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## Plan rates

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For effective dates January 1–December 1, 2024

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### Rating policy for small group metal plans

Metal plan rates are calculated using 2 factors – rating area and member age.

#### ■ Rate areas

- Businesses located in California: rates are based on the business's verified physical address (ZIP+4 and county).
- Businesses located outside of California are assigned to rating area 4.
- When a group is located outside the Kaiser Permanente service area, then only employees living in the service area are eligible to enroll based on their home address (ZIP+4 and county).

- **Member age** – 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 family will pay a premium per child up to 3 of the oldest children under age 21, each additional child after the third will be \$0.
- A premium will apply to every age from 21–26.

### Child dental coverage

Child dental services is one of the essential health benefits required to be provided to dependents under 19 years old when enrolled in ACA-compliant metal medical plan(s). When these dependents enroll in your selected HMO medical plan(s), they will be enrolled in a separate child dental benefit underwritten by Delta Dental of California with services provided through the DeltaCare® USA network. When dependents enroll in your selected PPO medical plans, they will receive child dental PPO benefits as part of their coverage and not as a separate plan and with services provided through the Delta Dental PPO network.

### What does "Alt" mean?

ALT denotes Kaiser Permanente designed plans which includes chiropractic and acupuncture benefits (except for the Gold 80 HDHP HMO 1750/15% plan). These plans are different from the standard plans and offered at Covered California for Small Business and CaliforniaChoice®.

## Small Business medical plan rates

Age on 2024 effective date	Platinum 90 HMO 0/10 + Child Dental Alt	Platinum 90 HMO 0/20 + Child Dental	Platinum 90 HMO 250/30 + Child Dental Alt
0-14 <sup>1</sup>	\$350.26	\$343.25	\$339.45
15 <sup>1</sup>	\$380.13	\$372.50	\$368.35
16 <sup>1</sup>	\$391.54	\$383.68	\$379.40
17 <sup>1</sup>	\$402.96	\$394.86	\$390.45
18 <sup>1</sup>	\$415.26	\$406.90	\$402.35
19	\$413.29	\$404.67	\$399.99
20	\$426.03	\$417.14	\$412.31
21	\$439.20	\$430.04	\$425.07
22	\$439.20	\$430.04	\$425.07
23	\$439.20	\$430.04	\$425.07
24	\$439.20	\$430.04	\$425.07
25	\$440.96	\$431.76	\$426.77
26	\$449.74	\$440.36	\$435.27
27	\$460.28	\$450.69	\$445.47
28	\$477.41	\$467.46	\$462.05
29	\$491.47	\$481.22	\$475.65
30	\$498.49	\$488.10	\$482.45
31	\$509.04	\$498.42	\$492.65
32	\$519.58	\$508.74	\$502.85
33	\$526.16	\$515.19	\$509.23
34	\$533.19	\$522.07	\$516.03
35	\$536.71	\$525.51	\$519.43
36	\$540.22	\$528.95	\$522.83
37	\$543.73	\$532.39	\$526.23
38	\$547.25	\$535.83	\$529.63
39	\$554.27	\$542.72	\$536.43
40	\$561.30	\$549.60	\$543.23
41	\$571.84	\$559.92	\$553.44
42	\$581.94	\$569.81	\$563.21
43	\$596.00	\$583.57	\$576.81
44	\$613.57	\$600.77	\$593.82
45	\$634.21	\$620.98	\$613.79
46	\$658.80	\$645.07	\$637.60
47	\$686.47	\$672.16	\$664.38
48	\$718.10	\$703.12	\$694.98
49	\$749.28	\$733.65	\$725.16
50	\$784.42	\$768.06	\$759.17
51	\$819.11	\$802.03	\$792.75
52	\$857.32	\$839.45	\$829.73
53	\$895.97	\$877.29	\$867.13
54	\$937.70	\$918.14	\$907.51
55	\$979.42	\$959.00	\$947.90
56	\$1,024.66	\$1,003.29	\$991.68
57	\$1,070.34	\$1,048.02	\$1,035.88
58	\$1,119.09	\$1,095.75	\$1,083.07
59	\$1,143.24	\$1,119.40	\$1,106.45
60	\$1,192.00	\$1,167.14	\$1,153.63
61	\$1,234.16	\$1,208.42	\$1,194.43
62	\$1,261.83	\$1,235.52	\$1,221.21
63	\$1,296.53	\$1,269.49	\$1,254.79
64+	\$1,317.60	\$1,290.12	\$1,275.21

<sup>1</sup>HMO 0-14, 15, 16, 17 and 18 age rates include the cost of \$14.27 for Child Dental coverage.

## Small Business medical plan rates

Age on 2024 effective date	Gold 80 HMO 0/35 + Child Dental Alt	Gold 80 HMO 250/35 + Child Dental	Gold 80 HMO 1000/40 + Child Dental Alt	Gold 80 HDHP HMO 1750/15% + Child Dental Alt	Gold 80 HRA HMO 2250/35 + Child Dental
0-14 <sup>1</sup>	\$324.86	\$315.28	\$300.53	\$274.90	\$276.90
15 <sup>1</sup>	\$352.47	\$342.03	\$325.97	\$298.07	\$300.24
16 <sup>1</sup>	\$363.03	\$352.26	\$335.70	\$306.93	\$309.17
17 <sup>1</sup>	\$373.59	\$362.49	\$345.43	\$315.78	\$318.10
18 <sup>1</sup>	\$384.95	\$373.51	\$355.91	\$325.32	\$327.71
19	\$382.05	\$370.26	\$352.11	\$320.59	\$323.05
20	\$393.83	\$381.67	\$362.96	\$330.47	\$333.01
21	\$406.01	\$393.47	\$374.19	\$340.69	\$343.31
22	\$406.01	\$393.47	\$374.19	\$340.69	\$343.31
23	\$406.01	\$393.47	\$374.19	\$340.69	\$343.31
24	\$406.01	\$393.47	\$374.19	\$340.69	\$343.31
25	\$407.63	\$395.05	\$375.69	\$342.06	\$344.68
26	\$415.75	\$402.92	\$383.17	\$348.87	\$351.54
27	\$425.49	\$412.36	\$392.15	\$357.05	\$359.78
28	\$441.33	\$427.71	\$406.74	\$370.33	\$373.17
29	\$454.32	\$440.30	\$418.72	\$381.24	\$384.16
30	\$460.82	\$446.59	\$424.71	\$386.69	\$389.65
31	\$470.56	\$456.04	\$433.69	\$394.86	\$397.89
32	\$480.31	\$465.48	\$442.67	\$403.04	\$406.13
33	\$486.40	\$471.38	\$448.28	\$408.15	\$411.28
34	\$492.89	\$477.68	\$454.27	\$413.60	\$416.77
35	\$496.14	\$480.82	\$457.26	\$416.33	\$419.52
36	\$499.39	\$483.97	\$460.25	\$419.05	\$422.27
37	\$502.64	\$487.12	\$463.25	\$421.78	\$425.01
38	\$505.88	\$490.27	\$466.24	\$424.51	\$427.76
39	\$512.38	\$496.56	\$472.23	\$429.96	\$433.25
40	\$518.88	\$502.86	\$478.21	\$435.41	\$438.74
41	\$528.62	\$512.30	\$487.19	\$443.58	\$446.98
42	\$537.96	\$521.35	\$495.80	\$451.42	\$454.88
43	\$550.95	\$533.94	\$507.78	\$462.32	\$465.87
44	\$567.19	\$549.68	\$522.74	\$475.95	\$479.60
45	\$586.27	\$568.18	\$540.33	\$491.96	\$495.73
46	\$609.01	\$590.21	\$561.28	\$511.04	\$514.96
47	\$634.59	\$615.00	\$584.86	\$532.51	\$536.59
48	\$663.82	\$643.33	\$611.80	\$557.04	\$561.30
49	\$692.65	\$671.26	\$638.37	\$581.22	\$585.68
50	\$725.13	\$702.74	\$668.30	\$608.48	\$613.14
51	\$757.20	\$733.83	\$697.86	\$635.40	\$640.26
52	\$792.52	\$768.06	\$730.42	\$665.04	\$670.13
53	\$828.25	\$802.68	\$763.35	\$695.02	\$700.34
54	\$866.82	\$840.06	\$798.89	\$727.38	\$732.96
55	\$905.39	\$877.44	\$834.44	\$759.75	\$765.57
56	\$947.21	\$917.97	\$872.98	\$794.84	\$800.93
57	\$989.44	\$958.89	\$911.90	\$830.27	\$836.63
58	\$1,034.50	\$1,002.57	\$953.44	\$868.09	\$874.74
59	\$1,056.83	\$1,024.21	\$974.02	\$886.83	\$893.62
60	\$1,101.90	\$1,067.89	\$1,015.55	\$924.64	\$931.73
61	\$1,140.88	\$1,105.66	\$1,051.47	\$957.35	\$964.69
62	\$1,166.46	\$1,130.45	\$1,075.05	\$978.82	\$986.32
63	\$1,198.53	\$1,161.53	\$1,104.61	\$1,005.73	\$1,013.44
64+	\$1,218.03	\$1,180.41	\$1,122.57	\$1,022.07	\$1,029.93

<sup>1</sup>HMO 0-14, 15, 16, 17 and 18 age rates include the cost of \$14.27 for Child Dental coverage.

## Small Business medical plan rates

Age on 2024 effective date	Silver 70 HMO 1900/65 + Child Dental Alt	Silver 70 HMO 2300/65 + Child Dental Alt	Silver 70 HMO 2500/55 + Child Dental	Silver 70 HMO 2950/65 + Child Dental Alt	Silver 70 HDHP HMO 2850/25% + Child Dental
0-14 <sup>1</sup>	\$261.81	\$256.95	\$260.20	\$248.63	\$240.93
15 <sup>1</sup>	\$283.81	\$278.53	\$282.06	\$269.47	\$261.07
16 <sup>1</sup>	\$292.22	\$286.77	\$290.42	\$277.43	\$268.78
17 <sup>1</sup>	\$300.64	\$295.02	\$298.78	\$285.40	\$276.48
18 <sup>1</sup>	\$309.70	\$303.91	\$307.78	\$293.97	\$284.78
19	\$304.49	\$298.52	\$302.51	\$288.28	\$278.80
20	\$313.87	\$307.72	\$311.84	\$297.17	\$287.39
21	\$323.58	\$317.24	\$321.48	\$306.36	\$296.28
22	\$323.58	\$317.24	\$321.48	\$306.36	\$296.28
23	\$323.58	\$317.24	\$321.48	\$306.36	\$296.28
24	\$323.58	\$317.24	\$321.48	\$306.36	\$296.28
25	\$324.87	\$318.50	\$322.77	\$307.58	\$297.47
26	\$331.34	\$324.85	\$329.20	\$313.71	\$303.39
27	\$339.11	\$332.46	\$336.91	\$321.06	\$310.50
28	\$351.73	\$344.83	\$349.45	\$333.01	\$322.06
29	\$362.08	\$354.99	\$359.74	\$342.81	\$331.54
30	\$367.26	\$360.06	\$364.88	\$347.72	\$336.28
31	\$375.03	\$367.68	\$372.60	\$355.07	\$343.39
32	\$382.79	\$375.29	\$380.31	\$362.42	\$350.50
33	\$387.65	\$380.05	\$385.13	\$367.02	\$354.95
34	\$392.82	\$385.12	\$390.28	\$371.92	\$359.69
35	\$395.41	\$387.66	\$392.85	\$374.37	\$362.06
36	\$398.00	\$390.20	\$395.42	\$376.82	\$364.43
37	\$400.59	\$392.74	\$397.99	\$379.27	\$366.80
38	\$403.18	\$395.27	\$400.57	\$381.72	\$369.17
39	\$408.36	\$400.35	\$405.71	\$386.62	\$373.91
40	\$413.53	\$405.43	\$410.85	\$391.53	\$378.65
41	\$421.30	\$413.04	\$418.57	\$398.88	\$385.76
42	\$428.74	\$420.34	\$425.96	\$405.92	\$392.57
43	\$439.10	\$430.49	\$436.25	\$415.73	\$402.06
44	\$452.04	\$443.18	\$449.11	\$427.98	\$413.91
45	\$467.25	\$458.09	\$464.22	\$442.38	\$427.83
46	\$485.37	\$475.85	\$482.22	\$459.54	\$444.42
47	\$505.75	\$495.84	\$502.48	\$478.84	\$463.09
48	\$529.05	\$518.68	\$525.62	\$500.89	\$484.42
49	\$552.02	\$541.20	\$548.45	\$522.65	\$505.46
50	\$577.91	\$566.58	\$574.17	\$547.15	\$529.16
51	\$603.47	\$591.64	\$599.56	\$571.36	\$552.57
52	\$631.62	\$619.24	\$627.53	\$598.01	\$578.34
53	\$660.10	\$647.16	\$655.82	\$624.97	\$604.42
54	\$690.84	\$677.30	\$686.36	\$654.07	\$632.56
55	\$721.58	\$707.43	\$716.90	\$683.18	\$660.71
56	\$754.91	\$740.11	\$750.02	\$714.73	\$691.23
57	\$788.56	\$773.10	\$783.45	\$746.59	\$722.04
58	\$824.48	\$808.32	\$819.13	\$780.60	\$754.93
59	\$842.27	\$825.76	\$836.82	\$797.45	\$771.22
60	\$878.19	\$860.98	\$872.50	\$831.45	\$804.11
61	\$909.25	\$891.43	\$903.36	\$860.87	\$832.55
62	\$929.64	\$911.42	\$923.62	\$880.17	\$851.22
63	\$955.20	\$936.48	\$949.01	\$904.37	\$874.63
64+	\$970.74	\$951.72	\$964.44	\$919.08	\$888.84

<sup>1</sup>HMO 0-14, 15, 16, 17 and 18 age rates include the cost of \$14.27 for Child Dental coverage.

## Small Business medical plan rates

Age on 2024 effective date	Bronze 60 HMO 5400/60 + Child Dental Alt	Bronze 60 HMO 6300/60 + Child Dental	Bronze 60 HDHP HMO 7050/0 + Child Dental
0-14 <sup>1</sup>	\$220.86	\$225.60	\$220.29
15 <sup>1</sup>	\$239.22	\$244.38	\$238.61
16 <sup>1</sup>	\$246.24	\$251.57	\$245.61
17 <sup>1</sup>	\$253.26	\$258.75	\$252.61
18 <sup>1</sup>	\$260.82	\$266.48	\$260.15
19	\$254.12	\$259.95	\$253.42
20	\$261.95	\$267.96	\$261.23
21	\$270.05	\$276.25	\$269.31
22	\$270.05	\$276.25	\$269.31
23	\$270.05	\$276.25	\$269.31
24	\$270.05	\$276.25	\$269.31
25	\$271.13	\$277.35	\$270.39
26	\$276.53	\$282.88	\$275.78
27	\$283.01	\$289.51	\$282.24
28	\$293.54	\$300.28	\$292.74
29	\$302.19	\$309.12	\$301.36
30	\$306.51	\$313.54	\$305.67
31	\$312.99	\$320.17	\$312.13
32	\$319.47	\$326.80	\$318.60
33	\$323.52	\$330.95	\$322.64
34	\$327.84	\$335.37	\$326.94
35	\$330.00	\$337.58	\$329.10
36	\$332.16	\$339.79	\$331.25
37	\$334.32	\$342.00	\$333.41
38	\$336.48	\$344.21	\$335.56
39	\$340.80	\$348.63	\$339.87
40	\$345.12	\$353.05	\$344.18
41	\$351.60	\$359.68	\$350.64
42	\$357.82	\$366.03	\$356.84
43	\$366.46	\$374.87	\$365.46
44	\$377.26	\$385.92	\$376.23
45	\$389.95	\$398.90	\$388.89
46	\$405.07	\$414.37	\$403.97
47	\$422.09	\$431.78	\$420.93
48	\$441.53	\$451.67	\$440.33
49	\$460.70	\$471.28	\$459.45
50	\$482.31	\$493.38	\$480.99
51	\$503.64	\$515.20	\$502.27
52	\$527.14	\$539.24	\$525.70
53	\$550.90	\$563.55	\$549.40
54	\$576.56	\$589.79	\$574.98
55	\$602.21	\$616.03	\$600.57
56	\$630.02	\$644.49	\$628.30
57	\$658.11	\$673.22	\$656.31
58	\$688.09	\$703.88	\$686.21
59	\$702.94	\$719.07	\$701.02
60	\$732.91	\$749.74	\$730.91
61	\$758.84	\$776.26	\$756.77
62	\$775.85	\$793.66	\$773.73
63	\$797.19	\$815.48	\$795.01
64+	\$810.15	\$828.75	\$807.93

<sup>1</sup>HMO 0-14, 15, 16, 17 and 18 age rates include the cost of \$14.27 for Child Dental coverage.

## Small Business medical plan rates

Age on 2024 effective date	Platinum 90 PPO 0/15 + Child Dental	Gold 80 PPO 350/25 + Child Dental	Silver 70 PPO 2500/55 + Child Dental	Bronze 60 PPO 6300/60 + Child Dental
0-14	\$636.92	\$570.12	\$474.68	\$415.48
15	\$693.53	\$620.80	\$516.87	\$452.42
16	\$715.18	\$640.18	\$533.01	\$466.54
17	\$736.82	\$659.55	\$549.14	\$480.66
18	\$760.14	\$680.42	\$566.51	\$495.87
19	\$783.45	\$701.29	\$583.89	\$511.07
20	\$807.59	\$722.90	\$601.88	\$526.82
21	\$832.57	\$745.26	\$620.50	\$543.12
22	\$832.57	\$745.26	\$620.50	\$543.12
23	\$832.57	\$745.26	\$620.50	\$543.12
24	\$832.57	\$745.26	\$620.50	\$543.12
25	\$835.90	\$748.24	\$622.98	\$545.29
26	\$852.55	\$763.14	\$635.39	\$556.15
27	\$872.53	\$781.03	\$650.28	\$569.19
28	\$905.00	\$810.09	\$674.48	\$590.37
29	\$931.64	\$833.94	\$694.34	\$607.75
30	\$944.97	\$845.87	\$704.27	\$616.44
31	\$964.95	\$863.75	\$719.16	\$629.47
32	\$984.93	\$881.64	\$734.05	\$642.51
33	\$997.42	\$892.82	\$743.36	\$650.65
34	\$1,010.74	\$904.74	\$753.28	\$659.34
35	\$1,017.40	\$910.70	\$758.25	\$663.69
36	\$1,024.06	\$916.67	\$763.21	\$668.03
37	\$1,030.72	\$922.63	\$768.18	\$672.38
38	\$1,037.38	\$928.59	\$773.14	\$676.72
39	\$1,050.70	\$940.51	\$783.07	\$685.41
40	\$1,064.02	\$952.44	\$793.00	\$694.10
41	\$1,084.00	\$970.33	\$807.89	\$707.14
42	\$1,103.15	\$987.47	\$822.16	\$719.63
43	\$1,129.80	\$1,011.31	\$842.02	\$737.01
44	\$1,163.10	\$1,041.12	\$866.84	\$758.73
45	\$1,202.23	\$1,076.15	\$896.00	\$784.26
46	\$1,248.85	\$1,117.89	\$930.75	\$814.68
47	\$1,301.31	\$1,164.84	\$969.84	\$848.89
48	\$1,361.25	\$1,218.50	\$1,014.51	\$888.00
49	\$1,420.36	\$1,271.41	\$1,058.57	\$926.56
50	\$1,486.97	\$1,331.03	\$1,108.21	\$970.01
51	\$1,552.74	\$1,389.91	\$1,157.23	\$1,012.91
52	\$1,625.17	\$1,454.74	\$1,211.21	\$1,060.16
53	\$1,698.44	\$1,520.33	\$1,265.82	\$1,107.96
54	\$1,777.53	\$1,591.12	\$1,324.76	\$1,159.56
55	\$1,856.63	\$1,661.92	\$1,383.71	\$1,211.15
56	\$1,942.38	\$1,738.69	\$1,447.62	\$1,267.09
57	\$2,028.97	\$1,816.19	\$1,512.15	\$1,323.58
58	\$2,121.39	\$1,898.92	\$1,581.03	\$1,383.86
59	\$2,167.18	\$1,939.91	\$1,615.16	\$1,413.73
60	\$2,259.59	\$2,022.63	\$1,684.03	\$1,474.02
61	\$2,339.52	\$2,094.17	\$1,743.60	\$1,526.16
62	\$2,391.97	\$2,141.12	\$1,782.69	\$1,560.38
63	\$2,457.74	\$2,200.00	\$1,831.71	\$1,603.28
64+	\$2,497.71	\$2,235.78	\$1,861.50	\$1,629.36

## Below is a listing of all ZIP codes within Rate Area 15

County	Rate Area	County + ZIP code combinations in Kaiser Permanente service area										
Los Angeles 906-912, 915, 917, 918, 935	15	90601-10	90710-17	90840	91016-17	91114-18	91214	91711	91775-76	93534-36	93599	
		90623	90723	90842	91020-21	91121	91221-22	91714-16	91778	93539		
		90630-31	90731-34	90844	91023-25	91123-26	91224-26	91722-24	91780	93543-44		
		90637-40	90744-49	90846-48	91030-31	91129	91501-08	91731-35	91788-93	93550-53		
		90650-52	90755	90853	91040-43	91182	91510	91740-41	91801-04	93560		
		90660-62	90801-10	90895	91046	91184-85	91521-23	91744-50	91896	93563		
		90670-71	90813-15	91001	91066	91188-89	91526	91754-56	91899	93584		
		90701-03	90822	91003	91077	91199	91702	91759	93510	93586		
		90706-07	90831-33	91006-12	91101-10	91201-10	91706	91765-73	93532	93590-91		