

- 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	\$477.58	\$472.40	\$448.78	\$388.29	\$348.82
15	\$520.03	\$514.39	\$488.67	\$422.80	\$379.83
16	\$536.26	\$530.44	\$503.92	\$436.00	\$391.69
17	\$552.49	\$546.50	\$519.17	\$449.19	\$403.54
18	\$569.97	\$563.79	\$535.60	\$463.41	\$416.31
19	\$587.45	\$581.08	\$552.02	\$477.62	\$429.08
20	\$605.56	\$598.98	\$569.04	\$492.34	\$442.30
21	\$624.29	\$617.51	\$586.63	\$507.56	\$455.98
22	\$624.29	\$617.51	\$586.63	\$507.56	\$455.98
23	\$624.29	\$617.51	\$586.63	\$507.56	\$455.98
24	\$624.29	\$617.51	\$586.63	\$507.56	\$455.98
25	\$626.78	\$619.98	\$588.98	\$509.59	\$457.80
26	\$639.27	\$632.33	\$600.71	\$519.74	\$466.92
27	\$654.25	\$647.15	\$614.79	\$531.93	\$477.87
28	\$678.60	\$671.23	\$637.67	\$551.72	\$495.65
29	\$698.58	\$690.99	\$656.44	\$567.96	\$510.24
30	\$708.57	\$700.87	\$665.83	\$576.08	\$517.54
31	\$723.55	\$715.69	\$679.91	\$588.27	\$528.48
32	\$738.53	\$730.51	\$693.99	\$600.45	\$539.42
33	\$747.90	\$739.78	\$702.79	\$608.06	\$546.26
34	\$757.89	\$749.66	\$712.17	\$616.18	\$553.56
35	\$762.88	\$754.60	\$716.87	\$620.24	\$557.21
36	\$767.87	\$759.54	\$721.56	\$624.30	\$560.85
37	\$772.87	\$764.48	\$726.25	\$628.36	\$564.50
38	\$777.86	\$769.42	\$730.95	\$632.42	\$568.15
39	\$787.85	\$779.30	\$740.33	\$640.54	\$575.44
40	\$797.84	\$789.18	\$749.72	\$648.67	\$582.74
41	\$812.82	\$804.00	\$763.80	\$660.85	\$593.68
42	\$827.18	\$818.20	\$777.29	\$672.52	\$604.17
43	\$847.16	\$837.96	\$796.06	\$688.76	\$618.76
44	\$872.13	\$862.66	\$819.53	\$709.07	\$637.00
45	\$901.47	\$891.68	\$847.10	\$732.92	\$658.43
46	\$936.43	\$926.26	\$879.95	\$761.34	\$683.97
47	\$975.76	\$965.17	\$916.91	\$793.32	\$712.69
48	\$1020.71	\$1009.63	\$959.15	\$829.87	\$745.52
49	\$1065.03	\$1053.47	\$1000.80	\$865.90	\$777.90
50	\$1114.98	\$1102.87	\$1047.73	\$906.51	\$814.38
51	\$1164.30	\$1151.66	\$1094.07	\$946.61	\$850.40
52	\$1218.61	\$1205.38	\$1145.11	\$990.76	\$890.07
53	\$1273.55	\$1259.72	\$1196.73	\$1035.43	\$930.20
54	\$1332.85	\$1318.38	\$1252.46	\$1083.65	\$973.51
55	\$1392.16	\$1377.05	\$1308.19	\$1131.87	\$1016.83
56	\$1456.46	\$1440.65	\$1368.62	\$1184.14	\$1063.80
57	\$1521.39	\$1504.87	\$1429.63	\$1236.93	\$1111.22
58	\$1590.68	\$1573.42	\$1494.74	\$1293.27	\$1161.83
59	\$1625.02	\$1607.38	\$1527.01	\$1321.19	\$1186.91
60	\$1694.32	\$1675.92	\$1592.13	\$1377.53	\$1237.53
61	\$1754.25	\$1735.20	\$1648.44	\$1426.25	\$1281.30
62	\$1793.58	\$1774.11	\$1685.40	\$1458.23	\$1310.03
63	\$1842.90	\$1822.89	\$1731.74	\$1498.33	\$1346.05
64+	\$1872.85	\$1852.52	\$1759.89	\$1522.68	\$1367.93

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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	\$474.12	\$434.37	\$343.06	\$286.61	\$289.77
15	\$516.27	\$472.98	\$373.56	\$312.08	\$315.53
16	\$532.38	\$487.75	\$385.22	\$321.82	\$325.38
17	\$548.50	\$502.51	\$396.88	\$331.56	\$335.23
18	\$565.85	\$518.41	\$409.43	\$342.05	\$345.83
19	\$583.20	\$534.31	\$421.99	\$352.54	\$356.44
20	\$601.18	\$550.77	\$434.99	\$363.41	\$367.43
21	\$619.77	\$567.81	\$448.45	\$374.65	\$378.79
22	\$619.77	\$567.81	\$448.45	\$374.65	\$378.79
23	\$619.77	\$567.81	\$448.45	\$374.65	\$378.79
24	\$619.77	\$567.81	\$448.45	\$374.65	\$378.79
25	\$622.25	\$570.08	\$450.24	\$376.15	\$380.30
26	\$634.64	\$581.44	\$459.21	\$383.64	\$387.88
27	\$649.52	\$595.06	\$469.97	\$392.63	\$396.97
28	\$673.69	\$617.21	\$487.46	\$407.24	\$411.74
29	\$693.52	\$635.38	\$501.81	\$419.23	\$423.87
30	\$703.44	\$644.46	\$508.99	\$425.23	\$429.93
31	\$718.31	\$658.09	\$519.75	\$434.22	\$439.02
32	\$733.19	\$671.72	\$530.51	\$443.21	\$448.11
33	\$742.48	\$680.23	\$537.24	\$448.83	\$453.79
34	\$752.40	\$689.32	\$544.42	\$454.82	\$459.85
35	\$757.36	\$693.86	\$548.00	\$457.82	\$462.88
36	\$762.32	\$698.40	\$551.59	\$460.82	\$465.91
37	\$767.27	\$702.95	\$555.18	\$463.81	\$468.94
38	\$772.23	\$707.49	\$558.77	\$466.81	\$471.97
39	\$782.15	\$716.57	\$565.94	\$472.81	\$478.03
40	\$792.06	\$725.66	\$573.12	\$478.80	\$484.09
41	\$806.94	\$739.29	\$583.88	\$487.79	\$493.18
42	\$821.19	\$752.35	\$594.19	\$496.41	\$501.90
43	\$841.03	\$770.52	\$608.54	\$508.40	\$514.02
44	\$865.82	\$793.23	\$626.48	\$523.38	\$529.17
45	\$894.95	\$819.91	\$647.56	\$540.99	\$546.97
46	\$929.65	\$851.71	\$672.67	\$561.97	\$568.18
47	\$968.70	\$887.48	\$700.92	\$585.57	\$592.05
48	\$1013.32	\$928.37	\$733.21	\$612.55	\$619.32
49	\$1057.33	\$968.68	\$765.05	\$639.15	\$646.22
50	\$1106.91	\$1014.10	\$800.93	\$669.12	\$676.52
51	\$1155.87	\$1058.96	\$836.36	\$698.72	\$706.44
52	\$1209.79	\$1108.36	\$875.37	\$731.31	\$739.40
53	\$1264.33	\$1158.33	\$914.83	\$764.28	\$772.73
54	\$1323.21	\$1212.27	\$957.44	\$799.87	\$808.72
55	\$1382.09	\$1266.21	\$1000.04	\$835.46	\$844.70
56	\$1445.92	\$1324.70	\$1046.23	\$874.05	\$883.72
57	\$1510.38	\$1383.75	\$1092.87	\$913.02	\$923.11
58	\$1579.17	\$1446.77	\$1142.64	\$954.60	\$965.16
59	\$1613.26	\$1478.00	\$1167.31	\$975.21	\$985.99
60	\$1682.05	\$1541.03	\$1217.09	\$1016.79	\$1028.04
61	\$1741.55	\$1595.54	\$1260.14	\$1052.76	\$1064.40
62	\$1780.60	\$1631.31	\$1288.39	\$1076.36	\$1088.26
63	\$1829.56	\$1676.17	\$1323.82	\$1105.96	\$1118.19
64+	\$1859.30	\$1703.41	\$1345.33	\$1123.93	\$1136.36

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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	\$506.38	\$501.20	\$477.58	\$416.80	\$377.63
15	\$551.40	\$545.75	\$520.03	\$453.85	\$411.19
16	\$568.61	\$562.79	\$536.26	\$468.02	\$424.03
17	\$585.82	\$579.82	\$552.49	\$482.18	\$436.86
18	\$604.35	\$598.16	\$569.97	\$497.44	\$450.69
19	\$622.89	\$616.51	\$587.45	\$512.69	\$464.51
20	\$642.08	\$635.51	\$605.56	\$528.49	\$478.82
21	\$661.94	\$655.16	\$624.29	\$544.84	\$493.63
22	\$661.94	\$655.16	\$624.29	\$544.84	\$493.63
23	\$661.94	\$655.16	\$624.29	\$544.84	\$493.63
24	\$661.94	\$655.16	\$624.29	\$544.84	\$493.63
25	\$664.59	\$657.78	\$626.78	\$547.02	\$495.61
26	\$677.83	\$670.89	\$639.27	\$557.92	\$505.48
27	\$693.71	\$686.61	\$654.25	\$570.99	\$517.33
28	\$719.53	\$712.16	\$678.60	\$592.24	\$536.58
29	\$740.71	\$733.13	\$698.58	\$609.68	\$552.37
30	\$751.30	\$743.61	\$708.57	\$618.39	\$560.27
31	\$767.19	\$759.33	\$723.55	\$631.47	\$572.12
32	\$783.08	\$775.06	\$738.53	\$644.55	\$583.97
33	\$793.00	\$784.89	\$747.90	\$652.72	\$591.37
34	\$803.60	\$795.37	\$757.89	\$661.44	\$599.27
35	\$808.89	\$800.61	\$762.88	\$665.79	\$603.22
36	\$814.19	\$805.85	\$767.87	\$670.15	\$607.17
37	\$819.48	\$811.09	\$772.87	\$674.51	\$611.12
38	\$824.78	\$816.33	\$777.86	\$678.87	\$615.06
39	\$835.37	\$826.82	\$787.85	\$687.59	\$622.96
40	\$845.96	\$837.30	\$797.84	\$696.30	\$630.86
41	\$861.85	\$853.02	\$812.82	\$709.38	\$642.71
42	\$877.07	\$868.09	\$827.18	\$721.91	\$654.06
43	\$898.25	\$889.06	\$847.16	\$739.35	\$669.86
44	\$924.73	\$915.26	\$872.13	\$761.14	\$689.60
45	\$955.84	\$946.06	\$901.47	\$786.75	\$712.80
46	\$992.91	\$982.74	\$936.43	\$817.26	\$740.45
47	\$1034.61	\$1024.02	\$975.76	\$851.58	\$771.55
48	\$1082.27	\$1071.19	\$1020.71	\$890.81	\$807.09
49	\$1129.27	\$1117.71	\$1065.03	\$929.50	\$842.14
50	\$1182.23	\$1170.12	\$1114.98	\$973.08	\$881.63
51	\$1234.52	\$1221.88	\$1164.30	\$1016.13	\$920.62
52	\$1292.11	\$1278.88	\$1218.61	\$1063.53	\$963.57
53	\$1350.36	\$1336.53	\$1273.55	\$1111.47	\$1007.01
54	\$1413.24	\$1398.77	\$1332.85	\$1163.23	\$1053.90
55	\$1476.13	\$1461.01	\$1392.16	\$1214.99	\$1100.80
56	\$1544.31	\$1528.50	\$1456.46	\$1271.11	\$1151.64
57	\$1613.15	\$1596.63	\$1521.39	\$1327.77	\$1202.98
58	\$1686.62	\$1669.36	\$1590.68	\$1388.25	\$1257.77
59	\$1723.03	\$1705.39	\$1625.02	\$1418.22	\$1284.92
60	\$1796.51	\$1778.11	\$1694.32	\$1478.69	\$1339.72
61	\$1860.05	\$1841.01	\$1754.25	\$1531.00	\$1387.10
62	\$1901.76	\$1882.28	\$1793.58	\$1565.32	\$1418.20
63	\$1954.05	\$1934.04	\$1842.90	\$1608.37	\$1457.20
64+	\$1985.81	\$1965.48	\$1872.85	\$1634.51	\$1480.88

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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	\$502.93	\$463.18	\$371.87	\$315.41	\$318.58
15	\$547.63	\$504.35	\$404.92	\$343.45	\$346.90
16	\$564.73	\$520.09	\$417.56	\$354.17	\$357.72
17	\$581.82	\$535.83	\$430.20	\$364.89	\$368.55
18	\$600.23	\$552.79	\$443.81	\$376.43	\$380.21
19	\$618.63	\$569.74	\$457.42	\$387.98	\$391.87
20	\$637.70	\$587.30	\$471.52	\$399.93	\$403.95
21	\$657.42	\$605.46	\$486.10	\$412.30	\$416.44
22	\$657.42	\$605.46	\$486.10	\$412.30	\$416.44
23	\$657.42	\$605.46	\$486.10	\$412.30	\$416.44
24	\$657.42	\$605.46	\$486.10	\$412.30	\$416.44
25	\$660.05	\$607.88	\$488.05	\$413.95	\$418.11
26	\$673.20	\$619.99	\$497.77	\$422.20	\$426.44
27	\$688.98	\$634.52	\$509.43	\$432.09	\$436.43
28	\$714.62	\$658.14	\$528.39	\$448.17	\$452.67
29	\$735.66	\$677.51	\$543.95	\$461.36	\$466.00
30	\$746.17	\$687.20	\$551.72	\$467.96	\$472.66
31	\$761.95	\$701.73	\$563.39	\$477.86	\$482.66
32	\$777.73	\$716.26	\$575.06	\$487.75	\$492.65
33	\$787.59	\$725.34	\$582.35	\$493.94	\$498.90
34	\$798.11	\$735.03	\$590.13	\$500.53	\$505.56
35	\$803.37	\$739.87	\$594.02	\$503.83	\$508.89
36	\$808.63	\$744.72	\$597.90	\$507.13	\$512.22
37	\$813.89	\$749.56	\$601.79	\$510.43	\$515.56
38	\$819.15	\$754.40	\$605.68	\$513.73	\$518.89
39	\$829.67	\$764.09	\$613.46	\$520.32	\$525.55
40	\$840.19	\$773.78	\$621.24	\$526.92	\$532.21
41	\$855.96	\$788.31	\$632.90	\$536.82	\$542.21
42	\$871.08	\$802.24	\$644.08	\$546.30	\$551.79
43	\$892.12	\$821.61	\$659.64	\$559.49	\$565.11
44	\$918.42	\$845.83	\$679.08	\$575.98	\$581.77
45	\$949.32	\$874.29	\$701.93	\$595.36	\$601.34
46	\$986.13	\$908.19	\$729.15	\$618.45	\$624.66
47	\$1027.55	\$946.34	\$759.78	\$644.43	\$650.90
48	\$1074.89	\$989.93	\$794.77	\$674.11	\$680.88
49	\$1121.56	\$1032.92	\$829.29	\$703.39	\$710.45
50	\$1174.16	\$1081.35	\$868.18	\$736.37	\$743.77
51	\$1226.09	\$1129.18	\$906.58	\$768.94	\$776.67
52	\$1283.29	\$1181.86	\$948.87	\$804.81	\$812.90
53	\$1341.14	\$1235.14	\$991.65	\$841.09	\$849.54
54	\$1403.60	\$1292.66	\$1037.83	\$880.26	\$889.11
55	\$1466.05	\$1350.18	\$1084.00	\$919.43	\$928.67
56	\$1533.77	\$1412.54	\$1134.07	\$961.90	\$971.56
57	\$1602.14	\$1475.51	\$1184.63	\$1004.78	\$1014.87
58	\$1675.11	\$1542.71	\$1238.58	\$1050.54	\$1061.10
59	\$1711.27	\$1576.01	\$1265.32	\$1073.22	\$1084.00
60	\$1784.24	\$1643.22	\$1319.28	\$1118.98	\$1130.23
61	\$1847.36	\$1701.35	\$1365.94	\$1158.57	\$1170.20
62	\$1888.77	\$1739.49	\$1396.57	\$1184.54	\$1196.44
63	\$1940.71	\$1787.32	\$1434.97	\$1217.11	\$1229.34
64+	\$1972.26	\$1816.37	\$1458.29	\$1236.89	\$1249.32