
Plan rates

Kaiser Permanente for small businesses ■ For effective dates July 1 to September 30, 2026

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 eight geographical rate areas.
 - The rate areas for metal plans are assigned based on the employer's physical, authenticated address and defined using 5-digit ZIP codes.
 - If an employer's business is located outside the geographic boundaries of the Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., service area, only employees living in our service area (based on their home ZIP+4 code) will be eligible for coverage. This is referred to as the Live/Work rule. If a group located in our service area has employees who live, work, or reside outside the service area, point-of-service (POS) offerings are available.
 - If the group's home office is located outside the service area, the group's premium billing is sent to that location, and the group has only staff working within our service area remotely from their homes, then the employees' home addresses will determine the group's situs. Where these employees reside in multiple jurisdictions, situs is based on the address of the most senior employee. No group may have more than one situs.
- **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

Child dental coverage is only activated if a child(ren) is(are) enrolled in a medical plan. Child dental services are one of the essential health benefits required to be provided by Affordable Care Act (ACA)-compliant medical plans. Employees and their dependents enrolled in an ACA-compliant medical plan will also be enrolled in a separate child dental plan underwritten by LIBERTY Dental. Child dental services apply to all members under 19 years old who are on an ACA-compliant plan.

Small business medical plan rates

Age on 2026 effective date	KP DC Essential Platinum 0 Ded/Vision SIG	KP DC Platinum 0 Ded/Vision SEL	KP DC Platinum 0 Ded/Vision SIG	KP DC Platinum 500 Ded/Vision SEL	KP DC Platinum 500 Ded/Vision SIG
0-14	\$409.13	\$435.66	\$414.91	\$424.12	\$403.92
15	\$409.13	\$435.66	\$414.91	\$424.12	\$403.92
16	\$409.13	\$435.66	\$414.91	\$424.12	\$403.92
17	\$409.13	\$435.66	\$414.91	\$424.12	\$403.92
18	\$409.13	\$435.66	\$414.91	\$424.12	\$403.92
19	\$409.13	\$435.66	\$414.91	\$424.12	\$403.92
20	\$409.13	\$435.66	\$414.91	\$424.12	\$403.92
21	\$454.80	\$484.29	\$461.22	\$471.46	\$449.01
22	\$454.80	\$484.29	\$461.22	\$471.46	\$449.01
23	\$454.80	\$484.29	\$461.22	\$471.46	\$449.01
24	\$454.80	\$484.29	\$461.22	\$471.46	\$449.01
25	\$454.80	\$484.29	\$461.22	\$471.46	\$449.01
26	\$454.80	\$484.29	\$461.22	\$471.46	\$449.01
27	\$454.80	\$484.29	\$461.22	\$471.46	\$449.01
28	\$465.43	\$495.61	\$472.01	\$482.48	\$459.51
29	\$475.44	\$506.27	\$482.16	\$492.86	\$469.39
30	\$487.33	\$518.93	\$494.21	\$505.18	\$481.13
31	\$499.84	\$532.25	\$506.90	\$518.15	\$493.48
32	\$511.10	\$544.24	\$518.32	\$529.83	\$504.60
33	\$522.99	\$556.90	\$530.37	\$542.15	\$516.33
34	\$535.50	\$570.22	\$543.06	\$555.12	\$528.68
35	\$548.01	\$583.55	\$555.75	\$568.09	\$541.04
36	\$560.52	\$596.87	\$568.44	\$581.06	\$553.39
37	\$573.04	\$610.19	\$581.12	\$594.03	\$565.74
38	\$579.92	\$617.52	\$588.10	\$601.16	\$572.53
39	\$586.80	\$624.85	\$595.08	\$608.29	\$579.33
40	\$609.94	\$649.49	\$618.56	\$632.29	\$602.18
41	\$633.72	\$674.81	\$642.66	\$656.93	\$625.65
42	\$658.74	\$701.45	\$668.04	\$682.87	\$650.35
43	\$684.39	\$728.77	\$694.05	\$709.46	\$675.68
44	\$711.29	\$757.41	\$721.33	\$737.35	\$702.23
45	\$738.82	\$786.72	\$749.24	\$765.88	\$729.41
46	\$767.59	\$817.36	\$778.43	\$795.71	\$757.82
47	\$797.62	\$849.34	\$808.88	\$826.84	\$787.47
48	\$828.90	\$882.65	\$840.60	\$859.26	\$818.35
49	\$861.43	\$917.29	\$873.59	\$892.99	\$850.46
50	\$895.21	\$953.26	\$907.85	\$928.00	\$883.81
51	\$930.24	\$990.56	\$943.38	\$964.32	\$918.40
52	\$966.53	\$1,029.20	\$980.17	\$1,001.93	\$954.22
53	\$1,004.06	\$1,069.17	\$1,018.24	\$1,040.84	\$991.28
54	\$1,043.48	\$1,111.14	\$1,058.20	\$1,081.70	\$1,030.19
55	\$1,084.14	\$1,154.44	\$1,099.44	\$1,123.85	\$1,070.34
56	\$1,126.68	\$1,199.73	\$1,142.58	\$1,167.95	\$1,112.33
57	\$1,170.47	\$1,246.36	\$1,186.99	\$1,213.34	\$1,155.57
58	\$1,216.14	\$1,294.99	\$1,233.30	\$1,260.69	\$1,200.65
59	\$1,263.68	\$1,345.62	\$1,281.52	\$1,309.97	\$1,247.59
60	\$1,313.10	\$1,398.25	\$1,331.64	\$1,361.20	\$1,296.39
61	\$1,364.40	\$1,452.87	\$1,383.66	\$1,414.38	\$1,347.03
62	\$1,364.40	\$1,452.87	\$1,383.66	\$1,414.38	\$1,347.03
63	\$1,364.40	\$1,452.87	\$1,383.66	\$1,414.38	\$1,347.03
64+	\$1,364.40	\$1,452.87	\$1,383.66	\$1,414.38	\$1,347.03

Small business medical plan rates

Age on 2026 effective date	KP DC Platinum Added Choice 0 Ded/Vision SIG	KP DC Platinum Added Choice 500 Ded/Vision SIG	KP DC Platinum Plus 0 Ded/Vision SIG
0-14	\$450.32	\$439.42	\$431.51
15	\$450.32	\$439.42	\$431.51
16	\$450.32	\$439.42	\$431.51
17	\$450.32	\$439.42	\$431.51
18	\$450.32	\$439.42	\$431.51
19	\$450.32	\$439.42	\$431.51
20	\$450.32	\$439.42	\$431.51
21	\$500.59	\$488.47	\$479.68
22	\$500.59	\$488.47	\$479.68
23	\$500.59	\$488.47	\$479.68
24	\$500.59	\$488.47	\$479.68
25	\$500.59	\$488.47	\$479.68
26	\$500.59	\$488.47	\$479.68
27	\$500.59	\$488.47	\$479.68
28	\$512.30	\$499.89	\$490.90
29	\$523.31	\$510.64	\$501.45
30	\$536.40	\$523.41	\$513.99
31	\$550.17	\$536.85	\$527.19
32	\$562.56	\$548.94	\$539.06
33	\$575.64	\$561.71	\$551.60
34	\$589.42	\$575.14	\$564.80
35	\$603.19	\$588.58	\$577.99
36	\$616.96	\$602.02	\$591.19
37	\$630.73	\$615.46	\$604.38
38	\$638.30	\$622.85	\$611.64
39	\$645.88	\$630.24	\$618.90
40	\$671.36	\$655.10	\$643.31
41	\$697.52	\$680.63	\$668.38
42	\$725.06	\$707.51	\$694.78
43	\$753.29	\$735.06	\$721.83
44	\$782.90	\$763.95	\$750.20
45	\$813.20	\$793.51	\$779.23
46	\$844.87	\$824.42	\$809.58
47	\$877.93	\$856.67	\$841.25
48	\$912.35	\$890.27	\$874.24
49	\$948.16	\$925.20	\$908.55
50	\$985.34	\$961.49	\$944.18
51	\$1,023.90	\$999.11	\$981.13
52	\$1,063.84	\$1,038.08	\$1,019.40
53	\$1,105.15	\$1,078.40	\$1,058.99
54	\$1,148.53	\$1,120.73	\$1,100.56
55	\$1,193.29	\$1,164.40	\$1,143.45
56	\$1,240.11	\$1,210.09	\$1,188.31
57	\$1,288.31	\$1,257.12	\$1,234.50
58	\$1,338.58	\$1,306.17	\$1,282.67
59	\$1,390.91	\$1,357.23	\$1,332.81
60	\$1,445.31	\$1,410.31	\$1,384.94
61	\$1,501.77	\$1,465.41	\$1,439.04
62	\$1,501.77	\$1,465.41	\$1,439.04
63	\$1,501.77	\$1,465.41	\$1,439.04
64+	\$1,501.77	\$1,465.41	\$1,439.04

Small business medical plan rates

Age on 2026 effective date	KP DC Essential Gold 500 Ded/Vision SIG	KP DC Gold 0 Ded/Vision SEL	KP DC Gold 0 Ded/Vision SIG	KP DC Gold 0 Ded/Vision/ Dental SEL	KP DC Gold 0 Ded/Vision/ Dental SIG
0-14	\$384.98	\$403.56	\$384.35	\$412.86	\$393.19
15	\$384.98	\$403.56	\$384.35	\$412.86	\$393.19
16	\$384.98	\$403.56	\$384.35	\$412.86	\$393.19
17	\$384.98	\$403.56	\$384.35	\$412.86	\$393.19
18	\$384.98	\$403.56	\$384.35	\$412.86	\$393.19
19	\$384.98	\$403.56	\$384.35	\$412.86	\$393.19
20	\$384.98	\$403.56	\$384.35	\$412.86	\$393.19
21	\$427.95	\$448.61	\$427.25	\$458.94	\$437.08
22	\$427.95	\$448.61	\$427.25	\$458.94	\$437.08
23	\$427.95	\$448.61	\$427.25	\$458.94	\$437.08
24	\$427.95	\$448.61	\$427.25	\$458.94	\$437.08
25	\$427.95	\$448.61	\$427.25	\$458.94	\$437.08
26	\$427.95	\$448.61	\$427.25	\$458.94	\$437.08
27	\$427.95	\$448.61	\$427.25	\$458.94	\$437.08
28	\$437.96	\$459.10	\$437.24	\$469.67	\$447.30
29	\$447.38	\$468.97	\$446.64	\$479.77	\$456.92
30	\$458.56	\$480.70	\$457.81	\$491.77	\$468.34
31	\$470.33	\$493.04	\$469.56	\$504.39	\$480.37
32	\$480.93	\$504.15	\$480.14	\$515.76	\$491.19
33	\$492.11	\$515.87	\$491.31	\$527.75	\$502.61
34	\$503.89	\$528.21	\$503.06	\$540.38	\$514.64
35	\$515.66	\$540.55	\$514.82	\$553.00	\$526.66
36	\$527.43	\$552.89	\$526.57	\$565.63	\$538.68
37	\$539.21	\$565.24	\$538.32	\$578.25	\$550.71
38	\$545.68	\$572.02	\$544.79	\$585.20	\$557.32
39	\$552.16	\$578.81	\$551.25	\$592.14	\$563.94
40	\$573.94	\$601.64	\$573.00	\$615.50	\$586.18
41	\$596.30	\$625.09	\$595.33	\$639.49	\$609.03
42	\$619.85	\$649.77	\$618.84	\$664.74	\$633.07
43	\$643.99	\$675.07	\$642.93	\$690.62	\$657.72
44	\$669.30	\$701.61	\$668.20	\$717.76	\$683.58
45	\$695.20	\$728.76	\$694.06	\$745.54	\$710.03
46	\$722.28	\$757.15	\$721.09	\$774.58	\$737.69
47	\$750.53	\$786.76	\$749.30	\$804.88	\$766.54
48	\$779.96	\$817.62	\$778.69	\$836.44	\$796.60
49	\$810.57	\$849.71	\$809.25	\$869.27	\$827.87
50	\$842.36	\$883.03	\$840.98	\$903.36	\$860.33
51	\$875.33	\$917.58	\$873.89	\$938.71	\$894.00
52	\$909.47	\$953.37	\$907.98	\$975.33	\$928.87
53	\$944.79	\$990.40	\$943.24	\$1,013.20	\$964.94
54	\$981.87	\$1,029.27	\$980.27	\$1,052.97	\$1,002.82
55	\$1,020.13	\$1,069.38	\$1,018.47	\$1,094.01	\$1,041.90
56	\$1,060.16	\$1,111.34	\$1,058.43	\$1,136.93	\$1,082.78
57	\$1,101.37	\$1,154.54	\$1,099.57	\$1,181.12	\$1,124.86
58	\$1,144.34	\$1,199.58	\$1,142.47	\$1,227.21	\$1,168.75
59	\$1,189.08	\$1,246.48	\$1,187.13	\$1,275.18	\$1,214.45
60	\$1,235.58	\$1,295.23	\$1,233.56	\$1,325.06	\$1,261.94
61	\$1,283.85	\$1,345.83	\$1,281.75	\$1,376.82	\$1,311.24
62	\$1,283.85	\$1,345.83	\$1,281.75	\$1,376.82	\$1,311.24
63	\$1,283.85	\$1,345.83	\$1,281.75	\$1,376.82	\$1,311.24
64+	\$1,283.85	\$1,345.83	\$1,281.75	\$1,376.82	\$1,311.24

Small business medical plan rates

Age on 2026 effective date	KP DC Gold 1000 Ded/300 RxDed/Vision SIG	KP DC Gold 1500 Ded/300 RxDed/Vision SIG	KP DC Gold 1700 Ded/ HSA/Vision SEL	KP DC Gold 1700 Ded/ HSA/Vision SIG	KP DC Gold 3000 Ded/250 RxDed/Vision SEL
0-14	\$361.18	\$356.53	\$371.97	\$354.26	\$363.42
15	\$361.18	\$356.53	\$371.97	\$354.26	\$363.42
16	\$361.18	\$356.53	\$371.97	\$354.26	\$363.42
17	\$361.18	\$356.53	\$371.97	\$354.26	\$363.42
18	\$361.18	\$356.53	\$371.97	\$354.26	\$363.42
19	\$361.18	\$356.53	\$371.97	\$354.26	\$363.42
20	\$361.18	\$356.53	\$371.97	\$354.26	\$363.42
21	\$401.49	\$396.33	\$413.49	\$393.80	\$403.99
22	\$401.49	\$396.33	\$413.49	\$393.80	\$403.99
23	\$401.49	\$396.33	\$413.49	\$393.80	\$403.99
24	\$401.49	\$396.33	\$413.49	\$393.80	\$403.99
25	\$401.49	\$396.33	\$413.49	\$393.80	\$403.99
26	\$401.49	\$396.33	\$413.49	\$393.80	\$403.99
27	\$401.49	\$396.33	\$413.49	\$393.80	\$403.99
28	\$410.88	\$405.60	\$423.16	\$403.01	\$413.44
29	\$419.71	\$414.32	\$432.26	\$411.68	\$422.33
30	\$430.21	\$424.68	\$443.07	\$421.97	\$432.89
31	\$441.25	\$435.58	\$454.44	\$432.80	\$444.00
32	\$451.19	\$445.39	\$464.68	\$442.55	\$454.00
33	\$461.69	\$455.75	\$475.49	\$452.84	\$464.56
34	\$472.73	\$466.66	\$486.86	\$463.68	\$475.67
35	\$483.78	\$477.56	\$498.24	\$474.51	\$486.79
36	\$494.82	\$488.46	\$509.61	\$485.34	\$497.90
37	\$505.87	\$499.36	\$520.99	\$496.18	\$509.02
38	\$511.94	\$505.36	\$527.24	\$502.14	\$515.13
39	\$518.02	\$511.36	\$533.50	\$508.09	\$521.24
40	\$538.45	\$531.53	\$554.54	\$528.14	\$541.80
41	\$559.44	\$552.25	\$576.16	\$548.72	\$562.92
42	\$581.53	\$574.05	\$598.91	\$570.39	\$585.15
43	\$604.17	\$596.40	\$622.23	\$592.60	\$607.93
44	\$627.91	\$619.84	\$646.68	\$615.89	\$631.82
45	\$652.21	\$643.83	\$671.71	\$639.72	\$656.28
46	\$677.62	\$668.91	\$697.87	\$664.64	\$681.84
47	\$704.13	\$695.08	\$725.17	\$690.64	\$708.51
48	\$731.74	\$722.33	\$753.61	\$717.72	\$736.30
49	\$760.46	\$750.68	\$783.19	\$745.89	\$765.19
50	\$790.28	\$780.12	\$813.90	\$775.14	\$795.20
51	\$821.20	\$810.65	\$845.75	\$805.48	\$826.32
52	\$853.24	\$842.27	\$878.74	\$836.89	\$858.55
53	\$886.37	\$874.98	\$912.86	\$869.39	\$891.89
54	\$921.16	\$909.32	\$948.70	\$903.52	\$926.90
55	\$957.06	\$944.76	\$985.66	\$938.73	\$963.02
56	\$994.61	\$981.83	\$1,024.34	\$975.56	\$1,000.81
57	\$1,033.27	\$1,019.99	\$1,064.15	\$1,013.48	\$1,039.70
58	\$1,073.59	\$1,059.79	\$1,105.67	\$1,053.02	\$1,080.27
59	\$1,115.56	\$1,101.22	\$1,148.90	\$1,094.19	\$1,122.50
60	\$1,159.19	\$1,144.29	\$1,193.83	\$1,136.98	\$1,166.40
61	\$1,204.47	\$1,188.99	\$1,240.47	\$1,181.40	\$1,211.97
62	\$1,204.47	\$1,188.99	\$1,240.47	\$1,181.40	\$1,211.97
63	\$1,204.47	\$1,188.99	\$1,240.47	\$1,181.40	\$1,211.97
64+	\$1,204.47	\$1,188.99	\$1,240.47	\$1,181.40	\$1,211.97

Small business medical plan rates

Age on 2026 effective date	KP DC Gold 3000 Ded/250 RxDed/Vision SIG	KP DC Gold Added Choice 1000 Ded/300 RxDed SIG	KP DC Gold Plus 0 Ded/Vision SIG	KP DC Gold Plus 1500 Ded/300 RxDed/Vision SIG	KP DC Gold Virtual Complete 2000 Ded SIG
0-14	\$346.13	\$392.43	\$399.72	\$370.79	\$340.72
15	\$346.13	\$392.43	\$399.72	\$370.79	\$340.72
16	\$346.13	\$392.43	\$399.72	\$370.79	\$340.72
17	\$346.13	\$392.43	\$399.72	\$370.79	\$340.72
18	\$346.13	\$392.43	\$399.72	\$370.79	\$340.72
19	\$346.13	\$392.43	\$399.72	\$370.79	\$340.72
20	\$346.13	\$392.43	\$399.72	\$370.79	\$340.72
21	\$384.76	\$436.23	\$444.34	\$412.18	\$378.75
22	\$384.76	\$436.23	\$444.34	\$412.18	\$378.75
23	\$384.76	\$436.23	\$444.34	\$412.18	\$378.75
24	\$384.76	\$436.23	\$444.34	\$412.18	\$378.75
25	\$384.76	\$436.23	\$444.34	\$412.18	\$378.75
26	\$384.76	\$436.23	\$444.34	\$412.18	\$378.75
27	\$384.76	\$436.23	\$444.34	\$412.18	\$378.75
28	\$393.76	\$446.43	\$454.73	\$421.82	\$387.61
29	\$402.23	\$456.03	\$464.51	\$430.89	\$395.94
30	\$412.28	\$467.43	\$476.12	\$441.66	\$405.84
31	\$422.87	\$479.43	\$488.35	\$453.00	\$416.26
32	\$432.39	\$490.23	\$499.35	\$463.21	\$425.64
33	\$442.45	\$501.63	\$510.96	\$473.98	\$435.54
34	\$453.03	\$513.64	\$523.18	\$485.32	\$445.96
35	\$463.62	\$525.64	\$535.41	\$496.66	\$456.38
36	\$474.20	\$537.64	\$547.63	\$508.00	\$466.80
37	\$484.79	\$549.64	\$559.86	\$519.34	\$477.21
38	\$490.61	\$556.24	\$566.58	\$525.57	\$482.95
39	\$496.43	\$562.84	\$573.30	\$531.81	\$488.68
40	\$516.01	\$585.04	\$595.92	\$552.79	\$507.95
41	\$536.12	\$607.84	\$619.14	\$574.33	\$527.75
42	\$557.29	\$631.84	\$643.59	\$597.01	\$548.59
43	\$578.99	\$656.45	\$668.65	\$620.25	\$569.95
44	\$601.75	\$682.25	\$694.93	\$644.63	\$592.35
45	\$625.04	\$708.65	\$721.82	\$669.58	\$615.27
46	\$649.38	\$736.25	\$749.94	\$695.66	\$639.24
47	\$674.79	\$765.05	\$779.28	\$722.87	\$664.25
48	\$701.25	\$795.05	\$809.84	\$751.22	\$690.29
49	\$728.77	\$826.26	\$841.62	\$780.70	\$717.38
50	\$757.35	\$858.66	\$874.62	\$811.32	\$745.52
51	\$786.99	\$892.26	\$908.85	\$843.07	\$774.69
52	\$817.68	\$927.06	\$944.30	\$875.95	\$804.91
53	\$849.44	\$963.07	\$980.97	\$909.97	\$836.17
54	\$882.78	\$1,000.87	\$1,019.48	\$945.69	\$868.99
55	\$917.18	\$1,039.87	\$1,059.20	\$982.54	\$902.85
56	\$953.17	\$1,080.67	\$1,100.77	\$1,021.10	\$938.28
57	\$990.21	\$1,122.68	\$1,143.55	\$1,060.78	\$974.75
58	\$1,028.85	\$1,166.48	\$1,188.17	\$1,102.17	\$1,012.78
59	\$1,069.07	\$1,212.08	\$1,234.62	\$1,145.26	\$1,052.37
60	\$1,110.88	\$1,259.49	\$1,282.90	\$1,190.05	\$1,093.53
61	\$1,154.28	\$1,308.69	\$1,333.02	\$1,236.54	\$1,136.25
62	\$1,154.28	\$1,308.69	\$1,333.02	\$1,236.54	\$1,136.25
63	\$1,154.28	\$1,308.69	\$1,333.02	\$1,236.54	\$1,136.25
64+	\$1,154.28	\$1,308.69	\$1,333.02	\$1,236.54	\$1,136.25

Small business medical plan rates

Age on 2026 effective date	KP DC Essential Silver 4850 Ded/350 RxDed/ SIG	KP DC Silver 1850 Ded/300 RxDed/ Vision SIG	KP DC Silver 2000 Ded/HSA/ Vision SIG	KP DC Silver 2500 Ded/500 RxDed/ Vision SIG	KP DC Silver 2500 Ded/500 RxDed/ Vision/Dental SIG
0-14	\$308.85	\$336.76	\$315.81	\$330.90	\$338.51
15	\$308.85	\$336.76	\$315.81	\$330.90	\$338.51
16	\$308.85	\$336.76	\$315.81	\$330.90	\$338.51
17	\$308.85	\$336.76	\$315.81	\$330.90	\$338.51
18	\$308.85	\$336.76	\$315.81	\$330.90	\$338.51
19	\$308.85	\$336.76	\$315.81	\$330.90	\$338.51
20	\$308.85	\$336.76	\$315.81	\$330.90	\$338.51
21	\$343.32	\$374.35	\$351.06	\$367.83	\$376.29
22	\$343.32	\$374.35	\$351.06	\$367.83	\$376.29
23	\$343.32	\$374.35	\$351.06	\$367.83	\$376.29
24	\$343.32	\$374.35	\$351.06	\$367.83	\$376.29
25	\$343.32	\$374.35	\$351.06	\$367.83	\$376.29
26	\$343.32	\$374.35	\$351.06	\$367.83	\$376.29
27	\$343.32	\$374.35	\$351.06	\$367.83	\$376.29
28	\$351.35	\$383.10	\$359.27	\$376.43	\$385.09
29	\$358.90	\$391.34	\$367.00	\$384.53	\$393.37
30	\$367.88	\$401.13	\$376.17	\$394.14	\$403.20
31	\$377.32	\$411.42	\$385.83	\$404.26	\$413.56
32	\$385.82	\$420.69	\$394.52	\$413.37	\$422.87
33	\$394.79	\$430.48	\$403.69	\$422.98	\$432.71
34	\$404.24	\$440.78	\$413.35	\$433.10	\$443.06
35	\$413.68	\$451.07	\$423.01	\$443.22	\$453.41
36	\$423.13	\$461.37	\$432.67	\$453.34	\$463.76
37	\$432.57	\$471.67	\$442.33	\$463.46	\$474.12
38	\$437.77	\$477.33	\$447.64	\$469.02	\$479.81
39	\$442.96	\$483.00	\$452.95	\$474.59	\$485.50
40	\$460.44	\$502.05	\$470.82	\$493.31	\$504.65
41	\$478.38	\$521.62	\$489.17	\$512.53	\$524.32
42	\$497.27	\$542.22	\$508.48	\$532.77	\$545.03
43	\$516.63	\$563.33	\$528.28	\$553.52	\$566.25
44	\$536.94	\$585.47	\$549.04	\$575.27	\$588.50
45	\$557.72	\$608.13	\$570.29	\$597.53	\$611.28
46	\$579.44	\$631.81	\$592.50	\$620.81	\$635.09
47	\$602.11	\$656.53	\$615.68	\$645.09	\$659.93
48	\$625.72	\$682.27	\$639.83	\$670.39	\$685.81
49	\$650.28	\$709.05	\$664.94	\$696.70	\$712.73
50	\$675.78	\$736.86	\$691.01	\$724.02	\$740.68
51	\$702.22	\$765.69	\$718.06	\$752.36	\$769.66
52	\$729.61	\$795.56	\$746.06	\$781.70	\$799.68
53	\$757.95	\$826.45	\$775.04	\$812.06	\$830.74
54	\$787.70	\$858.89	\$805.46	\$843.93	\$863.34
55	\$818.40	\$892.36	\$836.85	\$876.82	\$896.99
56	\$850.51	\$927.38	\$869.68	\$911.23	\$932.18
57	\$883.56	\$963.42	\$903.48	\$946.64	\$968.42
58	\$918.04	\$1,001.01	\$938.74	\$983.58	\$1,006.20
59	\$953.93	\$1,040.15	\$975.43	\$1,022.03	\$1,045.54
60	\$991.24	\$1,080.83	\$1,013.58	\$1,062.00	\$1,086.43
61	\$1,029.96	\$1,123.05	\$1,053.18	\$1,103.49	\$1,128.87
62	\$1,029.96	\$1,123.05	\$1,053.18	\$1,103.49	\$1,128.87
63	\$1,029.96	\$1,123.05	\$1,053.18	\$1,103.49	\$1,128.87
64+	\$1,029.96	\$1,123.05	\$1,053.18	\$1,103.49	\$1,128.87

Small business medical plan rates

Age on 2026 effective date	KP DC Silver 3000 Ded/HSA/Vision SIG	KP DC Silver 5000 Ded/450 RxDed/Vision SIG	KP DC Silver Added Choice 2500 Ded/500 RxDed SIG	KP DC Silver Plus 1800 Ded/300 RxDed/Vision SIG
0-14	\$298.97	\$295.31	\$356.35	\$347.29
15	\$298.97	\$295.31	\$356.35	\$347.29
16	\$298.97	\$295.31	\$356.35	\$347.29
17	\$298.97	\$295.31	\$356.35	\$347.29
18	\$298.97	\$295.31	\$356.35	\$347.29
19	\$298.97	\$295.31	\$356.35	\$347.29
20	\$298.97	\$295.31	\$356.35	\$347.29
21	\$332.34	\$328.27	\$396.13	\$386.05
22	\$332.34	\$328.27	\$396.13	\$386.05
23	\$332.34	\$328.27	\$396.13	\$386.05
24	\$332.34	\$328.27	\$396.13	\$386.05
25	\$332.34	\$328.27	\$396.13	\$386.05
26	\$332.34	\$328.27	\$396.13	\$386.05
27	\$332.34	\$328.27	\$396.13	\$386.05
28	\$340.11	\$335.95	\$405.39	\$395.08
29	\$347.43	\$343.17	\$414.11	\$403.57
30	\$356.11	\$351.75	\$424.46	\$413.66
31	\$365.25	\$360.78	\$435.36	\$424.28
32	\$373.48	\$368.91	\$445.17	\$433.84
33	\$382.17	\$377.49	\$455.52	\$443.93
34	\$391.31	\$386.52	\$466.42	\$454.55
35	\$400.45	\$395.55	\$477.32	\$465.17
36	\$409.60	\$404.58	\$488.22	\$475.79
37	\$418.74	\$413.61	\$499.11	\$486.41
38	\$423.77	\$418.58	\$505.11	\$492.25
39	\$428.80	\$423.55	\$511.10	\$498.09
40	\$445.71	\$440.25	\$531.26	\$517.74
41	\$463.08	\$457.41	\$551.97	\$537.92
42	\$481.37	\$475.47	\$573.76	\$559.16
43	\$500.11	\$493.99	\$596.10	\$580.93
44	\$519.77	\$513.40	\$619.53	\$603.77
45	\$539.88	\$533.27	\$643.51	\$627.13
46	\$560.91	\$554.04	\$668.57	\$651.56
47	\$582.85	\$575.71	\$694.73	\$677.05
48	\$605.71	\$598.29	\$721.97	\$703.60
49	\$629.48	\$621.77	\$750.30	\$731.21
50	\$654.17	\$646.15	\$779.73	\$759.89
51	\$679.77	\$671.44	\$810.24	\$789.62
52	\$706.28	\$697.63	\$841.84	\$820.42
53	\$733.71	\$724.72	\$874.54	\$852.28
54	\$762.51	\$753.17	\$908.86	\$885.74
55	\$792.22	\$782.52	\$944.28	\$920.25
56	\$823.31	\$813.22	\$981.33	\$956.36
57	\$855.31	\$844.83	\$1,019.48	\$993.53
58	\$888.68	\$877.79	\$1,059.25	\$1,032.30
59	\$923.42	\$912.11	\$1,100.66	\$1,072.66
60	\$959.53	\$947.78	\$1,143.71	\$1,114.61
61	\$997.02	\$984.81	\$1,188.39	\$1,158.15
62	\$997.02	\$984.81	\$1,188.39	\$1,158.15
63	\$997.02	\$984.81	\$1,188.39	\$1,158.15
64+	\$997.02	\$984.81	\$1,188.39	\$1,158.15

Small business medical plan rates

Age on 2026 effective date	KP DC Bronze 6000 Ded/HSA/Vision SIG	KP DC Bronze 6350 Ded/HSA/Vision SIG	KP DC Bronze 6500 Ded/Vision SIG	KP DC Bronze 6500 Ded/Vision/Dental SIG
0–14	\$268.41	\$265.55	\$274.37	\$280.68
15	\$268.41	\$265.55	\$274.37	\$280.68
16	\$268.41	\$265.55	\$274.37	\$280.68
17	\$268.41	\$265.55	\$274.37	\$280.68
18	\$268.41	\$265.55	\$274.37	\$280.68
19	\$268.41	\$265.55	\$274.37	\$280.68
20	\$268.41	\$265.55	\$274.37	\$280.68
21	\$298.37	\$295.19	\$305.00	\$312.01
22	\$298.37	\$295.19	\$305.00	\$312.01
23	\$298.37	\$295.19	\$305.00	\$312.01
24	\$298.37	\$295.19	\$305.00	\$312.01
25	\$298.37	\$295.19	\$305.00	\$312.01
26	\$298.37	\$295.19	\$305.00	\$312.01
27	\$298.37	\$295.19	\$305.00	\$312.01
28	\$305.35	\$302.09	\$312.13	\$319.31
29	\$311.91	\$308.59	\$318.84	\$326.17
30	\$319.71	\$316.30	\$326.82	\$334.33
31	\$327.92	\$324.42	\$335.21	\$342.91
32	\$335.31	\$331.73	\$342.76	\$350.64
33	\$343.10	\$339.45	\$350.73	\$358.79
34	\$351.31	\$347.57	\$359.12	\$367.37
35	\$359.52	\$355.69	\$367.51	\$375.96
36	\$367.73	\$363.81	\$375.90	\$384.54
37	\$375.94	\$371.93	\$384.29	\$393.12
38	\$380.45	\$376.40	\$388.91	\$397.84
39	\$384.97	\$380.86	\$393.52	\$402.57
40	\$400.15	\$395.89	\$409.04	\$418.45
41	\$415.75	\$411.32	\$424.99	\$434.75
42	\$432.16	\$427.56	\$441.77	\$451.92
43	\$448.99	\$444.21	\$458.97	\$469.52
44	\$466.64	\$461.67	\$477.01	\$487.97
45	\$484.70	\$479.53	\$495.47	\$506.86
46	\$503.58	\$498.21	\$514.77	\$526.60
47	\$523.28	\$517.70	\$534.90	\$547.20
48	\$543.80	\$538.00	\$555.88	\$568.66
49	\$565.14	\$559.12	\$577.70	\$590.97
50	\$587.30	\$581.04	\$600.35	\$614.15
51	\$610.28	\$603.78	\$623.84	\$638.18
52	\$634.09	\$627.33	\$648.18	\$663.07
53	\$658.71	\$651.69	\$673.35	\$688.83
54	\$684.57	\$677.27	\$699.78	\$715.86
55	\$711.25	\$703.66	\$727.05	\$743.76
56	\$739.15	\$731.28	\$755.58	\$772.94
57	\$767.88	\$759.70	\$784.94	\$802.99
58	\$797.84	\$789.34	\$815.57	\$834.32
59	\$829.03	\$820.20	\$847.46	\$866.93
60	\$861.46	\$852.27	\$880.60	\$900.84
61	\$895.11	\$885.57	\$915.00	\$936.03
62	\$895.11	\$885.57	\$915.00	\$936.03
63	\$895.11	\$885.57	\$915.00	\$936.03
64+	\$895.11	\$885.57	\$915.00	\$936.03

Small business medical plan rates

Age on 2026 effective date	KP DC Bronze 7100 Ded/HSA/Vision SIG	KP DC Bronze Added Choice 6500 Ded/Vision SIG	KP DC Essential Bronze 7500 Ded/1000 RxDed SIG
0-14	\$266.09	\$294.11	\$273.69
15	\$266.09	\$294.11	\$273.69
16	\$266.09	\$294.11	\$273.69
17	\$266.09	\$294.11	\$273.69
18	\$266.09	\$294.11	\$273.69
19	\$266.09	\$294.11	\$273.69
20	\$266.09	\$294.11	\$273.69
21	\$295.79	\$326.94	\$304.24
22	\$295.79	\$326.94	\$304.24
23	\$295.79	\$326.94	\$304.24
24	\$295.79	\$326.94	\$304.24
25	\$295.79	\$326.94	\$304.24
26	\$295.79	\$326.94	\$304.24
27	\$295.79	\$326.94	\$304.24
28	\$302.71	\$334.59	\$311.35
29	\$309.22	\$341.78	\$318.05
30	\$316.95	\$350.32	\$326.00
31	\$325.08	\$359.32	\$334.37
32	\$332.41	\$367.41	\$341.90
33	\$340.14	\$375.96	\$349.86
34	\$348.28	\$384.95	\$358.22
35	\$356.41	\$393.95	\$366.59
36	\$364.55	\$402.94	\$374.96
37	\$372.69	\$411.94	\$383.33
38	\$377.16	\$416.88	\$387.94
39	\$381.64	\$421.83	\$392.54
40	\$396.69	\$438.47	\$408.02
41	\$412.15	\$455.56	\$423.93
42	\$428.43	\$473.55	\$440.67
43	\$445.11	\$491.98	\$457.82
44	\$462.60	\$511.32	\$475.82
45	\$480.51	\$531.11	\$494.23
46	\$499.22	\$551.80	\$513.48
47	\$518.75	\$573.38	\$533.57
48	\$539.09	\$595.87	\$554.50
49	\$560.25	\$619.25	\$576.26
50	\$582.22	\$643.54	\$598.85
51	\$605.01	\$668.72	\$622.29
52	\$628.60	\$694.80	\$646.56
53	\$653.02	\$721.79	\$671.67
54	\$678.65	\$750.12	\$698.04
55	\$705.10	\$779.35	\$725.24
56	\$732.76	\$809.93	\$753.69
57	\$761.24	\$841.41	\$782.99
58	\$790.94	\$874.24	\$813.54
59	\$821.86	\$908.42	\$845.34
60	\$854.01	\$943.94	\$878.40
61	\$887.37	\$980.82	\$912.72
62	\$887.37	\$980.82	\$912.72
63	\$887.37	\$980.82	\$912.72
64+	\$887.37	\$980.82	\$912.72

The service area of Kaiser Permanente of the Mid-Atlantic States includes all of the ZIP codes listed below, both for employer groups and Individual and Family plans. If you live or work in any of these ZIP codes, you're eligible for a Kaiser Permanente health plan.

Eligible ZIP codes within the District of Columbia

20001	20039	20075	20226	20303	20405	20440	20524	20560	56945
20002	20040	20076	20227	20306	20406	20441	20525	20565	56950
20003	20041	20077	20228	20310	20407	20442	20526	20566	56965
20004	20042	20078	20229	20314	20408	20444	20527	20570	56966
20005	20043	20080	20230	20317	20410	20447	20528	20571	56967
20006	20044	20081	20232	20318	20411	20451	20529	20572	56968
20007	20045	20082	20233	20319	20412	20453	20530	20573	56969
20008	20047	20090	20235	20330	20413	20456	20531	20575	56970
20009	20049	20091	20237	20340	20414	20460	20533	20576	56971
20010	20050	20201	20238	20350	20415	20463	20534	20577	56972
20011	20052	20202	20239	20355	20416	20468	20535	20578	56973
20012	20053	20203	20240	20370	20417	20469	20536	20579	56998
20013	20055	20204	20241	20372	20418	20470	20537	20580	56999
20015	20056	20206	20242	20373	20419	20472	20538	20581	88888
20016	20057	20207	20244	20374	20420	20500	20539	20585	
20017	20058	20208	20245	20375	20421	20501	20540	20586	
20018	20059	20210	20250	20376	20422	20502	20541	20590	
20019	20060	20211	20251	20380	20423	20503	20542	20591	
20020	20061	20212	20252	20388	20424	20504	20543	20593	
20022	20062	20213	20254	20389	20425	20505	20544	20594	
20024	20063	20214	20260	20390	20426	20506	20546	20597	
20026	20064	20215	20261	20391	20427	20507	20547	20599	
20027	20065	20216	20262	20392	20428	20508	20548	56901	
20029	20066	20217	20265	20393	20429	20509	20549	56902	
20030	20067	20218	20266	20394	20431	20510	20551	56904	
20032	20068	20219	20268	20395	20433	20511	20552	56908	
20033	20069	20220	20270	20398	20434	20515	20553	56915	
20035	20070	20221	20277	20401	20435	20520	20554	56920	
20036	20071	20222	20289	20402	20436	20521	20555	56933	
20037	20073	20223	20299	20403	20437	20522	20557	56935	
20038	20074	20224	20301	20404	20439	20523	20559	56944	