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Approved Rates for Small Business Group

Introducing the approved Q4 2024 small group premium rates and medical/vision benefits for ACA-compliant plan policies, dental, and vision, **effective 10/1/2024-12/31/2024**. These rates, previously sent to you as our initial Q4 2024 rates in June 2024, **have been approved with no changes by our DMHC regulator.**

Click on the following links to download/view the approved rates, and our plan portfolio information.¹

- [Q4 2024 medical rates \(new business and renewing\) \(XLSX\)](#)
- [2024 dental rates \(XLSX\)](#)
- [2024 vision rates \(XLSX\)](#)
- [2024 medical portfolio \(XLSX\)](#)
- [2024 dental portfolio \(XLSX\)](#)
- [2024 vision portfolio \(XLSX\)](#)
- [Q4 2024 rate guide with approved rates](#)

Rates summary¹:

- **Medical:** Q4 2024 small business rates will have a 1.8% increase for HMO plans, and 1.8% increase for PPO plans.²
- **Dental:** No rate or plan changes at this time.

- **Vision:** No rate or plan changes at this time.
- **Optional Chiro:** In 2024 all plans will have the chiro rider option. The chiro rider will be an additional \$3.00 PMPM for all HMO and PPO plans.

These rates can be released now. However, you must include the following disclaimer: *Rates quoted are pending completion of regulatory review.*

Questions?

Reach out to your regional contact or call us at [800-447-8812](tel:800-447-8812), Option 2.



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¹ Please call your Account Manager for Grandfathered rates at [800-447-8812](tel:800-447-8812), option 2.

² The medical rates represent statewide averages. Actual plan rates vary by rating region. Percentages shown compare Q4 2024 rates to Q3 2024 rates.

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