

- Each family member will be charged the premium for their age and rates are based on the Employer's zip code, regardless of each employee's residential location.
- Only the first three of the oldest children under 21 in the family are charged; additional enrolled children will have no premium rate.
- All dependents age 15 and older are charged premiums based on their ages.

| | Ruby 10 HMO Platinum | Ruby 20 HMO Platinum | Ruby 40 HMO Platinum | Opal 25 HMO Gold | Opal 50 HMO Silver |
|------|----------------------|----------------------|----------------------|------------------|--------------------|
| Age | Rate | Rate | Rate | Rate | Rate |
| 0-14 | \$431.15 | \$426.47 | \$405.15 | \$350.54 | \$314.91 |
| 29 | \$469.47 | \$464.38 | \$441.16 | \$381.70 | \$342.90 |
| 30 | \$484.13 | \$478.87 | \$454.93 | \$393.61 | \$353.61 |
| 31 | \$498.78 | \$493.37 | \$468.70 | \$405.52 | \$364.31 |
| 32 | \$514.56 | \$508.98 | \$483.53 | \$418.35 | \$375.83 |
| 33 | \$530.34 | \$524.58 | \$498.36 | \$431.18 | \$387.36 |
| 34 | \$546.69 | \$540.75 | \$513.71 | \$444.47 | \$399.30 |
| 35 | \$563.59 | \$557.48 | \$529.60 | \$458.22 | \$411.65 |
| 36 | \$563.59 | \$557.48 | \$529.60 | \$458.22 | \$411.65 |
| 37 | \$563.59 | \$557.48 | \$529.60 | \$458.22 | \$411.65 |
| 38 | \$563.59 | \$557.48 | \$529.60 | \$458.22 | \$411.65 |
| 39 | \$565.85 | \$559.71 | \$531.72 | \$460.05 | \$413.29 |
| 40 | \$577.12 | \$570.86 | \$542.31 | \$469.22 | \$421.53 |
| 41 | \$590.65 | \$584.23 | \$555.02 | \$480.21 | \$431.41 |
| 42 | \$612.63 | \$605.98 | \$575.68 | \$498.08 | \$447.46 |
| 43 | \$630.66 | \$623.82 | \$592.62 | \$512.75 | \$460.63 |
| 44 | \$639.68 | \$632.74 | \$601.10 | \$520.08 | \$467.22 |
| 45 | \$653.21 | \$646.11 | \$613.81 | \$531.07 | \$477.10 |
| 46 | \$666.73 | \$659.49 | \$626.52 | \$542.07 | \$486.98 |
| 47 | \$675.19 | \$667.86 | \$634.46 | \$548.95 | \$493.15 |
| 48 | \$684.20 | \$676.78 | \$642.94 | \$556.28 | \$499.74 |
| 49 | \$688.71 | \$681.24 | \$647.17 | \$559.94 | \$503.03 |
| 50 | \$693.22 | \$685.70 | \$651.41 | \$563.61 | \$506.33 |
| 51 | \$697.73 | \$690.16 | \$655.65 | \$567.27 | \$509.62 |
| 52 | \$702.24 | \$694.61 | \$659.88 | \$570.94 | \$512.91 |
| 53 | \$711.26 | \$703.53 | \$668.36 | \$578.27 | \$519.50 |
| 54 | \$720.27 | \$712.45 | \$676.83 | \$585.60 | \$526.09 |
| 55 | \$733.80 | \$725.83 | \$689.54 | \$596.60 | \$535.97 |
| 56 | \$746.76 | \$738.66 | \$701.72 | \$607.14 | \$545.43 |
| 57 | \$764.80 | \$756.49 | \$718.67 | \$621.80 | \$558.61 |
| 58 | \$787.34 | \$778.79 | \$739.85 | \$640.13 | \$575.07 |
| 59 | \$813.83 | \$805.00 | \$764.75 | \$661.67 | \$594.42 |
| 60 | \$845.39 | \$836.21 | \$794.40 | \$687.33 | \$617.47 |
| 61 | \$880.90 | \$871.33 | \$827.77 | \$716.19 | \$643.41 |
| 62 | \$921.48 | \$911.47 | \$865.90 | \$749.19 | \$673.05 |
| 63 | \$961.49 | \$951.05 | \$903.50 | \$781.72 | \$702.27 |
| 64 | \$1006.58 | \$995.65 | \$945.87 | \$818.38 | \$735.20 |
| 65 | \$1051.10 | \$1039.69 | \$987.71 | \$854.58 | \$767.72 |
| 66 | \$1100.14 | \$1088.19 | \$1033.78 | \$894.44 | \$803.54 |
| 67 | \$1149.73 | \$1137.25 | \$1080.39 | \$934.76 | \$839.76 |
| 68 | \$1203.27 | \$1190.21 | \$1130.70 | \$978.30 | \$878.87 |
| 69 | \$1256.82 | \$1243.17 | \$1181.01 | \$1021.83 | \$917.98 |
| 70 | \$1314.87 | \$1300.59 | \$1235.56 | \$1069.02 | \$960.38 |
| 71 | \$1373.48 | \$1358.57 | \$1290.64 | \$1116.68 | \$1003.19 |
| 72 | \$1436.04 | \$1420.45 | \$1349.43 | \$1167.54 | \$1048.88 |
| 73 | \$1467.04 | \$1451.11 | \$1378.55 | \$1192.74 | \$1071.52 |
| 74 | \$1529.60 | \$1512.99 | \$1437.34 | \$1243.60 | \$1117.21 |
| 75 | \$1583.70 | \$1566.51 | \$1488.18 | \$1287.59 | \$1156.73 |
| 76 | \$1619.21 | \$1601.63 | \$1521.55 | \$1316.46 | \$1182.67 |
| 77 | \$1663.73 | \$1645.67 | \$1563.39 | \$1352.66 | \$1215.19 |
| 64+ | \$1690.77 | \$1672.42 | \$1588.80 | \$1374.64 | \$1234.94 |

- Each family member will be charged the premium for their age and rates are based on the Employer's zip code, regardless of each employee's residential location.
- Only the first three of the oldest children under 21 in the family are charged; additional enrolled children will have no premium rate.
- All dependents age 15 and older are charged premiums based on their ages.

| | Platinum 90 HMO | Gold 80 HMO | Silver 70 HMO | Bronze 60 HMO | Bronze 60 HDHP HMO |
|------|-----------------|-------------|---------------|---------------|--------------------|
| Age | Rate | Rate | Rate | Rate | Rate |
| 0-14 | \$428.03 | \$392.14 | \$309.71 | \$258.74 | \$261.60 |
| 29 | \$466.08 | \$427.00 | \$337.24 | \$281.74 | \$284.86 |
| 30 | \$480.62 | \$440.33 | \$347.77 | \$290.54 | \$293.75 |
| 31 | \$495.17 | \$453.66 | \$358.29 | \$299.33 | \$302.64 |
| 32 | \$510.84 | \$468.01 | \$369.63 | \$308.80 | \$312.21 |
| 33 | \$526.50 | \$482.36 | \$380.96 | \$318.27 | \$321.79 |
| 34 | \$542.73 | \$497.23 | \$392.70 | \$328.08 | \$331.70 |
| 35 | \$559.52 | \$512.61 | \$404.85 | \$338.22 | \$341.96 |
| 36 | \$559.52 | \$512.61 | \$404.85 | \$338.22 | \$341.96 |
| 37 | \$559.52 | \$512.61 | \$404.85 | \$338.22 | \$341.96 |
| 38 | \$559.52 | \$512.61 | \$404.85 | \$338.22 | \$341.96 |
| 39 | \$561.75 | \$514.66 | \$406.47 | \$339.58 | \$343.33 |
| 40 | \$572.94 | \$524.91 | \$414.57 | \$346.34 | \$350.17 |
| 41 | \$586.37 | \$537.21 | \$424.28 | \$354.46 | \$358.38 |
| 42 | \$608.19 | \$557.20 | \$440.07 | \$367.65 | \$371.71 |
| 43 | \$626.10 | \$573.61 | \$453.03 | \$378.47 | \$382.66 |
| 44 | \$635.05 | \$581.81 | \$459.50 | \$383.89 | \$388.13 |
| 45 | \$648.48 | \$594.11 | \$469.22 | \$392.00 | \$396.34 |
| 46 | \$661.91 | \$606.41 | \$478.94 | \$400.12 | \$404.54 |
| 47 | \$670.30 | \$614.10 | \$485.01 | \$405.19 | \$409.67 |
| 48 | \$679.25 | \$622.30 | \$491.49 | \$410.60 | \$415.14 |
| 49 | \$683.73 | \$626.40 | \$494.73 | \$413.31 | \$417.88 |
| 50 | \$688.20 | \$630.51 | \$497.97 | \$416.02 | \$420.62 |
| 51 | \$692.68 | \$634.61 | \$501.20 | \$418.72 | \$423.35 |
| 52 | \$697.16 | \$638.71 | \$504.44 | \$421.43 | \$426.09 |
| 53 | \$706.11 | \$646.91 | \$510.92 | \$426.84 | \$431.56 |
| 54 | \$715.06 | \$655.11 | \$517.40 | \$432.25 | \$437.03 |
| 55 | \$728.49 | \$667.41 | \$527.11 | \$440.37 | \$445.24 |
| 56 | \$741.36 | \$679.20 | \$536.43 | \$448.15 | \$453.10 |
| 57 | \$759.26 | \$695.61 | \$549.38 | \$458.97 | \$464.04 |
| 58 | \$781.64 | \$716.11 | \$565.58 | \$472.50 | \$477.72 |
| 59 | \$807.94 | \$740.20 | \$584.60 | \$488.40 | \$493.80 |
| 60 | \$839.27 | \$768.91 | \$607.27 | \$507.34 | \$512.95 |
| 61 | \$874.52 | \$801.20 | \$632.78 | \$528.65 | \$534.49 |
| 62 | \$914.81 | \$838.11 | \$661.93 | \$553.00 | \$559.11 |
| 63 | \$954.53 | \$874.51 | \$690.67 | \$577.01 | \$583.39 |
| 64 | \$999.29 | \$915.51 | \$723.06 | \$604.07 | \$610.75 |
| 65 | \$1043.50 | \$956.01 | \$755.04 | \$630.79 | \$637.76 |
| 66 | \$1092.17 | \$1000.61 | \$790.27 | \$660.21 | \$667.51 |
| 67 | \$1141.41 | \$1045.72 | \$825.89 | \$689.98 | \$697.61 |
| 68 | \$1194.57 | \$1094.41 | \$864.35 | \$722.11 | \$730.09 |
| 69 | \$1247.72 | \$1143.11 | \$902.82 | \$754.24 | \$762.58 |
| 70 | \$1305.35 | \$1195.91 | \$944.51 | \$789.08 | \$797.80 |
| 71 | \$1363.54 | \$1249.22 | \$986.62 | \$824.25 | \$833.37 |
| 72 | \$1425.65 | \$1306.12 | \$1031.56 | \$861.80 | \$871.32 |
| 73 | \$1456.42 | \$1334.31 | \$1053.82 | \$880.40 | \$890.13 |
| 74 | \$1518.52 | \$1391.21 | \$1098.76 | \$917.94 | \$928.09 |
| 75 | \$1572.24 | \$1440.42 | \$1137.63 | \$950.41 | \$960.92 |
| 76 | \$1607.49 | \$1472.72 | \$1163.13 | \$971.72 | \$982.46 |
| 77 | \$1651.69 | \$1513.21 | \$1195.12 | \$998.44 | \$1009.48 |
| 64+ | \$1678.54 | \$1537.81 | \$1214.54 | \$1014.66 | \$1025.88 |

- Each family member will be charged the premium for their age and rates are based on the Employer's zip code, regardless of each employee's residential location.
- Only the first three of the oldest children under 21 in the family are charged; additional enrolled children will have no premium rate.
- All dependents age 15 and older are charged premiums based on their ages.

| | Ruby 10 HMO Platinum | Ruby 20 HMO Platinum | Ruby 40 HMO Platinum | Opal 25 HMO Gold | Opal 50 HMO Silver |
|------|----------------------|----------------------|----------------------|------------------|--------------------|
| Age | Rate | Rate | Rate | Rate | Rate |
| 0-14 | \$457.15 | \$452.47 | \$431.15 | \$376.28 | \$340.92 |
| 29 | \$497.79 | \$492.69 | \$469.47 | \$409.73 | \$371.22 |
| 30 | \$513.33 | \$508.07 | \$484.13 | \$422.52 | \$382.81 |
| 31 | \$528.86 | \$523.45 | \$498.78 | \$435.31 | \$394.39 |
| 32 | \$545.60 | \$540.01 | \$514.56 | \$449.08 | \$406.87 |
| 33 | \$562.33 | \$556.57 | \$530.34 | \$462.85 | \$419.35 |
| 34 | \$579.66 | \$573.72 | \$546.69 | \$477.11 | \$432.27 |
| 35 | \$597.59 | \$591.47 | \$563.59 | \$491.87 | \$445.64 |
| 36 | \$597.59 | \$591.47 | \$563.59 | \$491.87 | \$445.64 |
| 37 | \$597.59 | \$591.47 | \$563.59 | \$491.87 | \$445.64 |
| 38 | \$597.59 | \$591.47 | \$563.59 | \$491.87 | \$445.64 |
| 39 | \$599.98 | \$593.83 | \$565.85 | \$493.84 | \$447.42 |
| 40 | \$611.93 | \$605.66 | \$577.12 | \$503.68 | \$456.34 |
| 41 | \$626.27 | \$619.86 | \$590.65 | \$515.48 | \$467.03 |
| 42 | \$649.58 | \$642.93 | \$612.63 | \$534.66 | \$484.41 |
| 43 | \$668.70 | \$661.85 | \$630.66 | \$550.40 | \$498.67 |
| 44 | \$678.26 | \$671.32 | \$639.68 | \$558.27 | \$505.80 |
| 45 | \$692.60 | \$685.51 | \$653.21 | \$570.08 | \$516.50 |
| 46 | \$706.95 | \$699.71 | \$666.73 | \$581.88 | \$527.19 |
| 47 | \$715.91 | \$708.58 | \$675.19 | \$589.26 | \$533.88 |
| 48 | \$725.47 | \$718.04 | \$684.20 | \$597.13 | \$541.01 |
| 49 | \$730.25 | \$722.77 | \$688.71 | \$601.07 | \$544.57 |
| 50 | \$735.03 | \$727.51 | \$693.22 | \$605.00 | \$548.14 |
| 51 | \$739.81 | \$732.24 | \$697.73 | \$608.94 | \$551.70 |
| 52 | \$744.59 | \$736.97 | \$702.24 | \$612.87 | \$555.27 |
| 53 | \$754.15 | \$746.43 | \$711.26 | \$620.74 | \$562.40 |
| 54 | \$763.72 | \$755.90 | \$720.27 | \$628.61 | \$569.53 |
| 55 | \$778.06 | \$770.09 | \$733.80 | \$640.42 | \$580.22 |
| 56 | \$791.80 | \$783.70 | \$746.76 | \$651.73 | \$590.47 |
| 57 | \$810.93 | \$802.62 | \$764.80 | \$667.47 | \$604.73 |
| 58 | \$834.83 | \$826.28 | \$787.34 | \$687.14 | \$622.56 |
| 59 | \$862.92 | \$854.08 | \$813.83 | \$710.26 | \$643.51 |
| 60 | \$896.38 | \$887.20 | \$845.39 | \$737.81 | \$668.46 |
| 61 | \$934.03 | \$924.46 | \$880.90 | \$768.79 | \$696.54 |
| 62 | \$977.05 | \$967.05 | \$921.48 | \$804.21 | \$728.62 |
| 63 | \$1019.48 | \$1009.04 | \$961.49 | \$839.13 | \$760.26 |
| 64 | \$1067.29 | \$1056.36 | \$1006.58 | \$878.48 | \$795.91 |
| 65 | \$1114.50 | \$1103.09 | \$1051.10 | \$917.34 | \$831.12 |
| 66 | \$1166.49 | \$1154.55 | \$1100.14 | \$960.13 | \$869.89 |
| 67 | \$1219.08 | \$1206.60 | \$1149.73 | \$1003.42 | \$909.11 |
| 68 | \$1275.85 | \$1262.78 | \$1203.27 | \$1050.14 | \$951.44 |
| 69 | \$1332.62 | \$1318.97 | \$1256.82 | \$1096.87 | \$993.78 |
| 70 | \$1394.17 | \$1379.90 | \$1314.87 | \$1147.53 | \$1039.68 |
| 71 | \$1456.32 | \$1441.41 | \$1373.48 | \$1198.69 | \$1086.03 |
| 72 | \$1522.65 | \$1507.06 | \$1436.04 | \$1253.29 | \$1135.49 |
| 73 | \$1555.52 | \$1539.59 | \$1467.04 | \$1280.34 | \$1160.00 |
| 74 | \$1621.85 | \$1605.24 | \$1529.60 | \$1334.94 | \$1209.47 |
| 75 | \$1679.22 | \$1662.03 | \$1583.70 | \$1382.16 | \$1252.25 |
| 76 | \$1716.87 | \$1699.29 | \$1619.21 | \$1413.14 | \$1280.33 |
| 77 | \$1764.08 | \$1746.01 | \$1663.73 | \$1452.00 | \$1315.53 |
| 64+ | \$1792.75 | \$1774.39 | \$1690.77 | \$1475.60 | \$1336.91 |

- Each family member will be charged the premium for their age and rates are based on the Employer's zip code, regardless of each employee's residential location.
- Only the first three of the oldest children under 21 in the family are charged; additional enrolled children will have no premium rate.
- All dependents age 15 and older are charged premiums based on their ages.

| | Platinum 90 HMO | Gold 80 HMO | Silver 70 HMO | Bronze 60 HMO | Bronze 60 HDHP HMO |
|------|-----------------|-------------|---------------|---------------|--------------------|
| Age | Rate | Rate | Rate | Rate | Rate |
| 0-14 | \$454.03 | \$418.15 | \$335.71 | \$284.75 | \$287.61 |
| 29 | \$494.39 | \$455.32 | \$365.56 | \$310.06 | \$313.17 |
| 30 | \$509.82 | \$469.53 | \$376.97 | \$319.73 | \$322.95 |
| 31 | \$525.25 | \$483.74 | \$388.38 | \$329.41 | \$332.72 |
| 32 | \$541.87 | \$499.04 | \$400.66 | \$339.83 | \$343.25 |
| 33 | \$558.49 | \$514.35 | \$412.95 | \$350.26 | \$353.77 |
| 34 | \$575.70 | \$530.20 | \$425.68 | \$361.05 | \$364.68 |
| 35 | \$593.51 | \$546.60 | \$438.84 | \$372.22 | \$375.96 |
| 36 | \$593.51 | \$546.60 | \$438.84 | \$372.22 | \$375.96 |
| 37 | \$593.51 | \$546.60 | \$438.84 | \$372.22 | \$375.96 |
| 38 | \$593.51 | \$546.60 | \$438.84 | \$372.22 | \$375.96 |
| 39 | \$595.88 | \$548.78 | \$440.60 | \$373.71 | \$377.46 |
| 40 | \$607.75 | \$559.72 | \$449.37 | \$381.15 | \$384.98 |
| 41 | \$622.00 | \$572.84 | \$459.91 | \$390.08 | \$394.00 |
| 42 | \$645.14 | \$594.15 | \$477.02 | \$404.60 | \$408.66 |
| 43 | \$664.14 | \$611.64 | \$491.06 | \$416.51 | \$420.70 |
| 44 | \$673.63 | \$620.39 | \$498.09 | \$422.47 | \$426.71 |
| 45 | \$687.88 | \$633.51 | \$508.62 | \$431.40 | \$435.73 |
| 46 | \$702.12 | \$646.63 | \$519.15 | \$440.33 | \$444.76 |
| 47 | \$711.02 | \$654.82 | \$525.73 | \$445.92 | \$450.40 |
| 48 | \$720.52 | \$663.57 | \$532.75 | \$451.87 | \$456.41 |
| 49 | \$725.27 | \$667.94 | \$536.27 | \$454.85 | \$459.42 |
| 50 | \$730.01 | \$672.32 | \$539.78 | \$457.83 | \$462.43 |
| 51 | \$734.76 | \$676.69 | \$543.29 | \$460.80 | \$465.43 |
| 52 | \$739.51 | \$681.06 | \$546.80 | \$463.78 | \$468.44 |
| 53 | \$749.01 | \$689.81 | \$553.82 | \$469.74 | \$474.46 |
| 54 | \$758.50 | \$698.55 | \$560.84 | \$475.69 | \$480.47 |
| 55 | \$772.75 | \$711.67 | \$571.37 | \$484.63 | \$489.50 |
| 56 | \$786.40 | \$724.24 | \$581.47 | \$493.19 | \$498.14 |
| 57 | \$805.39 | \$741.73 | \$595.51 | \$505.10 | \$510.17 |
| 58 | \$829.13 | \$763.60 | \$613.06 | \$519.99 | \$525.21 |
| 59 | \$857.03 | \$789.29 | \$633.69 | \$537.48 | \$542.88 |
| 60 | \$890.26 | \$819.90 | \$658.26 | \$558.33 | \$563.93 |
| 61 | \$927.65 | \$854.33 | \$685.91 | \$581.78 | \$587.62 |
| 62 | \$970.39 | \$893.69 | \$717.51 | \$608.58 | \$614.69 |
| 63 | \$1012.52 | \$932.50 | \$748.66 | \$635.00 | \$641.38 |
| 64 | \$1060.01 | \$976.22 | \$783.77 | \$664.78 | \$671.46 |
| 65 | \$1106.89 | \$1019.41 | \$818.44 | \$694.18 | \$701.16 |
| 66 | \$1158.53 | \$1066.96 | \$856.62 | \$726.57 | \$733.87 |
| 67 | \$1210.76 | \$1115.06 | \$895.24 | \$759.32 | \$766.95 |
| 68 | \$1267.14 | \$1166.99 | \$936.93 | \$794.68 | \$802.67 |
| 69 | \$1323.52 | \$1218.91 | \$978.62 | \$830.04 | \$838.38 |
| 70 | \$1384.65 | \$1275.21 | \$1023.82 | \$868.38 | \$877.11 |
| 71 | \$1446.38 | \$1332.06 | \$1069.46 | \$907.09 | \$916.21 |
| 72 | \$1512.26 | \$1392.73 | \$1118.17 | \$948.41 | \$957.94 |
| 73 | \$1544.90 | \$1422.80 | \$1142.31 | \$968.88 | \$978.61 |
| 74 | \$1610.78 | \$1483.47 | \$1191.02 | \$1010.20 | \$1020.35 |
| 75 | \$1667.76 | \$1535.94 | \$1233.15 | \$1045.93 | \$1056.44 |
| 76 | \$1705.15 | \$1570.38 | \$1260.79 | \$1069.38 | \$1080.12 |
| 77 | \$1752.04 | \$1613.56 | \$1295.46 | \$1098.78 | \$1109.82 |
| 64+ | \$1780.51 | \$1639.78 | \$1316.52 | \$1116.64 | \$1127.86 |