                | \$748.45                                   | \$657.12                                   |
| 43                         | \$1,059.97                                | \$932.66                                | \$766.52                                   | \$672.99                                   |
| 44                         | \$1,091.22                                | \$960.15                                | \$789.12                                   | \$692.83                                   |
| 45                         | \$1,127.93                                | \$992.46                                | \$815.67                                   | \$716.13                                   |
| 46                         | \$1,171.67                                | \$1,030.94                              | \$847.30                                   | \$743.91                                   |
| 47                         | \$1,220.88                                | \$1,074.24                              | \$882.89                                   | \$775.15                                   |
| 48                         | \$1,277.12                                | \$1,123.73                              | \$923.56                                   | \$810.86                                   |
| 49                         | \$1,332.58                                | \$1,172.53                              | \$963.66                                   | \$846.07                                   |
| 50                         | \$1,395.07                                | \$1,227.51                              | \$1,008.85                                 | \$885.75                                   |
| 51                         | \$1,456.78                                | \$1,281.81                              | \$1,053.48                                 | \$924.92                                   |
| 52                         | \$1,524.74                                | \$1,341.60                              | \$1,102.62                                 | \$968.07                                   |
| 53                         | \$1,593.47                                | \$1,402.08                              | \$1,152.33                                 | \$1,011.71                                 |
| 54                         | \$1,667.68                                | \$1,467.38                              | \$1,205.99                                 | \$1,058.83                                 |
| 55                         | \$1,741.89                                | \$1,532.67                              | \$1,259.65                                 | \$1,105.94                                 |
| 56                         | \$1,822.34                                | \$1,603.46                              | \$1,317.83                                 | \$1,157.02                                 |
| 57                         | \$1,903.58                                | \$1,674.94                              | \$1,376.58                                 | \$1,208.60                                 |
| 58                         | \$1,990.28                                | \$1,751.23                              | \$1,439.28                                 | \$1,263.65                                 |
| 59                         | \$2,033.24                                | \$1,789.03                              | \$1,470.35                                 | \$1,290.93                                 |
| 60                         | \$2,119.95                                | \$1,865.32                              | \$1,533.05                                 | \$1,345.98                                 |
| 61                         | \$2,194.93                                | \$1,931.30                              | \$1,587.27                                 | \$1,393.59                                 |
| 62                         | \$2,244.14                                | \$1,974.60                              | \$1,622.86                                 | \$1,424.83                                 |
| 63                         | \$2,305.85                                | \$2,028.90                              | \$1,667.49                                 | \$1,464.01                                 |
| 64+                        | \$2,343.36                                | \$2,061.90                              | \$1,694.61                                 | \$1,487.82                                 |

<sup>1</sup>PPO plans include the cost of child dental coverage in the overall rate.

Below is a listing of all ZIP codes within Rate Areas 13, 14, 17, 19

| County         | Rate Area | County + ZIP code combinations in Kaiser Permanente service area |          |          |          |          |          |          |          |          |          |
|----------------|-----------|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Imperial       | 13        | 92274-75   |          |          |          |          |          |          |          |          |          |
| Inyo           | 13        |  |          |          |          |          |          |          |          |          |          |
| Mono           | 13        |  |          |          |          |          |          |          |          |          |          |
| Kern           | 14        | 93203  | 93220    | 93238    | 93249-52 | 93276    | 93287    | 93380    | 93504-05 | 93536    |          |
|                |           | 93205-06   | 93222    | 93240-41 | 93263    | 93280    | 93301-09 | 93383-90 | 93518-19 | 93560-61 |          |
|                |           | 93215-16   | 93224-26 | 93243    | 93268    | 93285    | 93311-14 | 93501-02 | 93531    | 93581    |          |
| Riverside      | 17        | 91752  | 92220    | 92240-41 | 92260-64 | 92282    | 92399    | 92521-22 | 92551-57 | 92581-87 | 92860    |
|                |           | 92028  | 92223    | 92247-48 | 92270    | 92320    | 92501-09 | 92530-32 | 92562-64 | 92589-93 | 92877-83 |
|                |           | 92201-03   | 92230    | 92253-55 | 92274    | 92324    | 92513-14 | 92543-46 | 92567    | 92595-96 |          |
|                |           | 92210-11   | 92234-36 | 92258    | 92276    | 92373    | 92516-19 | 92548    | 92570-72 | 92599    |          |
| San Bernardino | 17        | 91701  | 91743    | 92252    | 92305    | 92329    | 92350    | 92371-78 | 92399    | 92418    |          |
|                |           | 91708-10   | 91758-59 | 92256    | 92307-08 | 92331    | 92352    | 92382    | 92401-08 | 92423    |          |
|                |           | 91729-30   | 91761-64 | 92268    | 92313-18 | 92333-37 | 92354    | 92385-86 | 92410-11 | 92427    |          |
|                |           | 91737  | 91766    | 92277-78 | 92321-22 | 92339-41 | 92357-59 | 92391-95 | 92413    | 92880    |          |
|                |           | 91739  | 91784-86 | 92284-86 | 92324-25 | 92344-46 | 92369    | 92397    | 92415    |          |          |
| San Diego      | 19        | 91901-03   | 91941-46 | 92003    | 92037-40 | 92064-65 | 92081-86 | 92126-32 | 92149-50 | 92182    |          |
|                |           | 91908-17   | 91950-51 | 92007-11 | 92046    | 92067-69 | 92088    | 92134-40 | 92152-55 | 92186-87 |          |
|                |           | 91921  | 91962-63 | 92013-14 | 92049    | 92071-72 | 92091-93 | 92142-43 | 92158-61 | 92191-93 |          |
|                |           | 91931-33   | 91976-80 | 92018-30 | 92051-52 | 92074-75 | 92096    | 92145    | 92163    | 92195-99 |          |
|                |           | 91935  | 91987    | 92033    | 92054-61 | 92078-79 | 92101-24 | 92147    | 92165-79 |          |          |

