

- 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	\$442.22	\$437.41	\$415.54	\$359.53	\$322.99
15	\$481.52	\$476.30	\$452.48	\$391.49	\$351.70
16	\$496.55	\$491.16	\$466.60	\$403.71	\$362.68
17	\$511.58	\$506.03	\$480.73	\$415.93	\$373.66
18	\$527.77	\$522.04	\$495.94	\$429.09	\$385.48
19	\$543.95	\$538.05	\$511.15	\$442.25	\$397.30
20	\$560.72	\$554.63	\$526.90	\$455.88	\$409.55
21	\$578.06	\$571.78	\$543.19	\$469.98	\$422.21
22	\$578.06	\$571.78	\$543.19	\$469.98	\$422.21
23	\$578.06	\$571.78	\$543.19	\$469.98	\$422.21
24	\$578.06	\$571.78	\$543.19	\$469.98	\$422.21
25	\$580.37	\$574.07	\$545.37	\$471.86	\$423.90
26	\$591.93	\$585.51	\$556.23	\$481.26	\$432.35
27	\$605.81	\$599.23	\$569.27	\$492.54	\$442.48
28	\$628.35	\$621.53	\$590.45	\$510.87	\$458.95
29	\$646.85	\$639.83	\$607.83	\$525.91	\$472.46
30	\$656.10	\$648.97	\$616.53	\$533.43	\$479.21
31	\$669.97	\$662.70	\$629.56	\$544.70	\$489.35
32	\$683.84	\$676.42	\$642.60	\$555.98	\$499.48
33	\$692.52	\$685.00	\$650.75	\$563.03	\$505.81
34	\$701.76	\$694.15	\$659.44	\$570.55	\$512.57
35	\$706.39	\$698.72	\$663.78	\$574.31	\$515.94
36	\$711.01	\$703.29	\$668.13	\$578.07	\$519.32
37	\$715.64	\$707.87	\$672.47	\$581.83	\$522.70
38	\$720.26	\$712.44	\$676.82	\$585.59	\$526.08
39	\$729.51	\$721.59	\$685.51	\$593.11	\$532.83
40	\$738.76	\$730.74	\$694.20	\$600.63	\$539.59
41	\$752.63	\$744.46	\$707.24	\$611.91	\$549.72
42	\$765.93	\$757.61	\$719.73	\$622.72	\$559.43
43	\$784.43	\$775.91	\$737.11	\$637.76	\$572.94
44	\$807.55	\$798.78	\$758.84	\$656.56	\$589.83
45	\$834.72	\$825.66	\$784.37	\$678.65	\$609.68
46	\$867.09	\$857.68	\$814.79	\$704.97	\$633.32
47	\$903.51	\$893.70	\$849.01	\$734.58	\$659.92
48	\$945.13	\$934.87	\$888.12	\$768.41	\$690.32
49	\$986.17	\$975.46	\$926.69	\$801.78	\$720.30
50	\$1032.41	\$1021.21	\$970.15	\$839.38	\$754.07
51	\$1078.08	\$1066.38	\$1013.06	\$876.51	\$787.43
52	\$1128.37	\$1116.12	\$1060.32	\$917.40	\$824.16
53	\$1179.24	\$1166.44	\$1108.12	\$958.76	\$861.32
54	\$1234.16	\$1220.76	\$1159.72	\$1003.40	\$901.43
55	\$1289.07	\$1275.08	\$1211.32	\$1048.05	\$941.54
56	\$1348.61	\$1333.97	\$1267.27	\$1096.46	\$985.02
57	\$1408.73	\$1393.44	\$1323.76	\$1145.34	\$1028.93
58	\$1472.90	\$1456.90	\$1384.06	\$1197.50	\$1075.80
59	\$1504.69	\$1488.35	\$1413.94	\$1223.35	\$1099.02
60	\$1568.85	\$1551.82	\$1474.23	\$1275.52	\$1145.89
61	\$1624.35	\$1606.71	\$1526.38	\$1320.64	\$1186.42
62	\$1660.76	\$1642.73	\$1560.60	\$1350.25	\$1213.02
63	\$1706.43	\$1687.91	\$1603.51	\$1387.38	\$1246.37
64+	\$1734.17	\$1715.34	\$1629.57	\$1409.92	\$1266.63

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	Platinum 90 HMO	Gold 80 HMO	Silver 70 HMO	Bronze 60 HMO	Bronze 60 HDHP HMO
Age	Rate	Rate	Rate	Rate	Rate
0-14	\$439.01	\$402.21	\$317.66	\$265.38	\$268.32
15	\$478.04	\$437.96	\$345.90	\$288.97	\$292.17
16	\$492.96	\$451.63	\$356.69	\$297.99	\$301.29
17	\$507.88	\$465.30	\$367.49	\$307.01	\$310.41
18	\$523.95	\$480.02	\$379.11	\$316.72	\$320.23
19	\$540.02	\$494.74	\$390.74	\$326.44	\$330.05
20	\$556.66	\$509.99	\$402.78	\$336.50	\$340.22
21	\$573.88	\$525.76	\$415.24	\$346.91	\$350.74
22	\$573.88	\$525.76	\$415.24	\$346.91	\$350.74
23	\$573.88	\$525.76	\$415.24	\$346.91	\$350.74
24	\$573.88	\$525.76	\$415.24	\$346.91	\$350.74
25	\$576.17	\$527.87	\$416.90	\$348.29	\$352.14
26	\$587.65	\$538.38	\$425.21	\$355.23	\$359.16
27	\$601.42	\$551.00	\$435.17	\$363.56	\$367.58
28	\$623.80	\$571.50	\$451.37	\$377.09	\$381.25
29	\$642.17	\$588.33	\$464.65	\$388.19	\$392.48
30	\$651.35	\$596.74	\$471.30	\$393.74	\$398.09
31	\$665.12	\$609.36	\$481.26	\$402.06	\$406.51
32	\$678.89	\$621.98	\$491.23	\$410.39	\$414.93
33	\$687.50	\$629.86	\$497.46	\$415.59	\$420.19
34	\$696.68	\$638.28	\$504.10	\$421.14	\$425.80
35	\$701.28	\$642.48	\$507.42	\$423.92	\$428.60
36	\$705.87	\$646.69	\$510.75	\$426.69	\$431.41
37	\$710.46	\$650.89	\$514.07	\$429.47	\$434.22
38	\$715.05	\$655.10	\$517.39	\$432.24	\$437.02
39	\$724.23	\$663.51	\$524.03	\$437.79	\$442.63
40	\$733.41	\$671.92	\$530.68	\$443.34	\$448.25
41	\$747.19	\$684.54	\$540.64	\$451.67	\$456.66
42	\$760.39	\$696.63	\$550.19	\$459.65	\$464.73
43	\$778.75	\$713.46	\$563.48	\$470.75	\$475.95
44	\$801.70	\$734.49	\$580.09	\$484.63	\$489.98
45	\$828.68	\$759.20	\$599.61	\$500.93	\$506.47
46	\$860.81	\$788.64	\$622.86	\$520.36	\$526.11
47	\$896.97	\$821.77	\$649.02	\$542.21	\$548.21
48	\$938.29	\$859.62	\$678.92	\$567.19	\$573.46
49	\$979.03	\$896.95	\$708.40	\$591.82	\$598.36
50	\$1024.94	\$939.01	\$741.62	\$619.57	\$626.42
51	\$1070.28	\$980.55	\$774.42	\$646.98	\$654.13
52	\$1120.20	\$1026.29	\$810.55	\$677.16	\$684.65
53	\$1170.71	\$1072.55	\$847.09	\$707.69	\$715.51
54	\$1225.22	\$1122.50	\$886.54	\$740.64	\$748.83
55	\$1279.74	\$1172.45	\$925.99	\$773.60	\$782.15
56	\$1338.85	\$1226.60	\$968.76	\$809.33	\$818.28
57	\$1398.53	\$1281.28	\$1011.94	\$845.41	\$854.75
58	\$1462.23	\$1339.64	\$1058.03	\$883.91	\$893.69
59	\$1493.80	\$1368.56	\$1080.87	\$902.99	\$912.98
60	\$1557.50	\$1426.92	\$1126.96	\$941.50	\$951.91
61	\$1612.59	\$1477.39	\$1166.83	\$974.80	\$985.58
62	\$1648.74	\$1510.51	\$1192.99	\$996.66	\$1007.68
63	\$1694.08	\$1552.05	\$1225.79	\$1024.06	\$1035.39
64+	\$1721.62	\$1577.28	\$1245.71	\$1040.71	\$1052.21

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	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	\$468.89	\$464.09	\$442.22	\$385.94	\$349.66
15	\$510.57	\$505.34	\$481.52	\$420.24	\$380.75
16	\$526.50	\$521.11	\$496.55	\$433.36	\$392.63
17	\$542.44	\$536.88	\$511.58	\$446.48	\$404.51
18	\$559.60	\$553.87	\$527.77	\$460.60	\$417.31
19	\$576.76	\$570.86	\$543.95	\$474.73	\$430.11
20	\$594.54	\$588.45	\$560.72	\$489.36	\$443.37
21	\$612.92	\$606.65	\$578.06	\$504.49	\$457.08
22	\$612.92	\$606.65	\$578.06	\$504.49	\$457.08
23	\$612.92	\$606.65	\$578.06	\$504.49	\$457.08
24	\$612.92	\$606.65	\$578.06	\$504.49	\$457.08
25	\$615.38	\$609.08	\$580.37	\$506.51	\$458.91
26	\$627.63	\$621.21	\$591.93	\$516.60	\$468.05
27	\$642.34	\$635.77	\$605.81	\$528.71	\$479.02
28	\$666.25	\$659.43	\$628.35	\$548.39	\$496.84
29	\$685.86	\$678.84	\$646.85	\$564.53	\$511.47
30	\$695.67	\$688.55	\$656.10	\$572.60	\$518.78
31	\$710.38	\$703.11	\$669.97	\$584.71	\$529.75
32	\$725.09	\$717.67	\$683.84	\$596.82	\$540.72
33	\$734.28	\$726.76	\$692.52	\$604.38	\$547.58
34	\$744.09	\$736.47	\$701.76	\$612.46	\$554.89
35	\$748.99	\$741.32	\$706.39	\$616.49	\$558.55
36	\$753.90	\$746.18	\$711.01	\$620.53	\$562.21
37	\$758.80	\$751.03	\$715.64	\$624.56	\$565.86
38	\$763.70	\$755.88	\$720.26	\$628.60	\$569.52
39	\$773.51	\$765.59	\$729.51	\$636.67	\$576.83
40	\$783.32	\$775.30	\$738.76	\$644.74	\$584.15
41	\$798.03	\$789.86	\$752.63	\$656.85	\$595.12
42	\$812.12	\$803.81	\$765.93	\$668.46	\$605.63
43	\$831.74	\$823.22	\$784.43	\$684.60	\$620.26
44	\$856.26	\$847.49	\$807.55	\$704.78	\$638.54
45	\$885.06	\$876.00	\$834.72	\$728.49	\$660.02
46	\$919.39	\$909.97	\$867.09	\$756.74	\$685.62
47	\$958.00	\$948.19	\$903.51	\$788.52	\$714.41
48	\$1002.13	\$991.87	\$945.13	\$824.85	\$747.32
49	\$1045.65	\$1034.94	\$986.17	\$860.67	\$779.78
50	\$1094.68	\$1083.47	\$1032.41	\$901.03	\$816.34
51	\$1143.10	\$1131.40	\$1078.08	\$940.88	\$852.45
52	\$1196.43	\$1184.18	\$1128.37	\$984.77	\$892.22
53	\$1250.37	\$1237.56	\$1179.24	\$1029.17	\$932.44
54	\$1308.59	\$1295.19	\$1234.16	\$1077.10	\$975.86
55	\$1366.82	\$1352.83	\$1289.07	\$1125.02	\$1019.28
56	\$1429.95	\$1415.31	\$1348.61	\$1176.99	\$1066.36
57	\$1493.70	\$1478.40	\$1408.73	\$1229.45	\$1113.90
58	\$1561.73	\$1545.74	\$1472.90	\$1285.45	\$1164.64
59	\$1595.44	\$1579.11	\$1504.69	\$1313.20	\$1189.77
60	\$1663.48	\$1646.44	\$1568.85	\$1369.20	\$1240.51
61	\$1722.32	\$1704.68	\$1624.35	\$1417.63	\$1284.39
62	\$1760.93	\$1742.90	\$1660.76	\$1449.41	\$1313.19
63	\$1809.35	\$1790.83	\$1706.43	\$1489.27	\$1349.29
64+	\$1838.76	\$1819.94	\$1734.17	\$1513.47	\$1371.22

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	Platinum 90 HMO	Gold 80 HMO	Silver 70 HMO	Bronze 60 HMO	Bronze 60 HDHP HMO
Age	Rate	Rate	Rate	Rate	Rate
0-14	\$465.69	\$428.88	\$344.33	\$292.05	\$294.99
15	\$507.08	\$467.00	\$374.94	\$318.01	\$321.21
16	\$522.91	\$481.58	\$386.64	\$327.94	\$331.23
17	\$538.74	\$496.15	\$398.34	\$337.87	\$341.26
18	\$555.78	\$511.85	\$410.95	\$348.56	\$352.06
19	\$572.82	\$527.55	\$423.55	\$359.25	\$362.85
20	\$590.48	\$543.81	\$436.60	\$370.32	\$374.04
21	\$608.74	\$560.63	\$450.11	\$381.77	\$385.61
22	\$608.74	\$560.63	\$450.11	\$381.77	\$385.61
23	\$608.74	\$560.63	\$450.11	\$381.77	\$385.61
24	\$608.74	\$560.63	\$450.11	\$381.77	\$385.61
25	\$611.18	\$562.87	\$451.91	\$383.30	\$387.15
26	\$623.35	\$574.08	\$460.91	\$390.93	\$394.86
27	\$637.96	\$587.54	\$471.71	\$400.10	\$404.11
28	\$661.70	\$609.40	\$489.26	\$414.98	\$419.15
29	\$681.18	\$627.34	\$503.67	\$427.20	\$431.49
30	\$690.92	\$636.31	\$510.87	\$433.31	\$437.66
31	\$705.53	\$649.77	\$521.67	\$442.47	\$446.92
32	\$720.14	\$663.22	\$532.47	\$451.63	\$456.17
33	\$729.27	\$671.63	\$539.23	\$457.36	\$461.96
34	\$739.01	\$680.60	\$546.43	\$463.47	\$468.12
35	\$743.88	\$685.09	\$550.03	\$466.52	\$471.21
36	\$748.75	\$689.57	\$553.63	\$469.58	\$474.29
37	\$753.62	\$694.06	\$557.23	\$472.63	\$477.38
38	\$758.49	\$698.54	\$560.83	\$475.69	\$480.46
39	\$768.23	\$707.51	\$568.03	\$481.79	\$486.63
40	\$777.97	\$716.48	\$575.23	\$487.90	\$492.80
41	\$792.58	\$729.94	\$586.04	\$497.06	\$502.06
42	\$806.58	\$742.83	\$596.39	\$505.85	\$510.93
43	\$826.06	\$760.77	\$610.79	\$518.06	\$523.27
44	\$850.41	\$783.20	\$628.80	\$533.33	\$538.69
45	\$879.02	\$809.55	\$649.95	\$551.28	\$556.81
46	\$913.11	\$840.94	\$675.16	\$572.66	\$578.41
47	\$951.46	\$876.26	\$703.51	\$596.71	\$602.70
48	\$995.29	\$916.62	\$735.92	\$624.19	\$630.46
49	\$1038.51	\$956.43	\$767.88	\$651.30	\$657.84
50	\$1087.21	\$1001.28	\$803.89	\$681.84	\$688.69
51	\$1135.30	\$1045.57	\$839.45	\$712.00	\$719.15
52	\$1188.26	\$1094.34	\$878.61	\$745.22	\$752.70
53	\$1241.83	\$1143.68	\$918.21	\$778.81	\$786.63
54	\$1299.66	\$1196.94	\$960.97	\$815.08	\$823.27
55	\$1357.49	\$1250.20	\$1003.73	\$851.35	\$859.90
56	\$1420.19	\$1307.94	\$1050.10	\$890.67	\$899.62
57	\$1483.50	\$1366.25	\$1096.91	\$930.37	\$939.72
58	\$1551.07	\$1428.48	\$1146.87	\$972.75	\$982.52
59	\$1584.55	\$1459.31	\$1171.62	\$993.75	\$1003.73
60	\$1652.12	\$1521.54	\$1221.59	\$1036.12	\$1046.53
61	\$1710.56	\$1575.36	\$1264.80	\$1072.77	\$1083.55
62	\$1748.91	\$1610.68	\$1293.15	\$1096.83	\$1107.84
63	\$1797.00	\$1654.97	\$1328.71	\$1126.99	\$1138.31
64+	\$1826.21	\$1681.87	\$1350.31	\$1145.30	\$1156.81