

Find your rate



Apply on buykp.org to have your rate calculated automatically.

How is your rate determined?

Your rate is based on:

- The plan you choose
- Where you live, based on your ZIP code
- Your age on your plan start date (effective date)
- If you qualify for federal financial assistance. Visit buykp.org or call us at **1-800-494-5314** (TTY **711**) to see if you may qualify.
- If you use tobacco
- If you already have pediatric dental coverage for children 18 and younger

Interested in a family plan?

Find the rate for each family member, based on his or her age on the start date.

Family members include:

- You
- Your spouse/domestic partner
- All adult children 21 through 25
- Your 3 oldest children under 21

If you have more than 3 children under 21, you only need to pay for the 3 oldest. The other children under 21 will be covered at no charge.

Please check that your ZIP code is listed in the service area table. If it isn't, call us at **1-800-494-5314** (TTY **711**) for information on other rate areas.

Service Area

96701	96759-96774	96828	96853-54
96703-96710	96776-96786	96830	96857-61
96712-96722	96788-96793	96836-41	96863
96725-96734	96795-96797	96843-44	96898
96737-96757	96801-96826	96846-50	

Pediatric Dental

When you purchase a health plan directly from Kaiser Permanente, your plan includes Hawaii Dental Service (HDS) pediatric dental benefits for children age 18 and younger. The pediatric dental plan includes 2 free examinations, cleanings, and fluoride treatments per calendar year. Plus you'll have access to the large HDS network of dentists – 9 out of 10 of Hawaii's licensed, practicing dentists accept HDS.

If you buy your health plan through HealthCare.gov, individuals on your plan aged 18 and younger must still have pediatric dental benefits. You can purchase the same HDS pediatric dental plan on healthcare.gov by selecting the pediatric dental plan named "HDS 2990."

Pediatric dental plan features

You pay:

Monthly rate	\$27.08 per child age 18 and younger
Examination	Twice per calendar year: \$0 Bitewing X-rays – twice per calendar year: 70%
Cleanings	Twice per calendar year: \$0
Sealants	\$0
Fillings	70%
Fluoride	Twice per calendar year: \$0

2026 Monthly rates

Off Exchange

Please note: These rates do not include the federal financial assistance you may be eligible to receive through the health benefit exchange.

Non-Tobacco User							
Age on 2026 effective date	KP HI Standard Bronze 7500/50	KP HI Bronze 6000/65	KP HI Bronze 6000/65 Plus CAM	KP HI Standard Silver 6000/40 Off	KP HI Silver 4000 Ded/600 Rx Ded Off	KP HI Silver 3000 Ded/600 Rx Ded Off	KP HI Silver 3000 Ded/600 Rx Ded Plus CAM Off
0-14	\$247.77	\$266.84	\$268.20	\$275.38	\$280.60	\$287.87	\$289.22
15	269.79	290.56	292.04	299.86	305.54	313.46	314.93
16	278.21	299.63	301.16	309.21	315.08	323.24	324.76
17	286.63	308.70	310.27	318.57	324.62	333.03	334.59
18	295.70	318.46	320.09	328.65	334.89	343.56	345.18
19	304.77	328.23	329.91	338.73	345.16	354.10	355.76
20	314.16	338.35	340.07	349.17	355.80	365.01	366.73
21	323.88	348.81	350.59	359.97	366.80	376.30	378.07
22	323.88	348.81	350.59	359.97	366.80	376.30	378.07
23	323.88	348.81	350.59	359.97	366.80	376.30	378.07
24	323.88	348.81	350.59	359.97	366.80	376.30	378.07
25	325.18	350.21	351.99	361.41	368.27	377.81	379.58
26	331.65	357.18	359.00	368.61	375.60	385.33	387.14
27	339.43	365.55	367.42	377.25	384.41	394.36	396.22
28	352.06	379.16	381.09	391.29	398.71	409.04	410.96
29	362.42	390.32	392.31	402.81	410.45	421.08	423.06
30	367.60	395.90	397.92	408.57	416.32	427.10	429.11
31	375.38	404.27	406.33	417.21	425.12	436.13	438.18
32	383.15	412.64	414.75	425.84	433.92	445.16	447.26
33	388.01	417.87	420.01	431.24	439.43	450.81	452.93
34	393.19	423.46	425.62	437.00	445.30	456.83	458.98
35	395.78	426.25	428.42	439.88	448.23	459.84	462.00
36	398.37	429.04	431.23	442.76	451.16	462.85	465.03
37	400.96	431.83	434.03	445.64	454.10	465.86	468.05
38	403.55	434.62	436.84	448.52	457.03	468.87	471.08
39	408.74	440.20	442.44	454.28	462.90	474.89	477.12
40	413.92	445.78	448.05	460.04	468.77	480.91	483.17
41	421.69	454.15	456.47	468.68	477.57	489.94	492.25
42	429.14	462.17	464.53	476.96	486.01	498.60	500.94
43	439.51	473.34	475.75	488.48	497.75	510.64	513.04
44	452.46	487.29	489.77	502.88	512.42	525.69	528.16
45	467.68	503.68	506.25	519.80	529.66	543.38	545.93
46	485.82	523.22	525.89	539.96	550.20	564.45	567.11
47	506.22	545.19	547.97	562.63	573.31	588.16	590.92
48	529.54	570.30	573.21	588.55	599.72	615.25	618.14
49	552.54	595.07	598.11	614.11	625.76	641.97	644.99
50	578.45	622.97	626.15	642.91	655.10	672.07	675.23
51	604.04	650.53	653.85	671.34	684.08	701.80	705.10
52	632.21	680.88	684.35	702.66	715.99	734.54	737.99
53	660.72	711.57	715.20	734.34	748.27	767.65	771.26
54	691.48	744.71	748.51	768.54	783.12	803.40	807.18
55	722.25	777.85	781.82	802.73	817.96	839.15	843.10
56	755.61	813.77	817.93	839.81	855.74	877.91	882.04
57	789.30	850.05	854.39	877.25	893.89	917.04	921.36
58	825.25	888.77	893.30	917.20	934.61	958.81	963.32
59	843.06	907.95	912.59	937.00	954.78	979.51	984.12
60	879.01	946.67	951.50	976.96	995.50	1,021.28	1,026.08
61	910.10	980.16	985.16	1,011.52	1,030.71	1,057.40	1,062.38
62	930.51	1,002.13	1,007.25	1,034.19	1,053.82	1,081.11	1,086.20
63	956.09	1,029.69	1,034.94	1,062.63	1,082.79	1,110.84	1,116.06
64+	971.64	1,046.43	1,051.77	1,079.91	1,100.40	1,128.90	1,134.21

Pediatric dental plan: Add the \$27.08 per child age 18 and younger.
Rates for tobacco users 21 and older are 20% higher than rates shown.

Rates are effective January 1, 2026, through December 31, 2026.

1682300284 HI 2026

2026 Monthly rates

Off Exchange

Please note: These rates do not include the federal financial assistance you may be eligible to receive through the health benefit exchange.

Non-Tobacco User							
Age on 2026 effective date	KP HI Gold 1000 Ded/250 Rx Ded	KP HI Standard Gold 2000/30	KP HI Gold 0/40	KP HI Gold 0/40 Plus CAM	KP HI Platinum 0/5	KP HI Platinum 0/5 Plus CAM	KP HI Standard Platinum 0/10
0-14	\$339.91	\$324.51	\$359.40	\$360.77	\$415.56	\$416.92	\$413.54
15	370.13	353.36	391.35	392.83	452.50	453.98	450.29
16	381.68	364.39	403.57	405.10	466.63	468.15	464.35
17	393.23	375.42	415.78	417.36	480.75	482.32	478.40
18	405.67	387.29	428.94	430.56	495.96	497.58	493.54
19	418.11	399.17	442.09	443.77	511.17	512.84	508.68
20	431.00	411.47	455.72	457.44	526.92	528.64	524.35
21	444.33	424.20	469.81	471.59	543.22	544.99	540.57
22	444.33	424.20	469.81	471.59	543.22	544.99	540.57
23	444.33	424.20	469.81	471.59	543.22	544.99	540.57
24	444.33	424.20	469.81	471.59	543.22	544.99	540.57
25	446.11	425.90	471.69	473.48	545.39	547.17	542.73
26	454.99	434.38	481.09	482.91	556.26	558.07	553.54
27	465.66	444.56	492.36	494.23	569.29	571.15	566.52
28	482.99	461.11	510.68	512.62	590.48	592.40	587.60
29	497.21	474.68	525.72	527.71	607.86	609.84	604.90
30	504.31	481.47	533.23	535.25	616.55	618.56	613.55
31	514.98	491.65	544.51	546.57	629.59	631.64	626.52
32	525.64	501.83	555.79	557.89	642.63	644.72	639.49
33	532.31	508.19	562.83	564.96	650.78	652.90	647.60
34	539.42	514.98	570.35	572.51	659.47	661.62	656.25
35	542.97	518.37	574.11	576.28	663.81	665.98	660.58
36	546.53	521.77	577.87	580.06	668.16	670.34	664.90
37	550.08	525.16	581.62	583.83	672.51	674.70	669.23
38	553.64	528.55	585.38	587.60	676.85	679.06	673.55
39	560.74	535.34	592.90	595.15	685.54	687.78	682.20
40	567.85	542.13	600.42	602.69	694.24	696.50	690.85
41	578.52	552.31	611.69	614.01	707.27	709.58	703.82
42	588.74	562.07	622.50	624.86	719.77	722.11	716.26
43	602.96	575.64	637.53	639.95	737.15	739.55	733.55
44	620.73	592.61	656.32	658.81	758.88	761.35	755.18
45	641.61	612.54	678.41	680.98	784.41	786.97	780.58
46	666.50	636.30	704.72	707.39	814.83	817.49	810.86
47	694.49	663.02	734.31	737.10	849.05	851.82	844.91
48	726.48	693.57	768.14	771.05	888.16	891.06	883.83
49	758.03	723.69	801.50	804.53	926.73	929.75	922.21
50	793.57	757.62	839.08	842.26	970.19	973.35	965.46
51	828.68	791.13	876.20	879.52	1,013.11	1,016.41	1,008.16
52	867.33	828.04	917.07	920.54	1,060.37	1,063.82	1,055.19
53	906.43	865.37	958.41	962.04	1,108.17	1,111.78	1,102.76
54	948.64	905.67	1,003.04	1,006.84	1,159.77	1,163.55	1,154.12
55	990.86	945.97	1,047.68	1,051.65	1,211.38	1,215.33	1,205.47
56	1,036.62	989.66	1,096.07	1,100.22	1,267.33	1,271.46	1,261.15
57	1,082.83	1,033.78	1,144.93	1,149.26	1,323.83	1,328.14	1,317.37
58	1,132.15	1,080.86	1,197.08	1,201.61	1,384.12	1,388.63	1,377.37
59	1,156.59	1,104.19	1,222.92	1,227.55	1,414.00	1,418.61	1,407.10
60	1,205.91	1,151.28	1,275.06	1,279.90	1,474.30	1,479.10	1,467.11
61	1,248.57	1,192.00	1,320.17	1,325.17	1,526.45	1,531.42	1,519.00
62	1,276.56	1,218.73	1,349.76	1,354.88	1,560.67	1,565.76	1,553.06
63	1,311.66	1,252.24	1,386.88	1,392.13	1,603.59	1,608.81	1,595.76
64+	1,332.99	1,272.60	1,409.43	1,414.77	1,629.66	1,634.97	1,621.71

Pediatric dental plan: Add the \$27.08 per child age 18 and younger.
Rates for tobacco users 21 and older are 20% higher than rates shown.

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1682300284 HI 2026

2026 Monthly rates

On Exchange

Please note: These rates do not include the federal financial assistance you may be eligible to receive through the health benefit exchange.

Non-Tobacco User										
Age on 2026 effective date	KP HI Standard Bronze 7500/50	KP HI Bronze 6000/65 Plus CAM	KP HI Standard Silver 6000/40	KP HI Silver 4000 Ded/600 Rx Ded	KP HI Silver 3000 Ded/600 Rx Ded Plus CAM	KP HI Gold 1000 Ded/250 Rx Ded	KP HI Standard Gold 2000/30	KP HI Gold 0/40 Plus CAM	KP HI Platinum 0/5 Plus CAM	KP HI Standard Platinum 0/10
0-14	\$247.77	\$268.20	\$319.02	\$325.07	\$334.86	\$339.91	\$324.51	\$360.77	\$416.92	\$413.54
15	269.79	292.04	347.38	353.97	364.62	370.13	353.36	392.83	453.98	450.29
16	278.21	301.16	358.22	365.01	376.00	381.68	364.39	405.10	468.15	464.35
17	286.63	310.27	369.06	376.06	387.38	393.23	375.42	417.36	482.32	478.40
18	295.70	320.09	380.74	387.96	399.64	405.67	387.29	430.56	497.58	493.54
19	304.77	329.91	392.42	399.86	411.89	418.11	399.17	443.77	512.84	508.68
20	314.16	340.07	404.51	412.18	424.59	431.00	411.47	457.44	528.64	524.35
21	323.88	350.59	417.02	424.93	437.72	444.33	424.20	471.59	544.99	540.57
22	323.88	350.59	417.02	424.93	437.72	444.33	424.20	471.59	544.99	540.57
23	323.88	350.59	417.02	424.93	437.72	444.33	424.20	471.59	544.99	540.57
24	323.88	350.59	417.02	424.93	437.72	444.33	424.20	471.59	544.99	540.57
25	325.18	351.99	418.69	426.63	439.47	446.11	425.90	473.48	547.17	542.73
26	331.65	359.00	427.03	435.13	448.23	454.99	434.38	482.91	558.07	553.54
27	339.43	367.42	437.04	445.33	458.73	465.66	444.56	494.23	571.15	566.52
28	352.06	381.09	453.30	461.90	475.80	482.99	461.11	512.62	592.40	587.60
29	362.42	392.31	466.65	475.50	489.81	497.21	474.68	527.71	609.84	604.90
30	367.60	397.92	473.32	482.30	496.81	504.31	481.47	535.25	618.56	613.55
31	375.38	406.33	483.33	492.49	507.32	514.98	491.65	546.57	631.64	626.52
32	383.15	414.75	493.33	502.69	517.82	525.64	501.83	557.89	644.72	639.49
33	388.01	420.01	499.59	509.07	524.39	532.31	508.19	564.96	652.90	647.60
34	393.19	425.62	506.26	515.87	531.39	539.42	514.98	572.51	661.62	656.25
35	395.78	428.42	509.60	519.26	534.89	542.97	518.37	576.28	665.98	660.58
36	398.37	431.23	512.93	522.66	538.40	546.53	521.77	580.06	670.34	664.90
37	400.96	434.03	516.27	526.06	541.90	550.08	525.16	583.83	674.70	669.23
38	403.55	436.84	519.61	529.46	545.40	553.64	528.55	587.60	679.06	673.55
39	408.74	442.44	526.28	536.26	552.40	560.74	535.34	595.15	687.78	682.20
40	413.92	448.05	532.95	543.06	559.41	567.85	542.13	602.69	696.50	690.85
41	421.69	456.47	542.96	553.26	569.91	578.52	552.31	614.01	709.58	703.82
42	429.14	464.53	552.55	563.03	579.98	588.74	562.07	624.86	722.11	716.26
43	439.51	475.75	565.90	576.63	593.99	602.96	575.64	639.95	739.55	733.55
44	452.46	489.77	582.58	593.63	611.49	620.73	592.61	658.81	761.35	755.18
45	467.68	506.25	602.18	613.60	632.07	641.61	612.54	680.98	786.97	780.58
46	485.82	525.89	625.53	637.40	656.58	666.50	636.30	707.39	817.49	810.86
47	506.22	547.97	651.80	664.17	684.16	694.49	663.02	737.10	851.82	844.91
48	529.54	573.21	681.83	694.76	715.67	726.48	693.57	771.05	891.06	883.83
49	552.54	598.11	711.44	724.93	746.75	758.03	723.69	804.53	929.75	922.21
50	578.45	626.15	744.80	758.92	781.77	793.57	757.62	842.26	973.35	965.46
51	604.04	653.85	777.74	792.49	816.35	828.68	791.13	879.52	1,016.41	1,008.16
52	632.21	684.35	814.02	829.46	854.43	867.33	828.04	920.54	1,063.82	1,055.19
53	660.72	715.20	850.72	866.86	892.95	906.43	865.37	962.04	1,111.78	1,102.76
54	691.48	748.51	890.34	907.23	934.53	948.64	905.67	1,006.84	1,163.55	1,154.12
55	722.25	781.82	929.95	947.59	976.12	990.86	945.97	1,051.65	1,215.33	1,205.47
56	755.61	817.93	972.91	991.36	1,021.20	1,036.62	989.66	1,100.22	1,271.46	1,261.15
57	789.30	854.39	1,016.28	1,035.55	1,066.72	1,082.83	1,033.78	1,149.26	1,328.14	1,317.37
58	825.25	893.30	1,062.57	1,082.72	1,115.31	1,132.15	1,080.86	1,201.61	1,388.63	1,377.37
59	843.06	912.59	1,085.50	1,106.09	1,139.39	1,156.59	1,104.19	1,227.55	1,418.61	1,407.10
60	879.01	951.50	1,131.79	1,153.26	1,187.97	1,205.91	1,151.28	1,279.90	1,479.10	1,467.11
61	910.10	985.16	1,171.83	1,194.05	1,229.99	1,248.57	1,192.00	1,325.17	1,531.42	1,519.00
62	930.51	1,007.25	1,198.10	1,220.82	1,257.57	1,276.56	1,218.73	1,354.88	1,565.76	1,553.06
63	956.09	1,034.94	1,231.04	1,254.39	1,292.15	1,311.66	1,252.24	1,392.13	1,608.81	1,595.76
64+	971.64	1,051.77	1,251.06	1,274.79	1,313.16	1,332.99	1,272.60	1,414.77	1,634.97	1,621.71

Pediatric dental plan: Add the \$27.08 per child age 18 and younger.
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2026 Monthly rates

On Exchange

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Non-Tobacco User									
Age on 2026 effective date	KP HI Standard Silver 3000/40 CSR73	KP HI Standard Silver 700/20 CSR87	KP HI Standard Silver 0/0 CSR94	KP HI Silver 2000 Ded/300 Rx Ded CSR73	KP HI Silver 750/20 CSR87	KP HI Silver 25/5 CSR94	KP HI Silver 2850 Ded/600 Rx Ded CSR73 Plus CAM	KP HI Silver 200 Ded/100 Rx Ded CSR87 Plus CAM	KP HI Silver 0/5 CSR94 Plus CAM
0-14	\$319.02	\$319.02	\$319.02	\$325.07	\$325.07	\$325.07	\$334.86	\$334.86	\$334.86
15	347.38	347.38	347.38	353.97	353.97	353.97	364.62	364.62	364.62
16	358.22	358.22	358.22	365.01	365.01	365.01	376.00	376.00	376.00
17	369.06	369.06	369.06	376.06	376.06	376.06	387.38	387.38	387.38
18	380.74	380.74	380.74	387.96	387.96	387.96	399.64	399.64	399.64
19	392.42	392.42	392.42	399.86	399.86	399.86	411.89	411.89	411.89
20	404.51	404.51	404.51	412.18	412.18	412.18	424.59	424.59	424.59
21	417.02	417.02	417.02	424.93	424.93	424.93	437.72	437.72	437.72
22	417.02	417.02	417.02	424.93	424.93	424.93	437.72	437.72	437.72
23	417.02	417.02	417.02	424.93	424.93	424.93	437.72	437.72	437.72
24	417.02	417.02	417.02	424.93	424.93	424.93	437.72	437.72	437.72
25	418.69	418.69	418.69	426.63	426.63	426.63	439.47	439.47	439.47
26	427.03	427.03	427.03	435.13	435.13	435.13	448.23	448.23	448.23
27	437.04	437.04	437.04	445.33	445.33	445.33	458.73	458.73	458.73
28	453.30	453.30	453.30	461.90	461.90	461.90	475.80	475.80	475.80
29	466.65	466.65	466.65	475.50	475.50	475.50	489.81	489.81	489.81
30	473.32	473.32	473.32	482.30	482.30	482.30	496.81	496.81	496.81
31	483.33	483.33	483.33	492.49	492.49	492.49	507.32	507.32	507.32
32	493.33	493.33	493.33	502.69	502.69	502.69	517.82	517.82	517.82
33	499.59	499.59	499.59	509.07	509.07	509.07	524.39	524.39	524.39
34	506.26	506.26	506.26	515.87	515.87	515.87	531.39	531.39	531.39
35	509.60	509.60	509.60	519.26	519.26	519.26	534.89	534.89	534.89
36	512.93	512.93	512.93	522.66	522.66	522.66	538.40	538.40	538.40
37	516.27	516.27	516.27	526.06	526.06	526.06	541.90	541.90	541.90
38	519.61	519.61	519.61	529.46	529.46	529.46	545.40	545.40	545.40
39	526.28	526.28	526.28	536.26	536.26	536.26	552.40	552.40	552.40
40	532.95	532.95	532.95	543.06	543.06	543.06	559.41	559.41	559.41
41	542.96	542.96	542.96	553.26	553.26	553.26	569.91	569.91	569.91
42	552.55	552.55	552.55	563.03	563.03	563.03	579.98	579.98	579.98
43	565.90	565.90	565.90	576.63	576.63	576.63	593.99	593.99	593.99
44	582.58	582.58	582.58	593.63	593.63	593.63	611.49	611.49	611.49
45	602.18	602.18	602.18	613.60	613.60	613.60	632.07	632.07	632.07
46	625.53	625.53	625.53	637.40	637.40	637.40	656.58	656.58	656.58
47	651.80	651.80	651.80	664.17	664.17	664.17	684.16	684.16	684.16
48	681.83	681.83	681.83	694.76	694.76	694.76	715.67	715.67	715.67
49	711.44	711.44	711.44	724.93	724.93	724.93	746.75	746.75	746.75
50	744.80	744.80	744.80	758.92	758.92	758.92	781.77	781.77	781.77
51	777.74	777.74	777.74	792.49	792.49	792.49	816.35	816.35	816.35
52	814.02	814.02	814.02	829.46	829.46	829.46	854.43	854.43	854.43
53	850.72	850.72	850.72	866.86	866.86	866.86	892.95	892.95	892.95
54	890.34	890.34	890.34	907.23	907.23	907.23	934.53	934.53	934.53
55	929.95	929.95	929.95	947.59	947.59	947.59	976.12	976.12	976.12
56	972.91	972.91	972.91	991.36	991.36	991.36	1,021.20	1,021.20	1,021.20
57	1,016.28	1,016.28	1,016.28	1,035.55	1,035.55	1,035.55	1,066.72	1,066.72	1,066.72
58	1,062.57	1,062.57	1,062.57	1,082.72	1,082.72	1,082.72	1,115.31	1,115.31	1,115.31
59	1,085.50	1,085.50	1,085.50	1,106.09	1,106.09	1,106.09	1,139.39	1,139.39	1,139.39
60	1,131.79	1,131.79	1,131.79	1,153.26	1,153.26	1,153.26	1,187.97	1,187.97	1,187.97
61	1,171.83	1,171.83	1,171.83	1,194.05	1,194.05	1,194.05	1,229.99	1,229.99	1,229.99
62	1,198.10	1,198.10	1,198.10	1,220.82	1,220.82	1,220.82	1,257.57	1,257.57	1,257.57
63	1,231.04	1,231.04	1,231.04	1,254.39	1,254.39	1,254.39	1,292.15	1,292.15	1,292.15
64+	1,251.06	1,251.06	1,251.06	1,274.79	1,274.79	1,274.79	1,313.16	1,313.16	1,313.16

Pediatric dental plan: Add the \$27.08 per child age 18 and younger.
Rates for tobacco users 21 and older are 20% higher than rates shown.

Notes

This image shows a full page of a document template designed for handwriting practice. It consists of approximately 20 evenly spaced, horizontal blue dashed lines running across the entire width of the page. The background is plain white, providing a clear guide for letter height and placement. There are no margins, text, or other markings present.

Notes

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Notes

[illegible]