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 VA Platinum 0 Ded/Vision SIG	KP VA Platinum 500 Ded/Vision SIG
0–14	$393.13	$383.52
15	$428.07	$417.61
16	$441.43	$430.64
17	$454.79	$443.68
18	$469.18	$457.71
19	$483.57	$471.75
20	$498.47	$486.29
21	$513.89	$501.33
22	$513.89	$501.33
23	$513.89	$501.33
24	$513.89	$501.33
25	$515.95	$503.34
26	$526.22	$513.36
27	$538.56	$525.39
28	$558.60	$544.95
29	$575.04	$560.99
30	$583.27	$569.01
31	$595.60	$581.04
32	$607.93	$593.07
33	$615.64	$600.59
34	$623.86	$608.61
35	$627.97	$612.63
36	$632.08	$616.64
37	$636.20	$620.65
38	$640.31	$624.66
39	$648.53	$632.68
40	$656.75	$640.70
41	$669.08	$652.73
42	$680.90	$664.26
43	$697.35	$680.30
44	$717.90	$700.36
45	$742.06	$723.92
46	$770.84	$752.00
47	$803.21	$783.58
48	$840.21	$819.67
49	$876.70	$855.27
50	$917.81	$895.38
51	$958.40	$934.98
52	$1,003.11	$978.60
53	$1,048.34	$1,022.71
54	$1,097.16	$1,070.34
55	$1,145.97	$1,117.97
56	$1,198.91	$1,169.60
57	$1,252.35	$1,221.74
58	$1,309.39	$1,277.39
59	$1,337.66	$1,304.96
60	$1,394.70	$1,360.61
61	$1,444.03	$1,408.74
62	$1,476.41	$1,440.32
63	$1,517.00	$1,479.93
64+	$1,541.67	$1,503.99

Small business medical plan rates

Age on 2026 effective date	KP VA Gold 0 Ded/ Vision SIG	KP VA Gold 1000 Ded/100 RxDed/Vision SIG	KP VA Gold 1700 Ded/ HSA/Vision SIG	KP VA Gold 3000 Ded/250 RxDed/Vision SIG	KP VA Gold 500 Ded/ Vision SIG
0–14	$367.97	$346.84	$339.10	$331.37	$364.20
15	$400.67	$377.67	$369.24	$360.82	$396.57
16	$413.18	$389.46	$380.77	$372.08	$408.95
17	$425.69	$401.25	$392.29	$383.35	$421.33
18	$439.15	$413.95	$404.71	$395.48	$434.66
19	$452.62	$426.64	$417.12	$407.60	$447.99
20	$466.57	$439.79	$429.97	$420.17	$461.80
21	$481.00	$453.39	$443.27	$433.16	$476.08
22	$481.00	$453.39	$443.27	$433.16	$476.08
23	$481.00	$453.39	$443.27	$433.16	$476.08
24	$481.00	$453.39	$443.27	$433.16	$476.08
25	$482.92	$455.20	$445.04	$434.89	$477.98
26	$492.54	$464.27	$453.91	$443.56	$487.51
27	$504.09	$475.15	$464.55	$453.95	$498.93
28	$522.85	$492.83	$481.83	$470.84	$517.50
29	$538.24	$507.34	$496.02	$484.71	$532.73
30	$545.94	$514.60	$503.11	$491.64	$540.35
31	$557.48	$525.48	$513.75	$502.03	$551.78
32	$569.02	$536.36	$524.39	$512.43	$563.20
33	$576.24	$543.16	$531.04	$518.93	$570.34
34	$583.93	$550.42	$538.13	$525.86	$577.96
35	$587.78	$554.04	$541.68	$529.32	$581.77
36	$591.63	$557.67	$545.22	$532.79	$585.58
37	$595.48	$561.30	$548.77	$536.25	$589.39
38	$599.33	$564.92	$552.31	$539.72	$593.20
39	$607.02	$572.18	$559.41	$546.65	$600.81
40	$614.72	$579.43	$566.50	$553.58	$608.43
41	$626.26	$590.31	$577.14	$563.97	$619.86
42	$637.33	$600.74	$587.33	$573.94	$630.81
43	$652.72	$615.25	$601.52	$587.80	$646.04
44	$671.96	$633.39	$619.25	$605.12	$665.08
45	$694.56	$654.70	$640.08	$625.48	$687.46
46	$721.50	$680.09	$664.91	$649.74	$714.12
47	$751.80	$708.65	$692.83	$677.03	$744.11
48	$786.44	$741.29	$724.75	$708.22	$778.39
49	$820.59	$773.48	$756.22	$738.97	$812.19
50	$859.07	$809.75	$791.68	$773.62	$850.28
51	$897.07	$845.57	$826.70	$807.84	$887.89
52	$938.91	$885.02	$865.26	$845.53	$929.31
53	$981.24	$924.92	$904.27	$883.65	$971.20
54	$1,026.94	$967.99	$946.38	$924.80	$1,016.43
55	$1,072.63	$1,011.06	$988.49	$965.95	$1,061.66
56	$1,122.17	$1,057.76	$1,034.15	$1,010.56	$1,110.69
57	$1,172.20	$1,104.91	$1,080.25	$1,055.61	$1,160.21
58	$1,225.59	$1,155.24	$1,129.45	$1,103.69	$1,213.05
59	$1,252.04	$1,180.17	$1,153.83	$1,127.52	$1,239.24
60	$1,305.43	$1,230.50	$1,203.03	$1,175.60	$1,292.08
61	$1,351.61	$1,274.03	$1,245.59	$1,217.18	$1,337.78
62	$1,381.91	$1,302.59	$1,273.51	$1,244.47	$1,367.78
63	$1,419.91	$1,338.41	$1,308.53	$1,278.69	$1,405.39
64+	$1,443.00	$1,360.17	$1,329.81	$1,299.48	$1,428.24

Small business medical plan rates

Age on 2026 effective date	KP VA Silver 1800 Ded/300 RxDed/ Vision SIG	KP VA Silver 2000 Ded/HSA/Vision SIG	KP VA Silver 2750 Ded/500 RxDed/ Vision SIG	KP VA Silver 3000 Ded/HSA/Vision SIG	KP VA Silver 4000 Ded/HSA/Vision SIG	KP VA Silver 5000 Ded/500 RxDed/ Vision SIG
0–14	$319.76	$302.33	$314.58	$285.43	$288.72	$282.46
15	$348.19	$329.20	$342.54	$310.80	$314.38	$307.57
16	$359.05	$339.48	$353.23	$320.50	$324.20	$317.17
17	$369.92	$349.75	$363.92	$330.20	$334.01	$326.77
18	$381.62	$360.82	$375.43	$340.65	$344.58	$337.11
19	$393.33	$371.88	$386.95	$351.10	$355.14	$347.45
20	$405.45	$383.34	$398.87	$361.92	$366.09	$358.15
21	$417.99	$395.20	$411.21	$373.11	$377.41	$369.23
22	$417.99	$395.20	$411.21	$373.11	$377.41	$369.23
23	$417.99	$395.20	$411.21	$373.11	$377.41	$369.23
24	$417.99	$395.20	$411.21	$373.11	$377.41	$369.23
25	$419.66	$396.78	$412.85	$374.60	$378.92	$370.71
26	$428.02	$404.68	$421.08	$382.06	$386.47	$378.09
27	$438.05	$414.17	$430.95	$391.02	$395.53	$386.95
28	$454.36	$429.58	$446.99	$405.57	$410.24	$401.35
29	$467.73	$442.23	$460.14	$417.51	$422.32	$413.17
30	$474.42	$448.55	$466.72	$423.48	$428.36	$419.08
31	$484.45	$458.04	$476.59	$432.43	$437.42	$427.94
32	$494.48	$467.52	$486.46	$441.39	$446.48	$436.80
33	$500.75	$473.45	$492.63	$446.99	$452.14	$442.34
34	$507.44	$479.77	$499.21	$452.96	$458.18	$448.25
35	$510.78	$482.93	$502.50	$455.94	$461.20	$451.20
36	$514.13	$486.10	$505.79	$458.93	$464.21	$454.15
37	$517.47	$489.26	$509.08	$461.91	$467.23	$457.11
38	$520.82	$492.42	$512.37	$464.90	$470.25	$460.06
39	$527.50	$498.74	$518.95	$470.86	$476.29	$465.97
40	$534.19	$505.07	$525.53	$476.83	$482.33	$471.88
41	$544.22	$514.55	$535.40	$485.79	$491.39	$480.74
42	$553.84	$523.64	$544.85	$494.37	$500.07	$489.23
43	$567.21	$536.29	$558.01	$506.31	$512.15	$501.05
44	$583.93	$552.09	$574.46	$521.23	$527.24	$515.81
45	$603.58	$570.67	$593.79	$538.77	$544.98	$533.17
46	$626.99	$592.80	$616.82	$559.67	$566.12	$553.85
47	$653.32	$617.70	$642.72	$583.17	$589.89	$577.11
48	$683.41	$646.15	$672.33	$610.03	$617.07	$603.69
49	$713.09	$674.21	$701.52	$636.53	$643.86	$629.91
50	$746.53	$705.83	$734.42	$666.37	$674.05	$659.44
51	$779.55	$737.05	$766.91	$695.85	$703.87	$688.61
52	$815.92	$771.43	$802.68	$728.31	$736.70	$720.74
53	$852.70	$806.21	$838.87	$761.14	$769.92	$753.23
54	$892.41	$843.75	$877.93	$796.59	$805.77	$788.31
55	$932.12	$881.30	$917.00	$832.04	$841.62	$823.38
56	$975.17	$922.00	$959.35	$870.47	$880.50	$861.41
57	$1,018.64	$963.10	$1,002.12	$909.27	$919.75	$899.81
58	$1,065.04	$1,006.97	$1,047.76	$950.68	$961.64	$940.80
59	$1,088.03	$1,028.71	$1,070.38	$971.21	$982.40	$961.11
60	$1,134.42	$1,072.57	$1,116.02	$1,012.62	$1,024.29	$1,002.09
61	$1,174.55	$1,110.51	$1,155.50	$1,048.44	$1,060.52	$1,037.54
62	$1,200.89	$1,135.41	$1,181.41	$1,071.95	$1,084.30	$1,060.80
63	$1,233.91	$1,166.63	$1,213.89	$1,101.42	$1,114.11	$1,089.97
64+	$1,253.97	$1,185.60	$1,233.63	$1,119.33	$1,132.23	$1,107.69

Small business medical plan rates

Age on 2026 effective date	KP VA Bronze 6100 Ded/HSA/Vision SIG	KP VA Bronze 6500 Ded/Vision SIG	KP VA Bronze 7100 Ded/HSA/Vision SIG
0–14	$256.90	$263.23	$254.84
15	$279.74	$286.63	$277.49
16	$288.47	$295.57	$286.15
17	$297.20	$304.52	$294.81
18	$306.60	$314.15	$304.14
19	$316.01	$323.79	$313.47
20	$325.75	$333.77	$323.13
21	$335.82	$344.09	$333.12
22	$335.82	$344.09	$333.12
23	$335.82	$344.09	$333.12
24	$335.82	$344.09	$333.12
25	$337.16	$345.47	$334.45
26	$343.88	$352.35	$341.11
27	$351.94	$360.61	$349.11
28	$365.04	$374.03	$362.10
29	$375.78	$385.04	$372.76
30	$381.16	$390.54	$378.09
31	$389.22	$398.80	$386.09
32	$397.28	$407.06	$394.08
33	$402.31	$412.22	$399.08
34	$407.69	$417.73	$404.41
35	$410.37	$420.48	$407.07
36	$413.06	$423.23	$409.74
37	$415.75	$425.98	$412.40
38	$418.43	$428.74	$415.07
39	$423.80	$434.24	$420.40
40	$429.18	$439.75	$425.73
41	$437.24	$448.01	$433.72
42	$444.96	$455.92	$441.38
43	$455.71	$466.93	$452.04
44	$469.14	$480.69	$465.37
45	$484.92	$496.87	$481.03
46	$503.73	$516.14	$499.68
47	$524.89	$537.81	$520.67
48	$549.07	$562.59	$544.65
49	$572.91	$587.02	$568.30
50	$599.77	$614.54	$594.95
51	$626.30	$641.73	$621.27
52	$655.52	$671.66	$650.25
53	$685.07	$701.94	$679.56
54	$716.98	$734.63	$711.21
55	$748.88	$767.32	$742.86
56	$783.47	$802.76	$777.17
57	$818.39	$838.55	$811.81
58	$855.67	$876.74	$848.79
59	$874.14	$895.67	$867.11
60	$911.42	$933.86	$904.09
61	$943.65	$966.89	$936.07
62	$964.81	$988.57	$957.05
63	$991.34	$1,015.75	$983.37
64+	$1,007.46	$1,032.27	$999.36

KAISER PERMANENTE®

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 Virginia

20101	20134	20165	20195	22044	22135	22204	22301	22405	22554
20102	**20135**[1]	20166	20196	22046	22150	22205	22302	22406	22555
20103	20136	20167	20197	22060	22151	22206	22303	22407	22556
20104	20137	20168	20198	22066	22152	22207	22304	22408	22565
20105	20138	20169	20598	22067	22153	22209	22305	22412	22567
20108	20139	20170	22003	22079	22156	22210	22306	22430	22580
20109	20140	20171	22009	22081	22158	22211	22307	22443	22639
20110	20141	20172	22015	22082	22159	22212	22308	22446	22642
20111	20142	20175	22025	22095	22160	22213	22309	22448	22643
20112	20143	20176	22026	22096	22161	22214	22310	22451	22720
20113	20144	20177	22027	22101	22172	22215	22311	22463	22728
20115	20146	20178	22030	22102	22180	22216	22312	22471	22736
20116	20147	20180	22031	22103	22181	22217	22313	22481	22739
20117	20148	20181	22032	22106	22182	22219	22314	22485	**22960**[2]
20118	20149	20182	22033	22107	22183	22225	22315	22508	23015
20119	20151	20184	22034	22108	22185	22226	22320	22526	23024
20120	20152	20185	22035	22109	22191	22227	22331	22534	**23117**[3]
20121	20153	20186	22036	22116	22192	22230	22332	22535	23170
20122	20155	20187	22037	22118	22193	22240	22333	22538	
20124	20156	20188	22038	22119	22194	22241	22334	22544	
20128	20158	20189	22039	22121	22195	22242	22350	22545	
20129	20159	20190	22040	22122	22199	22243	22401	22546	
20130	20160	20191	22041	22124	22201	22244	22402	22547	
20131	20163	20192	22042	22125	22202	22245	22403	22551	
20132	20164	20194	22043	22134	22203	22246	22404	22553	

[1]Except Clarke County, VA, and Jefferson County, WV (20135)
[2]Except Madison County (22960)
[3]Except Goochland County (23117)