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# Medical plan rates

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Kaiser Permanente for small businesses ■ For effective dates July 1–December 1, 2015 ■ California

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## New rate rules for 2015 metal plans

The Affordable Care Act (ACA) made a number of changes to the way rates are set in the small group market.

You'll use these factors to calculate rates for your 2015 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 three 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

## What's included with child dental coverage?

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 medical plan members enrolled in any of our ACA-compliant plans receive child dental PPO benefits as part of their medical 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.

For effective dates July 1–December 1, 2015

\*Also available in Covered California

†Also available in CaliforniaChoice

**Small Business medical plan rates**

| Age on 2015 effective date | Bronze 60 HMO 5000/60** w/ child dental | Bronze 60 HSA 3500/30† w/ child dental | Bronze 60 HSA 4500/40%**† w/ child dental | Bronze 60 PPO 5000/60 w/ child dental | Silver 70 HMO 1000/40**† w/ child dental | Silver 70 HMO 1500/45**† w/ child dental | Silver 70 HSA 1500/20%**† w/ child dental | Silver 70 PPO 1500/45 w/ child dental |
|----------------------------|---|--|---|---------------------------------------|--|--|---|---------------------------------------|
| <b>0–18 CD<sup>†</sup></b> | \$14.99                                 | \$14.99                                | \$14.99                                   |                                       | \$14.99                                  | \$14.99                                  | \$14.99                                   |                                       |
| <b>0–18 Medical</b>        | \$114.22                                | \$121.13                               | \$112.40                                  | \$190.47                              | \$155.40                                 | \$151.94                                 | \$145.95                                  | \$277.42                              |
| <b>0–18 Total</b>          | \$129.21                                | \$136.12                               | \$127.39                                  | \$190.47                              | \$170.39                                 | \$166.93                                 | \$160.94                                  | \$277.42                              |
| <b>19–20</b>               | \$114.22                                | \$121.13                               | \$112.40                                  | \$190.47                              | \$155.40                                 | \$151.94                                 | \$145.95                                  | \$277.42                              |
| <b>21</b>                  | \$179.87                                | \$190.76                               | \$177.00                                  | \$299.96                              | \$244.72                                 | \$239.28                                 | \$229.84                                  | \$436.89                              |
| <b>22</b>                  | \$179.87                                | \$190.76                               | \$177.00                                  | \$299.96                              | \$244.72                                 | \$239.28                                 | \$229.84                                  | \$436.89                              |
| <b>23</b>                  | \$179.87                                | \$190.76                               | \$177.00                                  | \$299.96                              | \$244.72                                 | \$239.28                                 | \$229.84                                  | \$436.89                              |
| <b>24</b>                  | \$179.87                                | \$190.76                               | \$177.00                                  | \$299.96                              | \$244.72                                 | \$239.28                                 | \$229.84                                  | \$436.89                              |
| <b>25</b>                  | \$180.59                                | \$191.52                               | \$177.71                                  | \$301.16                              | \$245.70                                 | \$240.24                                 | \$230.76                                  | \$438.63                              |
| <b>26</b>                  | \$184.19                                | \$195.34                               | \$181.25                                  | \$307.15                              | \$250.59                                 | \$245.02                                 | \$235.36                                  | \$447.37                              |
| <b>27</b>                  | \$188.51                                | \$199.92                               | \$185.50                                  | \$314.35                              | \$256.47                                 | \$250.77                                 | \$240.87                                  | \$457.86                              |
| <b>28</b>                  | \$195.52                                | \$207.36                               | \$192.40                                  | \$326.05                              | \$266.01                                 | \$260.10                                 | \$249.84                                  | \$474.89                              |
| <b>29</b>                  | \$201.28                                | \$213.46                               | \$198.07                                  | \$335.65                              | \$273.84                                 | \$267.75                                 | \$257.19                                  | \$488.87                              |
| <b>30</b>                  | \$204.16                                | \$216.51                               | \$200.90                                  | \$340.45                              | \$277.76                                 | \$271.58                                 | \$260.87                                  | \$495.87                              |
| <b>31</b>                  | \$208.47                                | \$221.09                               | \$205.15                                  | \$347.65                              | \$283.63                                 | \$277.33                                 | \$266.39                                  | \$506.35                              |
| <b>32</b>                  | \$212.79                                | \$225.67                               | \$209.40                                  | \$354.85                              | \$289.50                                 | \$283.07                                 | \$271.90                                  | \$516.84                              |
| <b>33</b>                  | \$215.49                                | \$228.53                               | \$212.05                                  | \$359.35                              | \$293.17                                 | \$286.66                                 | \$275.35                                  | \$523.39                              |
| <b>34</b>                  | \$218.37                                | \$231.58                               | \$214.88                                  | \$364.15                              | \$297.09                                 | \$290.49                                 | \$279.03                                  | \$530.38                              |
| <b>35</b>                  | \$219.80                                | \$233.11                               | \$216.30                                  | \$366.55                              | \$299.05                                 | \$292.40                                 | \$280.87                                  | \$533.87                              |
| <b>36</b>                  | \$221.24                                | \$234.64                               | \$217.72                                  | \$368.95                              | \$301.01                                 | \$294.31                                 | \$282.70                                  | \$537.37                              |
| <b>37</b>                  | \$222.68                                | \$236.16                               | \$219.13                                  | \$371.34                              | \$302.96                                 | \$296.23                                 | \$284.54                                  | \$540.86                              |
| <b>38</b>                  | \$224.12                                | \$237.69                               | \$220.55                                  | \$373.74                              | \$304.92                                 | \$298.14                                 | \$286.38                                  | \$544.36                              |
| <b>39</b>                  | \$227.00                                | \$240.74                               | \$223.38                                  | \$378.54                              | \$308.84                                 | \$301.97                                 | \$290.06                                  | \$551.35                              |
| <b>40</b>                  | \$229.88                                | \$243.79                               | \$226.21                                  | \$383.34                              | \$312.75                                 | \$305.80                                 | \$293.74                                  | \$558.34                              |
| <b>41</b>                  | \$234.19                                | \$248.37                               | \$230.46                                  | \$390.54                              | \$318.63                                 | \$311.54                                 | \$299.25                                  | \$568.82                              |
| <b>42</b>                  | \$238.33                                | \$252.76                               | \$234.53                                  | \$397.44                              | \$324.25                                 | \$317.05                                 | \$304.54                                  | \$578.87                              |
| <b>43</b>                  | \$244.09                                | \$258.86                               | \$240.19                                  | \$407.04                              | \$332.09                                 | \$324.70                                 | \$311.89                                  | \$592.85                              |
| <b>44</b>                  | \$251.28                                | \$266.49                               | \$247.27                                  | \$419.04                              | \$341.87                                 | \$334.27                                 | \$321.09                                  | \$610.33                              |
| <b>45</b>                  | \$259.74                                | \$275.46                               | \$255.59                                  | \$433.14                              | \$353.38                                 | \$345.52                                 | \$331.89                                  | \$630.86                              |
| <b>46</b>                  | \$269.81                                | \$286.14                               | \$265.51                                  | \$449.93                              | \$367.08                                 | \$358.92                                 | \$344.76                                  | \$655.33                              |
| <b>47</b>                  | \$281.14                                | \$298.16                               | \$276.66                                  | \$468.83                              | \$382.50                                 | \$373.99                                 | \$359.24                                  | \$682.85                              |
| <b>48</b>                  | \$294.09                                | \$311.89                               | \$289.40                                  | \$490.43                              | \$400.12                                 | \$391.22                                 | \$375.79                                  | \$714.31                              |
| <b>49</b>                  | \$306.86                                | \$325.44                               | \$301.97                                  | \$511.72                              | \$417.49                                 | \$408.21                                 | \$392.11                                  | \$745.33                              |
| <b>50</b>                  | \$321.25                                | \$340.70                               | \$316.13                                  | \$535.72                              | \$437.07                                 | \$427.35                                 | \$410.50                                  | \$780.28                              |
| <b>51</b>                  | \$335.46                                | \$355.77                               | \$330.11                                  | \$559.42                              | \$456.40                                 | \$446.26                                 | \$428.65                                  | \$814.79                              |
| <b>52</b>                  | \$351.11                                | \$372.36                               | \$345.51                                  | \$585.51                              | \$477.69                                 | \$467.07                                 | \$448.65                                  | \$852.80                              |
| <b>53</b>                  | \$366.94                                | \$389.15                               | \$361.09                                  | \$611.91                              | \$499.23                                 | \$488.13                                 | \$468.88                                  | \$891.25                              |
| <b>54</b>                  | \$384.03                                | \$407.27                               | \$377.90                                  | \$640.40                              | \$522.48                                 | \$510.86                                 | \$490.71                                  | \$932.75                              |
| <b>55</b>                  | \$401.12                                | \$425.40                               | \$394.72                                  | \$668.90                              | \$545.73                                 | \$533.59                                 | \$512.55                                  | \$974.25                              |
| <b>56</b>                  | \$419.64                                | \$445.04                               | \$412.95                                  | \$699.80                              | \$570.93                                 | \$558.24                                 | \$536.22                                  | \$1,019.25                            |
| <b>57</b>                  | \$438.35                                | \$464.88                               | \$431.36                                  | \$730.99                              | \$596.38                                 | \$583.13                                 | \$560.12                                  | \$1,064.69                            |
| <b>58</b>                  | \$458.32                                | \$486.06                               | \$451.01                                  | \$764.29                              | \$623.55                                 | \$609.69                                 | \$585.63                                  | \$1,113.18                            |
| <b>59</b>                  | \$468.21                                | \$496.55                               | \$460.74                                  | \$780.78                              | \$637.01                                 | \$622.85                                 | \$598.28                                  | \$1,137.21                            |
| <b>60</b>                  | \$488.17                                | \$517.72                               | \$480.39                                  | \$814.08                              | \$664.17                                 | \$649.41                                 | \$623.79                                  | \$1,185.71                            |
| <b>61</b>                  | \$505.44                                | \$536.04                               | \$497.38                                  | \$842.87                              | \$687.66                                 | \$672.38                                 | \$645.85                                  | \$1,227.65                            |
| <b>62</b>                  | \$516.77                                | \$548.05                               | \$508.53                                  | \$861.77                              | \$703.08                                 | \$687.45                                 | \$660.33                                  | \$1,255.17                            |
| <b>63</b>                  | \$530.98                                | \$563.12                               | \$522.52                                  | \$885.47                              | \$722.41                                 | \$706.35                                 | \$678.49                                  | \$1,289.69                            |
| <b>64+</b>                 | \$539.61                                | \$572.28                               | \$531.00                                  | \$899.88                              | \$734.16                                 | \$717.84                                 | \$689.52                                  | \$1,310.67                            |

<sup>†</sup>This is a child dental (CD) plan.

**Small Business medical plan rates**

| Age on 2015 effective date | Gold 80 HMO 0/30*† w/ child dental | Gold 80 HMO 500/30*† w/ child dental | Gold 80 HRA 2000/30 w/ child dental | Gold 80 PPO 0/30 w/ child dental | Platinum 90 HMO 0/20*† w/ child dental | Platinum 90 PPO 0/20 w/ child dental |
|----------------------------|------------------------------------|--------------------------------------|-------------------------------------|----------------------------------|--|--------------------------------------|
| <b>0–18 CD<sup>1</sup></b> | \$14.99                            | \$14.99                              | \$14.99                             |                                  | \$14.99                                |                                      |
| <b>0–18 Medical</b>        | \$181.17                           | \$177.42                             | \$167.67                            | \$298.13                         | \$197.68                               | \$326.97                             |
| <b>0–18 Total</b>          | \$196.16                           | \$192.41                             | \$182.66                            | \$298.13                         | \$212.67                               | \$326.97                             |
| <b>19–20</b>               | \$181.17                           | \$177.42                             | \$167.67                            | \$298.13                         | \$197.68                               | \$326.97                             |
| <b>21</b>                  | \$285.31                           | \$279.40                             | \$264.05                            | \$469.50                         | \$311.31                               | \$514.91                             |
| <b>22</b>                  | \$285.31                           | \$279.40                             | \$264.05                            | \$469.50                         | \$311.31                               | \$514.91                             |
| <b>23</b>                  | \$285.31                           | \$279.40                             | \$264.05                            | \$469.50                         | \$311.31                               | \$514.91                             |
| <b>24</b>                  | \$285.31                           | \$279.40                             | \$264.05                            | \$469.50                         | \$311.31                               | \$514.91                             |
| <b>25</b>                  | \$286.45                           | \$280.52                             | \$265.11                            | \$471.38                         | \$312.56                               | \$516.97                             |
| <b>26</b>                  | \$292.16                           | \$286.11                             | \$270.39                            | \$480.77                         | \$318.79                               | \$527.26                             |
| <b>27</b>                  | \$299.01                           | \$292.81                             | \$276.73                            | \$492.04                         | \$326.26                               | \$539.62                             |
| <b>28</b>                  | \$310.13                           | \$303.71                             | \$287.03                            | \$510.35                         | \$338.40                               | \$559.70                             |
| <b>29</b>                  | \$319.26                           | \$312.65                             | \$295.48                            | \$525.37                         | \$348.36                               | \$576.18                             |
| <b>30</b>                  | \$323.83                           | \$317.12                             | \$299.70                            | \$532.89                         | \$353.34                               | \$584.42                             |
| <b>31</b>                  | \$330.68                           | \$323.83                             | \$306.04                            | \$544.15                         | \$360.81                               | \$596.78                             |
| <b>32</b>                  | \$337.52                           | \$330.53                             | \$312.37                            | \$555.42                         | \$368.29                               | \$609.13                             |
| <b>33</b>                  | \$341.80                           | \$334.72                             | \$316.34                            | \$562.46                         | \$372.95                               | \$616.86                             |
| <b>34</b>                  | \$346.37                           | \$339.19                             | \$320.56                            | \$569.98                         | \$377.94                               | \$625.10                             |
| <b>35</b>                  | \$348.65                           | \$341.43                             | \$322.67                            | \$573.73                         | \$380.43                               | \$629.22                             |
| <b>36</b>                  | \$350.93                           | \$343.67                             | \$324.79                            | \$577.49                         | \$382.92                               | \$633.34                             |
| <b>37</b>                  | \$353.22                           | \$345.90                             | \$326.90                            | \$581.24                         | \$385.41                               | \$637.45                             |
| <b>38</b>                  | \$355.50                           | \$348.14                             | \$329.01                            | \$585.00                         | \$387.90                               | \$641.57                             |
| <b>39</b>                  | \$360.06                           | \$352.61                             | \$333.24                            | \$592.51                         | \$392.88                               | \$649.81                             |
| <b>40</b>                  | \$364.63                           | \$357.08                             | \$337.46                            | \$600.02                         | \$397.86                               | \$658.05                             |
| <b>41</b>                  | \$371.48                           | \$363.78                             | \$343.80                            | \$611.29                         | \$405.33                               | \$670.41                             |
| <b>42</b>                  | \$378.04                           | \$370.21                             | \$349.87                            | \$622.09                         | \$412.49                               | \$682.25                             |
| <b>43</b>                  | \$387.17                           | \$379.15                             | \$358.32                            | \$637.11                         | \$422.45                               | \$698.73                             |
| <b>44</b>                  | \$398.58                           | \$390.33                             | \$368.88                            | \$655.89                         | \$434.91                               | \$719.32                             |
| <b>45</b>                  | \$411.99                           | \$403.46                             | \$381.29                            | \$677.96                         | \$449.54                               | \$743.53                             |
| <b>46</b>                  | \$427.97                           | \$419.10                             | \$396.08                            | \$704.25                         | \$466.97                               | \$772.36                             |
| <b>47</b>                  | \$445.94                           | \$436.71                             | \$412.72                            | \$733.83                         | \$486.58                               | \$804.80                             |
| <b>48</b>                  | \$466.48                           | \$456.82                             | \$431.73                            | \$767.64                         | \$509.00                               | \$841.87                             |
| <b>49</b>                  | \$486.74                           | \$476.66                             | \$450.47                            | \$800.97                         | \$531.10                               | \$878.43                             |
| <b>50</b>                  | \$509.57                           | \$499.01                             | \$471.60                            | \$838.53                         | \$556.01                               | \$919.62                             |
| <b>51</b>                  | \$532.11                           | \$521.09                             | \$492.46                            | \$875.62                         | \$580.60                               | \$960.30                             |
| <b>52</b>                  | \$556.93                           | \$545.39                             | \$515.43                            | \$916.47                         | \$607.69                               | \$1,005.10                           |
| <b>53</b>                  | \$582.04                           | \$569.98                             | \$538.67                            | \$957.78                         | \$635.08                               | \$1,050.41                           |
| <b>54</b>                  | \$609.14                           | \$596.52                             | \$563.75                            | \$1,002.39                       | \$664.66                               | \$1,099.33                           |
| <b>55</b>                  | \$636.24                           | \$623.07                             | \$588.84                            | \$1,046.99                       | \$694.23                               | \$1,148.24                           |
| <b>56</b>                  | \$665.63                           | \$651.85                             | \$616.04                            | \$1,095.35                       | \$726.30                               | \$1,201.28                           |
| <b>57</b>                  | \$695.30                           | \$680.90                             | \$643.50                            | \$1,144.18                       | \$758.67                               | \$1,254.83                           |
| <b>58</b>                  | \$726.97                           | \$711.92                             | \$672.81                            | \$1,196.29                       | \$793.23                               | \$1,311.98                           |
| <b>59</b>                  | \$742.67                           | \$727.29                             | \$687.33                            | \$1,222.11                       | \$810.35                               | \$1,340.30                           |
| <b>60</b>                  | \$774.34                           | \$758.30                             | \$716.64                            | \$1,274.23                       | \$844.91                               | \$1,397.46                           |
| <b>61</b>                  | \$801.72                           | \$785.12                             | \$741.99                            | \$1,319.30                       | \$874.79                               | \$1,446.89                           |
| <b>62</b>                  | \$819.70                           | \$802.72                             | \$758.62                            | \$1,348.88                       | \$894.41                               | \$1,479.33                           |
| <b>63</b>                  | \$842.24                           | \$824.80                             | \$779.48                            | \$1,385.97                       | \$919.00                               | \$1,520.00                           |
| <b>64+</b>                 | \$855.93                           | \$838.20                             | \$792.15                            | \$1,408.50                       | \$933.93                               | \$1,544.73                           |

<sup>1</sup>This is a child dental (CD) plan.

**Below is a listing of all ZIP codes within Rate Area 18**

| County        | Rate Area | County + ZIP code combinations in Kaiser Permanente service area              |
|---------------|-----------|---|
| <b>Orange</b> | <b>18</b> | 90620-24 90720-21 92609-10 92637 92688 92711-12 92799 92821-23 92850 92885-87 |
|               |           | 90630-33 90740 92612 92646-63 92690-94 92728 92801-09 92825 92856-57 92899    |
|               |           | 90638 90742-43 92614-20 92672-79 92697-98 92735 92811-12 92831-38 92859       |
|               |           | 90680 92602-07 92623-30 92683-85 92701-08 92780-82 92814-17 92840-46 92861-71 |