

Monthly Rates for Small Group: DEDUCTIBLE PLANS

REGION 2 — Effective Date: 01.01.25

AGE	CAPITAL 250 GOLD 80 HMO	GATEWAY 4010 GOLD 80 HMO	GATEWAY 4020 GOLD 80 HMO	CAPITAL 2500 SILVER 70 HMO	GATEWAY 5020 SILVER 70 HMO	CAPITAL 5800 BRONZE 60 HMO
0-14	\$353.85	\$333.71	\$314.23	\$304.89	\$284.49	\$264.86
15	\$385.30	\$363.37	\$342.16	\$332.00	\$309.78	\$288.40
16	\$397.33	\$374.72	\$352.84	\$342.36	\$319.45	\$297.40
17	\$409.36	\$386.06	\$363.52	\$352.72	\$329.11	\$306.40
18	\$422.31	\$398.27	\$375.02	\$363.88	\$339.53	\$316.10
19	\$435.26	\$410.49	\$386.52	\$375.04	\$349.94	\$325.79
20	\$448.67	\$423.14	\$398.43	\$386.60	\$360.72	\$335.83
21-24	\$462.55	\$436.22	\$410.75	\$398.56	\$371.88	\$346.22
25	\$464.40	\$437.97	\$412.40	\$400.15	\$373.37	\$347.61
26	\$473.65	\$446.69	\$420.61	\$408.12	\$380.81	\$354.53
27	\$484.75	\$457.16	\$430.47	\$417.69	\$389.73	\$362.84
28	\$502.79	\$474.17	\$446.49	\$433.23	\$404.23	\$376.34
29	\$517.59	\$488.13	\$459.63	\$445.98	\$416.13	\$387.42
30	\$524.99	\$495.11	\$466.20	\$452.36	\$422.08	\$392.96
31	\$536.09	\$505.58	\$476.06	\$461.93	\$431.01	\$401.27
32	\$547.20	\$516.05	\$485.92	\$471.49	\$439.94	\$409.58
33	\$554.13	\$522.60	\$492.08	\$477.47	\$445.51	\$414.77
34	\$561.53	\$529.57	\$498.65	\$483.85	\$451.46	\$420.31
35	\$565.24	\$533.06	\$501.94	\$487.03	\$454.44	\$423.08
36	\$568.94	\$536.55	\$505.23	\$490.22	\$457.41	\$425.85
37	\$572.64	\$540.04	\$508.51	\$493.41	\$460.39	\$428.62
38	\$576.34	\$543.53	\$511.80	\$496.60	\$463.36	\$431.39
39	\$583.74	\$550.51	\$518.37	\$502.98	\$469.31	\$436.93
40	\$591.14	\$557.49	\$524.94	\$509.35	\$475.26	\$442.47
41	\$602.24	\$567.96	\$534.80	\$518.92	\$484.19	\$450.78
42	\$612.88	\$578.00	\$544.25	\$528.09	\$492.74	\$458.74
43	\$627.68	\$591.95	\$557.39	\$540.84	\$504.64	\$469.82
44	\$646.18	\$609.40	\$573.82	\$556.78	\$519.52	\$483.67
45	\$667.92	\$629.91	\$593.13	\$575.51	\$537.00	\$499.94
46	\$693.82	\$654.33	\$616.13	\$597.83	\$557.82	\$519.33
47	\$722.96	\$681.82	\$642.01	\$622.94	\$581.25	\$541.14
48	\$756.27	\$713.22	\$671.58	\$651.64	\$608.03	\$566.07
49	\$789.11	\$744.20	\$700.74	\$679.94	\$634.43	\$590.65
50	\$826.11	\$779.09	\$733.60	\$711.82	\$664.18	\$618.35
51	\$862.65	\$813.56	\$766.05	\$743.31	\$693.56	\$645.70
52	\$902.90	\$851.51	\$801.79	\$777.98	\$725.91	\$675.82
53	\$943.60	\$889.90	\$837.93	\$813.05	\$758.64	\$706.29
54	\$987.54	\$931.34	\$876.96	\$850.92	\$793.97	\$739.18
55	\$1,031.48	\$972.78	\$915.98	\$888.78	\$829.29	\$772.07
56	\$1,079.13	\$1,017.71	\$958.29	\$929.83	\$867.60	\$807.73
57	\$1,127.23	\$1,063.08	\$1,001.00	\$971.28	\$906.27	\$843.74
58	\$1,178.58	\$1,111.50	\$1,046.60	\$1,015.52	\$947.55	\$882.17
59	\$1,204.02	\$1,135.49	\$1,069.19	\$1,037.44	\$968.01	\$901.21
60	\$1,255.36	\$1,183.91	\$1,114.78	\$1,081.68	\$1,009.28	\$939.64
61	\$1,299.76	\$1,225.79	\$1,154.21	\$1,119.94	\$1,044.99	\$972.88
62	\$1,328.90	\$1,253.27	\$1,180.09	\$1,145.05	\$1,068.41	\$994.69
63	\$1,365.45	\$1,287.73	\$1,212.54	\$1,176.54	\$1,097.79	\$1,022.04
64+	\$1,387.65	\$1,308.67	\$1,232.26	\$1,195.67	\$1,115.64	\$1,038.66

- Rates are applicable for new business with plan year effective dates beginning January 1, 2025.
- Rating region is determined by the primary business location.
- Rate table is guaranteed for 12 months. Age rate adjustments will be captured at the group's next renewal.
- Region 2 includes the following counties: Marin, Napa, Sonoma and Solano.



Monthly Rates for Small Group: HSA-COMPATIBLE HIGH-DEDUCTIBLE PLANS

REGION 2 — Effective Date: 01.01.25

AGE	GATEWAY 2600 GOLD 80 HDHP HMO	GATEWAY 1650 GOLD 80 HDHP HMO	CAPITAL 2850 SILVER 70 HDHP HMO	GATEWAY 6650 BRONZE 60 HDHP HMO
0-14	\$317.20	\$308.58	\$282.71	\$289.31
15	\$345.39	\$336.01	\$307.84	\$315.03
16	\$356.17	\$346.50	\$317.45	\$324.86
17	\$366.95	\$356.98	\$327.06	\$334.69
18	\$378.56	\$368.28	\$337.41	\$345.28
19	\$390.17	\$379.57	\$347.75	\$355.87
20	\$402.20	\$391.27	\$358.47	\$366.84
21-24	\$414.64	\$403.37	\$369.56	\$378.19
25	\$416.30	\$404.98	\$371.04	\$379.70
26	\$424.59	\$413.05	\$378.43	\$387.26
27	\$434.54	\$422.73	\$387.30	\$396.34
28	\$450.71	\$438.46	\$401.71	\$411.09
29	\$463.98	\$451.37	\$413.54	\$423.19
30	\$470.61	\$457.83	\$419.45	\$429.24
31	\$480.57	\$467.51	\$428.32	\$438.32
32	\$490.52	\$477.19	\$437.19	\$447.39
33	\$496.74	\$483.24	\$442.73	\$453.07
34	\$503.37	\$489.69	\$448.64	\$459.12
35	\$506.69	\$492.92	\$451.60	\$462.14
36	\$510.01	\$496.15	\$454.56	\$465.17
37	\$513.32	\$499.37	\$457.51	\$468.19
38	\$516.64	\$502.60	\$460.47	\$471.22
39	\$523.27	\$509.05	\$466.38	\$477.27
40	\$529.91	\$515.51	\$472.29	\$483.32
41	\$539.86	\$525.19	\$481.16	\$492.40
42	\$549.40	\$534.47	\$489.66	\$501.10
43	\$562.66	\$547.37	\$501.49	\$513.20
44	\$579.25	\$563.51	\$516.27	\$528.32
45	\$598.74	\$582.47	\$533.64	\$546.10
46	\$621.96	\$605.06	\$554.34	\$567.28
47	\$648.08	\$630.47	\$577.62	\$591.10
48	\$677.93	\$659.51	\$604.23	\$618.33
49	\$707.37	\$688.15	\$630.47	\$645.18
50	\$740.54	\$720.42	\$660.03	\$675.44
51	\$773.30	\$752.29	\$689.23	\$705.32
52	\$809.37	\$787.38	\$721.38	\$738.22
53	\$845.86	\$822.88	\$753.90	\$771.50
54	\$885.25	\$861.20	\$789.01	\$807.43
55	\$924.64	\$899.52	\$824.11	\$843.35
56	\$967.35	\$941.06	\$862.18	\$882.31
57	\$1,010.47	\$983.01	\$900.61	\$921.64
58	\$1,056.50	\$1,027.79	\$941.63	\$963.62
59	\$1,079.30	\$1,049.97	\$961.96	\$984.42
60	\$1,125.33	\$1,094.75	\$1,002.98	\$1,026.39
61	\$1,165.13	\$1,133.47	\$1,038.46	\$1,062.70
62	\$1,191.26	\$1,158.88	\$1,061.74	\$1,086.53
63	\$1,224.01	\$1,190.75	\$1,090.93	\$1,116.40
64+	\$1,243.92	\$1,210.11	\$1,108.67	\$1,134.56

- Rates are applicable for new business with plan year effective dates beginning January 1, 2025.
- Rating region is determined by the primary business location.
- Rate table is guaranteed for 12 months. Age rate adjustments will be captured at the group's next renewal.
- Region 2 includes the following counties: Marin, Napa, Sonoma and Solano.



Monthly Rates for Small Group: **TRADITIONAL PLANS**

REGION 3 — Effective Date: 01.01.25

AGE	CAPITAL 20 PLATINUM 90 HMO	GATEWAY 20 PLATINUM 90 HMO	GATEWAY 30 PLATINUM 90 HMO	GATEWAY 70 PLATINUM 90 HMO	GATEWAY 40 GOLD 80 HMO
0-14	\$368.14	\$355.88	\$349.28	\$343.00	\$315.92
15	\$400.87	\$387.52	\$380.33	\$373.49	\$344.00
16	\$413.38	\$399.61	\$392.20	\$385.14	\$354.74
17	\$425.89	\$411.71	\$404.07	\$396.80	\$365.48
18	\$439.36	\$424.73	\$416.85	\$409.35	\$377.04
19	\$452.84	\$437.76	\$429.64	\$421.91	\$388.61
20	\$466.79	\$451.25	\$442.88	\$434.91	\$400.58
21-24	\$481.23	\$465.21	\$456.58	\$448.36	\$412.97
25	\$483.16	\$467.07	\$458.40	\$450.16	\$414.62
26	\$492.78	\$476.37	\$467.53	\$459.12	\$422.88
27	\$504.33	\$487.54	\$478.49	\$469.88	\$432.79
28	\$523.10	\$505.68	\$496.30	\$487.37	\$448.90
29	\$538.50	\$520.57	\$510.91	\$501.72	\$462.11
30	\$546.20	\$528.01	\$518.21	\$508.89	\$468.72
31	\$557.75	\$539.17	\$529.17	\$519.65	\$478.63
32	\$569.30	\$550.34	\$540.13	\$530.41	\$488.54
33	\$576.52	\$557.32	\$546.98	\$537.14	\$494.74
34	\$584.22	\$564.76	\$554.28	\$544.31	\$501.35
35	\$588.07	\$568.48	\$557.94	\$547.90	\$504.65
36	\$591.91	\$572.20	\$561.59	\$551.49	\$507.95
37	\$595.76	\$575.92	\$565.24	\$555.07	\$511.26
38	\$599.61	\$579.65	\$568.90	\$558.66	\$514.56
39	\$607.31	\$587.09	\$576.20	\$565.83	\$521.17
40	\$615.01	\$594.53	\$583.51	\$573.01	\$527.78
41	\$626.56	\$605.70	\$594.46	\$583.77	\$537.69
42	\$637.63	\$616.40	\$604.96	\$594.08	\$547.19
43	\$653.03	\$631.28	\$619.58	\$608.43	\$560.40
44	\$672.28	\$649.89	\$637.84	\$626.36	\$576.92
45	\$694.90	\$671.76	\$659.30	\$647.43	\$596.33
46	\$721.85	\$697.81	\$684.87	\$672.54	\$619.46
47	\$752.16	\$727.12	\$713.63	\$700.79	\$645.47
48	\$786.81	\$760.61	\$746.50	\$733.07	\$675.21
49	\$820.98	\$793.64	\$778.92	\$764.91	\$704.53
50	\$859.48	\$830.86	\$815.45	\$800.77	\$737.57
51	\$897.50	\$867.61	\$851.52	\$836.20	\$770.19
52	\$939.36	\$908.08	\$891.24	\$875.20	\$806.12
53	\$981.71	\$949.02	\$931.42	\$914.66	\$842.46
54	\$1,027.43	\$993.21	\$974.79	\$957.25	\$881.69
55	\$1,073.15	\$1,037.41	\$1,018.17	\$999.85	\$920.93
56	\$1,122.71	\$1,085.32	\$1,065.19	\$1,046.03	\$963.46
57	\$1,172.76	\$1,133.71	\$1,112.68	\$1,092.66	\$1,006.41
58	\$1,226.18	\$1,185.34	\$1,163.36	\$1,142.43	\$1,052.25
59	\$1,252.65	\$1,210.93	\$1,188.47	\$1,167.09	\$1,074.96
60	\$1,306.06	\$1,262.57	\$1,239.15	\$1,216.85	\$1,120.80
61	\$1,352.26	\$1,307.23	\$1,282.98	\$1,259.90	\$1,160.45
62	\$1,382.58	\$1,336.54	\$1,311.75	\$1,288.14	\$1,186.47
63	\$1,420.60	\$1,373.29	\$1,347.82	\$1,323.57	\$1,219.09
64+	\$1,443.69	\$1,395.62	\$1,369.73	\$1,345.09	\$1,238.91

- Rates are applicable for new business with plan year effective dates beginning January 1, 2025.
- Rating region is determined by the primary business location.
- Rate table is guaranteed for 12 months. Age rate adjustments will be captured at the group's next renewal.
- Region 3 includes the following counties: Sacramento, Yolo and parts of El Dorado and Placer.



Monthly Rates for Small Group: DEDUCTIBLE PLANS

REGION 3 — Effective Date: 01.01.25

AGE	CAPITAL 250 GOLD 80 HMO	GATEWAY 4010 GOLD 80 HMO	GATEWAY 4020 GOLD 80 HMO	CAPITAL 2500 SILVER 70 HMO	GATEWAY 5020 SILVER 70 HMO	CAPITAL 5800 BRONZE 60 HMO
0-14	\$330.56	\$311.30	\$293.30	\$284.26	\$265.69	\$251.99
15	\$359.94	\$338.97	\$319.37	\$309.53	\$289.31	\$274.39
16	\$371.17	\$349.55	\$329.34	\$319.19	\$298.34	\$282.96
17	\$382.41	\$360.13	\$339.31	\$328.85	\$307.37	\$291.52
18	\$394.51	\$371.52	\$350.05	\$339.25	\$317.09	\$300.75
19	\$406.61	\$382.91	\$360.78	\$349.66	\$326.82	\$309.97
20	\$419.14	\$394.72	\$371.90	\$360.43	\$336.89	\$319.52
21-24	\$432.10	\$406.92	\$383.40	\$371.58	\$347.31	\$329.40
25	\$433.83	\$408.55	\$384.94	\$373.07	\$348.70	\$330.72
26	\$442.47	\$416.69	\$392.60	\$380.50	\$355.65	\$337.31
27	\$452.84	\$426.46	\$401.80	\$389.42	\$363.98	\$345.22
28	\$469.69	\$442.33	\$416.76	\$403.91	\$377.53	\$358.06
29	\$483.52	\$455.35	\$429.03	\$415.80	\$388.64	\$368.60
30	\$490.43	\$461.86	\$435.16	\$421.74	\$394.20	\$373.87
31	\$500.80	\$471.62	\$444.36	\$430.66	\$402.53	\$381.78
32	\$511.17	\$481.39	\$453.56	\$439.58	\$410.87	\$389.68
33	\$517.66	\$487.49	\$459.31	\$445.15	\$416.08	\$394.63
34	\$524.57	\$494.00	\$465.45	\$451.10	\$421.64	\$399.90
35	\$528.03	\$497.26	\$468.52	\$454.07	\$424.41	\$402.53
36	\$531.48	\$500.52	\$471.58	\$457.05	\$427.19	\$405.17
37	\$534.94	\$503.77	\$474.65	\$460.02	\$429.97	\$407.80
38	\$538.40	\$507.03	\$477.72	\$462.99	\$432.75	\$410.44
39	\$545.31	\$513.54	\$483.85	\$468.94	\$438.31	\$415.71
40	\$552.22	\$520.05	\$489.99	\$474.88	\$443.86	\$420.98
41	\$562.59	\$529.81	\$499.19	\$483.80	\$452.20	\$428.88
42	\$572.53	\$539.17	\$508.01	\$492.35	\$460.19	\$436.46
43	\$586.36	\$552.19	\$520.28	\$504.24	\$471.30	\$447.00
44	\$603.64	\$568.47	\$535.61	\$519.10	\$485.19	\$460.18
45	\$623.95	\$587.60	\$553.63	\$536.56	\$501.52	\$475.66
46	\$648.15	\$610.38	\$575.10	\$557.37	\$520.97	\$494.11
47	\$675.37	\$636.02	\$599.26	\$580.78	\$542.85	\$514.86
48	\$706.48	\$665.32	\$626.86	\$607.54	\$567.85	\$538.58
49	\$737.16	\$694.21	\$654.08	\$633.92	\$592.51	\$561.96
50	\$771.73	\$726.76	\$684.75	\$663.64	\$620.30	\$588.32
51	\$805.87	\$758.91	\$715.04	\$693.00	\$647.74	\$614.34
52	\$843.46	\$794.31	\$748.40	\$725.33	\$677.95	\$643.00
53	\$881.48	\$830.12	\$782.14	\$758.03	\$708.51	\$671.98
54	\$922.53	\$868.78	\$818.56	\$793.33	\$741.51	\$703.28
55	\$963.58	\$907.44	\$854.99	\$828.63	\$774.50	\$734.57
56	\$1,008.09	\$949.35	\$894.48	\$866.90	\$810.28	\$768.50
57	\$1,053.03	\$991.67	\$934.35	\$905.54	\$846.40	\$802.76
58	\$1,100.99	\$1,036.84	\$976.91	\$946.79	\$884.95	\$839.32
59	\$1,124.76	\$1,059.22	\$997.99	\$967.23	\$904.05	\$857.44
60	\$1,172.72	\$1,104.39	\$1,040.55	\$1,008.47	\$942.60	\$894.00
61	\$1,214.20	\$1,143.45	\$1,077.36	\$1,044.14	\$975.94	\$925.62
62	\$1,241.42	\$1,169.09	\$1,101.51	\$1,067.55	\$997.82	\$946.38
63	\$1,275.56	\$1,201.24	\$1,131.80	\$1,096.91	\$1,025.26	\$972.40
64+	\$1,296.30	\$1,220.77	\$1,150.20	\$1,114.74	\$1,041.93	\$988.21

- Rates are applicable for new business with plan year effective dates beginning January 1, 2025.
- Rating region is determined by the primary business location.
- Rate table is guaranteed for 12 months. Age rate adjustments will be captured at the group's next renewal.
- Region 3 includes the following counties: Sacramento, Yolo and parts of El Dorado and Placer.

