Filing at a Glance

Company:	Wellmark Blue Cross and Blue Shield of Iowa
Product Name:	Iowa Farm Bureau Individual Rate Filing
State:	Iowa
TOI:	H21 Health - Other
Sub-TOI:	H21.000 Health - Other
Filing Type:	Rate
Date Submitted:	11/07/2012
SERFF Tr Num:	WMIA-128754709
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation Date Requested:	04/01/2013
Author(s):	Janet Glassell
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

State: *Iowa* **Filing Company:** *Wellmark Blue Cross and Blue Shield of Iowa*
TOI/Sub-TOI: *H21 Health - Other/H21.000 Health - Other*
Product Name: *Iowa Farm Bureau Individual Rate Filing*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 13.3%

Deemer Date:
Submitted By: Janet Glassell

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type: Individual
Filing Status Changed: 11/07/2012
State Status Changed:
Created By: Janet Glassell
Corresponding Filing Tracking Number:

PPACA: Not PPACA-Related

PPACA Notes: null
Include Exchange Intentions: No

Filing Description:
The purpose of this filing is to request a rate increase; document the rates to be revised; and demonstrate that anticipated expenses for these products, using the new rates, meet the minimum loss ratio requirements. This rate increase only applies to the health portion of the products included in this filing.

Company and Contact

Filing Contact Information

Patricia Huffman, Vice President, Actuarial
636 Grand Avenue
Des Moines, IA 50309

huffmanpl@wellmark.com
515-235-4438 [Phone]

Filing Company Information

Wellmark Blue Cross and Blue Shield of Iowa
1331 Grand Avenue
Des Moines, IA 50309
(515) 376-4539 ext. [Phone]

CoCode: 88848
Group Code: 770
Group Name:
FEIN Number: 42-0318333

State of Domicile: Iowa
Company Type: Health
State ID Number: 0186

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Iowa* **Filing Company:** *Wellmark Blue Cross and Blue Shield of Iowa*
TOI/Sub-TOI: *H21 Health - Other/H21.000 Health - Other*
Product Name: *Iowa Farm Bureau Individual Rate Filing*
Project Name/Number: */*

Rate Information

Rate data applies to filing.

Filing Method: SERFF
Rate Change Type: %
Overall Percentage of Last Rate Revision: %
Effective Date of Last Rate Revision:
Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Wellmark Blue Cross and Blue Shield of Iowa	Increase	13.300%	13.300%	$25,154,420	31,111	$189,130,980	13.300%	13.300%

Product Type:	HMO	PPO	EPO	POS	HSA	HDHP	FFS	Other
Covered Lives:		63,347						
Policy Holders:		31,111						

Rate Review Detail

COMPANY:

Company Name:	Wellmark Blue Cross and Blue Shield of Iowa
HHS Issuer Id:	72160
Product Names:	FB Alliance Select
Trend Factors:	

FORMS:

New Policy Forms:
Affected Forms:
Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period:	Annual
Member Months:	759,566
Benefit Change:	Increase
Percent Change Requested:	Min: 13.3 Max: 13.3 Avg: 13.3

PRIOR RATE:

Total Earned Premium:	189,130,980.00
Total Incurred Claims:	158,649,297.00
Annual $:	Min: 249.00 Max: 249.00 Avg: 249.00

REQUESTED RATE:

Projected Earned Premium:	214,285,400.00
Projected Incurred Claims:	190,239,850.00
Annual $:	Min: 282.12 Max: 282.12 Avg: 282.12

State: Iowa
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: Iowa Farm Bureau Individual Rate Filing
Project Name/Number: /
Filing Company: Wellmark Blue Cross and Blue Shield of Iowa

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Pool I 2013 GF FB rates		New		Pool I 2013 GF FB rates.pdf
2		Pool I 2013 NGF FB rates		New		Pool I 2013 NGF FB rates .pdf
3		Pool II 2013 GF FB		New		Pool II 2013 GF FB.pdf
4		Pool II 2013 NGF FB rates		New		Pool II 2013 NGF FB rates.pdf
5		Pool III 2013 GF FB rates		New		Pool III 2013 GF FB rates.pdf
6		Pool III 2013 NGF FB rates		New		Pool III 2013 NGF FB rates.pdf
7		Pool IV 2013 GF FB rates		New		Pool IV 2013 GF FB rates.pdf
8		Pool IV 2013 NGF FB rates		New		Pool IV 2013 NGF FB rates.pdf
9		Pool V 2013 GF FB rates		New		Pool V 2013 GF FB rates.pdf
10		Pool V 2013 NGF FB rates		New		Pool V 2013 NGF FB rates.pdf

Farm Bureau
Pool 1
Rates Effective 4/1/2012

GF PLAN 400	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,564.40	$3,103.40	$4,411.00	$2,831.30	$1,720.50	$3,413.40	$4,851.50	$3,114.10
30-34	$1,629.70	$3,300.90	$4,484.80	$2,839.10	$1,792.50	$3,630.50	$4,932.70	$3,122.60
35-39	$1,727.90	$3,469.90	$4,669.60	$2,924.90	$1,900.30	$3,816.50	$5,136.00	$3,217.00
40-44	$1,868.10	$3,752.00	$4,845.50	$2,959.00	$2,054.70	$4,126.80	$5,329.50	$3,254.70
45-49	$2,033.00	$4,090.90	$5,128.40	$3,075.60	$2,235.90	$4,499.50	$5,640.70	$3,382.80
50-54	$2,197.80	$4,429.30	$5,423.30	$3,204.00	$2,417.20	$4,871.70	$5,965.00	$3,524.00
55-59	$2,512.10	$5,049.80	$5,918.00	$3,381.40	$2,762.80	$5,554.30	$6,509.10	$3,719.10
60-64	$2,859.20	$5,755.40	$6,621.00	$3,733.90	$3,144.70	$6,330.30	$7,282.40	$4,106.80

GF PLAN 800	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,248.80	$2,413.80	$3,431.20	$2,170.20	$1,373.90	$2,655.00	$3,774.10	$2,387.00
30-34	$1,301.10	$2,567.40	$3,488.30	$2,174.30	$1,431.50	$2,823.90	$3,836.90	$2,391.60
35-39	$1,379.30	$2,699.30	$3,632.20	$2,239.30	$1,517.50	$2,969.00	$3,995.20	$2,463.00
40-44	$1,491.30	$2,918.40	$3,768.90	$2,262.90	$1,640.70	$3,210.00	$4,145.60	$2,489.10
45-49	$1,622.90	$3,181.90	$3,989.10	$2,350.20	$1,785.40	$3,499.80	$4,387.80	$2,585.10
50-54	$1,754.60	$3,445.10	$4,218.50	$2,446.50	$1,930.40	$3,789.40	$4,640.00	$2,690.90
55-59	$2,005.30	$3,927.70	$4,602.90	$2,577.80	$2,206.20	$4,320.20	$5,062.90	$2,835.40
60-64	$2,282.40	$4,476.40	$5,150.00	$2,845.10	$2,511.10	$4,923.70	$5,664.70	$3,129.30

GF PLAN 1300	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,074.90	$2,135.90	$3,035.90	$1,950.40	$1,182.60	$2,349.50	$3,339.30	$2,145.30
30-34	$1,120.20	$2,271.50	$3,086.40	$1,955.10	$1,232.40	$2,498.60	$3,394.90	$2,150.50
35-39	$1,187.40	$2,388.20	$3,213.70	$2,014.60	$1,306.20	$2,627.00	$3,534.90	$2,216.00
40-44	$1,283.80	$2,582.20	$3,334.80	$2,038.30	$1,412.40	$2,840.40	$3,668.20	$2,242.10
45-49	$1,397.10	$2,815.10	$3,529.40	$2,118.50	$1,536.90	$3,096.50	$3,882.10	$2,330.30
50-54	$1,510.70	$3,048.40	$3,732.30	$2,206.70	$1,661.90	$3,353.10	$4,105.30	$2,427.30
55-59	$1,726.30	$3,475.30	$4,072.60	$2,329.30	$1,899.20	$3,822.70	$4,479.70	$2,562.10
60-64	$1,964.60	$3,960.40	$4,556.70	$2,572.70	$2,161.30	$4,356.40	$5,012.10	$2,829.90

GF PLAN 3000	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$819.90	$1,629.30	$2,315.70	$1,487.70	$902.10	$1,792.50	$2,547.70	$1,636.80
30-34	$854.50	$1,732.80	$2,354.40	$1,491.40	$940.20	$1,906.30	$2,590.20	$1,640.80
35-39	$905.90	$1,821.70	$2,451.40	$1,536.90	$996.60	$2,004.20	$2,697.00	$1,690.80
40-44	$979.40	$1,969.80	$2,544.00	$1,555.00	$1,077.50	$2,167.10	$2,798.80	$1,710.80
45-49	$1,065.90	$2,147.40	$2,692.30	$1,616.10	$1,172.60	$2,362.40	$2,961.90	$1,778.00
50-54	$1,152.50	$2,325.30	$2,847.00	$1,683.20	$1,268.00	$2,558.20	$3,132.20	$1,851.90
55-59	$1,317.00	$2,651.10	$3,106.50	$1,776.80	$1,448.90	$2,916.60	$3,417.80	$1,954.70
60-64	$1,498.80	$3,021.20	$3,475.90	$1,962.50	$1,648.90	$3,323.80	$3,824.00	$2,159.10

GF MSA Alliance 1500
100% Comprehensive Option

	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,320.20	$2,550.80	$3,625.10	$2,293.70	$1,452.20	$2,805.80	$3,987.60	$2,523.10
30-34	$1,375.50	$2,713.20	$3,686.10	$2,297.20	$1,513.10	$2,984.50	$4,054.60	$2,526.90
35-39	$1,457.50	$2,851.90	$3,838.00	$2,366.60	$1,603.20	$3,137.10	$4,221.80	$2,603.20
40-44	$1,575.80	$3,083.00	$3,982.30	$2,391.10	$1,733.40	$3,391.30	$4,380.50	$2,630.20
45-49	$1,714.50	$3,362.50	$4,214.80	$2,482.80	$1,885.90	$3,698.70	$4,636.30	$2,731.10
50-54	$1,853.90	$3,639.80	$4,457.20	$2,585.10	$2,039.30	$4,003.80	$4,902.80	$2,843.60
55-59	$2,119.30	$4,150.40	$4,864.10	$2,723.70	$2,331.20	$4,565.40	$5,350.40	$2,996.10
60-64	$2,412.10	$4,729.60	$5,441.90	$3,006.70	$2,653.30	$5,202.50	$5,986.00	$3,307.30

GF MSA Alliance 2250
100% Comprehensive Option

	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,125.50	$2,175.40	$3,092.10	$1,956.10	$1,238.00	$2,392.90	$3,401.30	$2,151.70
30-34	$1,173.10	$2,314.00	$3,144.00	$1,958.90	$1,290.40	$2,545.40	$3,458.30	$2,154.80
35-39	$1,243.20	$2,432.40	$3,272.80	$2,017.80	$1,367.50	$2,675.60	$3,600.10	$2,219.50
40-44	$1,344.00	$2,629.20	$3,396.10	$2,039.50	$1,478.40	$2,892.10	$3,735.70	$2,243.40
45-49	$1,462.40	$2,867.30	$3,594.30	$2,117.20	$1,608.60	$3,154.00	$3,953.70	$2,328.90
50-54	$1,580.70	$3,104.00	$3,801.60	$2,204.80	$1,738.80	$3,414.40	$4,181.70	$2,425.20
55-59	$1,807.70	$3,539.70	$4,148.30	$2,322.40	$1,988.40	$3,893.60	$4,563.10	$2,554.70
60-64	$2,057.00	$4,033.40	$4,641.40	$2,564.10	$2,262.70	$4,436.70	$5,105.40	$2,820.40

Farm Bureau
Pool 1
Rates Effective 4/1/2013

GF PLAN 400	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,772.40	$3,516.10	$4,997.60	$3,207.80	$1,949.40	$3,867.30	$5,496.80	$3,528.30
30-34	$1,846.50	$3,739.80	$5,081.30	$3,216.70	$2,030.90	$4,113.40	$5,588.80	$3,537.90
35-39	$1,957.70	$3,931.40	$5,290.70	$3,313.80	$2,153.10	$4,324.10	$5,819.10	$3,644.80
40-44	$2,116.50	$4,251.00	$5,489.90	$3,352.60	$2,327.90	$4,675.60	$6,038.20	$3,687.50
45-49	$2,303.30	$4,635.00	$5,810.50	$3,484.60	$2,533.20	$5,097.90	$6,390.80	$3,832.80
50-54	$2,490.10	$5,018.30	$6,144.60	$3,630.20	$2,738.70	$5,519.60	$6,758.40	$3,992.80
55-59	$2,846.20	$5,721.50	$6,705.10	$3,831.10	$3,130.30	$6,293.00	$7,374.80	$4,213.80
60-64	$3,239.50	$6,520.90	$7,501.60	$4,230.50	$3,562.90	$7,172.10	$8,250.90	$4,653.00

GF PLAN 800	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,414.80	$2,734.90	$3,887.60	$2,458.80	$1,556.60	$3,008.20	$4,276.10	$2,704.40
30-34	$1,474.20	$2,908.90	$3,952.30	$2,463.50	$1,621.80	$3,199.60	$4,347.20	$2,709.70
35-39	$1,562.70	$3,058.20	$4,115.40	$2,537.20	$1,719.30	$3,363.90	$4,526.60	$2,790.70
40-44	$1,689.70	$3,306.60	$4,270.30	$2,563.80	$1,859.00	$3,637.00	$4,696.90	$2,820.10
45-49	$1,838.70	$3,605.10	$4,519.70	$2,662.80	$2,022.90	$3,965.30	$4,971.40	$2,928.90
50-54	$1,987.90	$3,903.30	$4,779.50	$2,771.90	$2,187.10	$4,293.30	$5,257.10	$3,048.80
55-59	$2,272.00	$4,450.10	$5,215.10	$2,920.60	$2,499.70	$4,894.70	$5,736.20	$3,212.40
60-64	$2,586.00	$5,071.80	$5,835.00	$3,223.40	$2,845.00	$5,578.60	$6,418.10	$3,545.50

GF PLAN 1300	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,217.90	$2,420.00	$3,439.60	$2,209.80	$1,339.80	$2,661.90	$3,783.50	$2,430.60
30-34	$1,269.20	$2,573.70	$3,497.00	$2,215.20	$1,396.40	$2,830.90	$3,846.40	$2,436.60
35-39	$1,345.30	$2,705.80	$3,641.10	$2,282.60	$1,479.90	$2,976.30	$4,005.00	$2,510.70
40-44	$1,454.60	$2,925.70	$3,778.40	$2,309.50	$1,600.30	$3,218.10	$4,156.10	$2,540.30
45-49	$1,582.90	$3,189.60	$3,998.80	$2,400.20	$1,741.40	$3,508.30	$4,398.50	$2,640.20
50-54	$1,711.60	$3,453.70	$4,228.60	$2,500.20	$1,882.90	$3,799.00	$4,651.40	$2,750.10
55-59	$1,955.90	$3,937.50	$4,614.30	$2,639.10	$2,151.70	$4,331.20	$5,075.50	$2,902.90
60-64	$2,225.90	$4,487.20	$5,162.80	$2,914.90	$2,448.70	$4,935.80	$5,678.80	$3,206.30

GF PLAN 3000	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$929.00	$1,846.00	$2,623.80	$1,685.70	$1,022.10	$2,030.90	$2,886.50	$1,854.40
30-34	$968.20	$1,963.20	$2,667.50	$1,689.80	$1,065.20	$2,159.90	$2,934.60	$1,859.00
35-39	$1,026.40	$2,064.00	$2,777.40	$1,741.30	$1,129.20	$2,270.70	$3,055.60	$1,915.70
40-44	$1,109.60	$2,231.80	$2,882.30	$1,761.80	$1,220.70	$2,455.30	$3,171.00	$1,938.20
45-49	$1,207.60	$2,433.10	$3,050.40	$1,831.10	$1,328.60	$2,676.70	$3,355.80	$2,014.50
50-54	$1,305.80	$2,634.60	$3,225.70	$1,907.10	$1,436.60	$2,898.40	$3,548.70	$2,098.10
55-59	$1,492.10	$3,003.80	$3,519.80	$2,013.10	$1,641.60	$3,304.60	$3,872.30	$2,214.70
60-64	$1,698.10	$3,423.00	$3,938.30	$2,223.60	$1,868.20	$3,765.80	$4,332.60	$2,446.30

Farm Bureau
Pool 1
Rates Effective 4/1/2013

GF MSA Alliance 1500
100% Comprehensive Option

	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,495.80	$2,890.00	$4,107.30	$2,598.80	$1,645.30	$3,179.00	$4,517.90	$2,858.60
30-34	$1,558.50	$3,074.10	$4,176.30	$2,602.80	$1,714.30	$3,381.50	$4,593.90	$2,863.00
35-39	$1,651.30	$3,231.20	$4,348.50	$2,681.30	$1,816.40	$3,554.30	$4,783.30	$2,949.40
40-44	$1,785.40	$3,493.10	$4,512.00	$2,709.10	$1,963.90	$3,842.30	$4,963.10	$2,979.90
45-49	$1,942.50	$3,809.70	$4,775.40	$2,813.00	$2,136.80	$4,190.60	$5,252.90	$3,094.30
50-54	$2,100.50	$4,123.90	$5,050.00	$2,928.90	$2,310.50	$4,536.30	$5,554.90	$3,221.70
55-59	$2,401.20	$4,702.40	$5,511.00	$3,086.00	$2,641.30	$5,172.60	$6,062.00	$3,394.60
60-64	$2,732.90	$5,358.60	$6,165.70	$3,406.60	$3,006.10	$5,894.40	$6,782.10	$3,747.20

GF MSA Alliance 2250
100% Comprehensive Option

	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,275.20	$2,464.70	$3,503.40	$2,216.30	$1,402.70	$2,711.10	$3,853.70	$2,437.90
30-34	$1,329.20	$2,621.80	$3,562.10	$2,219.50	$1,462.00	$2,883.90	$3,918.30	$2,441.40
35-39	$1,408.50	$2,755.90	$3,708.10	$2,286.10	$1,549.30	$3,031.40	$4,078.90	$2,514.70
40-44	$1,522.80	$2,978.90	$3,847.80	$2,310.70	$1,675.00	$3,276.70	$4,232.50	$2,541.80
45-49	$1,656.90	$3,248.70	$4,072.30	$2,398.80	$1,822.50	$3,573.50	$4,479.50	$2,638.70
50-54	$1,791.00	$3,516.90	$4,307.20	$2,498.00	$1,970.10	$3,868.50	$4,737.90	$2,747.80
55-59	$2,048.10	$4,010.50	$4,700.00	$2,631.30	$2,252.90	$4,411.40	$5,170.00	$2,894.40
60-64	$2,330.60	$4,569.90	$5,258.70	$2,905.10	$2,563.60	$5,026.80	$5,784.40	$3,195.50

Farm Bureau
Pool 1
Rates Effective 4/1/2012

NGF PLAN 400	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,573.30	$3,121.20	$4,436.20	$2,847.50	$1,730.40	$3,432.90	$4,879.30	$3,131.80
30-34	$1,639.10	$3,319.70	$4,510.40	$2,855.30	$1,802.70	$3,651.30	$4,960.90	$3,140.50
35-39	$1,737.70	$3,489.70	$4,696.30	$2,941.60	$1,911.20	$3,838.20	$5,165.30	$3,235.30
40-44	$1,878.80	$3,773.50	$4,873.20	$2,976.00	$2,066.30	$4,150.30	$5,359.80	$3,273.10
45-49	$2,044.50	$4,114.20	$5,157.70	$3,093.20	$2,248.60	$4,525.10	$5,672.90	$3,402.20
50-54	$2,210.30	$4,454.60	$5,454.40	$3,222.30	$2,431.00	$4,899.40	$5,999.00	$3,544.10
55-59	$2,526.30	$5,078.70	$5,951.80	$3,400.70	$2,778.50	$5,586.00	$6,546.20	$3,740.30
60-64	$2,875.50	$5,788.30	$6,658.90	$3,755.20	$3,162.60	$6,366.30	$7,323.90	$4,130.20

NGF PLAN 800	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,255.80	$2,427.60	$3,450.80	$2,182.50	$1,381.70	$2,670.20	$3,795.70	$2,400.60
30-34	$1,308.50	$2,582.10	$3,508.20	$2,186.70	$1,439.70	$2,840.10	$3,858.80	$2,405.20
35-39	$1,387.20	$2,714.70	$3,653.00	$2,252.10	$1,526.10	$2,985.90	$4,018.00	$2,477.20
40-44	$1,499.80	$2,935.10	$3,790.50	$2,275.90	$1,650.10	$3,228.40	$4,169.30	$2,503.30
45-49	$1,632.10	$3,200.00	$4,011.90	$2,363.60	$1,795.70	$3,519.70	$4,412.80	$2,599.80
50-54	$1,764.60	$3,464.80	$4,242.60	$2,460.50	$1,941.40	$3,810.90	$4,666.50	$2,706.40
55-59	$2,016.80	$3,950.00	$4,629.20	$2,592.50	$2,218.90	$4,344.80	$5,091.80	$2,851.60
60-64	$2,295.40	$4,502.00	$5,179.50	$2,861.30	$2,525.40	$4,951.90	$5,697.00	$3,147.20

NGF PLAN 1300	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,081.00	$2,148.20	$3,053.20	$1,961.50	$1,189.30	$2,362.90	$3,358.40	$2,157.60
30-34	$1,126.70	$2,284.50	$3,104.00	$1,966.30	$1,239.40	$2,512.90	$3,414.40	$2,162.80
35-39	$1,194.20	$2,401.80	$3,232.00	$2,026.10	$1,313.60	$2,641.90	$3,555.00	$2,228.70
40-44	$1,291.20	$2,596.90	$3,353.90	$2,049.90	$1,420.50	$2,856.60	$3,689.20	$2,254.90
45-49	$1,405.00	$2,831.20	$3,549.50	$2,130.60	$1,545.80	$3,114.20	$3,904.40	$2,343.60
50-54	$1,519.30	$3,065.70	$3,753.50	$2,219.30	$1,671.40	$3,372.20	$4,128.80	$2,441.10
55-59	$1,736.20	$3,495.20	$4,095.80	$2,342.60	$1,909.90	$3,844.60	$4,505.20	$2,576.80
60-64	$1,975.80	$3,983.00	$4,582.60	$2,587.40	$2,173.60	$4,381.20	$5,040.80	$2,846.10

NGF PLAN 3000	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$824.70	$1,638.60	$2,329.00	$1,496.20	$907.30	$1,802.70	$2,562.30	$1,646.10
30-34	$859.50	$1,742.70	$2,367.80	$1,499.90	$945.60	$1,917.20	$2,604.90	$1,650.20
35-39	$911.10	$1,832.10	$2,465.40	$1,545.60	$1,002.30	$2,015.60	$2,712.30	$1,700.50
40-44	$985.00	$1,981.10	$2,558.50	$1,563.80	$1,083.60	$2,179.40	$2,814.80	$1,720.50
45-49	$1,072.00	$2,159.70	$2,707.70	$1,625.40	$1,179.40	$2,376.00	$2,978.80	$1,788.10
50-54	$1,159.10	$2,338.60	$2,863.30	$1,692.90	$1,275.20	$2,572.80	$3,150.00	$1,862.40
55-59	$1,324.50	$2,666.30	$3,124.30	$1,786.90	$1,457.20	$2,933.30	$3,437.30	$1,965.80
60-64	$1,507.30	$3,038.40	$3,495.80	$1,973.80	$1,658.30	$3,342.80	$3,845.90	$2,171.40

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NGF PLAN 400	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,795.90	$3,562.80	$5,063.90	$3,250.40	$1,975.20	$3,918.50	$5,569.70	$3,575.00
30-34	$1,871.00	$3,789.50	$5,148.70	$3,259.30	$2,057.80	$4,167.80	$5,662.80	$3,584.80
35-39	$1,983.60	$3,983.50	$5,360.80	$3,357.80	$2,181.60	$4,381.30	$5,896.20	$3,693.10
40-44	$2,144.60	$4,307.50	$5,562.70	$3,397.10	$2,358.70	$4,737.60	$6,118.20	$3,736.40
45-49	$2,333.80	$4,696.40	$5,887.60	$3,530.80	$2,566.80	$5,165.50	$6,475.60	$3,883.50
50-54	$2,523.10	$5,084.90	$6,226.10	$3,678.30	$2,775.00	$5,592.70	$6,847.90	$4,045.60
55-59	$2,883.80	$5,797.40	$6,793.90	$3,881.90	$3,171.70	$6,376.30	$7,472.50	$4,269.50
60-64	$3,282.30	$6,607.30	$7,601.10	$4,286.60	$3,610.00	$7,267.20	$8,360.20	$4,714.60

NGF PLAN 800	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,433.50	$2,771.10	$3,939.10	$2,491.30	$1,577.20	$3,048.00	$4,332.70	$2,740.30
30-34	$1,493.70	$2,947.40	$4,004.60	$2,496.10	$1,643.30	$3,241.90	$4,404.80	$2,745.60
35-39	$1,583.40	$3,098.80	$4,169.90	$2,570.80	$1,742.10	$3,408.40	$4,586.60	$2,827.70
40-44	$1,712.00	$3,350.40	$4,326.80	$2,597.90	$1,883.50	$3,685.10	$4,759.20	$2,857.40
45-49	$1,863.10	$3,652.80	$4,579.70	$2,698.10	$2,049.80	$4,017.80	$5,037.30	$2,967.70
50-54	$2,014.20	$3,955.00	$4,842.80	$2,808.70	$2,216.10	$4,350.20	$5,326.70	$3,089.30
55-59	$2,302.10	$4,509.00	$5,284.20	$2,959.40	$2,532.80	$4,959.60	$5,812.30	$3,255.00
60-64	$2,620.20	$5,139.00	$5,912.30	$3,266.20	$2,882.80	$5,652.50	$6,503.10	$3,592.50

NGF PLAN 1300	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,234.00	$2,452.10	$3,485.20	$2,239.10	$1,357.60	$2,697.20	$3,833.70	$2,462.90
30-34	$1,286.00	$2,607.70	$3,543.20	$2,244.50	$1,414.80	$2,868.40	$3,897.40	$2,468.90
35-39	$1,363.10	$2,741.70	$3,689.30	$2,312.80	$1,499.50	$3,015.80	$4,058.20	$2,544.00
40-44	$1,473.90	$2,964.40	$3,828.40	$2,340.00	$1,621.40	$3,260.80	$4,211.20	$2,573.90
45-49	$1,603.90	$3,231.80	$4,051.80	$2,432.10	$1,764.50	$3,554.80	$4,456.80	$2,675.20
50-54	$1,734.30	$3,499.50	$4,284.70	$2,533.30	$1,907.80	$3,849.30	$4,713.00	$2,786.60
55-59	$1,981.80	$3,989.70	$4,675.40	$2,674.10	$2,180.20	$4,388.50	$5,142.70	$2,941.40
60-64	$2,255.40	$4,546.60	$5,231.10	$2,953.50	$2,481.20	$5,001.10	$5,754.00	$3,248.80

NGF PLAN 3000	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$941.30	$1,870.50	$2,658.50	$1,708.00	$1,035.60	$2,057.80	$2,924.80	$1,879.10
30-34	$981.10	$1,989.30	$2,702.80	$1,712.20	$1,079.30	$2,188.60	$2,973.60	$1,883.70
35-39	$1,039.90	$2,091.40	$2,814.20	$1,764.40	$1,144.10	$2,300.80	$3,096.10	$1,941.10
40-44	$1,124.30	$2,261.30	$2,920.60	$1,785.10	$1,236.90	$2,487.80	$3,213.10	$1,964.00
45-49	$1,223.60	$2,465.30	$3,090.80	$1,855.30	$1,346.20	$2,712.20	$3,400.30	$2,041.20
50-54	$1,323.10	$2,669.50	$3,268.50	$1,932.50	$1,455.70	$2,936.90	$3,595.80	$2,126.00
55-59	$1,512.00	$3,043.50	$3,566.40	$2,039.80	$1,663.40	$3,348.40	$3,923.60	$2,244.00
60-64	$1,720.70	$3,468.30	$3,990.40	$2,253.10	$1,893.00	$3,815.80	$4,390.20	$2,478.70

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GF PLAN 400	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$873.10	$1,732.00	$2,462.00	$1,580.40	$960.50	$1,905.20	$2,708.20	$1,738.40
30-34	$909.70	$1,842.10	$2,503.20	$1,584.60	$1,000.80	$2,026.30	$2,753.50	$1,743.10
35-39	$964.20	$1,936.70	$2,606.20	$1,632.60	$1,060.70	$2,130.40	$2,866.80	$1,795.90
40-44	$1,042.60	$2,094.10	$2,704.20	$1,651.40	$1,147.00	$2,303.50	$2,974.70	$1,816.50
45-49	$1,134.60	$2,283.00	$2,862.40	$1,716.70	$1,248.20	$2,511.30	$3,148.60	$1,888.30
50-54	$1,226.80	$2,472.10	$3,026.70	$1,788.00	$1,349.60	$2,719.30	$3,329.50	$1,966.80
55-59	$1,402.00	$2,818.60	$3,302.80	$1,887.00	$1,542.40	$3,100.40	$3,633.10	$2,075.80
60-64	$1,595.80	$3,212.10	$3,695.20	$2,083.90	$1,755.50	$3,533.40	$4,064.80	$2,292.20

GF PLAN 800	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$685.10	$1,359.00	$1,931.80	$1,239.90	$753.60	$1,494.70	$2,124.80	$1,363.70
30-34	$713.70	$1,445.50	$1,963.90	$1,243.20	$785.00	$1,589.90	$2,160.10	$1,367.40
35-39	$756.60	$1,519.50	$2,045.00	$1,280.90	$832.20	$1,671.30	$2,249.30	$1,408.90
40-44	$818.10	$1,643.10	$2,121.90	$1,295.80	$899.90	$1,807.30	$2,333.90	$1,425.10
45-49	$890.30	$1,791.50	$2,245.90	$1,346.80	$979.20	$1,970.40	$2,470.30	$1,481.30
50-54	$962.50	$1,939.70	$2,375.00	$1,403.00	$1,058.80	$2,133.30	$2,612.20	$1,543.20
55-59	$1,099.90	$2,211.50	$2,591.60	$1,480.80	$1,209.80	$2,432.40	$2,850.50	$1,628.70
60-64	$1,251.90	$2,520.30	$2,899.60	$1,635.40	$1,377.00	$2,772.00	$3,189.20	$1,798.80

GF PLAN 1300	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$657.70	$1,304.70	$1,854.50	$1,190.40	$723.50	$1,435.40	$2,040.20	$1,309.50
30-34	$685.30	$1,387.60	$1,885.50	$1,193.50	$753.80	$1,526.60	$2,074.20	$1,313.00
35-39	$726.50	$1,458.90	$1,963.10	$1,229.50	$799.20	$1,604.90	$2,159.60	$1,352.60
40-44	$785.50	$1,577.60	$2,037.00	$1,244.00	$863.90	$1,735.60	$2,241.00	$1,368.50
45-49	$854.70	$1,719.70	$2,156.00	$1,292.90	$940.20	$1,891.90	$2,371.80	$1,422.40
50-54	$924.20	$1,861.90	$2,279.90	$1,346.80	$1,016.40	$2,048.30	$2,508.30	$1,481.70
55-59	$1,056.10	$2,122.90	$2,487.80	$1,421.40	$1,161.60	$2,335.40	$2,736.80	$1,563.60
60-64	$1,201.90	$2,419.60	$2,783.60	$1,569.90	$1,322.00	$2,661.90	$3,062.20	$1,727.10

GF PLAN 3000	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$504.90	$1,001.60	$1,423.80	$913.80	$555.40	$1,101.70	$1,566.00	$1,005.10
30-34	$526.10	$1,065.40	$1,447.70	$916.30	$578.60	$1,171.80	$1,592.20	$1,007.90
35-39	$557.80	$1,120.00	$1,507.20	$943.90	$613.60	$1,231.90	$1,657.70	$1,038.10
40-44	$603.00	$1,211.20	$1,564.00	$955.10	$663.30	$1,332.20	$1,720.20	$1,050.40
45-49	$656.20	$1,320.40	$1,655.30	$992.60	$721.80	$1,452.20	$1,820.60	$1,091.80
50-54	$709.30	$1,429.40	$1,750.40	$1,034.20	$780.20	$1,572.20	$1,925.30	$1,137.50
55-59	$810.70	$1,629.80	$1,910.10	$1,091.30	$891.80	$1,792.70	$2,100.80	$1,200.30
60-64	$922.70	$1,857.70	$2,137.10	$1,205.30	$1,014.90	$2,043.20	$2,350.50	$1,325.70

GF ValuCare	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$342.20	$902.40	$1,197.70	$852.10	$376.40	$992.60	$1,317.40	$937.30
30-34	$451.00	$1,230.50	$1,633.30	$1,178.00	$496.10	$1,353.40	$1,796.60	$1,295.80
35-39	$486.80	$1,230.50	$1,633.30	$1,141.80	$535.50	$1,353.40	$1,796.60	$1,255.90
40-44	$655.20	$1,558.60	$2,069.20	$1,407.50	$720.80	$1,714.50	$2,276.00	$1,548.20
45-49	$760.50	$1,804.70	$2,395.70	$1,627.50	$836.70	$1,985.10	$2,635.20	$1,790.20
50-54	$879.60	$1,968.70	$2,613.40	$1,725.00	$967.60	$2,165.50	$2,874.70	$1,897.50
55-59	$1,058.10	$2,214.80	$2,940.00	$1,871.50	$1,164.00	$2,436.20	$3,234.00	$2,058.60
60-64	$1,252.70	$2,624.90	$3,484.60	$2,219.60	$1,378.10	$2,887.40	$3,833.00	$2,441.50

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GF MSA Alliance 1500
100% Comprehensive Option

	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$863.70	$1,712.50	$2,434.50	$1,562.80	$950.00	$1,883.80	$2,677.90	$1,719.10
30-34	$899.40	$1,821.60	$2,475.80	$1,566.50	$989.30	$2,003.70	$2,723.30	$1,723.20
35-39	$953.60	$1,915.20	$2,577.40	$1,614.60	$1,048.90	$2,106.70	$2,835.10	$1,776.00
40-44	$1,031.20	$2,071.10	$2,674.80	$1,633.70	$1,134.30	$2,278.10	$2,942.20	$1,797.00
45-49	$1,122.40	$2,257.70	$2,830.60	$1,697.80	$1,234.60	$2,483.40	$3,113.60	$1,867.50
50-54	$1,213.60	$2,444.40	$2,993.20	$1,768.00	$1,334.90	$2,688.80	$3,292.50	$1,944.70
55-59	$1,386.70	$2,787.50	$3,266.10	$1,866.50	$1,525.30	$3,066.20	$3,592.70	$2,053.20
60-64	$1,577.60	$3,176.20	$3,654.90	$2,061.20	$1,735.40	$3,493.80	$4,020.30	$2,267.30

GF MSA Alliance 2250
100% Comprehensive Option

	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$736.10	$1,460.60	$2,076.00	$1,333.10	$809.70	$1,606.60	$2,283.60	$1,466.40
30-34	$766.90	$1,553.60	$2,111.70	$1,336.20	$843.60	$1,708.90	$2,322.90	$1,469.70
35-39	$813.20	$1,633.10	$2,198.60	$1,376.80	$894.50	$1,796.30	$2,418.40	$1,514.50
40-44	$879.10	$1,766.10	$2,281.10	$1,393.40	$967.00	$1,942.70	$2,509.20	$1,532.80
45-49	$957.30	$1,925.70	$2,414.20	$1,447.70	$1,053.00	$2,118.20	$2,655.60	$1,592.40
50-54	$1,034.90	$2,084.60	$2,552.80	$1,508.00	$1,138.40	$2,293.00	$2,808.00	$1,658.80
55-59	$1,182.80	$2,377.20	$2,785.60	$1,591.80	$1,301.00	$2,614.90	$3,064.20	$1,750.90
60-64	$1,346.00	$2,709.30	$3,117.10	$1,758.10	$1,480.60	$2,980.10	$3,428.70	$1,933.90

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GF PLAN 400	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$989.20	$1,962.40	$2,789.40	$1,790.60	$1,088.20	$2,158.60	$3,068.40	$1,969.60
30-34	$1,030.70	$2,087.10	$2,836.20	$1,795.40	$1,133.90	$2,295.80	$3,119.80	$1,974.90
35-39	$1,092.40	$2,194.40	$2,952.80	$1,849.70	$1,201.80	$2,413.70	$3,248.10	$2,034.70
40-44	$1,181.30	$2,372.60	$3,064.00	$1,871.00	$1,299.50	$2,609.90	$3,370.30	$2,058.10
45-49	$1,285.50	$2,586.60	$3,243.10	$1,944.90	$1,414.20	$2,845.30	$3,567.30	$2,139.40
50-54	$1,389.90	$2,800.80	$3,429.30	$2,025.80	$1,529.00	$3,080.90	$3,772.30	$2,228.40
55-59	$1,588.40	$3,193.50	$3,742.10	$2,138.10	$1,747.50	$3,512.80	$4,116.30	$2,351.90
60-64	$1,808.10	$3,639.40	$4,186.70	$2,361.10	$1,989.00	$4,003.30	$4,605.40	$2,597.10

GF PLAN 800								
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$776.20	$1,539.70	$2,188.70	$1,404.80	$853.80	$1,693.50	$2,407.30	$1,545.20
30-34	$808.60	$1,637.80	$2,225.10	$1,408.50	$889.40	$1,801.40	$2,447.50	$1,549.20
35-39	$857.30	$1,721.60	$2,317.00	$1,451.30	$942.90	$1,893.50	$2,548.40	$1,596.20
40-44	$926.90	$1,861.70	$2,404.20	$1,468.00	$1,019.60	$2,047.60	$2,644.30	$1,614.70
45-49	$1,008.60	$2,029.70	$2,544.50	$1,526.00	$1,109.50	$2,232.50	$2,798.80	$1,678.40
50-54	$1,090.50	$2,197.50	$2,690.90	$1,589.60	$1,199.50	$2,417.10	$2,959.70	$1,748.30
55-59	$1,246.20	$2,505.60	$2,936.30	$1,677.80	$1,370.80	$2,755.90	$3,229.50	$1,845.40
60-64	$1,418.40	$2,855.40	$3,285.20	$1,852.80	$1,560.20	$3,140.70	$3,613.40	$2,037.90

GF PLAN 1300								
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$745.20	$1,478.30	$2,101.20	$1,348.70	$819.70	$1,626.30	$2,311.60	$1,483.70
30-34	$776.50	$1,572.30	$2,136.20	$1,352.30	$854.10	$1,729.60	$2,350.10	$1,487.60
35-39	$823.20	$1,652.90	$2,224.20	$1,393.00	$905.40	$1,818.30	$2,446.90	$1,532.40
40-44	$889.90	$1,787.40	$2,307.90	$1,409.40	$978.80	$1,966.40	$2,539.00	$1,550.50
45-49	$968.40	$1,948.50	$2,442.70	$1,464.90	$1,065.20	$2,143.40	$2,687.30	$1,611.60
50-54	$1,047.10	$2,109.50	$2,583.20	$1,526.00	$1,151.60	$2,320.70	$2,841.80	$1,678.80
55-59	$1,196.50	$2,405.20	$2,818.70	$1,610.50	$1,316.10	$2,646.00	$3,100.80	$1,771.60
60-64	$1,361.70	$2,741.40	$3,153.80	$1,778.80	$1,497.90	$3,015.90	$3,469.40	$1,956.80

GF PLAN 3000								
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$572.20	$1,134.90	$1,613.10	$1,035.40	$629.30	$1,248.20	$1,774.20	$1,138.70
30-34	$596.10	$1,207.00	$1,640.20	$1,038.30	$655.60	$1,327.60	$1,804.00	$1,141.90
35-39	$632.00	$1,269.00	$1,707.70	$1,069.40	$695.20	$1,395.70	$1,878.30	$1,176.20
40-44	$683.10	$1,372.30	$1,772.00	$1,082.00	$751.50	$1,509.40	$1,948.90	$1,190.20
45-49	$743.40	$1,496.00	$1,875.50	$1,124.60	$817.70	$1,645.40	$2,062.80	$1,237.00
50-54	$803.60	$1,619.50	$1,983.30	$1,171.70	$884.00	$1,781.30	$2,181.30	$1,288.70
55-59	$918.60	$1,846.70	$2,164.10	$1,236.40	$1,010.50	$2,031.10	$2,380.30	$1,359.90
60-64	$1,045.40	$2,104.80	$2,421.40	$1,365.60	$1,149.90	$2,315.00	$2,663.20	$1,502.00

GF ValuCare								
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$387.80	$1,022.40	$1,357.00	$965.50	$426.60	$1,124.70	$1,492.60	$1,062.10
30-34	$511.00	$1,394.00	$1,850.60	$1,334.70	$562.10	$1,533.40	$2,035.60	$1,468.10
35-39	$551.50	$1,394.00	$1,850.60	$1,293.60	$606.60	$1,533.40	$2,035.60	$1,423.00
40-44	$742.30	$1,765.90	$2,344.40	$1,594.70	$816.60	$1,942.40	$2,578.70	$1,754.10
45-49	$861.80	$2,044.70	$2,714.30	$1,844.00	$948.00	$2,249.10	$2,985.60	$2,028.30
50-54	$996.60	$2,230.50	$2,961.00	$1,954.40	$1,096.30	$2,453.50	$3,257.00	$2,149.80
55-59	$1,198.80	$2,509.50	$3,331.10	$2,120.40	$1,318.70	$2,760.30	$3,664.10	$2,332.40
60-64	$1,419.30	$2,974.10	$3,948.10	$2,514.80	$1,561.30	$3,271.30	$4,342.80	$2,766.20

GF MSA Alliance 1500
100% Comprehensive Option

	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$978.50	$1,940.30	$2,758.30	$1,770.70	$1,076.40	$2,134.30	$3,034.10	$1,947.70
30-34	$1,019.00	$2,063.80	$2,805.10	$1,774.90	$1,120.90	$2,270.20	$3,085.50	$1,952.30
35-39	$1,080.40	$2,169.90	$2,920.20	$1,829.30	$1,188.50	$2,386.90	$3,212.20	$2,012.20
40-44	$1,168.40	$2,346.50	$3,030.50	$1,851.00	$1,285.20	$2,581.10	$3,333.50	$2,036.00
45-49	$1,271.70	$2,558.00	$3,207.10	$1,923.60	$1,398.80	$2,813.70	$3,527.70	$2,115.90
50-54	$1,375.00	$2,769.50	$3,391.30	$2,003.10	$1,512.40	$3,046.40	$3,730.40	$2,203.40
55-59	$1,571.10	$3,158.20	$3,700.50	$2,114.80	$1,728.20	$3,474.00	$4,070.50	$2,326.20
60-64	$1,787.50	$3,598.60	$4,140.90	$2,335.30	$1,966.20	$3,958.40	$4,554.90	$2,568.80

GF MSA Alliance 2250
100% Comprehensive Option

	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$834.10	$1,654.80	$2,352.10	$1,510.40	$917.40	$1,820.30	$2,587.30	$1,661.40
30-34	$869.00	$1,760.20	$2,392.60	$1,513.90	$955.80	$1,936.20	$2,631.80	$1,665.20
35-39	$921.30	$1,850.30	$2,491.00	$1,559.90	$1,013.40	$2,035.30	$2,740.00	$1,715.90
40-44	$996.00	$2,001.00	$2,584.50	$1,578.80	$1,095.60	$2,201.10	$2,842.90	$1,736.60
45-49	$1,084.60	$2,181.80	$2,735.30	$1,640.20	$1,193.10	$2,399.90	$3,008.70	$1,804.20
50-54	$1,172.60	$2,361.90	$2,892.30	$1,708.60	$1,289.80	$2,598.00	$3,181.50	$1,879.40
55-59	$1,340.10	$2,693.40	$3,156.10	$1,803.50	$1,474.00	$2,962.70	$3,471.70	$1,983.80
60-64	$1,525.00	$3,069.60	$3,531.60	$1,992.00	$1,677.50	$3,376.50	$3,884.70	$2,191.10

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NGF PLAN 400	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$878.10	$1,741.90	$2,476.00	$1,589.30	$966.00	$1,916.10	$2,723.60	$1,748.40
30-34	$914.90	$1,852.70	$2,517.50	$1,593.60	$1,006.50	$2,037.90	$2,769.30	$1,753.00
35-39	$969.70	$1,947.80	$2,621.10	$1,641.90	$1,066.80	$2,142.60	$2,883.20	$1,806.10
40-44	$1,048.60	$2,106.00	$2,719.70	$1,660.90	$1,153.50	$2,316.60	$2,991.60	$1,826.90
45-49	$1,141.10	$2,296.10	$2,878.70	$1,726.40	$1,255.30	$2,525.60	$3,166.60	$1,899.10
50-54	$1,233.80	$2,486.20	$3,044.00	$1,798.20	$1,357.20	$2,734.80	$3,348.50	$1,978.00
55-59	$1,410.00	$2,834.70	$3,321.60	$1,897.90	$1,551.10	$3,118.20	$3,653.80	$2,087.60
60-64	$1,604.90	$3,230.50	$3,716.30	$2,095.80	$1,765.50	$3,553.50	$4,087.90	$2,305.30

NGF PLAN 800	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$689.00	$1,366.70	$1,942.80	$1,247.00	$757.90	$1,503.20	$2,136.90	$1,371.50
30-34	$717.70	$1,453.80	$1,975.10	$1,250.30	$789.50	$1,599.00	$2,172.40	$1,375.20
35-39	$760.90	$1,528.20	$2,056.60	$1,288.20	$836.90	$1,680.80	$2,262.10	$1,416.90
40-44	$822.80	$1,652.50	$2,134.00	$1,303.10	$905.10	$1,817.50	$2,347.30	$1,433.30
45-49	$895.40	$1,801.70	$2,258.70	$1,354.50	$984.80	$1,981.70	$2,484.30	$1,489.80
50-54	$968.00	$1,950.70	$2,388.60	$1,411.00	$1,064.80	$2,145.50	$2,627.10	$1,551.90
55-59	$1,106.20	$2,224.10	$2,606.40	$1,489.20	$1,216.70	$2,446.30	$2,866.80	$1,638.10
60-64	$1,259.00	$2,534.70	$2,916.10	$1,644.70	$1,384.80	$2,787.80	$3,207.40	$1,809.00

NGF PLAN 1300	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$661.50	$1,312.20	$1,865.10	$1,197.20	$727.60	$1,443.60	$2,051.80	$1,317.00
30-34	$689.20	$1,395.60	$1,896.20	$1,200.30	$758.10	$1,535.30	$2,086.00	$1,320.50
35-39	$730.70	$1,467.10	$1,974.30	$1,236.60	$803.70	$1,614.00	$2,172.00	$1,360.30
40-44	$789.90	$1,586.70	$2,048.60	$1,251.10	$868.80	$1,745.50	$2,253.70	$1,376.30
45-49	$859.60	$1,729.60	$2,168.30	$1,300.30	$945.50	$1,902.70	$2,385.30	$1,430.50
50-54	$929.40	$1,872.50	$2,293.00	$1,354.60	$1,022.20	$2,059.90	$2,522.50	$1,490.10
55-59	$1,062.10	$2,135.00	$2,502.00	$1,429.50	$1,168.30	$2,348.70	$2,752.50	$1,572.70
60-64	$1,208.80	$2,433.40	$2,799.40	$1,579.00	$1,329.50	$2,677.00	$3,079.60	$1,737.00

NGF PLAN 3000	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$507.80	$1,007.30	$1,431.80	$919.00	$558.60	$1,108.00	$1,574.90	$1,010.80
30-34	$529.00	$1,071.40	$1,455.90	$921.60	$581.90	$1,178.50	$1,601.30	$1,013.60
35-39	$561.00	$1,126.40	$1,515.90	$949.20	$617.10	$1,238.90	$1,667.20	$1,044.10
40-44	$606.40	$1,218.10	$1,572.90	$960.40	$667.10	$1,339.80	$1,730.00	$1,056.40
45-49	$659.80	$1,327.90	$1,664.80	$998.30	$725.80	$1,460.60	$1,831.00	$1,098.00
50-54	$713.30	$1,437.50	$1,760.40	$1,040.00	$784.70	$1,581.10	$1,936.20	$1,143.90
55-59	$815.40	$1,639.20	$1,921.00	$1,097.50	$896.90	$1,802.90	$2,112.80	$1,207.10
60-64	$927.90	$1,868.30	$2,149.30	$1,212.20	$1,020.70	$2,054.80	$2,364.00	$1,333.30

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NGF PLAN 400	Non Tobacco User				Tobacco User			
	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$1,002.30	$1,988.30	$2,826.40	$1,814.20	$1,102.70	$2,187.20	$3,109.00	$1,995.70
30-34	$1,044.40	$2,114.70	$2,873.70	$1,819.20	$1,148.80	$2,326.30	$3,161.10	$2,001.00
35-39	$1,107.00	$2,223.30	$2,991.90	$1,874.20	$1,217.70	$2,445.70	$3,291.10	$2,061.60
40-44	$1,197.00	$2,404.00	$3,104.50	$1,895.80	$1,316.80	$2,644.40	$3,414.90	$2,085.40
45-49	$1,302.60	$2,621.00	$3,286.00	$1,970.70	$1,433.00	$2,883.00	$3,614.60	$2,167.80
50-54	$1,408.30	$2,837.90	$3,474.70	$2,052.60	$1,549.40	$3,121.70	$3,822.20	$2,257.90
55-59	$1,609.50	$3,235.70	$3,791.60	$2,166.40	$1,770.60	$3,559.30	$4,170.80	$2,383.00
60-64	$1,832.00	$3,687.60	$4,242.10	$2,392.30	$2,015.40	$4,056.30	$4,666.40	$2,631.50

NGF PLAN 800	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$786.50	$1,560.10	$2,217.70	$1,423.50	$865.10	$1,715.90	$2,439.30	$1,565.70
30-34	$819.30	$1,659.50	$2,254.60	$1,427.20	$901.20	$1,825.30	$2,479.90	$1,569.80
35-39	$868.60	$1,744.40	$2,347.70	$1,470.50	$955.40	$1,918.60	$2,582.20	$1,617.40
40-44	$939.20	$1,886.40	$2,436.00	$1,487.50	$1,033.10	$2,074.70	$2,679.30	$1,636.20
45-49	$1,022.10	$2,056.60	$2,578.30	$1,546.20	$1,124.20	$2,262.10	$2,835.80	$1,700.60
50-54	$1,105.00	$2,226.70	$2,726.60	$1,610.70	$1,215.40	$2,449.10	$2,998.90	$1,771.60
55-59	$1,262.70	$2,538.80	$2,975.20	$1,700.00	$1,388.90	$2,792.40	$3,272.40	$1,869.80
60-64	$1,437.10	$2,893.30	$3,328.70	$1,877.40	$1,580.80	$3,182.30	$3,661.30	$2,065.00

NGF PLAN 1300	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$755.20	$1,497.80	$2,129.00	$1,366.60	$830.60	$1,647.80	$2,342.10	$1,503.30
30-34	$786.80	$1,593.10	$2,164.60	$1,370.10	$865.40	$1,752.50	$2,381.30	$1,507.30
35-39	$834.10	$1,674.70	$2,253.60	$1,411.50	$917.40	$1,842.40	$2,479.30	$1,552.80
40-44	$901.70	$1,811.20	$2,338.60	$1,428.10	$991.80	$1,992.50	$2,572.60	$1,571.00
45-49	$981.30	$1,974.30	$2,475.10	$1,484.30	$1,079.30	$2,171.90	$2,722.90	$1,632.90
50-54	$1,060.90	$2,137.50	$2,617.40	$1,546.30	$1,166.90	$2,351.40	$2,879.40	$1,701.00
55-59	$1,212.40	$2,437.10	$2,856.00	$1,631.80	$1,333.60	$2,681.10	$3,141.90	$1,795.10
60-64	$1,379.90	$2,777.80	$3,195.60	$1,802.30	$1,517.70	$3,055.80	$3,515.40	$1,982.80

NGF PLAN 3000	Single	2-Person	Family	Med. Dep.	Single	2-Person	Family	Med. Dep.
29-Under	$579.70	$1,149.90	$1,634.50	$1,049.10	$637.60	$1,264.70	$1,797.80	$1,153.80
30-34	$603.90	$1,223.00	$1,661.90	$1,052.00	$664.30	$1,345.20	$1,827.90	$1,157.10
35-39	$640.40	$1,285.80	$1,730.30	$1,083.60	$704.50	$1,414.20	$1,903.20	$1,191.80
40-44	$692.20	$1,390.50	$1,795.50	$1,096.40	$761.50	$1,529.40	$1,974.80	$1,205.80
45-49	$753.30	$1,515.80	$1,900.30	$1,139.50	$828.50	$1,667.20	$2,090.10	$1,253.30
50-54	$814.30	$1,640.90	$2,009.50	$1,187.20	$895.60	$1,804.90	$2,210.20	$1,305.70
55-59	$930.70	$1,871.10	$2,192.80	$1,252.80	$1,023.80	$2,058.00	$2,411.70	$1,378.00
60-64	$1,059.20	$2,132.60	$2,453.40	$1,383.70	$1,165.10	$2,345.60	$2,698.50	$1,521.90

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GF PLAN 400	Non Tobacco User					Tobacco User				
	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$269.90	$270.30	$534.40	$652.20	$382.20	$296.90	$297.30	$587.80	$717.50	$420.40
19-24	$322.40	$620.20	$824.00	$1,343.10	$871.80	$354.60	$682.30	$906.40	$1,477.40	$959.00
25-29	$357.70	$746.70	$878.90	$1,401.50	$849.30	$393.50	$821.50	$966.80	$1,541.70	$934.20
30-34	$396.90	$740.80	$1,012.90	$1,432.90	$864.00	$436.60	$814.90	$1,114.30	$1,576.20	$950.40
35-39	$442.10	$739.60	$1,082.90	$1,531.00	$940.20	$486.30	$813.50	$1,191.30	$1,684.10	$1,034.20
40-44	$533.70	$740.40	$1,201.70	$1,590.10	$953.10	$587.10	$814.40	$1,321.90	$1,749.10	$1,048.40
45-49	$601.70	$789.40	$1,306.50	$1,683.90	$988.40	$661.90	$868.30	$1,437.20	$1,852.40	$1,087.30
50-54	$680.40	$819.40	$1,449.40	$1,781.10	$1,031.20	$748.50	$901.30	$1,594.40	$1,959.30	$1,134.40
55-59	$824.00	$916.70	$1,679.30	$1,943.40	$1,073.00	$906.50	$1,008.50	$1,847.30	$2,137.80	$1,180.30
60-64	$1,101.30	$995.50	$2,082.70	$2,174.40	$1,126.00	$1,211.40	$1,095.10	$2,291.10	$2,391.90	$1,238.70
65+	$1,101.30	$995.50	$2,082.70	$2,174.40	$1,126.00	$1,211.40	$1,095.10	$2,291.10	$2,391.90	$1,238.70

GF PLAN 800	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$238.40	$238.70	$471.90	$576.00	$337.40	$262.20	$262.60	$519.10	$633.50	$371.20
19-24	$284.70	$547.70	$727.60	$1,186.10	$769.90	$313.10	$602.50	$800.40	$1,304.60	$846.80
25-29	$315.90	$659.40	$776.10	$1,237.60	$750.00	$347.50	$725.30	$853.70	$1,361.30	$825.00
30-34	$350.50	$654.20	$894.50	$1,265.30	$763.00	$385.50	$719.60	$983.90	$1,391.80	$839.30
35-39	$390.40	$653.10	$956.30	$1,352.00	$830.20	$429.50	$718.40	$1,051.90	$1,487.10	$913.20
40-44	$471.30	$653.80	$1,061.20	$1,404.10	$841.60	$518.40	$719.20	$1,167.30	$1,544.50	$925.80
45-49	$531.40	$697.10	$1,153.80	$1,487.10	$872.90	$584.50	$766.70	$1,269.10	$1,635.70	$960.10
50-54	$600.80	$723.60	$1,279.90	$1,572.80	$910.70	$660.90	$795.90	$1,407.80	$1,730.10	$1,001.70
55-59	$727.70	$809.60	$1,483.00	$1,716.20	$947.50	$800.40	$890.50	$1,631.20	$1,887.80	$1,042.30
60-64	$972.50	$879.10	$1,839.20	$1,920.20	$994.40	$1,069.70	$967.00	$2,023.10	$2,112.10	$1,093.80
65+	$972.50	$879.10	$1,839.20	$1,920.20	$994.40	$1,069.70	$967.00	$2,023.10	$2,112.10	$1,093.80

GF PLAN 1000	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$230.50	$230.70	$456.00	$556.70	$326.20	$253.50	$253.80	$501.60	$612.40	$358.80
19-24	$275.10	$529.30	$703.30	$1,146.20	$744.00	$302.70	$582.20	$773.60	$1,260.80	$818.40
25-29	$305.50	$637.40	$749.90	$1,196.10	$724.70	$336.00	$701.10	$824.90	$1,315.70	$797.20
30-34	$338.80	$632.20	$864.40	$1,222.70	$737.30	$372.70	$695.40	$950.90	$1,345.00	$811.10
35-39	$377.30	$631.00	$924.10	$1,306.60	$802.20	$415.00	$694.10	$1,016.50	$1,437.30	$882.50
40-44	$455.30	$631.70	$1,025.50	$1,356.90	$813.30	$500.80	$694.90	$1,128.10	$1,492.70	$894.70
45-49	$513.50	$673.70	$1,115.10	$1,437.10	$843.70	$564.90	$741.00	$1,226.60	$1,580.90	$928.10
50-54	$580.60	$699.30	$1,236.80	$1,520.00	$880.20	$638.70	$769.30	$1,360.50	$1,672.10	$968.20
55-59	$703.30	$782.50	$1,433.20	$1,658.50	$915.70	$773.60	$860.70	$1,576.50	$1,824.40	$1,007.30
60-64	$939.90	$849.60	$1,777.40	$1,855.40	$961.10	$1,033.90	$934.60	$1,955.20	$2,041.00	$1,057.30
65+	$939.90	$849.60	$1,777.40	$1,855.40	$961.10	$1,033.90	$934.60	$1,955.20	$2,041.00	$1,057.30

GF PLAN 1300	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$216.30	$216.60	$428.20	$522.60	$306.20	$237.90	$238.30	$471.00	$574.90	$336.90
19-24	$258.30	$497.00	$660.20	$1,076.20	$698.50	$284.20	$546.70	$726.30	$1,183.80	$768.40
25-29	$286.70	$598.40	$704.20	$1,123.00	$680.50	$315.30	$658.20	$774.60	$1,235.30	$748.60
30-34	$318.10	$593.60	$811.60	$1,148.10	$692.30	$349.90	$653.00	$892.90	$1,263.00	$761.60
35-39	$354.30	$592.60	$867.80	$1,226.70	$753.30	$389.70	$651.90	$954.60	$1,349.50	$828.70
40-44	$427.60	$593.20	$962.90	$1,274.10	$763.70	$470.40	$652.60	$1,059.20	$1,401.60	$840.10
45-49	$482.20	$632.50	$1,046.90	$1,349.30	$792.00	$530.40	$695.80	$1,151.60	$1,484.40	$871.30
50-54	$545.20	$656.50	$1,161.30	$1,427.10	$826.30	$599.70	$722.20	$1,277.50	$1,569.90	$909.00
55-59	$660.30	$734.60	$1,345.60	$1,557.20	$859.80	$726.40	$808.10	$1,480.20	$1,713.00	$945.80
60-64	$882.40	$797.70	$1,668.90	$1,742.30	$902.30	$970.70	$877.50	$1,835.80	$1,916.60	$992.50
65+	$882.40	$797.70	$1,668.90	$1,742.30	$902.30	$970.70	$877.50	$1,835.80	$1,916.60	$992.50

GF PLAN 600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$223.40	$223.40	$472.70	$571.00	$347.60	$245.70	$245.70	$520.00	$628.10	$382.40
19-24	$266.80	$397.70	$622.30	$858.30	$526.10	$293.50	$437.40	$684.50	$944.10	$578.70
25-29	$295.90	$452.40	$684.40	$958.50	$584.40	$325.50	$497.70	$752.80	$1,054.40	$642.80
30-34	$328.50	$503.10	$803.30	$1,061.00	$645.30	$361.30	$553.40	$883.70	$1,167.10	$709.80
35-39	$365.80	$567.20	$891.90	$1,213.70	$747.20	$402.30	$623.90	$981.10	$1,335.00	$821.90
40-44	$441.40	$603.10	$1,011.50	$1,313.00	$790.80	$485.50	$663.40	$1,112.60	$1,444.30	$869.90
45-49	$497.80	$653.10	$1,109.80	$1,416.10	$840.70	$547.60	$718.40	$1,220.80	$1,557.70	$924.70
50-54	$562.80	$678.00	$1,232.10	$1,505.20	$884.80	$619.10	$745.80	$1,355.30	$1,655.70	$973.30
55-59	$681.80	$758.50	$1,425.20	$1,643.40	$923.20	$750.00	$834.30	$1,567.70	$1,807.70	$1,015.50
60-64	$911.10	$823.60	$1,762.60	$1,838.30	$970.90	$1,002.20	$905.90	$1,938.80	$2,022.10	$1,068.00
65+	$911.10	$823.60	$1,762.60	$1,838.30	$970.90	$1,002.20	$905.90	$1,938.80	$2,022.10	$1,068.00

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GF PLAN 900	Non Tobacco User					Tobacco User				
	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$202.70	$202.70	$429.00	$518.20	$315.50	$223.00	$223.00	$471.90	$570.10	$347.10
19-24	$242.20	$360.90	$564.90	$779.00	$477.50	$266.40	$397.00	$621.30	$856.90	$525.30
25-29	$268.60	$410.70	$621.20	$870.00	$530.40	$295.50	$451.70	$683.30	$957.00	$583.40
30-34	$298.10	$456.60	$729.10	$963.10	$585.70	$328.00	$502.30	$802.10	$1,059.40	$644.20
35-39	$332.00	$514.80	$809.60	$1,101.60	$678.20	$365.20	$566.30	$890.60	$1,211.70	$746.00
40-44	$400.70	$547.40	$918.10	$1,191.80	$717.80	$440.80	$602.10	$1,009.90	$1,310.90	$789.50
45-49	$451.80	$592.80	$1,007.40	$1,285.30	$763.00	$497.00	$652.00	$1,108.10	$1,413.90	$839.30
50-54	$510.90	$615.40	$1,118.30	$1,366.20	$803.10	$561.90	$676.90	$1,230.20	$1,502.80	$883.40
55-59	$618.90	$688.40	$1,293.60	$1,491.60	$838.00	$680.70	$757.20	$1,423.00	$1,640.70	$921.80
60-64	$827.00	$747.60	$1,599.80	$1,668.50	$881.30	$909.70	$822.30	$1,759.80	$1,835.40	$969.40
65+	$827.00	$747.60	$1,599.80	$1,668.50	$881.30	$909.70	$822.30	$1,759.80	$1,835.40	$969.40

GF PLAN 1100	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$196.80	$196.80	$416.20	$502.70	$306.00	$216.40	$216.40	$457.80	$553.00	$336.60
19-24	$234.80	$350.10	$548.10	$755.70	$463.40	$258.30	$385.10	$602.90	$831.30	$509.70
25-29	$260.60	$398.30	$602.60	$844.00	$514.60	$286.60	$438.10	$662.90	$928.40	$566.00
30-34	$289.30	$442.90	$707.30	$934.00	$568.00	$318.30	$487.20	$778.00	$1,027.40	$624.80
35-39	$322.10	$499.20	$785.50	$1,068.50	$657.80	$354.30	$549.10	$864.00	$1,175.30	$723.60
40-44	$388.70	$531.00	$890.40	$1,156.00	$696.20	$427.60	$584.10	$979.40	$1,271.60	$765.80
45-49	$438.40	$574.90	$977.20	$1,246.60	$740.10	$482.20	$632.30	$1,074.90	$1,371.20	$814.10
50-54	$495.70	$597.10	$1,084.90	$1,325.30	$778.90	$545.20	$656.80	$1,193.40	$1,457.80	$856.80
55-59	$600.10	$667.90	$1,254.90	$1,446.90	$812.70	$660.10	$734.70	$1,380.40	$1,591.50	$894.00
60-64	$802.40	$725.20	$1,552.00	$1,618.60	$854.80	$882.60	$797.70	$1,707.20	$1,780.50	$940.30
65+	$802.40	$725.20	$1,552.00	$1,618.60	$854.80	$882.60	$797.70	$1,707.20	$1,780.50	$940.30

GF PLAN F 2600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$160.80	$160.80	$340.30	$411.10	$250.30	$176.90	$176.90	$374.30	$452.20	$275.30
19-24	$192.10	$286.30	$448.00	$617.90	$378.70	$211.30	$314.90	$492.80	$679.70	$416.60
25-29	$213.00	$325.70	$492.80	$690.10	$420.70	$234.30	$358.30	$542.00	$759.10	$462.80
30-34	$236.50	$362.20	$578.40	$763.90	$464.60	$260.10	$398.40	$636.20	$840.30	$511.00
35-39	$263.30	$408.30	$642.10	$873.80	$537.90	$289.70	$449.20	$706.30	$961.10	$591.70
40-44	$317.80	$434.20	$728.20	$945.30	$569.40	$349.60	$477.60	$801.10	$1,039.80	$626.30
45-49	$358.40	$470.20	$799.00	$1,019.50	$605.20	$394.30	$517.20	$878.90	$1,121.40	$665.80
50-54	$405.20	$488.10	$887.00	$1,083.70	$637.10	$445.70	$536.90	$975.70	$1,192.00	$700.80
55-59	$490.90	$546.00	$1,026.10	$1,183.10	$664.60	$539.90	$600.60	$1,128.70	$1,301.40	$731.10
60-64	$655.90	$593.00	$1,268.90	$1,323.40	$699.00	$721.50	$652.30	$1,395.80	$1,455.70	$768.90
65+	$655.90	$593.00	$1,268.90	$1,323.40	$699.00	$721.50	$652.30	$1,395.80	$1,455.70	$768.90

GF HSA 2600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$143.10	$146.70	$310.60	$375.30	$228.40	$157.40	$161.40	$341.70	$412.80	$251.20
19-24	$171.10	$261.40	$409.00	$563.90	$345.70	$188.20	$287.50	$449.90	$620.30	$380.30
25-29	$189.70	$297.40	$449.80	$629.80	$384.10	$208.70	$327.10	$494.80	$692.80	$422.50
30-34	$210.50	$330.70	$527.90	$697.20	$424.00	$231.50	$363.80	$580.70	$766.90	$466.40
35-39	$234.50	$372.60	$586.10	$797.50	$491.00	$257.90	$409.90	$644.80	$877.30	$540.10
40-44	$283.00	$396.20	$664.80	$862.90	$519.70	$311.30	$435.90	$731.30	$949.20	$571.60
45-49	$319.20	$429.20	$729.20	$930.60	$552.40	$351.10	$472.10	$802.20	$1,023.70	$607.70
50-54	$361.00	$445.50	$809.70	$989.20	$581.50	$397.10	$490.10	$890.70	$1,088.10	$639.60
55-59	$437.10	$498.30	$936.50	$1,079.80	$606.70	$480.80	$548.20	$1,030.20	$1,187.80	$667.40
60-64	$584.10	$541.20	$1,158.30	$1,207.90	$638.10	$642.60	$595.30	$1,274.10	$1,328.70	$701.90
65+	$584.10	$541.20	$1,158.30	$1,207.90	$638.10	$642.60	$595.30	$1,274.10	$1,328.70	$701.90

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GF PLAN 400	Non Tobacco User					Tobacco User				
	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$305.80	$306.20	$605.40	$739.00	$433.00	$336.40	$336.80	$666.00	$812.90	$476.30
19-24	$365.30	$702.70	$933.60	$1,521.70	$987.70	$401.80	$773.00	$1,026.90	$1,673.90	$1,086.50
25-29	$405.30	$846.10	$995.70	$1,587.90	$962.20	$445.90	$930.70	$1,095.30	$1,746.70	$1,058.50
30-34	$449.70	$839.30	$1,147.60	$1,623.40	$978.90	$494.70	$923.30	$1,262.40	$1,785.80	$1,076.80
35-39	$500.90	$837.90	$1,227.00	$1,734.60	$1,065.20	$551.00	$921.70	$1,349.70	$1,908.10	$1,171.80
40-44	$604.60	$838.80	$1,361.50	$1,801.50	$1,079.80	$665.10	$922.70	$1,497.70	$1,981.80	$1,187.90
45-49	$681.80	$894.30	$1,480.30	$1,907.90	$1,119.80	$750.00	$983.80	$1,628.30	$2,098.70	$1,231.90
50-54	$770.90	$928.30	$1,642.10	$2,018.00	$1,168.40	$848.00	$1,021.20	$1,806.40	$2,219.80	$1,285.30
55-59	$933.60	$1,038.70	$1,902.60	$2,201.80	$1,215.70	$1,027.00	$1,142.60	$2,092.90	$2,422.10	$1,337.30
60-64	$1,247.70	$1,127.90	$2,359.70	$2,463.60	$1,275.80	$1,372.50	$1,240.80	$2,595.80	$2,710.00	$1,403.40
65+	$1,247.70	$1,127.90	$2,359.70	$2,463.60	$1,275.80	$1,372.50	$1,240.80	$2,595.80	$2,710.00	$1,403.40

GF PLAN 800	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$270.00	$270.40	$534.60	$652.60	$382.30	$297.00	$297.50	$588.10	$717.80	$420.50
19-24	$322.60	$620.60	$824.40	$1,343.80	$872.20	$354.80	$682.60	$906.80	$1,478.10	$959.40
25-29	$357.90	$747.10	$879.30	$1,402.20	$849.70	$393.70	$821.80	$967.20	$1,542.40	$934.70
30-34	$397.10	$741.20	$1,013.50	$1,433.60	$864.50	$436.80	$815.30	$1,114.80	$1,576.90	$950.90
35-39	$442.40	$740.00	$1,083.50	$1,531.80	$940.60	$486.60	$814.00	$1,191.80	$1,684.90	$1,034.60
40-44	$533.90	$740.80	$1,202.30	$1,590.90	$953.60	$587.30	$814.80	$1,322.50	$1,749.90	$1,048.90
45-49	$602.10	$789.80	$1,307.20	$1,684.80	$988.90	$662.30	$868.70	$1,437.90	$1,853.30	$1,087.80
50-54	$680.70	$819.80	$1,450.10	$1,782.00	$1,031.80	$748.80	$901.80	$1,595.10	$1,960.10	$1,134.90
55-59	$824.50	$917.30	$1,680.20	$1,944.40	$1,073.60	$906.90	$1,009.00	$1,848.10	$2,138.80	$1,180.90
60-64	$1,101.80	$996.00	$2,083.80	$2,175.50	$1,126.70	$1,211.90	$1,095.60	$2,292.20	$2,393.00	$1,239.30
65+	$1,101.80	$996.00	$2,083.80	$2,175.50	$1,126.70	$1,211.90	$1,095.60	$2,292.20	$2,393.00	$1,239.30

GF PLAN 1000	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$261.10	$261.40	$516.70	$630.70	$369.60	$287.20	$287.60	$568.30	$693.80	$406.60
19-24	$311.70	$599.70	$796.80	$1,298.70	$842.90	$342.90	$659.70	$876.50	$1,428.50	$927.20
25-29	$346.10	$722.20	$849.60	$1,355.10	$821.10	$380.70	$794.40	$934.60	$1,490.70	$903.20
30-34	$383.90	$716.30	$979.40	$1,385.30	$835.40	$422.30	$787.90	$1,077.30	$1,523.90	$918.90
35-39	$427.50	$714.90	$1,047.00	$1,480.40	$908.90	$470.20	$786.40	$1,151.70	$1,628.40	$999.80
40-44	$515.80	$715.70	$1,161.90	$1,537.40	$921.50	$567.40	$787.30	$1,278.10	$1,691.20	$1,013.70
45-49	$581.80	$763.30	$1,263.40	$1,628.30	$955.90	$640.00	$839.60	$1,389.80	$1,791.10	$1,051.50
50-54	$657.90	$792.30	$1,401.30	$1,722.20	$997.30	$723.60	$871.60	$1,541.40	$1,894.50	$1,097.00
55-59	$796.80	$886.60	$1,623.80	$1,879.10	$1,037.50	$876.50	$975.20	$1,786.20	$2,067.00	$1,141.30
60-64	$1,064.90	$962.60	$2,013.80	$2,102.20	$1,089.00	$1,171.40	$1,058.90	$2,215.20	$2,312.40	$1,197.90
65+	$1,064.90	$962.60	$2,013.80	$2,102.20	$1,089.00	$1,171.40	$1,058.90	$2,215.20	$2,312.40	$1,197.90

GF PLAN 1300	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$245.10	$245.40	$485.10	$592.10	$346.90	$269.60	$270.00	$533.70	$651.40	$381.70
19-24	$292.70	$563.00	$748.10	$1,219.30	$791.40	$322.00	$619.40	$822.90	$1,341.30	$870.60
25-29	$324.80	$677.90	$797.80	$1,272.30	$771.00	$357.30	$745.80	$877.70	$1,399.60	$848.20
30-34	$360.40	$672.50	$919.60	$1,300.80	$784.40	$396.40	$739.80	$1,011.60	$1,431.00	$862.90
35-39	$401.40	$671.40	$983.20	$1,389.90	$853.50	$441.50	$738.60	$1,081.60	$1,529.00	$938.90
40-44	$484.50	$672.10	$1,090.90	$1,443.50	$865.20	$533.00	$739.40	$1,200.10	$1,588.00	$951.80
45-49	$546.30	$716.60	$1,186.10	$1,528.80	$897.40	$601.00	$788.30	$1,304.80	$1,681.80	$987.20
50-54	$617.70	$743.90	$1,315.80	$1,616.90	$936.20	$679.50	$818.30	$1,447.40	$1,778.70	$1,029.90
55-59	$748.10	$832.30	$1,524.50	$1,764.30	$974.20	$823.00	$915.50	$1,677.10	$1,940.90	$1,071.60
60-64	$999.80	$903.80	$1,890.80	$1,974.00	$1,022.30	$1,099.80	$994.20	$2,080.00	$2,171.50	$1,124.60
65+	$999.80	$903.80	$1,890.80	$1,974.00	$1,022.30	$1,099.80	$994.20	$2,080.00	$2,171.50	$1,124.60

GF PLAN 600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$253.10	$253.10	$535.60	$647.00	$393.80	$278.40	$278.40	$589.10	$711.60	$433.20
19-24	$302.30	$450.50	$705.10	$972.50	$596.10	$332.50	$495.60	$775.60	$1,069.70	$655.70
25-29	$335.30	$512.60	$775.40	$1,086.00	$662.10	$368.80	$563.90	$853.00	$1,194.60	$728.30
30-34	$372.20	$570.00	$910.20	$1,202.20	$731.10	$409.40	$627.00	$1,001.20	$1,322.30	$804.20
35-39	$414.40	$642.60	$1,010.60	$1,375.10	$846.60	$455.80	$706.80	$1,111.60	$1,512.50	$931.20
40-44	$500.10	$683.30	$1,146.10	$1,487.70	$896.00	$550.10	$751.60	$1,260.60	$1,636.40	$985.60
45-49	$564.00	$739.90	$1,257.40	$1,604.50	$952.50	$620.40	$813.90	$1,383.10	$1,764.90	$1,047.70
50-54	$637.60	$768.20	$1,396.00	$1,705.40	$1,002.50	$701.40	$845.00	$1,535.50	$1,875.90	$1,102.70
55-59	$772.50	$859.40	$1,614.80	$1,861.90	$1,046.00	$849.80	$945.30	$1,776.20	$2,048.10	$1,150.60
60-64	$1,032.30	$933.10	$1,997.00	$2,082.80	$1,100.10	$1,135.50	$1,026.40	$2,196.60	$2,291.00	$1,210.00
65+	$1,032.30	$933.10	$1,997.00	$2,082.80	$1,100.10	$1,135.50	$1,026.40	$2,196.60	$2,291.00	$1,210.00

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GF PLAN 900	Non Tobacco User					Tobacco User				
	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$229.70	$229.70	$486.10	$587.20	$357.50	$252.70	$252.70	$534.70	$645.90	$393.20
19-24	$274.40	$408.90	$640.00	$882.60	$541.00	$301.90	$449.80	$704.00	$970.90	$595.10
25-29	$304.30	$465.30	$703.80	$985.70	$601.00	$334.80	$511.80	$774.20	$1,084.30	$661.00
30-34	$337.80	$517.30	$826.10	$1,091.10	$663.60	$371.60	$569.10	$908.70	$1,200.20	$729.90
35-39	$376.10	$583.30	$917.30	$1,248.10	$768.40	$413.70	$641.60	$1,009.00	$1,372.90	$845.20
40-44	$454.00	$620.20	$1,040.20	$1,350.30	$813.20	$499.40	$682.20	$1,144.30	$1,485.30	$894.50
45-49	$511.90	$671.60	$1,141.30	$1,456.30	$864.50	$563.10	$738.80	$1,255.50	$1,601.90	$951.00
50-54	$578.80	$697.30	$1,267.10	$1,547.90	$909.90	$636.70	$767.00	$1,393.80	$1,702.70	$1,000.90
55-59	$701.20	$780.00	$1,465.70	$1,690.00	$949.40	$771.30	$858.00	$1,612.20	$1,858.90	$1,044.40
60-64	$937.00	$847.00	$1,812.60	$1,890.40	$998.50	$1,030.70	$931.70	$1,993.80	$2,079.50	$1,098.30
65+	$937.00	$847.00	$1,812.60	$1,890.40	$998.50	$1,030.70	$931.70	$1,993.80	$2,079.50	$1,098.30

GF PLAN 1100	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$222.90	$222.90	$471.60	$569.60	$346.70	$245.20	$245.20	$518.70	$626.50	$381.30
19-24	$266.10	$396.70	$621.00	$856.20	$525.00	$292.70	$436.30	$683.10	$941.80	$577.50
25-29	$295.20	$451.30	$682.80	$956.30	$583.00	$324.70	$496.40	$751.00	$1,051.90	$641.30
30-34	$327.80	$501.90	$801.40	$1,058.30	$643.60	$360.60	$552.00	$881.50	$1,164.10	$707.90
35-39	$365.00	$565.60	$890.00	$1,210.60	$745.30	$401.40	$622.10	$978.90	$1,331.60	$819.90
40-44	$440.40	$601.60	$1,008.80	$1,309.80	$788.80	$484.40	$661.70	$1,109.70	$1,440.70	$867.60
45-49	$496.70	$651.30	$1,107.20	$1,412.40	$838.50	$546.40	$716.40	$1,217.80	$1,553.60	$922.30
50-54	$561.60	$676.50	$1,229.20	$1,501.50	$882.50	$617.70	$744.10	$1,352.10	$1,651.70	$970.70
55-59	$679.90	$756.80	$1,421.80	$1,639.30	$920.80	$747.90	$832.40	$1,563.90	$1,803.20	$1,012.90
60-64	$909.10	$821.70	$1,758.50	$1,833.90	$968.50	$1,000.00	$903.80	$1,934.30	$2,017.30	$1,065.40
65+	$909.10	$821.70	$1,758.50	$1,833.90	$968.50	$1,000.00	$903.80	$1,934.30	$2,017.30	$1,065.40

GF PLAN F 2600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$182.20	$182.20	$385.50	$465.80	$283.50	$200.40	$200.40	$424.10	$512.30	$311.90
19-24	$217.70	$324.30	$507.60	$700.10	$429.10	$239.40	$356.80	$558.40	$770.10	$472.00
25-29	$241.40	$369.00	$558.30	$781.80	$476.70	$265.50	$405.90	$614.10	$860.00	$524.40
30-34	$268.00	$410.40	$655.30	$865.50	$526.40	$294.70	$451.40	$720.90	$952.10	$579.00
35-39	$298.40	$462.60	$727.50	$990.00	$609.50	$328.20	$508.90	$800.30	$1,089.00	$670.40
40-44	$360.10	$491.90	$825.10	$1,071.00	$645.10	$396.10	$541.10	$907.60	$1,178.10	$709.60
45-49	$406.10	$532.70	$905.30	$1,155.10	$685.70	$446.70	$586.00	$995.80	$1,270.60	$754.30
50-54	$459.10	$553.00	$1,005.00	$1,227.80	$721.80	$505.00	$608.30	$1,105.50	$1,350.60	$794.00
55-59	$556.10	$618.60	$1,162.60	$1,340.40	$753.00	$611.80	$680.50	$1,278.80	$1,474.50	$828.30
60-64	$743.20	$671.80	$1,437.70	$1,499.40	$791.90	$817.50	$739.00	$1,581.50	$1,649.40	$871.10
65+	$743.20	$671.80	$1,437.70	$1,499.40	$791.90	$817.50	$739.00	$1,581.50	$1,649.40	$871.10

GF HSA 2600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$162.20	$166.20	$351.90	$425.20	$258.80	$178.40	$182.90	$387.10	$467.70	$284.70
19-24	$193.80	$296.10	$463.30	$638.90	$391.70	$213.20	$325.70	$509.70	$702.80	$430.90
25-29	$214.90	$336.90	$509.60	$713.60	$435.10	$236.40	$370.60	$560.60	$785.00	$478.70
30-34	$238.50	$374.70	$598.10	$789.90	$480.40	$262.30	$412.10	$658.00	$868.90	$528.50
35-39	$265.70	$422.10	$664.10	$903.50	$556.30	$292.30	$464.40	$730.50	$994.00	$612.00
40-44	$320.70	$448.90	$753.20	$977.60	$588.80	$352.80	$493.90	$828.50	$1,075.40	$647.70
45-49	$361.70	$486.30	$826.20	$1,054.30	$625.90	$397.90	$534.90	$908.90	$1,159.80	$688.50
50-54	$408.90	$504.70	$917.30	$1,120.70	$658.80	$449.90	$555.30	$1,009.10	$1,232.80	$724.70
55-59	$495.20	$564.60	$1,061.00	$1,223.40	$687.40	$544.80	$621.10	$1,167.20	$1,345.80	$756.20
60-64	$661.80	$613.10	$1,312.30	$1,368.50	$722.90	$728.10	$674.50	$1,443.60	$1,505.40	$795.30
65+	$661.80	$613.10	$1,312.30	$1,368.50	$722.90	$728.10	$674.50	$1,443.60	$1,505.40	$795.30

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NGF PLAN 400	Non Tobacco User					Tobacco User				
	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$271.50	$271.80	$537.40	$656.00	$384.30	$298.60	$299.00	$591.20	$721.60	$422.80
19-24	$324.20	$623.80	$828.70	$1,350.70	$876.80	$356.70	$686.20	$911.60	$1,485.80	$964.40
25-29	$359.80	$751.00	$883.90	$1,409.50	$854.10	$395.80	$826.10	$972.30	$1,550.50	$939.50
30-34	$399.20	$745.00	$1,018.70	$1,441.00	$868.90	$439.10	$819.60	$1,120.60	$1,585.20	$955.80
35-39	$444.60	$743.80	$1,089.10	$1,539.70	$945.60	$489.10	$818.20	$1,198.10	$1,693.70	$1,040.10
40-44	$536.70	$744.60	$1,208.60	$1,599.20	$958.50	$590.40	$819.10	$1,329.40	$1,759.10	$1,054.40
45-49	$605.20	$793.90	$1,314.00	$1,693.60	$994.00	$665.70	$873.30	$1,445.40	$1,862.90	$1,093.50
50-54	$684.30	$824.00	$1,457.70	$1,791.30	$1,037.10	$752.70	$906.50	$1,603.50	$1,970.40	$1,140.90
55-59	$828.70	$922.00	$1,688.90	$1,954.50	$1,079.10	$911.60	$1,014.20	$1,857.80	$2,150.00	$1,187.00
60-64	$1,107.60	$1,001.20	$2,094.60	$2,186.80	$1,132.50	$1,218.30	$1,101.40	$2,304.10	$2,405.60	$1,245.70
65+	$1,107.60	$1,001.20	$2,094.60	$2,186.80	$1,132.50	$1,218.30	$1,101.40	$2,304.10	$2,405.60	$1,245.70

NGF PLAN 800	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$239.70	$240.10	$474.60	$579.30	$339.40	$263.70	$264.10	$522.00	$637.20	$373.30
19-24	$286.30	$550.90	$731.80	$1,192.80	$774.30	$314.90	$605.90	$805.00	$1,312.10	$851.70
25-29	$317.70	$663.20	$780.50	$1,244.70	$754.30	$349.50	$729.50	$858.60	$1,369.10	$829.70
30-34	$352.50	$657.90	$899.60	$1,272.60	$767.30	$387.70	$723.70	$989.50	$1,399.80	$844.10
35-39	$392.70	$656.90	$961.80	$1,359.70	$834.90	$431.90	$722.50	$1,057.90	$1,495.60	$918.40
40-44	$473.90	$657.50	$1,067.30	$1,412.10	$846.40	$521.30	$723.30	$1,173.90	$1,553.30	$931.10
45-49	$534.40	$701.00	$1,160.30	$1,495.60	$877.80	$587.90	$771.10	$1,276.30	$1,645.10	$965.60
50-54	$604.30	$727.70	$1,287.20	$1,581.80	$915.90	$664.70	$800.50	$1,415.90	$1,739.90	$1,007.40
55-59	$731.90	$814.20	$1,491.40	$1,726.00	$953.00	$805.00	$895.60	$1,640.50	$1,898.50	$1,048.20
60-64	$978.00	$884.10	$1,849.70	$1,931.10	$1,000.10	$1,075.80	$972.50	$2,034.70	$2,124.20	$1,100.10
65+	$978.00	$884.10	$1,849.70	$1,931.10	$1,000.10	$1,075.80	$972.50	$2,034.70	$2,124.20	$1,100.10

NGF PLAN 1000	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$231.80	$232.00	$458.60	$559.90	$328.10	$255.00	$255.20	$504.50	$615.80	$360.90
19-24	$276.70	$532.30	$707.30	$1,152.80	$748.20	$304.40	$585.50	$778.00	$1,268.00	$823.00
25-29	$307.20	$641.00	$754.20	$1,202.90	$728.90	$338.00	$705.10	$829.60	$1,323.10	$801.70
30-34	$340.70	$635.80	$869.30	$1,229.70	$741.50	$374.80	$699.40	$956.30	$1,352.60	$815.70
35-39	$379.50	$634.60	$929.40	$1,314.10	$806.80	$417.40	$698.00	$1,022.30	$1,445.40	$887.50
40-44	$457.90	$635.30	$1,031.40	$1,364.70	$818.00	$503.70	$698.80	$1,134.50	$1,501.10	$899.70
45-49	$516.40	$677.50	$1,121.50	$1,445.30	$848.50	$568.10	$745.20	$1,233.60	$1,589.80	$933.30
50-54	$583.90	$703.30	$1,243.80	$1,528.70	$885.20	$642.30	$773.60	$1,368.20	$1,681.60	$973.70
55-59	$707.30	$787.00	$1,441.40	$1,668.00	$921.00	$778.00	$865.60	$1,585.50	$1,834.70	$1,013.00
60-64	$945.30	$854.50	$1,787.60	$1,866.00	$966.60	$1,039.80	$939.90	$1,966.30	$2,052.50	$1,063.30
65+	$945.30	$854.50	$1,787.60	$1,866.00	$966.60	$1,039.80	$939.90	$1,966.30	$2,052.50	$1,063.30

NGF PLAN 1300	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$217.50	$217.80	$430.60	$525.60	$308.00	$239.30	$239.60	$473.70	$578.20	$338.80
19-24	$259.80	$499.80	$664.00	$1,082.30	$702.50	$285.80	$549.80	$730.40	$1,190.60	$772.80
25-29	$288.30	$601.80	$708.20	$1,129.40	$684.40	$317.10	$662.00	$779.00	$1,242.40	$752.90
30-34	$319.90	$597.00	$816.30	$1,154.70	$696.30	$351.90	$656.70	$897.90	$1,270.20	$766.00
35-39	$356.30	$596.00	$872.70	$1,233.80	$757.70	$391.90	$655.60	$960.00	$1,357.20	$833.40
40-44	$430.10	$596.60	$968.40	$1,281.40	$768.00	$473.10	$656.30	$1,065.20	$1,409.50	$844.80
45-49	$484.90	$636.10	$1,052.90	$1,357.10	$796.60	$533.40	$699.80	$1,158.20	$1,492.80	$876.20
50-54	$548.30	$660.30	$1,168.00	$1,435.30	$831.00	$603.10	$726.30	$1,284.80	$1,578.90	$914.20
55-59	$664.10	$738.80	$1,353.30	$1,566.10	$864.70	$730.50	$812.70	$1,488.60	$1,722.80	$951.20
60-64	$887.50	$802.30	$1,678.40	$1,752.30	$907.40	$976.20	$882.50	$1,846.30	$1,927.50	$998.20
65+	$887.50	$802.30	$1,678.40	$1,752.30	$907.40	$976.20	$882.50	$1,846.30	$1,927.50	$998.20

NGF PLAN 600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$224.70	$224.70	$475.40	$574.30	$349.60	$247.10	$247.10	$522.90	$631.70	$384.50
19-24	$268.30	$399.90	$625.90	$863.20	$529.10	$295.20	$439.90	$688.40	$949.50	$582.00
25-29	$297.60	$455.00	$688.30	$964.00	$587.70	$327.40	$500.50	$757.10	$1,060.40	$646.50
30-34	$330.40	$506.00	$807.90	$1,067.10	$649.00	$363.40	$556.60	$888.70	$1,173.80	$713.80
35-39	$367.90	$570.40	$897.00	$1,220.60	$751.40	$404.60	$627.40	$986.70	$1,342.60	$826.60
40-44	$443.90	$606.50	$1,017.30	$1,320.50	$795.30	$488.30	$667.20	$1,119.00	$1,452.50	$874.80
45-49	$500.70	$656.80	$1,116.20	$1,424.20	$845.50	$550.70	$722.50	$1,227.80	$1,566.60	$930.00
50-54	$566.00	$681.90	$1,239.10	$1,513.80	$889.90	$622.60	$750.00	$1,363.00	$1,665.10	$978.80
55-59	$685.70	$762.80	$1,433.40	$1,652.80	$928.50	$754.30	$839.10	$1,576.70	$1,818.00	$1,021.30
60-64	$916.30	$828.30	$1,772.70	$1,848.80	$976.50	$1,007.90	$911.10	$1,949.90	$2,033.60	$1,074.10
65+	$916.30	$828.30	$1,772.70	$1,848.80	$976.50	$1,007.90	$911.10	$1,949.90	$2,033.60	$1,074.10

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NGF PLAN 900	Non Tobacco User					Tobacco User				
	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$203.90	$203.90	$431.50	$521.20	$317.30	$224.30	$224.30	$474.60	$573.30	$349.00
19-24	$243.60	$363.00	$568.10	$783.50	$480.20	$267.90	$399.30	$624.90	$861.80	$528.20
25-29	$270.10	$413.00	$624.80	$875.00	$533.40	$297.10	$454.30	$687.20	$962.50	$586.80
30-34	$299.80	$459.20	$733.30	$968.50	$589.00	$329.80	$505.10	$806.60	$1,065.40	$647.90
35-39	$333.90	$517.70	$814.20	$1,107.80	$682.00	$367.30	$569.50	$895.60	$1,218.60	$750.20
40-44	$403.00	$550.50	$923.40	$1,198.50	$721.90	$443.30	$605.50	$1,015.70	$1,318.40	$794.00
45-49	$454.40	$596.10	$1,013.10	$1,292.70	$767.40	$499.90	$655.80	$1,114.40	$1,421.90	$844.10
50-54	$513.80	$618.90	$1,124.70	$1,374.00	$807.70	$565.10	$680.80	$1,237.20	$1,511.40	$888.50
55-59	$622.40	$692.30	$1,301.00	$1,500.10	$842.80	$684.60	$761.60	$1,431.10	$1,650.10	$927.00
60-64	$831.70	$751.80	$1,608.90	$1,678.00	$886.30	$914.90	$827.00	$1,769.80	$1,845.80	$974.90
65+	$831.70	$751.80	$1,608.90	$1,678.00	$886.30	$914.90	$827.00	$1,769.80	$1,845.80	$974.90

NGF PLAN 1100	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$197.90	$197.90	$418.60	$505.60	$307.70	$217.70	$217.70	$460.40	$556.20	$338.50
19-24	$236.20	$352.10	$551.30	$760.00	$466.00	$259.80	$387.30	$606.40	$836.00	$512.60
25-29	$262.10	$400.60	$606.00	$848.80	$517.50	$288.30	$440.60	$666.70	$933.70	$569.30
30-34	$291.00	$445.50	$711.30	$939.40	$571.30	$320.10	$490.00	$782.50	$1,033.30	$628.40
35-39	$324.00	$502.00	$790.00	$1,074.60	$661.60	$356.40	$552.20	$869.00	$1,182.10	$727.80
40-44	$390.90	$534.00	$895.50	$1,162.60	$700.20	$430.00	$587.40	$985.10	$1,278.90	$770.20
45-49	$440.90	$578.10	$982.80	$1,253.70	$744.30	$485.00	$636.00	$1,081.00	$1,379.10	$818.70
50-54	$498.50	$600.50	$1,091.10	$1,332.80	$783.40	$548.30	$660.50	$1,200.20	$1,466.10	$861.70
55-59	$603.50	$671.70	$1,262.10	$1,455.10	$817.40	$663.90	$738.90	$1,388.30	$1,600.60	$899.10
60-64	$807.00	$729.30	$1,560.90	$1,627.90	$859.70	$887.70	$802.30	$1,717.00	$1,790.70	$945.70
65+	$807.00	$729.30	$1,560.90	$1,627.90	$859.70	$887.70	$802.30	$1,717.00	$1,790.70	$945.70

NGF PLAN F 2600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$161.80	$161.80	$342.20	$413.40	$251.70	$177.90	$177.90	$376.40	$454.80	$276.90
19-24	$193.20	$287.90	$450.60	$621.40	$380.90	$212.50	$316.70	$495.70	$683.60	$419.00
25-29	$214.20	$327.60	$495.60	$694.00	$423.10	$235.70	$360.30	$545.10	$763.40	$465.40
30-34	$237.80	$364.30	$581.70	$768.30	$467.20	$261.60	$400.70	$639.90	$845.10	$513.90
35-39	$264.80	$410.70	$645.80	$878.70	$541.00	$291.30	$451.70	$710.40	$966.60	$595.10
40-44	$319.60	$436.60	$732.40	$950.70	$572.60	$351.60	$480.30	$805.60	$1,045.80	$629.90
45-49	$360.50	$472.80	$803.60	$1,025.30	$608.70	$396.50	$520.10	$884.00	$1,127.80	$669.60
50-54	$407.50	$490.90	$892.10	$1,089.90	$640.70	$448.30	$540.00	$981.30	$1,198.90	$704.80
55-59	$493.70	$549.10	$1,032.00	$1,189.80	$668.40	$543.00	$604.10	$1,135.10	$1,308.80	$735.30
60-64	$659.70	$596.30	$1,276.20	$1,331.00	$703.00	$725.70	$656.00	$1,403.80	$1,464.10	$773.30
65+	$659.70	$596.30	$1,276.20	$1,331.00	$703.00	$725.70	$656.00	$1,403.80	$1,464.10	$773.30

NGF HSA 2600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$143.90	$147.50	$312.40	$377.40	$229.70	$158.40	$162.30	$343.60	$415.20	$252.70
19-24	$172.00	$262.80	$411.30	$567.10	$347.70	$189.30	$289.10	$452.40	$623.90	$382.50
25-29	$190.80	$299.10	$452.40	$633.40	$386.20	$209.90	$329.00	$497.60	$696.80	$424.90
30-34	$211.70	$332.60	$530.90	$701.10	$426.40	$232.90	$365.80	$584.00	$771.30	$469.10
35-39	$235.80	$374.70	$589.50	$802.00	$493.80	$259.40	$412.20	$648.40	$882.30	$543.20
40-44	$284.60	$398.50	$668.50	$867.80	$522.60	$313.10	$438.40	$735.50	$954.60	$574.90
45-49	$321.00	$431.60	$733.40	$935.90	$555.60	$353.20	$474.80	$806.80	$1,029.60	$611.20
50-54	$363.00	$448.00	$814.30	$994.80	$584.80	$399.30	$492.90	$895.80	$1,094.40	$643.30
55-59	$439.60	$501.20	$941.80	$1,085.90	$610.20	$483.60	$551.30	$1,036.10	$1,194.60	$671.20
60-64	$587.50	$544.20	$1,164.90	$1,214.80	$641.70	$646.30	$598.70	$1,281.40	$1,336.30	$705.90
65+	$587.50	$544.20	$1,164.90	$1,214.80	$641.70	$646.30	$598.70	$1,281.40	$1,336.30	$705.90

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NGF PLAN 400	Non Tobacco User					Tobacco User				
	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$309.90	$310.30	$613.50	$748.80	$438.70	$340.90	$341.30	$674.80	$823.70	$482.60
19-24	$370.10	$712.00	$945.90	$1,541.90	$1,000.80	$407.10	$783.30	$1,040.60	$1,696.10	$1,100.90
25-29	$410.70	$857.30	$1,008.90	$1,608.90	$975.00	$451.80	$943.00	$1,109.90	$1,769.80	$1,072.50
30-34	$455.60	$850.50	$1,162.80	$1,644.90	$991.90	$501.20	$935.50	$1,279.20	$1,809.50	$1,091.10
35-39	$507.50	$849.00	$1,243.20	$1,757.60	$1,079.30	$558.30	$933.90	$1,367.60	$1,933.40	$1,187.30
40-44	$612.70	$849.90	$1,379.60	$1,825.40	$1,094.20	$673.90	$935.00	$1,517.60	$2,008.00	$1,203.60
45-49	$690.80	$906.20	$1,499.90	$1,933.20	$1,134.70	$759.90	$996.80	$1,649.90	$2,126.60	$1,248.20
50-54	$781.10	$940.60	$1,663.90	$2,044.70	$1,183.90	$859.30	$1,034.70	$1,830.30	$2,249.20	$1,302.30
55-59	$946.00	$1,052.40	$1,927.80	$2,231.00	$1,231.80	$1,040.60	$1,157.70	$2,120.70	$2,454.20	$1,355.00
60-64	$1,264.30	$1,142.90	$2,391.00	$2,496.30	$1,292.70	$1,390.70	$1,257.20	$2,630.20	$2,746.00	$1,422.00
65+	$1,264.30	$1,142.90	$2,391.00	$2,496.30	$1,292.70	$1,390.70	$1,257.20	$2,630.20	$2,746.00	$1,422.00

NGF PLAN 800	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$273.60	$274.00	$541.70	$661.20	$387.40	$301.00	$301.40	$595.90	$727.30	$426.10
19-24	$326.80	$628.80	$835.30	$1,361.60	$883.80	$359.50	$691.70	$918.90	$1,497.70	$972.20
25-29	$362.70	$757.00	$891.00	$1,420.80	$861.00	$398.90	$832.70	$980.00	$1,562.80	$947.10
30-34	$402.40	$751.00	$1,026.90	$1,452.60	$875.90	$442.60	$826.10	$1,129.60	$1,597.80	$963.50
35-39	$448.20	$749.80	$1,097.90	$1,552.00	$953.10	$493.00	$824.70	$1,207.60	$1,707.20	$1,048.30
40-44	$541.00	$750.60	$1,218.30	$1,612.00	$966.20	$595.10	$825.60	$1,340.00	$1,773.10	$1,062.80
45-49	$610.10	$800.20	$1,324.50	$1,707.20	$1,002.00	$671.00	$880.20	$1,456.90	$1,877.80	$1,102.20
50-54	$689.80	$830.70	$1,469.30	$1,805.60	$1,045.40	$758.70	$913.70	$1,616.20	$1,986.10	$1,150.00
55-59	$835.40	$929.40	$1,702.40	$1,970.20	$1,087.80	$918.90	$1,022.40	$1,872.60	$2,167.20	$1,196.50
60-64	$1,116.40	$1,009.20	$2,111.50	$2,204.40	$1,141.60	$1,228.00	$1,110.10	$2,322.50	$2,424.80	$1,255.70
65+	$1,116.40	$1,009.20	$2,111.50	$2,204.40	$1,141.60	$1,228.00	$1,110.10	$2,322.50	$2,424.80	$1,255.70

NGF PLAN 1000	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$264.60	$264.90	$523.50	$639.10	$374.50	$291.00	$291.40	$575.90	$703.00	$412.00
19-24	$315.90	$607.70	$807.40	$1,315.90	$854.10	$347.50	$668.40	$888.10	$1,447.40	$939.50
25-29	$350.70	$731.70	$860.90	$1,373.10	$832.00	$385.80	$804.90	$947.00	$1,510.40	$915.20
30-34	$389.00	$725.80	$992.40	$1,403.70	$846.50	$427.80	$798.30	$1,091.60	$1,544.00	$931.10
35-39	$433.20	$724.40	$1,060.90	$1,500.00	$921.00	$476.50	$796.80	$1,167.00	$1,650.00	$1,013.00
40-44	$522.70	$725.20	$1,177.40	$1,557.80	$933.70	$574.90	$797.70	$1,295.10	$1,713.50	$1,027.10
45-49	$589.50	$773.40	$1,280.20	$1,649.90	$968.60	$648.50	$850.70	$1,408.20	$1,814.80	$1,065.40
50-54	$666.60	$802.80	$1,419.90	$1,745.10	$1,010.50	$733.20	$883.10	$1,561.80	$1,919.50	$1,111.50
55-59	$807.40	$898.30	$1,645.40	$1,904.00	$1,051.30	$888.10	$988.10	$1,809.80	$2,094.30	$1,156.40
60-64	$1,079.10	$975.40	$2,040.50	$2,130.10	$1,103.40	$1,186.90	$1,072.90	$2,244.50	$2,343.00	$1,213.70
65+	$1,079.10	$975.40	$2,040.50	$2,130.10	$1,103.40	$1,186.90	$1,072.90	$2,244.50	$2,343.00	$1,213.70

NGF PLAN 1300	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$248.30	$248.70	$491.60	$600.00	$351.50	$273.20	$273.50	$540.70	$660.00	$386.70
19-24	$296.60	$570.50	$758.00	$1,235.50	$801.90	$326.20	$627.60	$833.80	$1,359.00	$882.10
25-29	$329.10	$686.90	$808.40	$1,289.20	$781.20	$362.00	$755.60	$889.30	$1,418.20	$859.40
30-34	$365.10	$681.50	$931.80	$1,318.10	$794.80	$401.70	$749.60	$1,025.00	$1,449.90	$874.30
35-39	$406.70	$680.30	$996.20	$1,408.30	$864.90	$447.40	$748.40	$1,095.90	$1,549.20	$951.40
40-44	$490.90	$681.00	$1,105.40	$1,462.70	$876.70	$540.10	$749.20	$1,216.00	$1,609.00	$964.40
45-49	$553.50	$726.10	$1,201.90	$1,549.10	$909.30	$608.90	$798.80	$1,322.10	$1,704.00	$1,000.20
50-54	$625.90	$753.70	$1,333.20	$1,638.40	$948.60	$688.50	$829.10	$1,466.60	$1,802.30	$1,043.50
55-59	$758.00	$843.30	$1,544.80	$1,787.70	$987.10	$833.90	$927.60	$1,699.30	$1,966.50	$1,085.80
60-64	$1,013.10	$915.80	$1,915.90	$2,000.20	$1,035.80	$1,114.40	$1,007.40	$2,107.50	$2,200.30	$1,139.40
65+	$1,013.10	$915.80	$1,915.90	$2,000.20	$1,035.80	$1,114.40	$1,007.40	$2,107.50	$2,200.30	$1,139.40

NGF PLAN 600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$256.50	$256.50	$542.70	$655.50	$399.10	$282.10	$282.10	$596.90	$721.10	$439.00
19-24	$306.30	$456.50	$714.40	$985.40	$604.00	$336.90	$502.20	$785.90	$1,083.90	$664.40
25-29	$339.70	$519.40	$785.70	$1,100.40	$670.90	$373.70	$571.30	$864.30	$1,210.40	$737.90
30-34	$377.10	$577.60	$922.30	$1,218.10	$740.80	$414.80	$635.30	$1,014.50	$1,339.90	$814.90
35-39	$419.90	$651.10	$1,024.00	$1,393.30	$857.80	$461.90	$716.20	$1,126.30	$1,532.60	$943.50
40-44	$506.80	$692.30	$1,161.20	$1,507.40	$907.90	$557.40	$761.60	$1,277.30	$1,658.10	$998.60
45-49	$571.50	$749.70	$1,274.10	$1,625.70	$965.10	$628.60	$824.70	$1,401.50	$1,788.30	$1,061.60
50-54	$646.10	$778.40	$1,414.50	$1,728.00	$1,015.80	$710.70	$856.20	$1,555.90	$1,900.80	$1,117.30
55-59	$782.80	$870.80	$1,636.20	$1,886.60	$1,059.90	$861.00	$957.80	$1,799.80	$2,075.20	$1,165.80
60-64	$1,046.00	$945.50	$2,023.50	$2,110.40	$1,114.70	$1,150.60	$1,040.00	$2,225.80	$2,321.40	$1,226.10
65+	$1,046.00	$945.50	$2,023.50	$2,110.40	$1,114.70	$1,150.60	$1,040.00	$2,225.80	$2,321.40	$1,226.10

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NGF PLAN 900	Non Tobacco User					Tobacco User				
	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$232.70	$232.70	$492.50	$594.90	$362.20	$256.00	$256.00	$541.80	$654.40	$398.40
19-24	$278.10	$414.30	$648.50	$894.30	$548.20	$305.90	$455.80	$713.30	$983.80	$603.00
25-29	$308.30	$471.50	$713.20	$998.80	$608.90	$339.20	$518.60	$784.50	$1,098.70	$669.80
30-34	$342.30	$524.20	$837.10	$1,105.60	$672.40	$376.50	$576.60	$920.80	$1,216.20	$739.60
35-39	$381.10	$591.00	$929.40	$1,264.60	$778.50	$419.20	$650.10	$1,022.40	$1,391.10	$856.40
40-44	$460.00	$628.40	$1,054.00	$1,368.10	$824.00	$506.00	$691.20	$1,159.40	$1,505.00	$906.40
45-49	$518.70	$680.50	$1,156.50	$1,475.60	$876.00	$570.60	$748.50	$1,272.10	$1,623.10	$963.60
50-54	$586.50	$706.50	$1,283.80	$1,568.40	$922.00	$645.10	$777.10	$1,412.20	$1,725.30	$1,014.20
55-59	$710.40	$790.30	$1,485.10	$1,712.30	$962.00	$781.50	$869.30	$1,633.60	$1,883.60	$1,058.20
60-64	$949.40	$858.20	$1,836.60	$1,915.50	$1,011.70	$1,044.40	$944.00	$2,020.30	$2,107.00	$1,112.90
65+	$949.40	$858.20	$1,836.60	$1,915.50	$1,011.70	$1,044.40	$944.00	$2,020.30	$2,107.00	$1,112.90

NGF PLAN 1100	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$225.90	$225.90	$477.80	$577.10	$351.30	$248.50	$248.50	$525.60	$634.80	$386.40
19-24	$269.60	$401.90	$629.30	$867.60	$532.00	$296.60	$442.10	$692.20	$954.30	$585.10
25-29	$299.10	$457.30	$691.80	$968.90	$590.70	$329.00	$503.00	$761.00	$1,065.80	$649.80
30-34	$332.20	$508.50	$812.00	$1,072.30	$652.10	$365.40	$559.30	$893.20	$1,179.50	$717.30
35-39	$369.80	$573.10	$901.80	$1,226.70	$755.20	$406.80	$630.40	$991.90	$1,349.30	$830.70
40-44	$446.20	$609.60	$1,022.20	$1,327.20	$799.20	$490.90	$670.50	$1,124.40	$1,459.80	$879.10
45-49	$503.30	$660.00	$1,121.80	$1,431.10	$849.60	$553.60	$725.90	$1,234.00	$1,574.20	$934.60
50-54	$569.00	$685.40	$1,245.50	$1,521.50	$894.20	$625.90	$754.00	$1,370.00	$1,673.60	$983.60
55-59	$688.90	$766.80	$1,440.70	$1,661.00	$933.00	$757.80	$843.50	$1,584.70	$1,827.10	$1,026.30
60-64	$921.20	$832.50	$1,781.80	$1,858.20	$981.40	$1,013.20	$915.80	$1,959.90	$2,044.00	$1,079.50
65+	$921.20	$832.50	$1,781.80	$1,858.20	$981.40	$1,013.20	$915.80	$1,959.90	$2,044.00	$1,079.50

NGF PLAN F 2600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$184.60	$184.60	$390.60	$471.90	$287.30	$203.10	$203.10	$429.70	$519.10	$316.00
19-24	$220.60	$328.60	$514.40	$709.40	$434.80	$242.60	$361.50	$565.80	$780.30	$478.30
25-29	$244.60	$373.90	$565.70	$792.20	$483.00	$269.00	$411.30	$622.30	$871.40	$531.30
30-34	$271.50	$415.80	$664.00	$877.00	$533.30	$298.70	$457.40	$730.40	$964.70	$586.70
35-39	$302.30	$468.80	$737.20	$1,003.10	$617.60	$332.50	$515.60	$810.90	$1,103.40	$679.30
40-44	$364.90	$498.40	$836.00	$1,085.20	$653.60	$401.40	$548.30	$919.60	$1,193.70	$719.00
45-49	$411.50	$539.70	$917.30	$1,170.40	$694.80	$452.60	$593.70	$1,009.00	$1,287.40	$764.30
50-54	$465.20	$560.30	$1,018.30	$1,244.10	$731.40	$511.70	$616.40	$1,120.20	$1,368.50	$804.50
55-59	$563.50	$626.80	$1,178.00	$1,358.20	$763.00	$619.90	$689.50	$1,295.80	$1,494.00	$839.30
60-64	$753.00	$680.70	$1,456.70	$1,519.30	$802.40	$828.30	$748.80	$1,602.40	$1,671.20	$882.70
65+	$753.00	$680.70	$1,456.70	$1,519.30	$802.40	$828.30	$748.80	$1,602.40	$1,671.20	$882.70

NGF HSA 2600	Male	Female	2-Person	Family	Med. Dep.	Male	Female	2-Person	Family	Med. Dep.
18-Under	$164.30	$168.40	$356.60	$430.80	$262.20	$180.80	$185.30	$392.30	$473.90	$288.40
19-24	$196.40	$300.00	$469.50	$647.40	$396.90	$216.00	$330.10	$516.50	$712.10	$436.60
25-29	$217.80	$341.40	$516.40	$723.00	$440.90	$239.60	$375.50	$568.00	$795.40	$485.00
30-34	$241.60	$379.60	$606.00	$800.40	$486.80	$265.80	$417.60	$666.70	$880.50	$535.50
35-39	$269.20	$427.70	$672.90	$915.50	$563.70	$296.10	$470.50	$740.20	$1,007.10	$620.10
40-44	$324.90	$454.90	$763.10	$990.60	$596.60	$357.40	$500.40	$839.50	$1,089.70	$656.30
45-49	$366.50	$492.70	$837.20	$1,068.30	$634.20	$403.10	$542.00	$920.90	$1,175.20	$697.70
50-54	$414.40	$511.40	$929.50	$1,135.50	$667.50	$455.80	$562.60	$1,022.50	$1,249.20	$734.30
55-59	$501.80	$572.10	$1,075.10	$1,239.60	$696.50	$552.00	$629.30	$1,182.70	$1,363.70	$766.20
60-64	$670.60	$621.20	$1,329.70	$1,386.60	$732.50	$737.70	$683.40	$1,462.70	$1,525.40	$805.80
65+	$670.60	$621.20	$1,329.70	$1,386.60	$732.50	$737.70	$683.40	$1,462.70	$1,525.40	$805.80

Farm Bureau
Pool 4
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Non - User of Tobacco Contracts

GF Gold 500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$155.00	$155.00	$310.00	$310.00	$464.90	$619.90	$310.00	$464.90	$619.90	$464.90	$619.90	$774.90
19-24	$270.00	$519.30	$789.00	$386.30	$502.60	$619.00	$635.60	$752.00	$868.30	$905.50	$1,021.70	$1,138.00
25-29	$286.10	$596.70	$882.80	$402.40	$518.60	$635.10	$712.90	$829.20	$945.60	$999.20	$1,115.50	$1,231.70
30-34	$302.40	$563.80	$866.20	$418.60	$535.10	$651.30	$680.10	$796.50	$912.80	$982.40	$1,098.90	$1,215.10
35-39	$336.50	$562.90	$899.00	$452.70	$569.20	$685.40	$679.20	$795.40	$911.90	$1,015.50	$1,131.70	$1,248.20
40-44	$406.10	$563.50	$969.70	$522.40	$638.80	$755.10	$679.70	$796.20	$912.40	$1,086.00	$1,202.50	$1,318.70
45-49	$458.10	$600.80	$1,059.20	$574.40	$690.80	$807.10	$717.00	$833.30	$949.70	$1,175.50	$1,291.90	$1,408.20
50-54	$513.10	$617.70	$1,130.50	$629.40	$745.60	$862.10	$734.20	$850.50	$966.70	$1,246.70	$1,363.00	$1,479.40
55-59	$590.10	$656.10	$1,246.40	$706.50	$822.80	$939.20	$772.60	$888.80	$1,005.30	$1,362.60	$1,479.10	$1,595.30
60-64	$808.70	$730.80	$1,539.60	$924.90	$1,041.40	$1,157.60	$847.10	$963.50	$1,079.80	$1,655.90	$1,772.30	$1,888.60
65+	$800.60	$723.30	$1,523.90	$916.90	$1,033.30	$1,149.60	$839.70	$956.00	$1,072.30	$1,640.40	$1,756.60	$1,872.90

GF Gold 1000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$133.70	$133.70	$267.40	$267.60	$401.30	$535.00	$267.60	$401.30	$535.00	$401.10	$534.80	$668.70
19-24	$232.90	$447.90	$680.60	$333.30	$433.50	$533.90	$548.20	$648.60	$748.80	$780.80	$881.30	$981.50
25-29	$246.80	$514.70	$761.10	$347.20	$447.40	$547.80	$615.10	$715.30	$815.70	$861.50	$961.70	$1,062.10
30-34	$260.60	$486.40	$747.00	$361.00	$461.30	$561.70	$586.80	$687.00	$787.40	$847.40	$947.70	$1,048.10
35-39	$290.20	$485.30	$775.10	$390.60	$490.80	$591.20	$585.70	$686.10	$786.40	$875.60	$976.00	$1,076.20
40-44	$350.00	$485.80	$836.00	$450.40	$550.70	$651.10	$586.10	$686.50	$786.70	$936.40	$1,036.70	$1,137.10
45-49	$394.90	$518.10	$913.10	$495.10	$595.50	$695.70	$618.30	$718.70	$819.10	$1,013.40	$1,113.80	$1,214.00
50-54	$442.10	$532.50	$974.50	$542.30	$642.70	$742.90	$632.90	$733.10	$833.50	$1,074.80	$1,175.20	$1,275.40
55-59	$508.60	$566.10	$1,074.40	$609.00	$709.30	$809.70	$666.50	$766.80	$867.20	$1,174.80	$1,275.10	$1,375.50
60-64	$697.20	$630.60	$1,327.80	$797.60	$897.80	$998.20	$730.80	$831.20	$931.50	$1,428.00	$1,528.40	$1,628.60
65+	$690.00	$624.00	$1,314.20	$790.30	$890.70	$990.90	$724.40	$824.60	$925.00	$1,414.50	$1,514.90	$1,615.30

GF Gold 1500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$121.60	$121.60	$243.30	$243.40	$365.10	$486.70	$243.40	$365.10	$486.70	$364.90	$486.50	$608.30
19-24	$211.60	$406.70	$618.50	$302.80	$394.10	$485.30	$497.90	$589.10	$680.30	$709.70	$800.90	$892.10
25-29	$224.10	$467.70	$691.70	$315.30	$406.50	$497.70	$558.90	$650.10	$741.30	$782.90	$874.20	$965.40
30-34	$236.50	$441.90	$678.60	$327.70	$418.90	$510.20	$533.10	$624.30	$715.60	$769.80	$861.00	$952.20
35-39	$263.90	$441.40	$704.50	$355.10	$446.30	$537.60	$532.60	$623.80	$715.00	$795.70	$887.00	$978.20
40-44	$318.10	$441.70	$759.80	$409.30	$500.60	$591.80	$532.90	$624.20	$715.40	$851.10	$942.30	$1,033.50
45-49	$359.20	$470.50	$829.50	$450.40	$541.60	$632.90	$561.70	$653.00	$744.20	$920.80	$1,012.00	$1,103.20
50-54	$401.30	$483.90	$885.90	$492.60	$583.80	$675.00	$575.10	$666.30	$757.50	$977.10	$1,068.30	$1,159.60
55-59	$462.20	$514.30	$976.20	$553.40	$644.60	$735.80	$605.50	$696.70	$787.90	$1,067.50	$1,158.70	$1,249.90
60-64	$633.80	$572.80	$1,206.20	$725.00	$816.20	$907.40	$664.00	$755.20	$846.40	$1,297.40	$1,388.60	$1,479.80
65+	$627.20	$566.90	$1,194.20	$718.40	$809.60	$900.80	$658.10	$749.30	$840.60	$1,285.50	$1,376.70	$1,467.90

GF Gold 1900	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$115.10	$115.10	$231.20	$230.20	$345.30	$460.30	$230.20	$345.30	$460.30	$346.30	$461.40	$576.50
19-24	$200.70	$385.90	$586.80	$287.20	$373.70	$460.00	$472.20	$558.70	$645.20	$673.30	$759.80	$846.10
25-29	$212.60	$443.80	$656.40	$299.10	$385.60	$471.90	$530.30	$616.60	$703.10	$742.90	$829.40	$915.70
30-34	$224.30	$419.30	$643.80	$310.80	$397.30	$483.60	$505.60	$592.10	$678.60	$730.30	$816.60	$903.10
35-39	$250.40	$418.60	$668.30	$336.90	$423.40	$509.70	$505.10	$591.60	$677.90	$754.80	$841.30	$927.60
40-44	$301.90	$419.10	$720.90	$388.40	$474.90	$561.20	$505.50	$591.90	$678.30	$807.40	$893.70	$980.20
45-49	$340.60	$446.50	$787.50	$427.10	$513.40	$599.90	$533.00	$619.50	$705.80	$873.80	$960.30	$1,046.60
50-54	$380.80	$459.30	$840.20	$467.30	$553.80	$640.10	$545.80	$632.10	$718.60	$926.70	$1,013.20	$1,099.50
55-59	$438.30	$488.00	$926.40	$524.80	$611.30	$697.60	$574.50	$661.00	$747.30	$1,012.70	$1,099.20	$1,185.70
60-64	$601.00	$543.30	$1,144.80	$687.50	$774.00	$860.30	$629.80	$716.30	$802.60	$1,231.30	$1,317.60	$1,404.10
65+	$595.00	$538.00	$1,133.10	$681.50	$767.90	$854.30	$624.30	$710.80	$797.10	$1,219.60	$1,305.90	$1,392.40

GF Gold 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$109.00	$109.00	$218.10	$218.10	$327.10	$436.20	$218.10	$327.10	$436.20	$327.10	$436.20	$545.20
19-24	$189.80	$365.10	$554.80	$271.60	$353.40	$435.20	$446.90	$528.70	$610.50	$636.60	$718.50	$800.30
25-29	$201.10	$419.60	$620.70	$282.90	$364.70	$446.50	$501.40	$583.30	$665.10	$702.50	$784.30	$866.10
30-34	$212.50	$396.50	$608.90	$294.30	$376.10	$457.90	$478.30	$560.10	$641.90	$690.80	$772.60	$854.40
35-39	$236.60	$395.70	$632.40	$318.40	$400.30	$482.10	$477.50	$559.40	$641.20	$714.20	$796.00	$877.80
40-44	$285.60	$396.20	$681.80	$367.40	$449.20	$531.10	$478.00	$559.80	$641.60	$763.60	$845.50	$927.30
45-49	$322.10	$422.50	$744.60	$403.90	$485.80	$567.60	$504.30	$586.10	$667.90	$826.40	$908.20	$990.00
50-54	$360.50	$434.30	$794.80	$442.40	$524.20	$606.00	$516.10	$597.90	$679.70	$876.60	$958.40	$1,040.20
55-59	$414.80	$461.50	$876.30	$496.60	$578.40	$660.20	$543.30	$625.10	$706.90	$958.10	$1,039.90	$1,121.70
60-64	$568.60	$513.90	$1,082.60	$650.40	$732.30	$814.10	$595.70	$677.60	$759.40	$1,164.40	$1,246.20	$1,328.00
65+	$562.80	$508.80	$1,071.60	$644.60	$726.40	$808.20	$590.60	$672.40	$754.30	$1,153.40	$1,235.20	$1,317.10

Farm Bureau
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Non - User of Tobacco Contracts

GF Silver 750	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$128.40	$128.40	$255.90	$256.70	$385.10	$513.30	$256.70	$385.10	$513.30	$384.20	$512.60	$640.80
19-24	$216.10	$322.10	$537.80	$312.50	$408.60	$505.00	$418.40	$514.80	$611.00	$634.10	$730.50	$826.70
25-29	$228.80	$349.40	$578.40	$325.10	$421.50	$517.70	$445.80	$541.90	$638.30	$674.70	$771.10	$867.30
30-34	$241.60	$370.20	$612.00	$337.80	$434.20	$530.50	$466.60	$563.00	$659.10	$708.40	$804.60	$900.90
35-39	$269.20	$417.30	$686.70	$365.50	$461.90	$558.10	$513.50	$609.90	$706.20	$783.00	$879.20	$975.60
40-44	$325.00	$443.80	$768.90	$421.30	$517.50	$613.90	$540.00	$636.30	$732.70	$865.10	$961.40	$1,057.80
45-49	$366.40	$480.40	$846.80	$462.80	$559.20	$655.30	$576.50	$672.90	$769.30	$943.10	$1,039.50	$1,135.70
50-54	$410.10	$493.80	$903.80	$506.40	$602.60	$699.00	$590.10	$686.50	$782.70	$1,000.20	$1,096.60	$1,192.90
55-59	$471.80	$525.10	$997.30	$568.00	$664.40	$760.80	$621.50	$717.60	$814.00	$1,093.50	$1,189.80	$1,286.20
60-64	$646.80	$584.70	$1,231.30	$743.20	$839.50	$935.70	$681.10	$777.40	$873.80	$1,327.50	$1,423.90	$1,520.20
65+	$640.10	$578.50	$1,218.80	$736.50	$832.70	$929.00	$674.90	$771.30	$867.40	$1,315.20	$1,411.60	$1,507.70

GF Silver 1100	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$111.40	$111.40	$224.00	$223.00	$334.30	$445.70	$223.00	$334.30	$445.70	$335.40	$447.00	$558.40
19-24	$188.40	$281.20	$469.40	$272.10	$355.70	$439.40	$364.90	$448.40	$532.20	$553.00	$636.70	$720.20
25-29	$199.40	$305.20	$504.70	$283.00	$366.70	$450.20	$388.90	$472.50	$556.20	$588.40	$671.90	$755.70
30-34	$211.00	$323.10	$534.00	$294.60	$378.30	$461.80	$406.90	$490.40	$574.10	$617.50	$701.20	$784.80
35-39	$235.10	$364.40	$599.20	$318.60	$402.10	$485.90	$447.90	$531.60	$615.20	$683.00	$766.50	$850.20
40-44	$283.70	$387.30	$670.80	$367.30	$451.00	$534.50	$471.00	$554.60	$638.10	$754.40	$838.10	$921.60
45-49	$319.90	$419.30	$739.20	$403.40	$487.10	$570.70	$502.90	$586.60	$670.10	$822.70	$906.30	$990.00
50-54	$357.80	$431.10	$788.90	$441.60	$525.10	$608.80	$514.60	$598.30	$681.90	$872.60	$956.20	$1,039.90
55-59	$411.60	$458.00	$869.90	$495.30	$578.80	$662.30	$541.70	$625.30	$709.00	$953.60	$1,037.20	$1,120.90
60-64	$564.50	$510.10	$1,074.40	$648.10	$731.80	$815.30	$593.60	$677.40	$760.90	$1,158.00	$1,241.70	$1,325.20
65+	$558.70	$504.90	$1,063.60	$642.50	$726.00	$809.50	$588.60	$672.10	$755.80	$1,147.30	$1,230.80	$1,314.60

GF Silver 1400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$106.40	$106.40	$213.00	$212.90	$319.30	$425.70	$212.90	$319.30	$425.70	$319.50	$425.90	$532.30
19-24	$179.50	$267.70	$447.00	$259.40	$339.30	$419.00	$347.60	$427.30	$507.20	$526.90	$606.80	$686.50
25-29	$190.30	$291.00	$480.50	$270.00	$349.90	$429.90	$370.70	$450.60	$530.50	$560.40	$640.20	$720.10
30-34	$200.80	$307.70	$508.70	$280.50	$360.40	$440.30	$387.60	$467.40	$547.30	$588.60	$668.30	$748.20
35-39	$223.70	$346.90	$570.90	$303.60	$383.50	$463.20	$426.80	$506.70	$586.60	$650.60	$730.50	$810.50
40-44	$270.00	$369.20	$639.10	$349.90	$429.90	$509.60	$449.00	$528.90	$608.80	$718.80	$798.70	$878.60
45-49	$304.70	$399.50	$704.00	$384.60	$464.50	$544.40	$479.30	$559.20	$639.10	$783.90	$863.70	$943.60
50-54	$341.10	$410.50	$751.60	$420.80	$500.70	$580.60	$490.50	$570.20	$650.10	$831.40	$911.30	$991.20
55-59	$392.20	$436.50	$828.70	$472.10	$551.80	$631.70	$516.40	$596.20	$676.10	$908.60	$988.30	$1,068.20
60-64	$537.70	$485.90	$1,023.70	$617.60	$697.50	$777.30	$565.70	$645.60	$725.50	$1,103.60	$1,183.30	$1,263.20
65+	$532.30	$480.90	$1,013.20	$612.00	$691.90	$771.90	$560.80	$640.50	$720.40	$1,092.90	$1,172.80	$1,252.70

GF Silver 1950	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$94.60	$94.60	$190.10	$189.20	$283.80	$378.40	$189.20	$283.80	$378.40	$284.70	$379.30	$473.90
19-24	$160.00	$238.90	$398.70	$231.00	$302.00	$373.20	$309.90	$381.10	$452.10	$469.90	$540.90	$612.10
25-29	$169.60	$259.30	$428.70	$240.70	$311.70	$382.70	$330.30	$401.40	$472.40	$499.80	$570.80	$641.80
30-34	$179.30	$274.60	$453.70	$250.50	$321.40	$392.40	$345.60	$416.60	$487.80	$524.70	$595.70	$666.90
35-39	$199.50	$309.60	$509.00	$270.60	$341.60	$412.60	$380.50	$451.70	$522.70	$580.20	$651.20	$722.20
40-44	$241.10	$329.20	$570.10	$312.10	$383.20	$454.20	$400.20	$471.40	$542.30	$641.10	$712.10	$783.20
45-49	$271.70	$356.40	$628.10	$342.90	$413.90	$484.90	$427.60	$498.60	$569.60	$699.10	$770.10	$841.30
50-54	$304.10	$366.50	$670.60	$375.30	$446.30	$517.30	$437.70	$508.70	$579.80	$741.60	$812.60	$883.80
55-59	$349.90	$389.20	$739.10	$421.10	$492.10	$563.10	$460.20	$531.20	$602.30	$810.10	$881.30	$952.30
60-64	$479.50	$433.50	$913.00	$550.50	$621.40	$692.60	$504.50	$575.50	$646.70	$984.10	$1,055.10	$1,126.10
65+	$474.80	$429.20	$903.80	$546.00	$616.90	$687.90	$500.20	$571.20	$642.30	$974.80	$1,045.80	$1,116.90

GF Silver 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$88.20	$88.20	$176.70	$176.40	$264.50	$352.70	$176.40	$264.50	$352.70	$264.90	$353.10	$441.20
19-24	$149.10	$221.80	$370.80	$215.10	$281.20	$347.30	$287.90	$354.00	$420.00	$436.90	$503.00	$569.10
25-29	$157.90	$241.20	$398.90	$223.90	$290.00	$356.10	$307.30	$373.40	$439.40	$464.90	$531.00	$597.10
30-34	$166.70	$255.20	$422.00	$232.70	$298.80	$364.90	$321.30	$387.40	$453.40	$488.10	$554.20	$620.30
35-39	$185.50	$287.90	$473.20	$251.60	$317.70	$383.80	$354.00	$420.00	$486.10	$539.30	$605.40	$671.50
40-44	$223.90	$306.00	$529.90	$290.00	$356.10	$422.20	$372.10	$438.20	$504.30	$596.00	$662.10	$728.20
45-49	$252.50	$331.30	$584.00	$318.60	$384.70	$450.80	$397.40	$463.50	$529.60	$650.10	$716.20	$782.30
50-54	$282.70	$340.50	$623.30	$348.70	$414.80	$480.90	$406.60	$472.70	$538.70	$689.40	$755.50	$821.60
55-59	$325.20	$361.90	$687.40	$391.30	$457.40	$523.50	$427.90	$494.00	$560.10	$753.50	$819.60	$885.70
60-64	$445.90	$402.80	$848.90	$512.00	$578.10	$644.20	$468.90	$535.00	$601.10	$915.00	$981.10	$1,047.10
65+	$441.40	$398.90	$840.40	$507.50	$573.60	$639.70	$464.90	$531.00	$597.10	$906.50	$972.60	$1,038.70

Farm Bureau
Pool 4
Rates Effective 4/1/2012

Non - User of Tobacco Contracts

GF Silver 3200	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$81.30	$81.30	$162.30	$162.50	$243.80	$325.10	$162.50	$243.80	$325.10	$243.60	$325.00	$406.10
19-24	$137.00	$204.20	$341.30	$198.00	$259.00	$319.90	$265.30	$326.20	$387.30	$402.20	$463.30	$524.20
25-29	$145.10	$222.00	$366.70	$206.00	$267.10	$328.00	$283.00	$344.00	$405.00	$427.60	$488.70	$549.60
30-34	$153.30	$235.00	$388.00	$214.30	$275.30	$336.30	$295.90	$357.00	$417.90	$449.10	$510.00	$571.10
35-39	$170.70	$265.00	$435.30	$231.80	$292.90	$353.80	$325.90	$386.90	$447.90	$496.20	$557.30	$618.20
40-44	$206.00	$281.40	$487.40	$267.10	$328.00	$389.10	$342.30	$403.40	$464.30	$548.50	$609.40	$670.50
45-49	$232.50	$304.90	$537.20	$293.60	$354.50	$415.60	$365.80	$426.90	$487.80	$598.20	$659.20	$720.30
50-54	$259.90	$313.30	$573.10	$321.00	$381.90	$443.00	$374.20	$435.30	$496.20	$634.00	$695.10	$756.00
55-59	$299.30	$333.20	$632.20	$360.30	$421.30	$482.20	$394.10	$455.20	$516.10	$693.30	$754.40	$815.30
60-64	$410.10	$370.80	$781.10	$471.10	$532.10	$593.10	$431.70	$492.80	$553.70	$842.00	$903.00	$964.10
65+	$405.90	$367.10	$773.20	$467.00	$527.90	$589.00	$428.00	$489.10	$550.00	$834.30	$895.20	$956.30

GF Silver 4400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$72.50	$72.50	$145.50	$145.10	$217.60	$290.20	$145.10	$217.60	$290.20	$218.10	$290.60	$363.00
19-24	$122.80	$182.80	$305.40	$177.20	$231.70	$286.30	$237.20	$291.80	$346.20	$360.00	$414.40	$469.00
25-29	$129.60	$198.60	$328.20	$184.00	$238.60	$293.10	$253.10	$307.70	$362.10	$382.60	$437.30	$491.70
30-34	$137.20	$210.40	$347.70	$191.70	$246.30	$300.70	$264.90	$319.30	$373.90	$402.10	$456.50	$511.10
35-39	$153.00	$237.20	$390.00	$207.40	$262.00	$316.40	$291.80	$346.20	$400.70	$444.40	$499.00	$553.40
40-44	$184.40	$252.20	$436.50	$238.80	$293.20	$347.80	$306.60	$361.00	$415.70	$491.20	$545.60	$600.20
45-49	$208.30	$272.90	$481.00	$262.70	$317.10	$371.80	$327.30	$381.90	$436.40	$535.40	$589.80	$644.50
50-54	$233.10	$280.60	$513.50	$287.50	$342.10	$396.60	$335.00	$389.60	$444.00	$567.90	$622.50	$676.90
55-59	$268.10	$298.20	$565.90	$322.50	$376.90	$431.50	$352.70	$407.30	$461.70	$620.50	$675.00	$729.60
60-64	$367.50	$331.80	$699.30	$421.90	$476.30	$531.00	$386.20	$440.60	$495.30	$753.90	$808.30	$862.70
65+	$363.50	$328.40	$692.30	$418.00	$472.40	$527.00	$382.80	$437.40	$491.90	$746.70	$801.30	$855.80

GF Bronze 2000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$76.00	$76.00	$152.20	$152.00	$228.00	$304.10	$152.00	$228.00	$304.10	$228.30	$304.30	$380.30
19-24	$128.20	$191.00	$319.20	$185.20	$242.10	$299.00	$247.90	$304.90	$361.80	$376.20	$433.10	$490.00
25-29	$135.80	$207.60	$343.40	$192.70	$249.60	$306.60	$264.50	$321.50	$378.40	$400.30	$457.20	$514.40
30-34	$143.50	$219.90	$363.20	$200.40	$257.40	$314.50	$276.80	$333.70	$390.70	$420.10	$477.00	$534.00
35-39	$159.70	$247.80	$407.50	$216.60	$273.60	$330.50	$304.70	$361.60	$418.60	$464.40	$521.30	$578.30
40-44	$192.90	$263.20	$456.30	$249.80	$306.80	$363.70	$320.20	$377.10	$434.00	$513.20	$570.20	$627.10
45-49	$217.40	$285.30	$502.50	$274.50	$331.50	$388.40	$342.20	$399.20	$456.10	$559.40	$616.40	$673.30
50-54	$243.40	$293.20	$536.40	$300.40	$357.30	$414.20	$350.30	$407.30	$464.20	$593.40	$650.30	$707.30
55-59	$280.00	$311.50	$591.50	$336.90	$393.90	$450.80	$368.40	$425.40	$482.30	$648.40	$705.40	$762.50
60-64	$383.50	$346.90	$730.40	$440.60	$497.60	$554.50	$403.90	$460.80	$517.80	$787.40	$844.50	$901.50
65+	$379.70	$343.50	$723.30	$436.70	$493.60	$550.60	$400.50	$457.60	$514.60	$780.20	$837.20	$894.10

GF Bronze 3300	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$65.70	$65.70	$131.40	$131.20	$196.90	$262.60	$131.20	$196.90	$262.60	$197.30	$262.80	$328.50
19-24	$110.80	$164.90	$275.70	$159.90	$209.10	$258.30	$214.10	$263.40	$312.60	$324.90	$374.00	$423.20
25-29	$117.20	$179.30	$296.50	$166.40	$215.60	$264.90	$228.60	$277.60	$326.80	$345.70	$395.00	$444.20
30-34	$123.90	$189.80	$313.70	$173.10	$222.40	$271.60	$239.00	$288.30	$337.50	$362.80	$412.00	$461.20
35-39	$138.00	$214.00	$351.90	$187.20	$236.20	$285.50	$263.20	$312.40	$361.40	$401.10	$450.40	$499.40
40-44	$166.60	$227.40	$394.00	$215.80	$264.90	$314.10	$276.50	$325.70	$374.90	$443.20	$492.50	$541.70
45-49	$187.70	$246.30	$434.10	$237.20	$286.20	$335.40	$295.60	$344.80	$394.00	$483.10	$532.30	$581.60
50-54	$210.20	$253.30	$463.30	$259.40	$308.70	$357.70	$302.50	$351.70	$400.90	$512.50	$561.70	$610.80
55-59	$241.80	$269.00	$510.80	$291.10	$340.10	$389.30	$318.20	$367.40	$416.50	$560.00	$609.30	$658.50
60-64	$331.30	$299.70	$630.80	$380.50	$429.80	$479.00	$348.90	$397.90	$447.20	$680.00	$729.40	$778.50
65+	$327.90	$296.70	$624.60	$377.20	$426.40	$475.40	$345.90	$395.10	$444.40	$673.90	$723.10	$772.30

GF Classic Blue 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$95.00	$95.00	$190.20	$190.00	$285.00	$379.80	$190.00	$285.00	$379.80	$285.20	$380.00	$475.00
19-24	$165.00	$317.80	$482.90	$236.30	$307.40	$378.60	$389.10	$460.30	$531.40	$554.10	$625.20	$696.40
25-29	$175.10	$365.30	$540.40	$246.20	$317.40	$388.50	$436.40	$507.60	$578.70	$611.50	$682.60	$753.80
30-34	$184.80	$345.00	$529.80	$256.20	$327.30	$398.50	$416.10	$487.30	$558.40	$601.00	$672.10	$743.30
35-39	$206.10	$344.80	$550.30	$277.20	$348.40	$419.50	$415.90	$487.10	$558.20	$621.40	$692.80	$763.90
40-44	$248.80	$345.00	$593.40	$320.00	$391.30	$462.40	$416.10	$487.30	$558.40	$664.60	$735.70	$806.80
45-49	$280.60	$367.70	$648.10	$351.80	$422.90	$494.00	$438.80	$509.90	$581.10	$719.40	$790.60	$861.70
50-54	$313.80	$377.60	$692.00	$384.90	$456.10	$527.20	$448.90	$520.10	$591.20	$763.10	$834.30	$905.60
55-59	$361.10	$401.60	$762.30	$432.20	$503.40	$574.50	$472.80	$543.90	$615.30	$833.50	$904.60	$975.80
60-64	$494.80	$447.30	$942.40	$566.00	$637.30	$708.50	$518.50	$589.60	$660.80	$1,013.50	$1,084.70	$1,156.00
65+	$489.90	$442.80	$932.80	$561.00	$632.20	$703.30	$513.90	$585.10	$656.20	$1,004.00	$1,075.10	$1,146.30

Farm Bureau
Pool 4
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Non - User of Tobacco Contracts

GF Classic Blue 4000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$82.30	$82.30	$165.00	$164.60	$246.80	$329.30	$164.60	$246.80	$329.30	$247.40	$329.70	$412.00
19-24	$143.30	$275.60	$419.10	$204.90	$266.70	$328.50	$337.40	$399.30	$461.10	$480.90	$542.70	$604.50
25-29	$152.00	$317.00	$468.60	$213.60	$275.40	$337.20	$378.80	$440.60	$502.40	$530.40	$592.20	$654.00
30-34	$160.60	$299.30	$459.70	$222.40	$284.20	$346.00	$361.10	$422.90	$484.70	$521.50	$583.30	$645.10
35-39	$178.70	$298.90	$477.40	$240.30	$302.10	$363.90	$360.70	$422.50	$484.10	$539.20	$601.00	$662.80
40-44	$215.80	$299.30	$514.70	$277.60	$339.40	$401.20	$361.10	$422.90	$484.70	$576.50	$638.30	$700.10
45-49	$243.40	$319.20	$562.40	$305.30	$367.10	$428.70	$381.00	$442.80	$504.60	$624.20	$685.80	$747.60
50-54	$272.50	$327.90	$600.40	$334.30	$396.10	$457.90	$389.70	$451.50	$513.30	$662.20	$724.00	$785.80
55-59	$313.00	$348.40	$661.40	$374.80	$436.60	$498.40	$410.20	$472.00	$533.80	$723.20	$785.00	$846.80
60-64	$429.50	$388.10	$817.60	$491.30	$553.10	$614.70	$449.90	$511.70	$573.50	$879.40	$941.20	$1,003.00
65+	$424.90	$384.20	$809.40	$486.70	$548.30	$610.10	$446.00	$507.80	$569.60	$871.20	$933.00	$994.80

GF MSA 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$97.50	$97.50	$194.10	$194.90	$292.20	$389.70	$194.90	$292.20	$389.70	$291.60	$389.10	$486.50
19-24	$163.80	$244.20	$408.00	$237.00	$309.90	$383.10	$317.30	$390.50	$463.60	$481.00	$554.10	$627.30
25-29	$173.40	$265.10	$438.50	$246.60	$319.70	$392.90	$338.30	$411.40	$484.60	$511.70	$584.80	$658.00
30-34	$183.60	$280.60	$464.00	$256.50	$329.70	$402.80	$353.80	$426.90	$500.10	$537.20	$610.30	$683.30
35-39	$204.10	$316.30	$520.60	$277.30	$350.40	$423.40	$389.50	$462.60	$535.80	$593.80	$666.90	$740.10
40-44	$246.20	$336.50	$583.00	$319.30	$392.50	$465.40	$409.60	$482.80	$555.90	$656.20	$729.30	$802.50
45-49	$277.70	$364.60	$642.20	$350.80	$424.00	$497.10	$437.70	$510.90	$584.00	$715.40	$788.50	$861.70
50-54	$310.90	$374.70	$685.30	$384.10	$457.20	$530.40	$447.70	$520.80	$594.00	$758.40	$831.60	$904.70
55-59	$357.60	$398.00	$755.80	$430.70	$503.90	$577.00	$471.20	$544.30	$617.50	$829.00	$902.10	$975.30
60-64	$490.50	$443.10	$933.40	$563.70	$636.60	$709.80	$516.20	$589.40	$662.50	$1,006.60	$1,079.70	$1,152.90
65+	$485.30	$438.50	$924.10	$558.50	$631.70	$704.80	$511.70	$584.80	$658.00	$997.20	$1,070.20	$1,143.30

GF HSA 1600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$103.50	$103.50	$165.10	$207.10	$310.40	$414.00	$207.10	$310.40	$414.00	$268.50	$372.00	$475.60
19-24	$174.10	$259.50	$346.60	$251.60	$329.30	$407.00	$337.20	$414.80	$492.50	$424.30	$501.80	$579.50
25-29	$184.00	$281.80	$372.60	$261.70	$339.20	$416.90	$359.30	$437.00	$514.50	$450.30	$528.00	$605.50
30-34	$194.80	$298.50	$394.50	$272.30	$350.00	$427.50	$376.00	$453.70	$531.20	$472.00	$549.70	$627.20
35-39	$216.80	$336.30	$442.60	$294.50	$372.00	$449.70	$413.80	$491.50	$569.00	$520.30	$597.80	$675.50
40-44	$261.70	$357.50	$495.80	$339.20	$416.90	$494.60	$435.00	$512.70	$590.20	$573.30	$651.00	$728.70
45-49	$295.10	$387.30	$545.90	$372.60	$450.30	$528.00	$464.80	$542.50	$620.20	$623.40	$701.10	$778.80
50-54	$330.10	$398.10	$582.50	$407.80	$485.30	$563.00	$475.80	$553.50	$631.00	$660.00	$737.70	$815.20
55-59	$379.80	$422.90	$642.50	$457.50	$535.00	$612.70	$500.60	$578.30	$655.80	$720.20	$797.70	$875.40
60-64	$521.10	$470.80	$793.30	$598.60	$676.30	$754.00	$548.30	$626.00	$703.70	$871.00	$948.50	$1,026.20
65+	$515.90	$466.00	$785.40	$593.40	$671.10	$748.60	$543.50	$621.20	$698.70	$863.10	$940.60	$1,018.30

GF HSA 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$88.40	$88.40	$141.30	$176.90	$265.50	$353.90	$176.90	$265.50	$353.90	$229.70	$318.20	$406.60
19-24	$149.10	$222.20	$296.90	$215.40	$281.80	$348.00	$288.60	$354.90	$421.30	$363.30	$429.70	$496.00
25-29	$157.80	$241.30	$319.40	$224.20	$290.50	$356.90	$307.60	$374.00	$440.40	$385.50	$451.90	$518.30
30-34	$166.90	$255.60	$337.80	$233.30	$299.70	$366.10	$321.90	$388.30	$454.70	$404.20	$470.60	$537.00
35-39	$185.80	$288.00	$379.00	$252.00	$318.40	$384.70	$354.30	$420.70	$487.10	$445.40	$511.70	$578.10
40-44	$224.20	$305.90	$424.70	$290.50	$356.90	$423.10	$372.20	$438.60	$505.00	$491.10	$557.40	$623.60
45-49	$253.00	$331.90	$467.60	$319.40	$385.50	$451.90	$398.10	$464.40	$530.80	$534.00	$600.40	$666.70
50-54	$282.80	$341.00	$499.00	$349.20	$415.50	$481.70	$407.40	$473.80	$540.00	$565.20	$631.60	$697.90
55-59	$325.50	$362.30	$550.10	$391.90	$458.30	$524.70	$428.70	$495.00	$561.40	$616.50	$682.80	$749.20
60-64	$446.60	$403.40	$679.50	$512.90	$579.30	$645.70	$469.80	$536.00	$602.40	$745.80	$812.20	$878.60
65+	$441.80	$399.30	$672.70	$508.20	$574.50	$640.90	$465.60	$531.80	$598.20	$739.10	$805.50	$871.80

Supplemental Accident	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
All Ages	$3.20	$3.20	$6.30	$4.90	$6.60	$8.30	$4.90	$6.60	$8.30	$8.00	$9.70	$11.40

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GF Gold 500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$170.50	$170.50	$341.00	$341.00	$511.40	$681.90	$341.00	$511.40	$681.90	$511.40	$681.90	$852.40
19-24	$297.00	$571.30	$867.90	$424.90	$552.80	$680.90	$699.20	$827.30	$955.10	$996.00	$1,123.90	$1,251.80
25-29	$314.70	$656.30	$971.10	$442.60	$570.50	$698.60	$784.20	$912.10	$1,040.20	$1,099.10	$1,227.00	$1,354.90
30-34	$332.60	$620.20	$952.80	$460.50	$588.60	$716.50	$748.10	$876.20	$1,004.10	$1,080.70	$1,208.80	$1,336.70
35-39	$370.10	$619.20	$988.90	$498.00	$626.10	$754.00	$747.10	$875.00	$1,003.10	$1,117.00	$1,244.90	$1,373.00
40-44	$446.70	$619.80	$1,066.70	$574.60	$702.70	$830.60	$747.70	$875.80	$1,003.70	$1,194.60	$1,322.70	$1,450.60
45-49	$503.90	$660.90	$1,165.10	$631.80	$759.90	$887.80	$788.80	$916.60	$1,044.70	$1,293.00	$1,421.10	$1,549.00
50-54	$564.40	$679.50	$1,243.50	$692.30	$820.20	$948.30	$807.60	$935.50	$1,063.40	$1,371.40	$1,499.30	$1,627.40
55-59	$649.10	$721.80	$1,371.00	$777.20	$905.10	$1,033.10	$849.80	$977.70	$1,105.80	$1,498.90	$1,627.00	$1,754.90
60-64	$889.50	$803.90	$1,693.60	$1,017.40	$1,145.50	$1,273.40	$931.80	$1,059.90	$1,187.70	$1,821.50	$1,949.60	$2,077.50
65+	$880.70	$795.60	$1,676.30	$1,008.60	$1,136.70	$1,264.60	$923.70	$1,051.60	$1,179.50	$1,804.40	$1,932.30	$2,060.20

GF Gold 1000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$147.10	$147.10	$294.20	$294.40	$441.40	$588.50	$294.40	$441.40	$588.50	$441.20	$588.30	$735.60
19-24	$256.20	$492.70	$748.70	$366.60	$476.90	$587.30	$603.00	$713.50	$823.70	$859.00	$969.40	$1,079.70
25-29	$271.40	$566.20	$837.20	$381.90	$492.20	$602.60	$676.60	$786.90	$897.30	$947.70	$1,057.90	$1,168.40
30-34	$286.70	$535.00	$821.70	$397.20	$507.40	$617.90	$645.50	$755.80	$866.20	$932.20	$1,042.50	$1,152.90
35-39	$319.20	$533.90	$852.70	$429.70	$539.90	$650.40	$644.30	$754.80	$865.00	$963.10	$1,073.60	$1,183.90
40-44	$385.00	$534.50	$919.70	$495.50	$605.70	$716.20	$644.70	$755.20	$865.40	$1,030.10	$1,140.40	$1,250.80
45-49	$434.40	$569.90	$1,004.50	$544.60	$655.10	$765.30	$680.20	$790.60	$901.10	$1,114.70	$1,225.20	$1,335.40
50-54	$486.30	$585.80	$1,072.00	$596.50	$707.00	$817.20	$696.20	$806.50	$916.90	$1,182.30	$1,292.70	$1,403.00
55-59	$559.50	$622.80	$1,181.90	$670.00	$780.20	$890.70	$733.20	$843.50	$953.90	$1,292.40	$1,402.60	$1,513.10
60-64	$766.90	$693.70	$1,460.60	$877.40	$987.60	$1,098.10	$803.90	$914.40	$1,024.60	$1,570.80	$1,681.30	$1,791.50
65+	$759.10	$686.40	$1,445.70	$869.30	$979.80	$1,090.10	$796.90	$907.10	$1,017.60	$1,556.00	$1,666.40	$1,776.90

GF Gold 1500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$133.80	$133.80	$267.60	$267.80	$401.60	$535.40	$267.80	$401.60	$535.40	$401.40	$535.20	$669.20
19-24	$232.80	$447.30	$680.30	$333.10	$433.50	$533.80	$547.70	$648.00	$748.40	$780.60	$881.00	$981.30
25-29	$246.50	$514.40	$760.90	$346.80	$447.10	$547.50	$614.80	$715.10	$815.50	$861.20	$961.60	$1,061.90
30-34	$260.20	$486.10	$746.40	$360.50	$460.80	$561.20	$586.40	$686.80	$787.10	$846.80	$947.10	$1,047.40
35-39	$290.30	$485.50	$775.00	$390.60	$491.00	$591.30	$585.80	$686.20	$786.50	$875.30	$975.70	$1,076.00
40-44	$349.90	$485.90	$835.80	$450.30	$550.60	$651.00	$586.20	$686.60	$786.90	$936.10	$1,036.50	$1,136.80
45-49	$395.10	$517.60	$912.50	$495.50	$595.80	$696.10	$617.90	$718.20	$818.60	$1,012.80	$1,113.20	$1,213.50
50-54	$441.50	$532.20	$974.50	$541.80	$642.20	$742.50	$632.60	$732.90	$833.30	$1,074.80	$1,175.20	$1,275.50
55-59	$508.40	$565.70	$1,073.80	$608.70	$709.10	$809.40	$666.00	$766.40	$866.70	$1,174.20	$1,274.50	$1,374.90
60-64	$697.10	$630.00	$1,326.80	$797.50	$897.80	$998.20	$730.40	$830.70	$931.10	$1,427.10	$1,527.40	$1,627.80
65+	$689.90	$623.60	$1,313.70	$790.20	$890.60	$990.90	$723.90	$824.30	$924.60	$1,414.00	$1,514.30	$1,614.70

GF Gold 1900	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$126.60	$126.60	$254.40	$253.20	$379.80	$506.40	$253.20	$379.80	$506.40	$381.00	$507.60	$634.20
19-24	$220.80	$424.50	$645.50	$315.90	$411.10	$506.00	$519.50	$614.60	$709.80	$740.70	$835.80	$930.70
25-29	$233.90	$488.20	$722.10	$329.00	$424.20	$519.10	$583.40	$678.30	$773.50	$817.20	$912.40	$1,007.30
30-34	$246.80	$461.30	$708.20	$341.90	$437.00	$532.00	$556.20	$651.40	$746.50	$803.40	$898.30	$993.50
35-39	$275.50	$460.50	$735.20	$370.60	$465.80	$560.70	$555.60	$650.80	$745.70	$830.30	$925.50	$1,020.40
40-44	$332.10	$461.10	$793.00	$427.30	$522.40	$617.40	$556.00	$651.20	$746.10	$888.20	$983.10	$1,078.30
45-49	$374.70	$491.20	$866.30	$469.90	$564.80	$660.00	$586.30	$681.50	$776.40	$961.20	$1,056.40	$1,151.30
50-54	$418.90	$505.20	$924.30	$514.00	$609.20	$704.10	$600.40	$695.30	$790.50	$1,019.40	$1,114.60	$1,209.50
55-59	$482.20	$536.90	$1,019.10	$577.30	$672.50	$767.40	$632.00	$727.20	$822.10	$1,114.00	$1,209.10	$1,304.30
60-64	$661.10	$597.60	$1,259.40	$756.30	$851.40	$946.40	$692.80	$787.90	$882.90	$1,354.50	$1,449.50	$1,544.60
65+	$654.50	$591.80	$1,246.50	$749.60	$844.80	$939.70	$686.70	$781.90	$876.80	$1,341.60	$1,436.60	$1,531.70

GF Gold 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$119.90	$119.90	$239.90	$239.90	$359.80	$479.80	$239.90	$359.80	$479.80	$359.80	$479.80	$599.70
19-24	$208.80	$401.60	$610.30	$298.80	$388.70	$478.70	$491.60	$581.50	$671.50	$700.30	$790.30	$880.30
25-29	$221.20	$461.60	$682.80	$311.20	$401.20	$491.20	$551.60	$641.60	$731.60	$772.80	$862.80	$952.80
30-34	$233.70	$436.10	$669.80	$323.70	$413.70	$503.70	$526.10	$616.10	$706.10	$759.80	$849.80	$939.80
35-39	$260.30	$435.30	$695.60	$350.30	$440.30	$530.30	$525.30	$615.30	$705.30	$785.60	$875.60	$965.60
40-44	$314.20	$435.80	$750.00	$404.20	$494.20	$584.20	$525.80	$615.80	$705.80	$840.00	$930.00	$1,020.00
45-49	$354.30	$464.70	$819.10	$444.30	$534.30	$624.30	$554.70	$644.70	$734.70	$909.10	$999.10	$1,089.00
50-54	$396.60	$477.70	$874.30	$486.60	$576.60	$666.60	$567.70	$657.70	$747.70	$964.30	$1,054.30	$1,144.20
55-59	$456.20	$507.60	$963.90	$546.20	$636.20	$726.20	$597.60	$687.60	$777.60	$1,053.90	$1,143.90	$1,233.80
60-64	$625.50	$565.30	$1,190.80	$715.50	$805.50	$895.50	$655.30	$745.30	$835.30	$1,280.80	$1,370.80	$1,460.80
65+	$619.10	$559.70	$1,178.80	$709.10	$799.10	$889.10	$649.70	$739.70	$829.70	$1,268.80	$1,358.80	$1,448.70

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GF Silver 750	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$141.30	$141.30	$281.50	$282.30	$423.60	$564.70	$282.30	$423.60	$564.70	$422.60	$563.90	$704.90
19-24	$237.70	$354.30	$591.50	$343.70	$449.50	$555.50	$460.20	$566.20	$672.00	$697.50	$803.50	$909.30
25-29	$251.60	$384.30	$636.20	$357.60	$463.60	$569.40	$490.30	$596.10	$702.10	$742.20	$848.20	$954.00
30-34	$265.80	$407.30	$673.20	$371.60	$477.60	$583.60	$513.20	$619.20	$725.00	$779.20	$885.00	$991.00
35-39	$296.10	$459.10	$755.30	$402.10	$508.10	$613.90	$564.90	$670.80	$776.80	$861.30	$967.10	$1,073.10
40-44	$357.40	$488.10	$845.80	$463.40	$569.20	$675.20	$593.90	$699.90	$805.90	$951.60	$1,057.60	$1,163.60
45-49	$403.10	$528.40	$931.50	$509.10	$615.10	$720.90	$634.20	$740.20	$846.20	$1,037.40	$1,143.40	$1,249.20
50-54	$451.10	$543.10	$994.20	$557.10	$662.90	$768.90	$649.10	$755.10	$860.90	$1,100.20	$1,206.20	$1,312.20
55-59	$519.00	$577.60	$1,097.00	$624.80	$730.80	$836.80	$683.60	$789.40	$895.40	$1,202.80	$1,308.80	$1,414.80
60-64	$711.50	$643.20	$1,354.40	$817.50	$923.50	$1,029.30	$749.10	$855.10	$961.10	$1,460.20	$1,566.20	$1,672.20
65+	$704.10	$636.40	$1,340.70	$810.10	$915.90	$1,021.90	$742.40	$848.40	$954.20	$1,446.70	$1,552.70	$1,658.50

GF Silver 1100	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$122.50	$122.50	$246.50	$245.30	$367.80	$490.30	$245.30	$367.80	$490.30	$369.00	$491.70	$614.20
19-24	$207.30	$309.30	$516.40	$299.40	$391.30	$483.40	$401.40	$493.30	$585.40	$608.30	$700.40	$792.30
25-29	$219.40	$335.80	$555.20	$311.30	$403.40	$495.30	$427.90	$519.80	$611.90	$647.30	$739.20	$831.20
30-34	$232.10	$355.50	$587.40	$324.00	$416.10	$508.00	$447.60	$539.40	$631.50	$679.30	$771.40	$863.30
35-39	$258.60	$400.80	$659.20	$350.50	$442.40	$534.50	$492.70	$584.80	$676.70	$751.30	$843.20	$935.30
40-44	$312.10	$426.10	$738.00	$404.00	$496.10	$588.00	$518.20	$610.10	$702.00	$829.90	$922.00	$1,013.80
45-49	$351.90	$461.30	$813.10	$443.80	$535.90	$627.80	$553.20	$645.30	$737.20	$905.00	$996.90	$1,089.00
50-54	$393.60	$474.20	$867.80	$485.70	$577.60	$669.70	$566.10	$658.20	$750.10	$959.90	$1,051.80	$1,143.90
55-59	$452.70	$503.80	$957.00	$544.80	$636.70	$728.60	$595.90	$687.80	$779.90	$1,049.10	$1,141.00	$1,233.00
60-64	$621.00	$561.10	$1,181.90	$712.90	$805.00	$896.90	$653.00	$745.10	$837.00	$1,273.80	$1,365.90	$1,457.80
65+	$614.60	$555.40	$1,170.00	$706.70	$798.60	$890.50	$647.50	$739.40	$831.40	$1,262.10	$1,354.00	$1,446.10

GF Silver 1400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$117.10	$117.10	$234.30	$234.10	$351.20	$468.30	$234.10	$351.20	$468.30	$351.40	$468.50	$585.50
19-24	$197.40	$294.50	$491.70	$285.30	$373.20	$460.90	$382.40	$470.10	$558.00	$579.60	$667.50	$755.20
25-29	$209.30	$320.10	$528.60	$297.00	$384.90	$472.80	$407.80	$495.70	$583.60	$616.50	$704.20	$792.10
30-34	$220.80	$338.50	$559.50	$308.50	$396.40	$484.30	$426.40	$514.10	$602.00	$647.40	$735.20	$823.10
35-39	$246.00	$381.60	$628.00	$333.90	$421.80	$509.50	$469.50	$557.40	$645.30	$715.70	$803.60	$891.50
40-44	$297.00	$406.20	$703.00	$384.90	$472.80	$560.50	$493.90	$581.80	$669.70	$790.70	$878.60	$966.50
45-49	$335.10	$439.50	$774.40	$423.00	$510.90	$598.80	$527.20	$615.10	$703.00	$862.30	$950.00	$1,037.90
50-54	$375.20	$451.60	$826.80	$462.90	$550.80	$638.70	$539.50	$627.20	$715.10	$914.50	$1,002.40	$1,090.30
55-59	$431.40	$480.20	$911.50	$519.30	$607.00	$694.90	$568.10	$655.80	$743.70	$999.40	$1,087.10	$1,175.00
60-64	$591.50	$534.50	$1,126.00	$679.40	$767.30	$855.00	$622.30	$710.20	$798.10	$1,213.90	$1,301.60	$1,389.50
65+	$585.50	$529.00	$1,114.50	$673.20	$761.10	$849.00	$616.90	$704.60	$792.50	$1,202.20	$1,290.10	$1,378.00

GF Silver 1950	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$104.10	$104.10	$209.10	$208.10	$312.20	$416.20	$208.10	$312.20	$416.20	$313.20	$417.20	$521.30
19-24	$176.00	$262.80	$438.60	$254.10	$332.20	$410.50	$340.90	$419.20	$497.30	$516.90	$595.00	$673.30
25-29	$186.50	$285.20	$471.50	$264.80	$342.90	$421.00	$363.30	$441.60	$519.70	$549.80	$627.90	$706.00
30-34	$197.20	$302.10	$499.10	$275.50	$353.60	$431.70	$380.20	$458.20	$536.50	$577.20	$655.30	$733.50
35-39	$219.40	$340.50	$559.90	$297.70	$375.80	$453.90	$418.60	$496.90	$575.00	$638.20	$716.30	$794.40
40-44	$265.20	$362.10	$627.10	$343.30	$421.60	$499.70	$440.20	$518.50	$596.60	$705.20	$783.30	$861.60
45-49	$298.90	$392.00	$690.90	$377.20	$455.30	$533.40	$470.30	$548.40	$626.50	$769.00	$847.10	$925.40
50-54	$334.60	$403.10	$737.70	$412.90	$490.90	$569.00	$481.40	$559.50	$637.80	$815.80	$893.90	$972.20
55-59	$384.90	$428.10	$813.00	$463.20	$541.30	$619.40	$506.20	$584.30	$662.60	$891.10	$969.40	$1,047.50
60-64	$527.40	$476.90	$1,004.30	$605.50	$683.60	$761.90	$555.00	$633.10	$711.30	$1,082.60	$1,160.70	$1,238.80
65+	$522.30	$472.10	$994.20	$600.60	$678.60	$756.70	$550.20	$628.30	$706.60	$1,072.30	$1,150.40	$1,228.60

GF Silver 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$97.00	$97.00	$194.40	$194.00	$291.00	$388.00	$194.00	$291.00	$388.00	$291.40	$388.40	$485.40
19-24	$164.00	$244.00	$407.90	$236.70	$309.40	$382.00	$316.70	$389.40	$462.10	$480.60	$553.30	$626.00
25-29	$173.60	$265.30	$438.70	$246.30	$319.00	$391.70	$338.00	$410.70	$483.40	$511.40	$584.10	$656.80
30-34	$183.30	$280.70	$464.20	$256.00	$328.70	$401.40	$353.40	$426.10	$498.80	$536.90	$609.60	$682.30
35-39	$204.10	$316.70	$520.50	$276.80	$349.50	$422.10	$389.40	$462.10	$534.70	$593.20	$665.90	$738.60
40-44	$246.30	$336.60	$582.90	$319.00	$391.70	$464.40	$409.30	$482.00	$554.70	$655.60	$728.30	$801.00
45-49	$277.70	$364.50	$642.40	$350.40	$423.10	$495.80	$437.20	$509.90	$582.60	$715.10	$787.80	$860.50
50-54	$310.90	$374.50	$685.70	$383.60	$456.30	$529.00	$447.20	$519.90	$592.60	$758.40	$831.10	$903.80
55-59	$357.70	$398.00	$756.20	$430.40	$503.10	$575.80	$470.70	$543.40	$616.10	$828.90	$901.60	$974.30
60-64	$490.50	$443.10	$933.80	$563.20	$635.90	$708.60	$515.80	$588.50	$661.20	$1,006.50	$1,079.20	$1,151.90
65+	$485.60	$438.70	$924.50	$558.30	$630.90	$703.60	$511.40	$584.10	$656.80	$997.20	$1,069.90	$1,142.60

Farm Bureau
Pool 4
Rates Effective 4/1/2012

Tobacco User Contracts

GF Silver 3200	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$89.50	$89.50	$178.50	$178.70	$268.20	$357.60	$178.70	$268.20	$357.60	$268.00	$357.40	$446.70
19-24	$150.70	$224.60	$375.40	$217.70	$284.90	$351.90	$291.80	$358.80	$426.00	$442.40	$509.60	$576.50
25-29	$159.60	$244.10	$403.30	$226.60	$293.80	$360.80	$311.30	$378.30	$445.50	$470.30	$537.50	$604.50
30-34	$168.70	$258.50	$426.80	$235.70	$302.90	$369.80	$325.50	$392.70	$459.70	$494.00	$561.00	$628.20
35-39	$187.80	$291.40	$478.80	$255.00	$322.20	$389.20	$358.40	$425.60	$492.60	$545.80	$613.00	$680.00
40-44	$226.60	$309.60	$536.20	$293.80	$360.80	$428.00	$376.50	$443.70	$510.70	$603.30	$670.30	$737.50
45-49	$255.80	$335.40	$590.90	$323.00	$389.90	$457.10	$402.40	$469.60	$536.50	$657.90	$725.10	$792.30
50-54	$285.90	$344.60	$630.30	$353.10	$420.10	$487.30	$411.60	$478.80	$545.80	$697.30	$764.50	$831.50
55-59	$329.30	$366.50	$695.40	$396.30	$463.40	$530.40	$433.50	$500.70	$567.70	$762.50	$829.70	$896.70
60-64	$451.00	$407.90	$859.10	$518.20	$585.20	$652.40	$474.90	$542.10	$609.10	$926.10	$993.30	$1,060.50
65+	$446.50	$403.70	$850.40	$513.70	$580.70	$647.90	$470.70	$537.90	$604.90	$917.60	$984.60	$1,051.80

GF Silver 4400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$79.70	$79.70	$160.00	$159.60	$239.30	$319.20	$159.60	$239.30	$319.20	$239.90	$319.60	$399.30
19-24	$135.10	$201.00	$335.90	$194.90	$254.80	$314.90	$260.90	$321.00	$380.80	$396.00	$455.80	$515.90
25-29	$142.50	$218.50	$361.00	$202.40	$262.50	$322.30	$278.40	$338.40	$398.30	$420.90	$481.00	$540.80
30-34	$151.00	$231.50	$382.40	$210.80	$270.90	$330.80	$291.30	$351.20	$411.30	$442.30	$502.20	$562.20
35-39	$168.20	$260.90	$428.90	$228.10	$288.20	$348.10	$321.00	$380.80	$440.70	$488.80	$548.90	$608.80
40-44	$202.80	$277.40	$480.20	$262.70	$322.50	$382.60	$337.30	$397.10	$457.20	$540.30	$600.10	$660.20
45-49	$229.10	$300.20	$529.10	$289.00	$348.80	$408.90	$360.00	$420.10	$480.00	$588.90	$648.80	$708.90
50-54	$256.40	$308.60	$564.80	$316.30	$376.30	$436.20	$368.50	$428.50	$488.40	$624.70	$684.70	$744.60
55-59	$294.90	$328.00	$622.50	$354.70	$414.60	$474.70	$387.90	$448.00	$507.90	$682.60	$742.40	$802.50
60-64	$404.20	$364.90	$769.10	$464.10	$524.00	$584.00	$424.80	$484.70	$544.80	$829.20	$889.10	$949.00
65+	$399.90	$361.20	$761.50	$459.80	$519.60	$579.70	$421.10	$481.20	$541.00	$821.40	$881.40	$941.30

GF Bronze 2000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$83.60	$83.60	$167.40	$167.20	$250.80	$334.60	$167.20	$250.80	$334.60	$251.20	$334.80	$418.40
19-24	$141.10	$210.10	$351.20	$203.70	$266.30	$329.00	$272.80	$335.40	$398.00	$413.80	$476.40	$539.10
25-29	$149.30	$228.40	$377.70	$212.00	$274.60	$337.30	$291.00	$353.70	$416.30	$440.40	$503.00	$565.80
30-34	$157.90	$241.90	$399.50	$220.50	$283.10	$346.00	$304.50	$367.10	$429.80	$462.10	$524.80	$587.40
35-39	$175.70	$272.60	$448.20	$238.30	$301.00	$363.60	$335.20	$397.80	$460.50	$510.90	$573.50	$636.20
40-44	$212.20	$289.60	$502.00	$274.80	$337.50	$400.10	$352.20	$414.80	$477.50	$564.60	$627.20	$689.90
45-49	$239.20	$313.80	$552.80	$302.00	$364.60	$427.30	$376.50	$439.10	$501.80	$615.40	$678.10	$740.70
50-54	$267.80	$322.50	$590.10	$330.40	$393.10	$455.70	$385.40	$448.00	$510.70	$652.80	$715.40	$778.00
55-59	$308.00	$342.70	$650.70	$370.70	$433.30	$495.90	$405.30	$467.90	$530.60	$713.30	$776.00	$838.80
60-64	$421.90	$381.70	$803.60	$484.70	$547.40	$610.00	$444.30	$506.90	$569.60	$866.20	$929.00	$991.70
65+	$417.70	$377.90	$795.70	$480.40	$543.00	$605.70	$440.60	$503.40	$566.10	$858.30	$920.90	$983.60

GF Bronze 3300	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$72.30	$72.30	$144.50	$144.30	$216.60	$288.90	$144.30	$216.60	$288.90	$217.00	$289.10	$361.40
19-24	$121.90	$181.40	$303.30	$175.80	$230.00	$284.10	$235.60	$289.70	$343.90	$357.40	$411.40	$465.50
25-29	$128.90	$197.30	$326.20	$183.10	$237.20	$291.40	$251.40	$305.40	$359.50	$380.30	$434.50	$488.60
30-34	$136.30	$208.80	$345.10	$190.50	$244.60	$298.80	$262.90	$317.10	$371.20	$399.00	$453.20	$507.30
35-39	$151.80	$235.30	$387.10	$205.90	$259.90	$314.00	$289.50	$343.70	$397.60	$441.20	$495.40	$549.30
40-44	$183.30	$250.20	$433.40	$237.40	$291.40	$345.50	$304.10	$358.30	$412.40	$487.60	$541.70	$595.90
45-49	$206.50	$271.00	$477.50	$260.90	$314.80	$369.00	$325.10	$379.30	$433.40	$531.40	$585.60	$639.70
50-54	$231.20	$278.60	$509.60	$285.40	$339.50	$393.50	$332.70	$386.90	$441.00	$563.80	$617.90	$671.90
55-59	$266.00	$295.90	$561.90	$320.20	$374.10	$428.30	$350.00	$404.20	$458.10	$616.10	$670.20	$724.40
60-64	$364.40	$329.70	$693.90	$418.60	$472.80	$526.90	$383.80	$437.70	$491.90	$748.00	$802.40	$856.30
65+	$360.70	$326.40	$687.10	$414.90	$469.00	$523.00	$380.50	$434.70	$488.80	$741.20	$795.40	$849.50

GF Classic Blue 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$104.50	$104.50	$209.20	$209.00	$313.50	$417.80	$209.00	$313.50	$417.80	$313.70	$418.00	$522.50
19-24	$181.50	$349.60	$531.20	$259.90	$338.20	$416.50	$428.00	$506.30	$584.60	$609.50	$687.80	$766.00
25-29	$192.60	$401.80	$594.40	$270.90	$349.10	$427.40	$480.10	$558.30	$636.60	$672.70	$750.90	$829.20
30-34	$203.30	$379.50	$582.80	$281.80	$360.10	$438.30	$457.80	$536.00	$614.30	$661.10	$739.30	$817.60
35-39	$226.70	$379.30	$605.30	$305.00	$383.20	$461.50	$457.60	$535.80	$614.10	$683.60	$762.10	$840.30
40-44	$273.70	$379.50	$652.80	$352.00	$430.40	$508.70	$457.80	$536.00	$614.30	$731.00	$809.30	$887.60
45-49	$308.70	$404.40	$712.90	$386.90	$465.20	$543.50	$482.70	$561.00	$639.20	$791.40	$869.60	$947.90
50-54	$345.20	$415.40	$761.20	$423.50	$501.70	$580.00	$493.80	$572.10	$650.40	$839.50	$917.70	$996.20
55-59	$397.20	$441.80	$838.60	$475.50	$553.70	$632.00	$520.10	$598.30	$676.80	$916.90	$995.10	$1,073.40
60-64	$544.30	$492.10	$1,036.70	$622.60	$701.10	$779.30	$570.40	$648.60	$726.90	$1,114.90	$1,193.20	$1,271.70
65+	$538.90	$487.10	$1,026.20	$617.10	$695.40	$773.70	$565.30	$643.60	$721.90	$1,104.40	$1,182.70	$1,260.90

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Tobacco User Contracts

GF Classic Blue 4000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$90.50	$90.50	$181.50	$181.00	$271.50	$362.20	$181.00	$271.50	$362.20	$272.20	$362.70	$453.20
19-24	$157.60	$303.20	$461.10	$225.40	$293.40	$361.40	$371.20	$439.20	$507.20	$529.00	$597.00	$665.00
25-29	$167.20	$348.70	$515.50	$235.00	$303.00	$371.00	$416.70	$484.70	$552.70	$583.50	$651.50	$719.50
30-34	$176.60	$329.20	$505.60	$244.60	$312.60	$380.60	$397.20	$465.20	$533.20	$573.60	$641.60	$709.60
35-39	$196.50	$328.80	$525.10	$264.30	$332.30	$400.30	$396.80	$464.80	$532.50	$593.10	$661.10	$729.10
40-44	$237.40	$329.20	$566.20	$305.40	$373.40	$441.40	$397.20	$465.20	$533.20	$634.20	$702.20	$770.20
45-49	$267.80	$351.10	$618.70	$335.80	$403.80	$471.50	$419.10	$487.10	$555.10	$686.70	$754.40	$822.40
50-54	$299.70	$360.70	$660.40	$367.70	$435.70	$503.70	$428.70	$496.70	$564.70	$728.40	$796.40	$864.40
55-59	$344.30	$383.20	$727.50	$412.30	$480.30	$548.30	$451.20	$519.20	$587.20	$795.50	$863.50	$931.50
60-64	$472.40	$427.00	$899.40	$540.40	$608.40	$676.20	$494.90	$562.90	$630.90	$967.40	$1,035.30	$1,103.30
65+	$467.40	$422.60	$890.40	$535.40	$603.10	$671.10	$490.60	$558.60	$626.50	$958.40	$1,026.40	$1,094.40

GF MSA 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$107.20	$107.20	$213.60	$214.50	$321.50	$428.70	$214.50	$321.50	$428.70	$320.80	$428.00	$535.20
19-24	$180.20	$268.60	$448.90	$260.70	$341.00	$421.40	$349.10	$429.60	$510.00	$529.10	$609.60	$690.00
25-29	$190.80	$291.60	$482.40	$271.20	$351.70	$432.20	$372.10	$452.60	$533.10	$562.90	$643.30	$723.80
30-34	$202.00	$308.70	$510.50	$282.20	$362.70	$443.10	$389.20	$469.70	$550.20	$590.90	$671.40	$751.70
35-39	$224.50	$348.00	$572.70	$305.00	$385.50	$465.70	$428.50	$508.90	$589.40	$653.20	$733.70	$814.20
40-44	$270.80	$370.10	$641.40	$351.30	$431.70	$512.00	$450.60	$531.10	$611.50	$721.80	$802.30	$882.80
45-49	$305.40	$401.00	$706.50	$385.90	$466.40	$546.90	$481.50	$562.00	$642.50	$787.00	$867.40	$947.90
50-54	$342.10	$412.20	$753.90	$422.50	$503.00	$583.50	$492.50	$573.00	$653.40	$834.30	$914.80	$995.30
55-59	$393.40	$437.90	$831.50	$473.80	$554.30	$634.80	$518.40	$598.80	$679.30	$911.90	$992.40	$1,072.90
60-64	$539.60	$487.40	$1,026.80	$620.10	$700.40	$780.80	$567.90	$648.40	$728.90	$1,107.30	$1,187.80	$1,268.30
65+	$533.90	$482.40	$1,016.50	$614.40	$694.90	$775.30	$562.90	$643.30	$723.80	$1,097.00	$1,177.30	$1,257.70

GF HSA 1600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$113.90	$113.90	$181.70	$227.80	$341.50	$455.40	$227.80	$341.50	$455.40	$295.30	$409.20	$523.10
19-24	$191.50	$285.50	$381.30	$276.80	$362.20	$447.70	$371.00	$456.20	$541.70	$466.70	$552.00	$637.50
25-29	$202.40	$310.00	$409.90	$287.90	$373.20	$458.60	$395.30	$480.70	$566.00	$495.40	$580.90	$666.10
30-34	$214.20	$328.40	$433.90	$299.50	$385.00	$470.20	$413.60	$499.10	$584.30	$519.20	$604.70	$689.90
35-39	$238.50	$369.90	$486.80	$324.00	$409.20	$494.70	$455.20	$540.60	$625.90	$572.30	$657.60	$743.10
40-44	$287.90	$393.30	$545.40	$373.20	$458.60	$544.10	$478.50	$564.00	$649.30	$630.70	$716.20	$801.60
45-49	$324.60	$426.10	$600.50	$409.90	$495.40	$580.90	$511.30	$596.80	$682.30	$685.80	$771.30	$856.70
50-54	$363.10	$437.90	$640.80	$448.60	$533.90	$619.30	$523.40	$608.80	$694.10	$726.00	$811.50	$896.70
55-59	$417.80	$465.20	$706.80	$503.20	$588.50	$674.00	$550.70	$636.20	$721.40	$792.20	$877.50	$963.00
60-64	$573.20	$517.90	$872.70	$658.50	$743.90	$829.40	$603.10	$688.60	$774.10	$958.20	$1,043.40	$1,128.90
65+	$567.50	$512.60	$864.00	$652.80	$738.30	$823.50	$597.90	$683.40	$768.60	$949.40	$1,034.70	$1,120.20

GF HSA 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$97.30	$97.30	$155.40	$194.60	$292.10	$389.30	$194.60	$292.10	$389.30	$252.70	$350.00	$447.30
19-24	$164.00	$244.40	$326.60	$237.00	$310.00	$382.80	$317.40	$390.40	$463.50	$399.60	$472.60	$545.70
25-29	$173.60	$265.40	$351.30	$246.60	$319.60	$392.60	$338.40	$411.40	$484.40	$424.10	$497.10	$570.10
30-34	$183.60	$281.10	$371.60	$256.70	$329.70	$402.70	$354.20	$427.20	$500.20	$444.70	$517.70	$590.70
35-39	$204.40	$316.80	$416.90	$277.20	$350.20	$423.20	$389.80	$462.80	$535.80	$489.90	$562.90	$635.90
40-44	$246.60	$336.40	$467.20	$319.60	$392.60	$465.40	$409.50	$482.50	$555.50	$540.20	$613.20	$686.00
45-49	$278.30	$365.10	$514.40	$351.30	$424.10	$497.10	$437.90	$510.90	$583.90	$587.40	$660.40	$733.40
50-54	$311.10	$375.10	$548.90	$384.10	$457.10	$529.90	$448.20	$521.20	$594.00	$621.70	$694.70	$767.80
55-59	$358.10	$398.50	$605.10	$431.10	$504.10	$577.10	$471.50	$544.60	$617.60	$678.10	$751.10	$824.20
60-64	$491.20	$443.80	$747.40	$564.20	$637.30	$710.30	$516.80	$589.60	$662.60	$820.40	$893.50	$966.50
65+	$486.00	$439.20	$740.00	$559.00	$632.00	$705.00	$512.20	$585.00	$658.00	$813.00	$886.00	$959.00

Supplemental Accident	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
All Ages	$3.20	$3.20	$6.30	$4.90	$6.60	$8.30	$4.90	$6.60	$8.30	$8.00	$9.70	$11.40

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GF Gold 500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$175.60	$175.60	$351.30	$351.30	$526.70	$702.30	$351.30	$526.70	$702.30	$526.70	$702.30	$878.00
19-24	$305.90	$588.40	$893.90	$437.70	$569.40	$701.30	$720.10	$852.10	$983.80	$1,025.90	$1,157.60	$1,289.30
25-29	$324.20	$676.00	$1,000.20	$455.90	$587.60	$719.50	$807.70	$939.50	$1,071.40	$1,132.10	$1,263.80	$1,395.50
30-34	$342.60	$638.80	$981.40	$474.30	$606.20	$737.90	$770.50	$902.40	$1,034.20	$1,113.10	$1,245.00	$1,376.70
35-39	$381.20	$637.80	$1,018.60	$512.90	$644.90	$776.60	$769.50	$901.20	$1,033.20	$1,150.50	$1,282.20	$1,414.20
40-44	$460.10	$638.40	$1,098.70	$591.80	$723.80	$855.50	$770.10	$902.00	$1,033.80	$1,230.40	$1,362.40	$1,494.10
45-49	$519.00	$680.70	$1,200.10	$650.70	$782.70	$914.40	$812.40	$944.10	$1,076.00	$1,331.80	$1,463.70	$1,595.50
50-54	$581.30	$699.90	$1,280.80	$713.10	$844.80	$976.70	$831.80	$963.50	$1,095.30	$1,412.50	$1,544.30	$1,676.20
55-59	$668.50	$743.40	$1,412.10	$800.50	$932.20	$1,064.10	$875.30	$1,007.10	$1,139.00	$1,543.90	$1,675.80	$1,807.50
60-64	$916.20	$828.00	$1,744.40	$1,047.90	$1,179.80	$1,311.60	$959.70	$1,091.60	$1,223.40	$1,876.10	$2,008.00	$2,139.80
65+	$907.10	$819.50	$1,726.60	$1,038.80	$1,170.70	$1,302.50	$951.40	$1,083.10	$1,214.90	$1,858.50	$1,990.20	$2,121.90

GF Gold 1000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$151.50	$151.50	$303.00	$303.20	$454.70	$606.10	$303.20	$454.70	$606.10	$454.50	$605.90	$757.60
19-24	$263.80	$507.50	$771.10	$377.60	$491.20	$604.90	$621.10	$734.80	$848.40	$884.70	$998.50	$1,112.00
25-29	$279.60	$583.10	$862.30	$393.30	$506.90	$620.70	$696.90	$810.50	$924.20	$976.10	$1,089.60	$1,203.40
30-34	$295.30	$551.10	$846.40	$409.10	$522.60	$636.40	$664.80	$778.40	$892.20	$960.10	$1,073.70	$1,187.50
35-39	$328.80	$549.90	$878.30	$442.60	$556.10	$669.90	$663.60	$777.40	$891.00	$992.00	$1,105.80	$1,219.30
40-44	$396.60	$550.50	$947.20	$510.30	$623.90	$737.70	$664.00	$777.80	$891.40	$1,061.00	$1,174.60	$1,288.30
45-49	$447.40	$587.00	$1,034.60	$561.00	$674.70	$788.30	$700.50	$814.30	$928.10	$1,148.10	$1,261.90	$1,375.50
50-54	$500.90	$603.30	$1,104.20	$614.40	$728.20	$841.70	$717.10	$830.60	$944.40	$1,217.70	$1,331.50	$1,445.10
55-59	$576.30	$641.40	$1,217.30	$690.10	$803.60	$917.40	$755.20	$868.80	$982.50	$1,331.10	$1,444.70	$1,558.40
60-64	$789.90	$714.50	$1,504.40	$903.70	$1,017.20	$1,131.00	$828.00	$941.80	$1,055.40	$1,617.90	$1,731.70	$1,845.20
65+	$781.80	$707.00	$1,489.00	$895.40	$1,009.20	$1,122.70	$820.80	$934.30	$1,048.10	$1,602.60	$1,716.40	$1,830.10

GF Gold 1500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$137.80	$137.80	$275.60	$275.80	$413.60	$551.40	$275.80	$413.60	$551.40	$413.40	$551.20	$689.20
19-24	$239.80	$460.80	$700.70	$343.10	$446.50	$549.80	$564.10	$667.50	$770.80	$804.10	$907.40	$1,010.80
25-29	$253.90	$529.90	$783.70	$357.20	$460.60	$563.90	$633.20	$736.60	$839.90	$887.10	$990.40	$1,093.80
30-34	$268.00	$500.70	$768.80	$371.30	$474.70	$578.00	$604.00	$707.40	$810.70	$872.20	$975.50	$1,078.90
35-39	$299.00	$500.10	$798.20	$402.30	$505.70	$609.00	$603.40	$706.80	$810.10	$901.60	$1,004.90	$1,108.30
40-44	$360.40	$500.50	$860.90	$463.80	$567.10	$670.50	$603.80	$707.20	$810.50	$964.20	$1,067.60	$1,170.90
45-49	$407.00	$533.10	$939.90	$510.30	$613.70	$717.00	$636.40	$739.80	$843.20	$1,043.20	$1,146.60	$1,249.90
50-54	$454.70	$548.20	$1,003.70	$558.10	$661.40	$764.80	$651.60	$754.90	$858.30	$1,107.10	$1,210.40	$1,313.80
55-59	$523.60	$582.70	$1,106.10	$627.00	$730.30	$833.70	$686.00	$789.40	$892.70	$1,209.40	$1,312.80	$1,416.10
60-64	$718.00	$648.90	$1,366.60	$821.40	$924.80	$1,028.10	$752.30	$855.60	$959.00	$1,469.90	$1,573.30	$1,676.60
65+	$710.60	$642.30	$1,353.10	$813.90	$917.30	$1,020.70	$745.60	$849.00	$952.40	$1,456.40	$1,559.80	$1,663.10

GF Gold 1900	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$130.40	$130.40	$262.00	$260.80	$391.20	$521.60	$260.80	$391.20	$521.60	$392.40	$522.80	$653.20
19-24	$227.40	$437.30	$664.80	$325.40	$423.40	$521.20	$535.00	$633.00	$731.00	$762.80	$860.80	$958.60
25-29	$240.90	$502.90	$743.70	$338.90	$436.90	$534.60	$600.80	$698.60	$796.60	$841.70	$939.70	$1,037.50
30-34	$254.10	$475.10	$729.40	$352.10	$450.10	$547.90	$572.90	$670.90	$768.90	$827.40	$925.20	$1,023.20
35-39	$283.70	$474.30	$757.20	$381.70	$479.70	$577.50	$572.30	$670.30	$768.10	$855.20	$953.20	$1,051.00
40-44	$342.10	$474.90	$816.80	$440.10	$538.10	$635.90	$572.70	$670.70	$768.50	$914.80	$1,012.50	$1,110.50
45-49	$385.90	$505.90	$892.20	$483.90	$581.70	$679.70	$603.90	$701.90	$799.70	$990.00	$1,088.00	$1,185.80
50-54	$431.40	$520.40	$952.00	$529.40	$627.40	$725.20	$618.40	$716.10	$814.10	$1,050.00	$1,148.00	$1,245.80
55-59	$496.60	$553.00	$1,049.60	$594.60	$692.60	$790.40	$651.00	$748.90	$846.70	$1,147.40	$1,245.40	$1,343.30
60-64	$680.90	$615.50	$1,297.10	$778.90	$876.90	$974.70	$713.50	$811.50	$909.30	$1,395.10	$1,492.90	$1,590.90
65+	$674.10	$609.50	$1,283.80	$772.10	$870.10	$967.90	$707.30	$805.30	$903.10	$1,381.80	$1,479.60	$1,577.60

GF Gold 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$123.60	$123.60	$247.10	$247.10	$370.60	$494.20	$247.10	$370.60	$494.20	$370.60	$494.20	$617.70
19-24	$215.00	$413.60	$628.70	$307.70	$400.40	$493.10	$506.30	$599.00	$691.70	$721.30	$814.00	$906.70
25-29	$227.80	$475.50	$703.30	$320.50	$413.20	$505.90	$568.20	$660.90	$753.50	$796.00	$888.70	$981.40
30-34	$240.80	$449.20	$690.00	$333.50	$426.20	$518.90	$541.90	$634.60	$727.30	$782.70	$875.30	$968.00
35-39	$268.10	$448.40	$716.50	$360.80	$453.50	$546.20	$541.10	$633.80	$726.50	$809.20	$901.90	$994.60
40-44	$323.60	$448.90	$772.50	$416.30	$509.00	$601.70	$541.60	$634.30	$727.00	$865.20	$957.90	$1,050.60
45-49	$365.00	$478.70	$843.70	$457.70	$550.40	$643.10	$571.40	$664.10	$756.80	$936.40	$1,029.10	$1,121.80
50-54	$408.50	$492.00	$900.50	$501.20	$593.90	$686.60	$584.70	$677.40	$770.10	$993.20	$1,085.90	$1,178.60
55-59	$469.90	$522.90	$992.80	$562.60	$655.30	$748.00	$615.60	$708.30	$801.00	$1,085.50	$1,178.20	$1,270.90
60-64	$644.30	$582.30	$1,226.60	$737.00	$829.70	$922.40	$675.00	$767.70	$860.40	$1,319.30	$1,412.00	$1,504.70
65+	$637.70	$576.50	$1,214.20	$730.40	$823.10	$915.80	$669.20	$761.90	$854.60	$1,306.90	$1,399.60	$1,492.30

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GF Silver 750	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$145.50	$145.50	$290.00	$290.80	$436.30	$581.60	$290.80	$436.30	$581.60	$435.30	$580.80	$726.10
19-24	$244.80	$364.90	$609.30	$354.00	$463.00	$572.20	$474.10	$583.20	$692.20	$718.50	$827.70	$936.60
25-29	$259.20	$395.90	$655.30	$368.40	$477.60	$586.50	$505.10	$614.00	$723.20	$764.40	$873.60	$982.60
30-34	$273.80	$419.50	$693.40	$382.70	$491.90	$601.10	$528.70	$637.80	$746.80	$802.60	$911.60	$1,020.80
35-39	$305.00	$472.80	$778.00	$414.10	$523.30	$632.30	$581.80	$691.00	$800.20	$887.20	$996.10	$1,105.30
40-44	$368.20	$502.80	$871.20	$477.30	$586.30	$695.50	$611.80	$720.90	$830.10	$980.10	$1,089.30	$1,198.50
45-49	$415.20	$544.20	$959.40	$524.30	$633.50	$742.50	$653.20	$762.40	$871.60	$1,068.60	$1,177.80	$1,286.70
50-54	$464.60	$559.40	$1,024.10	$573.80	$682.80	$791.90	$668.60	$777.80	$886.80	$1,133.20	$1,242.40	$1,351.60
55-59	$534.60	$594.90	$1,129.90	$643.60	$752.80	$861.90	$704.10	$813.10	$922.30	$1,238.90	$1,348.10	$1,457.30
60-64	$732.80	$662.50	$1,395.10	$842.00	$951.20	$1,060.20	$771.60	$880.80	$990.00	$1,504.10	$1,613.20	$1,722.40
65+	$725.30	$655.50	$1,380.90	$834.40	$943.40	$1,052.60	$764.70	$873.80	$982.80	$1,490.10	$1,599.30	$1,708.30

GF Silver 1100	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$126.20	$126.20	$253.80	$252.60	$378.80	$505.00	$252.60	$378.80	$505.00	$380.00	$506.40	$632.60
19-24	$213.50	$318.60	$531.80	$308.30	$403.00	$497.80	$413.40	$508.10	$602.90	$626.50	$721.40	$816.00
25-29	$226.00	$345.80	$571.80	$320.60	$415.50	$510.10	$440.70	$535.30	$630.20	$666.70	$761.30	$856.20
30-34	$239.10	$366.10	$605.00	$333.70	$428.60	$523.20	$461.00	$555.60	$650.50	$699.60	$794.50	$889.10
35-39	$266.30	$412.80	$678.90	$361.00	$455.60	$550.50	$507.50	$602.30	$697.00	$773.80	$868.40	$963.30
40-44	$321.40	$438.80	$760.10	$416.10	$511.00	$605.60	$533.70	$628.30	$723.00	$854.70	$949.60	$1,044.20
45-49	$362.40	$475.10	$837.50	$457.10	$551.90	$646.60	$569.70	$664.60	$759.30	$932.20	$1,026.80	$1,121.70
50-54	$405.40	$488.40	$893.90	$500.30	$594.90	$689.80	$583.10	$677.90	$772.60	$988.70	$1,083.40	$1,178.20
55-59	$466.30	$518.90	$985.60	$561.10	$655.80	$750.40	$613.80	$708.40	$803.30	$1,080.50	$1,175.10	$1,270.00
60-64	$639.60	$577.90	$1,217.30	$734.30	$829.10	$923.80	$672.60	$767.40	$862.10	$1,312.00	$1,406.80	$1,501.50
65+	$633.10	$572.00	$1,205.10	$727.90	$822.60	$917.20	$666.90	$761.50	$856.40	$1,299.90	$1,394.60	$1,489.40

GF Silver 1400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$120.60	$120.60	$241.40	$241.20	$361.70	$482.30	$241.20	$361.70	$482.30	$361.90	$482.50	$603.10
19-24	$203.40	$303.30	$506.40	$293.90	$384.40	$474.80	$393.80	$484.20	$574.70	$597.00	$687.50	$777.80
25-29	$215.60	$329.70	$544.40	$305.90	$396.50	$487.00	$420.00	$510.50	$601.10	$635.00	$725.30	$815.90
30-34	$227.50	$348.70	$576.30	$317.80	$408.30	$498.90	$439.20	$529.50	$620.10	$666.90	$757.20	$847.70
35-39	$253.40	$393.00	$646.80	$344.00	$434.50	$524.80	$483.50	$574.10	$664.60	$737.20	$827.70	$918.20
40-44	$305.90	$418.40	$724.10	$396.50	$487.00	$577.40	$508.70	$599.20	$689.80	$814.40	$905.00	$995.50
45-49	$345.20	$452.70	$797.70	$435.70	$526.30	$616.80	$543.00	$633.60	$724.10	$888.20	$978.50	$1,069.10
50-54	$386.50	$465.20	$851.60	$476.80	$567.30	$657.90	$555.70	$646.00	$736.60	$941.90	$1,032.50	$1,123.00
55-59	$444.30	$494.60	$938.90	$534.80	$625.20	$715.70	$585.10	$675.40	$766.00	$1,029.40	$1,119.70	$1,210.30
60-64	$609.20	$550.60	$1,159.80	$699.80	$790.30	$880.60	$640.90	$731.40	$822.00	$1,250.30	$1,340.70	$1,431.20
65+	$603.10	$544.90	$1,148.00	$693.40	$784.00	$874.50	$635.40	$725.70	$816.30	$1,238.30	$1,328.80	$1,419.40

GF Silver 1950	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$107.20	$107.20	$215.40	$214.40	$321.50	$428.70	$214.40	$321.50	$428.70	$322.50	$429.70	$536.90
19-24	$181.30	$270.70	$451.80	$261.70	$342.10	$422.80	$351.10	$431.80	$512.20	$532.40	$612.80	$693.50
25-29	$192.10	$293.80	$485.70	$272.70	$353.20	$433.60	$374.20	$454.80	$535.30	$566.30	$646.70	$727.20
30-34	$203.10	$311.10	$514.00	$283.80	$364.20	$444.60	$391.50	$472.00	$552.60	$594.50	$674.90	$755.50
35-39	$226.00	$350.70	$576.70	$306.60	$387.10	$467.50	$431.10	$511.80	$592.20	$657.30	$737.80	$818.20
40-44	$273.10	$373.00	$645.90	$353.60	$434.20	$514.60	$453.40	$534.00	$614.50	$726.30	$806.80	$887.40
45-49	$307.80	$403.80	$711.60	$388.50	$468.90	$549.30	$484.40	$564.90	$645.30	$792.10	$872.50	$953.10
50-54	$344.60	$415.20	$759.80	$425.20	$505.70	$586.10	$495.90	$576.30	$656.90	$840.20	$920.70	$1,001.30
55-59	$396.40	$440.90	$837.40	$477.10	$557.50	$637.90	$521.40	$601.80	$682.40	$917.80	$998.50	$1,078.90
60-64	$543.20	$491.20	$1,034.40	$623.70	$704.10	$784.70	$571.60	$652.00	$732.70	$1,115.00	$1,195.40	$1,275.90
65+	$537.90	$486.30	$1,024.00	$618.50	$699.00	$779.40	$566.70	$647.10	$727.80	$1,104.40	$1,184.80	$1,265.50

GF Silver 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$99.90	$99.90	$200.20	$199.80	$299.70	$399.60	$199.80	$299.70	$399.60	$300.10	$400.00	$499.90
19-24	$168.90	$251.30	$420.10	$243.80	$318.60	$393.50	$326.20	$401.00	$475.90	$495.00	$569.90	$644.80
25-29	$178.80	$273.30	$451.90	$253.70	$328.60	$403.50	$348.10	$423.00	$497.90	$526.80	$601.60	$676.50
30-34	$188.80	$289.10	$478.10	$263.70	$338.60	$413.40	$364.00	$438.90	$513.70	$553.00	$627.90	$702.80
35-39	$210.20	$326.20	$536.10	$285.10	$359.90	$434.80	$401.00	$475.90	$550.80	$611.00	$685.90	$760.70
40-44	$253.70	$346.70	$600.40	$328.60	$403.50	$478.30	$421.60	$496.40	$571.30	$675.30	$750.20	$825.00
45-49	$286.10	$375.40	$661.70	$360.90	$435.80	$510.70	$450.30	$525.10	$600.00	$736.50	$811.40	$886.30
50-54	$320.30	$385.80	$706.20	$395.10	$470.00	$544.90	$460.60	$535.50	$610.40	$781.10	$856.00	$930.80
55-59	$368.50	$410.00	$778.80	$443.30	$518.20	$593.10	$484.90	$559.70	$634.60	$853.70	$928.60	$1,003.50
60-64	$505.20	$456.40	$961.80	$580.10	$654.90	$729.80	$531.20	$606.10	$681.00	$1,036.60	$1,111.50	$1,186.40
65+	$500.10	$451.90	$952.20	$575.00	$649.90	$724.70	$526.80	$601.60	$676.50	$1,027.10	$1,101.90	$1,176.80

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Non - User of Tobacco Contracts

GF Silver 3200	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$92.20	$92.20	$183.90	$184.10	$276.20	$368.40	$184.10	$276.20	$368.40	$276.00	$368.20	$460.10
19-24	$155.30	$231.40	$386.70	$224.30	$293.50	$362.50	$300.60	$369.60	$438.80	$455.70	$524.90	$593.90
25-29	$164.40	$251.50	$415.50	$233.40	$302.60	$371.60	$320.70	$389.70	$458.90	$484.50	$553.70	$622.70
30-34	$173.70	$266.30	$439.60	$242.80	$312.00	$381.00	$335.30	$404.50	$473.50	$508.90	$577.90	$647.10
35-39	$193.40	$300.20	$493.20	$262.60	$331.90	$400.90	$369.20	$438.40	$507.40	$562.20	$631.40	$700.50
40-44	$233.40	$318.90	$552.30	$302.60	$371.60	$440.90	$387.90	$457.10	$526.10	$621.50	$690.50	$759.70
45-49	$263.50	$345.50	$608.70	$332.70	$401.70	$470.90	$414.50	$483.70	$552.70	$677.70	$746.90	$816.10
50-54	$294.50	$355.00	$649.30	$363.70	$432.70	$501.90	$424.00	$493.20	$562.20	$718.30	$787.50	$856.50
55-59	$339.20	$377.50	$716.30	$408.20	$477.40	$546.40	$446.50	$515.80	$584.80	$785.50	$854.70	$923.70
60-64	$464.60	$420.20	$885.00	$533.80	$602.80	$672.00	$489.20	$558.40	$627.40	$954.00	$1,023.20	$1,092.40
65+	$459.90	$415.90	$876.00	$529.10	$598.20	$667.40	$484.90	$554.10	$623.10	$945.20	$1,014.20	$1,083.50

GF Silver 4400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$82.10	$82.10	$164.80	$164.40	$246.50	$328.80	$164.40	$246.50	$328.80	$247.10	$329.20	$411.30
19-24	$139.10	$207.10	$346.00	$200.80	$262.50	$324.30	$268.70	$330.60	$392.30	$407.90	$469.50	$531.40
25-29	$146.80	$225.10	$371.90	$208.50	$270.40	$332.00	$286.70	$348.60	$410.30	$433.50	$495.40	$557.10
30-34	$155.50	$238.40	$393.90	$217.20	$279.10	$340.70	$300.10	$361.80	$423.60	$455.60	$517.30	$579.10
35-39	$173.30	$268.70	$441.80	$235.00	$296.80	$358.50	$330.60	$392.30	$454.00	$503.50	$565.40	$627.10
40-44	$208.90	$285.70	$494.60	$270.60	$332.20	$394.10	$347.40	$409.10	$471.00	$556.50	$618.20	$680.00
45-49	$236.00	$309.20	$545.00	$297.70	$359.30	$421.20	$370.90	$432.70	$494.40	$606.60	$668.30	$730.20
50-54	$264.10	$317.90	$581.80	$325.80	$387.60	$449.30	$379.60	$441.40	$503.10	$643.40	$705.30	$767.00
55-59	$303.70	$337.90	$641.20	$365.40	$427.10	$488.90	$399.60	$461.40	$523.10	$703.10	$764.80	$826.60
60-64	$416.40	$375.90	$792.30	$478.00	$539.70	$601.60	$437.60	$499.30	$561.10	$854.10	$915.80	$977.50
65+	$411.90	$372.10	$784.40	$473.60	$535.30	$597.10	$433.70	$495.60	$557.30	$846.10	$907.90	$969.60

GF Bronze 2000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$86.10	$86.10	$172.40	$172.20	$258.30	$344.60	$172.20	$258.30	$344.60	$258.70	$344.80	$430.90
19-24	$145.30	$216.40	$361.70	$209.80	$274.30	$338.80	$280.90	$345.40	$410.00	$426.20	$490.70	$555.20
25-29	$153.80	$235.20	$389.00	$218.30	$282.90	$347.40	$299.70	$364.20	$428.80	$453.50	$518.10	$582.80
30-34	$162.60	$249.10	$411.50	$227.10	$291.60	$356.30	$313.60	$378.10	$442.60	$476.00	$540.50	$605.00
35-39	$180.90	$280.70	$461.70	$245.50	$310.00	$374.50	$345.20	$409.70	$474.30	$526.20	$590.70	$655.20
40-44	$218.50	$298.20	$517.00	$283.10	$347.60	$412.10	$362.70	$427.30	$491.80	$581.50	$646.00	$710.50
45-49	$246.30	$323.20	$569.30	$311.10	$375.60	$440.10	$387.70	$452.30	$516.80	$633.80	$698.40	$762.90
50-54	$275.80	$332.20	$607.80	$340.30	$404.80	$469.40	$396.90	$461.40	$526.00	$672.30	$736.80	$801.30
55-59	$317.20	$352.90	$670.20	$381.80	$446.30	$510.80	$417.40	$482.00	$546.50	$734.70	$799.20	$863.90
60-64	$434.50	$393.10	$827.60	$499.30	$563.80	$628.30	$457.60	$522.10	$586.60	$892.10	$956.90	$1,021.40
65+	$430.30	$389.20	$819.50	$494.80	$559.30	$623.80	$453.80	$518.50	$583.00	$884.00	$948.50	$1,013.00

GF Bronze 3300	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$74.40	$74.40	$148.90	$148.70	$223.10	$297.50	$148.70	$223.10	$297.50	$223.50	$297.80	$372.20
19-24	$125.60	$186.80	$312.40	$181.10	$236.90	$292.70	$242.60	$298.40	$354.20	$368.20	$423.70	$479.50
25-29	$132.80	$203.20	$335.90	$188.50	$244.30	$300.10	$258.90	$314.50	$370.30	$391.70	$447.50	$503.20
30-34	$140.40	$215.00	$355.40	$196.20	$251.90	$307.70	$270.80	$326.60	$382.40	$411.00	$466.80	$522.50
35-39	$156.30	$242.40	$398.70	$212.10	$267.60	$323.40	$298.20	$353.90	$409.50	$454.50	$510.20	$565.80
40-44	$188.70	$257.70	$446.40	$244.50	$300.10	$355.90	$313.20	$369.00	$424.80	$502.20	$558.00	$613.70
45-49	$212.70	$279.10	$491.80	$268.70	$324.30	$380.00	$334.90	$390.60	$446.40	$547.40	$603.10	$658.90
50-54	$238.20	$286.90	$524.90	$293.90	$349.70	$405.30	$342.70	$398.50	$454.30	$580.70	$636.40	$692.00
55-59	$274.00	$304.70	$578.70	$329.80	$385.30	$441.10	$360.50	$416.30	$471.90	$634.50	$690.30	$746.10
60-64	$375.40	$339.50	$714.70	$431.10	$486.90	$542.70	$395.30	$450.90	$506.60	$770.50	$826.40	$882.00
65+	$371.60	$336.10	$707.70	$427.30	$483.10	$538.70	$391.90	$447.70	$503.50	$763.50	$819.20	$875.00

GF Classic Blue 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$107.60	$107.60	$215.50	$215.30	$322.90	$430.30	$215.30	$322.90	$430.30	$323.10	$430.50	$538.10
19-24	$186.90	$360.00	$547.10	$267.70	$348.30	$428.90	$440.90	$521.50	$602.10	$627.80	$708.40	$789.00
25-29	$198.40	$413.80	$612.20	$279.00	$359.60	$440.20	$494.50	$575.10	$655.70	$692.80	$773.40	$854.00
30-34	$209.40	$390.90	$600.30	$290.20	$370.80	$451.50	$471.50	$552.10	$632.70	$680.90	$761.50	$842.10
35-39	$233.50	$390.70	$623.50	$314.10	$394.70	$475.30	$471.30	$551.90	$632.50	$704.10	$784.90	$865.50
40-44	$281.90	$390.90	$672.30	$362.50	$443.30	$524.00	$471.50	$552.10	$632.70	$752.90	$833.50	$914.20
45-49	$317.90	$416.60	$734.30	$398.50	$479.10	$559.80	$497.20	$577.80	$658.40	$815.10	$895.70	$976.30
50-54	$355.50	$427.80	$784.00	$436.10	$516.70	$597.40	$508.60	$589.20	$669.90	$864.60	$945.20	$1,026.10
55-59	$409.10	$455.10	$863.70	$489.70	$570.30	$650.90	$535.70	$616.30	$697.10	$944.30	$1,024.90	$1,105.50
60-64	$560.70	$506.80	$1,067.70	$641.30	$722.10	$802.70	$587.40	$668.10	$748.70	$1,148.30	$1,228.90	$1,309.80
65+	$555.00	$501.70	$1,056.90	$635.60	$716.20	$796.80	$582.30	$662.90	$743.50	$1,137.50	$1,218.10	$1,298.70

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Non - User of Tobacco Contracts

GF Classic Blue 4000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$93.20	$93.20	$186.90	$186.40	$279.70	$373.10	$186.40	$279.70	$373.10	$280.30	$373.50	$466.80
19-24	$162.30	$312.30	$474.90	$232.10	$302.20	$372.20	$382.30	$452.40	$522.40	$544.90	$614.90	$684.90
25-29	$172.30	$359.10	$530.90	$242.10	$312.10	$382.10	$429.20	$499.20	$569.20	$601.00	$671.00	$741.00
30-34	$181.90	$339.10	$520.80	$252.00	$322.00	$392.00	$409.10	$479.10	$549.20	$590.80	$660.80	$730.90
35-39	$202.40	$338.60	$540.80	$272.20	$342.20	$412.30	$408.70	$478.70	$548.50	$610.90	$680.90	$750.90
40-44	$244.50	$339.10	$583.20	$314.60	$384.60	$454.60	$409.10	$479.10	$549.20	$653.20	$723.20	$793.20
45-49	$275.80	$361.60	$637.20	$345.90	$415.90	$485.70	$431.60	$501.70	$571.70	$707.20	$777.00	$847.10
50-54	$308.70	$371.50	$680.20	$378.70	$448.70	$518.80	$441.50	$511.60	$581.60	$750.20	$820.30	$890.30
55-59	$354.60	$394.70	$749.30	$424.70	$494.70	$564.70	$464.70	$534.80	$604.80	$819.40	$889.40	$959.40
60-64	$486.60	$439.70	$926.30	$556.60	$626.60	$696.40	$509.80	$579.80	$649.80	$996.30	$1,066.40	$1,136.40
65+	$481.40	$435.20	$917.10	$551.40	$621.20	$691.20	$505.30	$575.30	$645.30	$987.10	$1,057.10	$1,127.20

GF MSA 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$110.40	$110.40	$220.00	$220.90	$331.10	$441.50	$220.90	$331.10	$441.50	$330.40	$440.80	$551.30
19-24	$185.60	$276.60	$462.30	$268.50	$351.20	$434.10	$359.50	$442.40	$525.30	$544.90	$627.80	$710.70
25-29	$196.50	$300.40	$496.80	$279.40	$362.20	$445.10	$383.20	$466.10	$549.00	$579.70	$662.60	$745.50
30-34	$208.00	$318.00	$525.70	$290.60	$373.50	$456.40	$400.90	$483.70	$566.60	$608.60	$691.50	$774.20
35-39	$231.30	$358.40	$589.90	$314.10	$397.00	$479.70	$441.30	$524.20	$607.00	$672.80	$755.60	$838.50
40-44	$278.90	$381.20	$660.60	$361.80	$444.70	$527.30	$464.10	$547.00	$629.80	$743.40	$826.30	$909.20
45-49	$314.60	$413.00	$727.60	$397.50	$480.30	$563.20	$495.90	$578.80	$661.70	$810.50	$893.40	$976.30
50-54	$352.30	$424.60	$776.40	$435.20	$518.10	$600.90	$507.20	$590.10	$673.00	$859.30	$942.20	$1,025.00
55-59	$405.10	$451.00	$856.40	$488.00	$570.90	$653.80	$533.90	$616.70	$699.60	$939.20	$1,022.10	$1,105.00
60-64	$555.80	$502.00	$1,057.60	$638.70	$721.30	$804.20	$584.90	$667.80	$750.70	$1,140.40	$1,223.30	$1,306.20
65+	$549.90	$496.80	$1,047.00	$632.80	$715.70	$798.50	$579.70	$662.60	$745.50	$1,129.80	$1,212.50	$1,295.40

GF HSA 1600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$117.30	$117.30	$187.10	$234.60	$351.70	$469.00	$234.60	$351.70	$469.00	$304.20	$421.50	$538.80
19-24	$197.20	$294.10	$392.70	$285.10	$373.10	$461.10	$382.10	$469.90	$558.00	$480.70	$568.50	$656.60
25-29	$208.50	$319.30	$422.20	$296.50	$384.40	$472.40	$407.10	$495.10	$582.90	$510.20	$598.30	$686.10
30-34	$220.70	$338.20	$446.90	$308.50	$396.50	$484.30	$426.00	$514.00	$601.90	$534.80	$622.80	$710.60
35-39	$245.70	$381.00	$501.40	$333.70	$421.50	$509.50	$468.80	$556.80	$644.60	$589.50	$677.30	$765.30
40-44	$296.50	$405.10	$561.80	$384.40	$472.40	$560.40	$492.90	$580.90	$668.70	$649.60	$737.60	$825.70
45-49	$334.40	$438.80	$618.50	$422.20	$510.20	$598.30	$526.70	$614.70	$702.70	$706.30	$794.40	$882.40
50-54	$374.00	$451.00	$659.90	$462.00	$549.80	$637.90	$539.00	$627.10	$714.90	$747.80	$835.80	$923.60
55-59	$430.30	$479.10	$727.90	$518.30	$606.10	$694.20	$567.20	$655.20	$743.00	$816.00	$903.80	$991.80
60-64	$590.40	$533.40	$898.80	$678.20	$766.20	$854.30	$621.20	$709.30	$797.30	$986.90	$1,074.70	$1,162.70
65+	$584.50	$528.00	$889.80	$672.30	$760.40	$848.20	$615.80	$703.90	$791.70	$977.90	$1,065.70	$1,153.70

GF HSA 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$100.20	$100.20	$160.10	$200.40	$300.80	$401.00	$200.40	$300.80	$401.00	$260.30	$360.50	$460.70
19-24	$168.90	$251.70	$336.40	$244.10	$319.30	$394.30	$326.90	$402.10	$477.30	$411.60	$486.80	$562.00
25-29	$178.80	$273.30	$361.80	$254.00	$329.20	$404.40	$348.60	$423.80	$499.00	$436.80	$512.00	$587.20
30-34	$189.10	$289.60	$382.80	$264.30	$339.50	$414.70	$364.80	$440.00	$515.20	$458.00	$533.20	$608.40
35-39	$210.50	$326.30	$429.40	$285.50	$360.70	$435.90	$401.50	$476.70	$551.90	$504.60	$579.80	$655.00
40-44	$254.00	$346.50	$481.20	$329.20	$404.40	$479.40	$421.70	$496.90	$572.10	$556.40	$631.60	$706.60
45-49	$286.60	$376.00	$529.80	$361.80	$436.80	$512.00	$451.00	$526.20	$601.40	$605.00	$680.20	$755.40
50-54	$320.40	$386.40	$565.40	$395.60	$470.80	$545.80	$461.60	$536.80	$611.80	$640.40	$715.60	$790.80
55-59	$368.80	$410.50	$623.20	$444.00	$519.20	$594.40	$485.70	$560.90	$636.10	$698.50	$773.70	$848.90
60-64	$505.90	$457.10	$769.80	$581.10	$656.30	$731.50	$532.30	$607.30	$682.50	$845.00	$920.20	$995.40
65+	$500.50	$452.40	$762.20	$575.70	$650.90	$726.10	$527.60	$602.50	$677.70	$837.40	$912.60	$987.80

Supplemental Accident	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
All Ages	$3.20	$3.20	$6.30	$4.90	$6.60	$8.30	$4.90	$6.60	$8.30	$8.00	$9.70	$11.40

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GF Gold 500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$193.20	$193.20	$386.40	$386.40	$579.40	$772.60	$386.40	$579.40	$772.60	$579.40	$772.60	$965.80
19-24	$336.50	$647.30	$983.40	$481.40	$626.30	$771.50	$792.20	$937.30	$1,082.20	$1,128.50	$1,273.40	$1,418.30
25-29	$356.60	$743.60	$1,100.20	$501.50	$646.40	$791.50	$888.50	$1,033.40	$1,178.60	$1,245.30	$1,390.20	$1,535.10
30-34	$376.80	$702.70	$1,079.50	$521.70	$666.90	$811.80	$847.60	$992.70	$1,137.60	$1,224.40	$1,369.50	$1,514.40
35-39	$419.30	$701.60	$1,120.50	$564.20	$709.40	$854.30	$846.50	$991.40	$1,136.50	$1,265.60	$1,410.50	$1,555.60
40-44	$506.20	$702.20	$1,208.60	$651.10	$796.20	$941.10	$847.10	$992.30	$1,137.20	$1,353.50	$1,498.60	$1,643.50
45-49	$570.90	$748.80	$1,320.10	$715.80	$860.90	$1,005.80	$893.70	$1,038.60	$1,183.70	$1,465.00	$1,610.10	$1,755.00
50-54	$639.50	$769.90	$1,408.90	$784.40	$929.30	$1,074.40	$915.00	$1,059.90	$1,204.80	$1,553.80	$1,698.70	$1,843.90
55-59	$735.40	$817.80	$1,553.40	$880.50	$1,025.40	$1,170.60	$962.90	$1,107.80	$1,252.90	$1,698.30	$1,843.40	$1,988.30
60-64	$1,007.80	$910.80	$1,918.90	$1,152.70	$1,297.90	$1,442.80	$1,055.70	$1,200.80	$1,345.70	$2,063.80	$2,208.90	$2,353.80
65+	$997.80	$901.50	$1,899.30	$1,142.70	$1,287.90	$1,432.80	$1,046.60	$1,191.50	$1,336.40	$2,044.40	$2,189.30	$2,334.20

GF Gold 1000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$166.60	$166.60	$333.30	$333.50	$500.10	$666.80	$333.50	$500.10	$666.80	$499.90	$666.60	$833.40
19-24	$290.20	$558.30	$848.30	$415.40	$540.30	$665.50	$683.20	$808.40	$933.30	$973.20	$1,098.40	$1,223.30
25-29	$307.50	$641.50	$948.60	$432.70	$557.60	$682.80	$766.60	$891.60	$1,016.70	$1,073.70	$1,198.70	$1,323.80
30-34	$324.90	$606.20	$931.10	$450.00	$574.90	$700.10	$731.40	$856.30	$981.40	$1,056.20	$1,181.10	$1,306.30
35-39	$361.70	$604.90	$966.10	$486.80	$611.80	$736.90	$730.00	$855.20	$980.10	$1,091.30	$1,216.40	$1,341.30
40-44	$436.20	$605.50	$1,042.00	$561.40	$686.30	$811.50	$730.50	$855.60	$980.50	$1,167.10	$1,292.10	$1,417.20
45-49	$492.20	$645.70	$1,138.10	$617.10	$742.20	$867.20	$770.60	$895.80	$1,020.90	$1,263.00	$1,388.10	$1,513.10
50-54	$551.00	$663.70	$1,214.60	$675.90	$801.00	$926.00	$788.80	$913.70	$1,038.90	$1,339.60	$1,464.70	$1,589.60
55-59	$633.90	$705.60	$1,339.10	$759.10	$884.00	$1,009.20	$830.80	$955.70	$1,080.80	$1,464.30	$1,589.20	$1,714.30
60-64	$868.90	$785.90	$1,654.90	$994.10	$1,119.00	$1,244.10	$910.90	$1,036.00	$1,160.90	$1,779.80	$1,904.90	$2,029.90
65+	$860.10	$777.70	$1,638.00	$985.00	$1,110.10	$1,235.00	$902.90	$1,027.80	$1,152.90	$1,762.90	$1,888.10	$2,013.20

GF Gold 1500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$151.60	$151.60	$303.20	$303.40	$455.00	$606.60	$303.40	$455.00	$606.60	$454.70	$606.30	$758.10
19-24	$263.70	$506.80	$770.80	$377.40	$491.10	$604.80	$620.50	$734.20	$847.90	$884.50	$998.10	$1,111.80
25-29	$279.20	$582.80	$862.10	$392.90	$506.60	$620.30	$696.50	$810.20	$923.90	$975.80	$1,089.40	$1,203.10
30-34	$294.70	$550.70	$845.70	$408.40	$522.10	$635.80	$664.40	$778.10	$891.80	$959.40	$1,073.00	$1,186.70
35-39	$328.90	$550.00	$878.00	$442.60	$556.20	$669.90	$663.70	$777.40	$891.10	$991.70	$1,105.40	$1,219.10
40-44	$396.50	$550.50	$946.90	$510.20	$623.80	$737.50	$664.20	$777.90	$891.50	$1,060.60	$1,174.30	$1,288.00
45-49	$447.70	$586.40	$1,033.80	$561.30	$675.00	$788.70	$700.10	$813.80	$927.40	$1,147.50	$1,261.20	$1,374.90
50-54	$500.20	$603.00	$1,104.10	$613.90	$727.60	$841.20	$716.70	$830.40	$944.10	$1,217.80	$1,331.40	$1,445.10
55-59	$576.00	$640.90	$1,216.60	$689.70	$803.30	$917.00	$754.60	$868.30	$982.00	$1,330.30	$1,444.00	$1,557.70
60-64	$789.80	$713.80	$1,503.20	$903.50	$1,017.20	$1,130.90	$827.50	$941.20	$1,054.90	$1,616.90	$1,730.60	$1,844.20
65+	$781.60	$706.50	$1,488.30	$895.30	$1,009.00	$1,122.70	$820.20	$933.90	$1,047.60	$1,602.00	$1,715.70	$1,829.40

GF Gold 1900	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$143.40	$143.40	$288.20	$286.90	$430.30	$573.70	$286.90	$430.30	$573.70	$431.60	$575.10	$718.50
19-24	$250.10	$481.00	$731.30	$357.90	$465.70	$573.30	$588.60	$696.40	$804.20	$839.10	$946.90	$1,054.50
25-29	$265.00	$553.20	$818.10	$372.80	$480.60	$588.10	$661.00	$768.50	$876.30	$925.90	$1,033.70	$1,141.30
30-34	$279.60	$522.60	$802.40	$387.40	$495.20	$602.70	$630.20	$738.00	$845.80	$910.20	$1,017.80	$1,125.60
35-39	$312.10	$521.70	$832.90	$419.90	$527.70	$635.30	$629.50	$737.30	$844.90	$940.70	$1,048.50	$1,156.10
40-44	$376.30	$522.40	$898.50	$484.10	$591.90	$699.50	$630.00	$737.80	$845.30	$1,006.30	$1,113.80	$1,221.60
45-49	$424.60	$556.50	$981.50	$532.40	$639.90	$747.70	$664.30	$772.10	$879.60	$1,089.00	$1,196.80	$1,304.40
50-54	$474.60	$572.40	$1,047.20	$582.40	$690.20	$797.80	$680.20	$787.80	$895.60	$1,155.00	$1,262.80	$1,370.40
55-59	$546.30	$608.30	$1,154.60	$654.10	$761.90	$869.50	$716.10	$823.90	$931.40	$1,262.10	$1,369.90	$1,477.70
60-64	$749.10	$677.10	$1,426.80	$856.90	$964.60	$1,072.20	$784.90	$892.70	$1,000.30	$1,534.60	$1,642.20	$1,750.00
65+	$741.50	$670.50	$1,412.20	$849.30	$957.10	$1,064.70	$778.10	$885.80	$993.40	$1,520.00	$1,627.60	$1,735.40

GF Gold 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$135.90	$135.90	$271.80	$271.80	$407.70	$543.60	$271.80	$407.70	$543.60	$407.70	$543.60	$679.50
19-24	$236.50	$455.00	$691.50	$338.50	$440.50	$542.40	$556.90	$658.90	$760.90	$793.50	$895.40	$997.40
25-29	$250.60	$523.00	$773.60	$352.60	$454.50	$556.50	$625.00	$726.90	$828.90	$875.60	$977.50	$1,079.50
30-34	$264.80	$494.10	$758.90	$366.80	$468.80	$570.70	$596.10	$698.00	$800.00	$860.90	$962.90	$1,064.80
35-39	$294.90	$493.20	$788.10	$396.90	$498.80	$600.80	$595.20	$697.10	$799.10	$890.10	$992.10	$1,094.00
40-44	$356.00	$493.80	$849.80	$457.90	$559.90	$661.90	$595.80	$697.70	$799.70	$951.70	$1,053.70	$1,155.70
45-49	$401.50	$526.60	$928.00	$503.40	$605.40	$707.40	$628.50	$730.50	$832.40	$1,030.00	$1,132.00	$1,233.90
50-54	$449.30	$541.20	$990.60	$551.30	$653.30	$755.20	$643.20	$745.20	$847.10	$1,092.50	$1,194.50	$1,296.50
55-59	$516.90	$575.20	$1,092.10	$618.90	$720.80	$822.80	$677.10	$779.10	$881.10	$1,194.10	$1,296.00	$1,398.00
60-64	$708.70	$640.50	$1,349.20	$810.70	$912.60	$1,014.60	$742.50	$844.40	$946.40	$1,451.20	$1,553.10	$1,655.10
65+	$701.40	$634.20	$1,335.60	$803.40	$905.40	$1,007.30	$736.10	$838.10	$940.00	$1,437.50	$1,539.50	$1,641.50

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Tobacco User Contracts

GF Silver 750	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$160.10	$160.10	$319.00	$319.90	$479.90	$639.80	$319.90	$479.90	$639.80	$478.80	$638.80	$798.70
19-24	$269.30	$401.40	$670.20	$389.40	$509.30	$629.40	$521.50	$641.60	$761.40	$790.30	$910.40	$1,030.30
25-29	$285.10	$435.50	$720.80	$405.20	$525.30	$645.20	$555.60	$675.40	$795.50	$840.90	$961.00	$1,080.80
30-34	$301.10	$461.40	$762.80	$421.00	$541.10	$661.20	$581.50	$701.60	$821.50	$882.90	$1,002.70	$1,122.80
35-39	$335.50	$520.10	$855.80	$455.50	$575.60	$695.50	$640.00	$760.10	$880.20	$975.90	$1,095.70	$1,215.80
40-44	$405.00	$553.10	$958.30	$525.10	$644.90	$765.00	$672.90	$793.00	$913.10	$1,078.10	$1,198.20	$1,318.30
45-49	$456.70	$598.70	$1,055.30	$576.80	$696.90	$816.70	$718.50	$838.60	$958.70	$1,175.40	$1,295.50	$1,415.40
50-54	$511.10	$615.40	$1,126.40	$631.20	$751.00	$871.10	$735.50	$855.60	$975.40	$1,246.50	$1,366.60	$1,486.70
55-59	$588.10	$654.40	$1,242.90	$707.90	$828.00	$948.10	$774.50	$894.40	$1,014.50	$1,362.80	$1,482.90	$1,603.00
60-64	$806.10	$728.70	$1,534.60	$926.20	$1,046.30	$1,166.20	$848.80	$968.90	$1,089.00	$1,654.50	$1,774.50	$1,894.60
65+	$797.80	$721.00	$1,519.00	$917.90	$1,037.70	$1,157.80	$841.10	$961.20	$1,081.10	$1,639.10	$1,759.20	$1,879.10

GF Silver 1100	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$138.80	$138.80	$279.20	$277.90	$416.70	$555.50	$277.90	$416.70	$555.50	$418.10	$557.10	$695.90
19-24	$234.80	$350.50	$585.10	$339.20	$443.30	$547.70	$454.80	$558.90	$663.30	$689.20	$793.50	$897.70
25-29	$248.60	$380.40	$629.00	$352.70	$457.10	$561.20	$484.80	$588.90	$693.20	$733.40	$837.50	$941.80
30-34	$263.00	$402.70	$665.50	$367.10	$471.50	$575.60	$507.10	$611.20	$715.60	$769.60	$874.00	$978.10
35-39	$293.00	$454.10	$746.90	$397.10	$501.20	$605.60	$558.20	$662.60	$766.70	$851.20	$955.30	$1,059.70
40-44	$353.60	$482.70	$836.10	$457.70	$562.10	$666.20	$587.10	$691.20	$795.30	$940.20	$1,044.60	$1,148.70
45-49	$398.70	$522.60	$921.30	$502.80	$607.20	$711.30	$626.80	$731.10	$835.20	$1,025.40	$1,129.60	$1,233.90
50-54	$446.00	$537.30	$983.30	$550.40	$654.50	$758.80	$641.40	$745.80	$849.90	$1,087.60	$1,191.80	$1,296.10
55-59	$512.90	$570.90	$1,084.30	$617.30	$721.40	$825.50	$675.20	$779.30	$883.70	$1,188.60	$1,292.70	$1,397.10
60-64	$703.60	$635.80	$1,339.20	$807.70	$912.10	$1,016.20	$739.90	$844.20	$948.40	$1,443.30	$1,547.60	$1,651.70
65+	$696.40	$629.20	$1,325.60	$800.70	$904.90	$1,009.00	$733.60	$837.70	$942.10	$1,430.00	$1,534.10	$1,638.40

GF Silver 1400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$132.60	$132.60	$265.50	$265.30	$397.90	$530.60	$265.30	$397.90	$530.60	$398.10	$530.80	$663.40
19-24	$223.70	$333.60	$557.10	$323.30	$422.90	$522.20	$433.20	$532.60	$632.20	$656.70	$756.30	$855.60
25-29	$237.20	$362.60	$598.90	$336.50	$436.10	$535.70	$462.00	$561.60	$661.20	$698.50	$797.90	$897.40
30-34	$250.20	$383.50	$634.00	$349.60	$449.20	$548.80	$483.10	$582.50	$682.10	$733.60	$832.90	$932.50
35-39	$278.80	$432.30	$711.50	$378.40	$478.00	$577.30	$531.90	$631.50	$731.10	$810.90	$910.50	$1,010.10
40-44	$336.50	$460.20	$796.50	$436.10	$535.70	$635.10	$559.60	$659.10	$758.70	$895.90	$995.50	$1,095.10
45-49	$379.70	$498.00	$877.40	$479.30	$578.90	$678.50	$597.30	$696.90	$796.50	$977.00	$1,076.40	$1,176.00
50-54	$425.10	$511.70	$936.80	$524.50	$624.10	$723.70	$611.30	$710.60	$810.20	$1,036.20	$1,135.70	$1,235.30
55-59	$488.70	$544.00	$1,032.80	$588.30	$687.70	$787.30	$643.60	$743.00	$842.60	$1,132.40	$1,231.70	$1,331.30
60-64	$670.20	$605.60	$1,275.80	$769.80	$869.30	$968.70	$705.00	$804.60	$904.20	$1,375.40	$1,474.80	$1,574.30
65+	$663.40	$599.30	$1,262.80	$762.80	$862.40	$962.00	$698.90	$798.30	$897.90	$1,362.10	$1,461.70	$1,561.30

GF Silver 1950	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$117.90	$117.90	$236.90	$235.80	$353.70	$471.60	$235.80	$353.70	$471.60	$354.80	$472.70	$590.60
19-24	$199.40	$297.80	$497.00	$287.90	$376.40	$465.10	$386.20	$474.90	$563.40	$585.70	$674.10	$762.80
25-29	$211.30	$323.10	$534.20	$300.00	$388.50	$477.00	$411.60	$500.30	$588.80	$622.90	$711.40	$799.90
30-34	$223.40	$342.20	$565.40	$312.10	$400.60	$489.10	$430.70	$519.20	$607.90	$653.90	$742.40	$831.10
35-39	$248.60	$385.80	$634.40	$337.30	$425.80	$514.20	$474.30	$563.00	$651.50	$723.10	$811.60	$900.00
40-44	$300.50	$410.30	$710.50	$388.90	$477.60	$566.10	$498.80	$587.50	$675.90	$799.00	$887.50	$976.20
45-49	$338.60	$444.20	$782.80	$427.30	$515.80	$604.30	$532.90	$621.40	$709.80	$871.30	$959.80	$1,048.50
50-54	$379.10	$456.80	$835.80	$467.80	$556.20	$644.70	$545.50	$633.90	$722.60	$924.30	$1,012.80	$1,101.50
55-59	$436.10	$485.10	$921.20	$524.80	$613.30	$701.80	$573.50	$662.00	$750.70	$1,009.60	$1,098.30	$1,186.80
60-64	$597.60	$540.30	$1,137.90	$686.00	$774.50	$863.20	$628.80	$717.20	$806.00	$1,226.60	$1,315.00	$1,403.50
65+	$591.70	$534.90	$1,126.40	$680.40	$768.90	$857.40	$623.40	$711.90	$800.60	$1,214.90	$1,303.40	$1,392.10

GF Silver 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$109.90	$109.90	$220.20	$219.80	$329.70	$439.60	$219.80	$329.70	$439.60	$330.10	$440.00	$549.90
19-24	$185.80	$276.40	$462.20	$268.10	$350.50	$432.90	$358.80	$441.10	$523.50	$544.50	$626.90	$709.30
25-29	$196.70	$300.60	$497.10	$279.10	$361.50	$443.80	$382.90	$465.30	$547.70	$579.40	$661.80	$744.20
30-34	$207.70	$318.00	$526.00	$290.10	$372.40	$454.80	$400.40	$482.80	$565.10	$608.30	$690.70	$773.00
35-39	$231.20	$358.80	$589.70	$313.60	$395.90	$478.30	$441.10	$523.50	$605.90	$672.10	$754.50	$836.80
40-44	$279.10	$381.40	$660.50	$361.50	$443.80	$526.20	$463.70	$546.10	$628.50	$742.80	$825.20	$907.60
45-49	$314.70	$412.90	$727.80	$397.00	$479.40	$561.80	$495.30	$577.70	$660.00	$810.20	$892.60	$974.90
50-54	$352.30	$424.30	$776.80	$434.60	$517.00	$599.40	$506.70	$589.10	$671.40	$859.20	$941.60	$1,023.90
55-59	$405.30	$451.00	$856.70	$487.70	$570.00	$652.40	$533.30	$615.70	$698.10	$939.10	$1,021.50	$1,103.80
60-64	$555.70	$502.00	$1,058.00	$638.10	$720.40	$802.80	$584.40	$666.70	$749.10	$1,140.30	$1,222.70	$1,305.00
65+	$550.10	$497.10	$1,047.40	$632.50	$714.90	$797.20	$579.40	$661.80	$744.20	$1,129.80	$1,212.20	$1,294.50

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Tobacco User Contracts

GF Silver 3200	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$101.40	$101.40	$202.30	$202.50	$303.80	$405.20	$202.50	$303.80	$405.20	$303.60	$405.00	$506.10
19-24	$170.80	$254.50	$425.30	$246.70	$322.80	$398.70	$330.60	$406.50	$482.70	$501.20	$577.30	$653.20
25-29	$180.80	$276.60	$457.00	$256.70	$332.90	$408.80	$352.70	$428.60	$504.80	$532.90	$609.00	$684.90
30-34	$191.10	$292.90	$483.60	$267.00	$343.10	$419.00	$368.80	$444.90	$520.80	$559.70	$635.60	$711.70
35-39	$212.80	$330.20	$542.50	$288.90	$365.00	$440.90	$406.10	$482.20	$558.10	$618.40	$694.50	$770.40
40-44	$256.70	$350.70	$607.50	$332.90	$408.80	$484.90	$426.60	$502.80	$578.70	$683.60	$759.50	$835.60
45-49	$289.80	$380.00	$669.50	$365.90	$441.80	$517.90	$455.90	$532.00	$607.90	$745.40	$821.60	$897.70
50-54	$323.90	$390.50	$714.20	$400.10	$476.00	$552.10	$466.40	$542.50	$618.40	$790.10	$866.20	$942.10
55-59	$373.10	$415.30	$787.90	$449.00	$525.10	$601.00	$491.20	$567.30	$643.20	$864.00	$940.10	$1,016.00
60-64	$511.00	$462.10	$973.40	$587.20	$663.10	$739.20	$538.00	$614.20	$690.10	$1,049.30	$1,125.40	$1,201.50
65+	$505.90	$457.40	$963.60	$582.00	$657.90	$734.10	$533.30	$609.50	$685.40	$1,039.70	$1,115.60	$1,191.70

GF Silver 4400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$90.30	$90.30	$181.30	$180.80	$271.10	$361.70	$180.80	$271.10	$361.70	$271.80	$362.10	$452.40
19-24	$153.00	$227.80	$380.60	$220.90	$288.70	$356.80	$295.60	$363.70	$431.50	$448.60	$516.50	$584.50
25-29	$161.50	$247.60	$409.00	$229.30	$297.40	$365.20	$315.40	$383.50	$451.30	$476.90	$544.90	$612.80
30-34	$171.00	$262.20	$433.30	$238.90	$306.90	$374.80	$330.10	$397.90	$466.00	$501.10	$569.00	$637.00
35-39	$190.60	$295.60	$486.00	$258.50	$326.50	$394.40	$363.70	$431.50	$499.30	$553.80	$621.90	$689.70
40-44	$229.80	$314.30	$544.00	$297.60	$365.40	$433.50	$382.10	$450.00	$518.00	$612.10	$679.90	$748.00
45-49	$259.60	$340.10	$599.40	$327.40	$395.20	$463.30	$407.90	$476.00	$543.80	$667.30	$735.10	$803.20
50-54	$290.50	$349.60	$639.90	$358.30	$426.40	$494.20	$417.50	$485.50	$553.40	$707.70	$775.80	$843.60
55-59	$334.10	$371.70	$705.30	$401.90	$469.80	$537.80	$439.50	$507.60	$575.40	$773.40	$841.20	$909.30
60-64	$458.00	$413.50	$871.40	$525.80	$593.60	$661.70	$481.30	$549.20	$617.20	$939.50	$1,007.30	$1,075.20
65+	$453.10	$409.30	$862.80	$520.90	$588.80	$656.80	$477.10	$545.20	$613.00	$930.60	$998.70	$1,066.50

GF Bronze 2000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$94.70	$94.70	$189.70	$189.40	$284.10	$379.10	$189.40	$284.10	$379.10	$284.60	$379.30	$474.00
19-24	$159.80	$238.10	$397.90	$230.80	$301.80	$372.70	$309.00	$380.00	$451.00	$468.80	$539.80	$610.80
25-29	$169.20	$258.80	$428.00	$240.20	$311.20	$382.10	$329.70	$400.70	$471.70	$498.90	$569.90	$641.10
30-34	$178.80	$274.00	$452.60	$249.80	$320.80	$392.00	$345.00	$416.00	$486.90	$523.60	$594.60	$665.60
35-39	$199.10	$308.80	$507.90	$270.00	$341.00	$412.00	$379.80	$450.80	$521.70	$578.80	$649.80	$720.80
40-44	$240.40	$328.10	$568.70	$311.40	$382.40	$453.30	$399.10	$470.00	$541.00	$639.70	$710.70	$781.60
45-49	$271.00	$355.60	$626.30	$342.20	$413.20	$484.10	$426.50	$497.50	$568.50	$697.30	$768.30	$839.20
50-54	$303.40	$365.40	$668.60	$374.40	$445.30	$516.30	$436.70	$507.60	$578.60	$739.60	$810.60	$881.50
55-59	$349.00	$388.20	$737.20	$420.00	$490.90	$561.90	$459.20	$530.20	$601.20	$808.20	$879.20	$950.40
60-64	$478.00	$432.40	$910.40	$549.20	$620.20	$691.20	$503.40	$574.40	$645.30	$981.40	$1,052.60	$1,123.60
65+	$473.30	$428.20	$901.50	$544.30	$615.30	$686.20	$499.20	$570.40	$641.30	$972.50	$1,043.40	$1,114.40

GF Bronze 3300	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$81.90	$81.90	$163.80	$163.50	$245.40	$327.30	$163.50	$245.40	$327.30	$245.90	$327.50	$409.40
19-24	$138.10	$205.50	$343.60	$199.20	$260.60	$321.90	$266.90	$328.20	$389.60	$405.00	$466.10	$527.50
25-29	$146.00	$223.50	$369.50	$207.40	$268.70	$330.10	$284.80	$346.00	$407.30	$430.90	$492.20	$553.60
30-34	$154.40	$236.60	$391.00	$215.80	$277.10	$338.50	$297.90	$359.30	$420.60	$452.10	$513.50	$574.80
35-39	$171.90	$266.60	$438.60	$233.30	$294.40	$355.80	$328.00	$389.30	$450.50	$499.90	$561.30	$622.40
40-44	$207.60	$283.40	$491.10	$269.00	$330.10	$391.40	$344.60	$405.90	$467.30	$552.40	$613.80	$675.10
45-49	$234.00	$307.00	$541.00	$295.60	$356.70	$418.00	$368.40	$429.70	$491.10	$602.10	$663.50	$724.80
50-54	$262.00	$315.60	$577.40	$323.30	$384.70	$445.80	$377.00	$438.30	$499.70	$638.70	$700.10	$761.20
55-59	$301.40	$335.20	$636.60	$362.80	$423.90	$485.20	$396.60	$457.90	$519.10	$698.00	$759.30	$820.70
60-64	$412.90	$373.50	$786.20	$474.30	$535.60	$597.00	$434.80	$496.00	$557.30	$847.50	$909.10	$970.20
65+	$408.70	$369.80	$778.50	$470.10	$531.40	$592.50	$431.10	$492.50	$553.80	$839.80	$901.20	$962.50

GF Classic Blue 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$118.40	$118.40	$237.00	$236.80	$355.20	$473.30	$236.80	$355.20	$473.30	$355.40	$473.60	$592.00
19-24	$205.60	$396.10	$601.90	$294.50	$383.20	$471.90	$485.00	$573.70	$662.30	$690.60	$779.20	$867.90
25-29	$218.20	$455.30	$673.50	$306.90	$395.60	$484.20	$543.90	$632.60	$721.30	$762.10	$850.80	$939.50
30-34	$230.40	$430.00	$660.30	$319.30	$408.00	$496.60	$518.70	$607.30	$696.00	$749.00	$837.70	$926.40
35-39	$256.90	$429.70	$685.90	$345.50	$434.20	$522.90	$518.40	$607.10	$695.80	$774.50	$863.50	$952.10
40-44	$310.10	$430.00	$739.60	$398.80	$487.70	$576.40	$518.70	$607.30	$696.00	$828.30	$917.00	$1,005.60
45-49	$349.70	$458.20	$807.70	$438.40	$527.10	$615.80	$546.90	$635.60	$724.30	$896.60	$985.30	$1,074.00
50-54	$391.10	$470.60	$862.50	$479.80	$568.50	$657.10	$559.50	$648.20	$736.90	$951.10	$1,039.80	$1,128.70
55-59	$450.10	$500.60	$950.10	$538.70	$627.40	$716.10	$589.30	$677.90	$766.90	$1,038.80	$1,127.50	$1,216.20
60-64	$616.80	$557.60	$1,174.60	$705.40	$794.30	$883.00	$646.20	$734.90	$823.60	$1,263.20	$1,351.90	$1,440.80
65+	$610.60	$551.90	$1,162.70	$699.20	$787.90	$876.60	$640.50	$729.20	$817.90	$1,251.30	$1,340.00	$1,428.70

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GF Classic Blue 4000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$102.50	$102.50	$205.60	$205.10	$307.60	$410.40	$205.10	$307.60	$410.40	$308.40	$410.90	$513.50
19-24	$178.60	$343.60	$522.40	$255.40	$332.40	$409.40	$420.60	$497.60	$574.60	$599.40	$676.40	$753.50
25-29	$189.50	$395.10	$584.10	$266.30	$343.30	$420.30	$472.10	$549.10	$626.20	$661.10	$738.10	$815.20
30-34	$200.10	$373.00	$572.90	$277.20	$354.20	$431.20	$450.10	$527.10	$604.10	$649.90	$727.00	$804.00
35-39	$222.70	$372.50	$595.00	$299.50	$376.50	$453.50	$449.60	$526.60	$603.40	$672.00	$749.00	$826.10
40-44	$269.00	$373.00	$641.50	$346.00	$423.10	$500.10	$450.10	$527.10	$604.10	$718.60	$795.60	$872.60
45-49	$303.40	$397.80	$701.00	$380.50	$457.50	$534.30	$474.80	$551.90	$628.90	$778.00	$854.80	$931.80
50-54	$339.60	$408.70	$748.30	$416.60	$493.70	$570.70	$485.70	$562.80	$639.80	$825.30	$902.30	$979.40
55-59	$390.10	$434.20	$824.30	$467.10	$544.20	$621.20	$511.20	$588.30	$665.30	$901.30	$978.40	$1,055.40
60-64	$535.30	$483.70	$1,019.00	$612.30	$689.30	$766.10	$560.80	$637.80	$714.80	$1,096.00	$1,173.10	$1,250.10
65+	$529.60	$478.80	$1,008.80	$606.60	$683.40	$760.40	$555.80	$632.90	$709.90	$1,085.90	$1,162.90	$1,239.90

GF MSA 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$121.50	$121.50	$242.00	$243.00	$364.20	$485.70	$243.00	$364.20	$485.70	$363.50	$484.90	$606.40
19-24	$204.20	$304.30	$508.50	$295.40	$386.30	$477.50	$395.50	$486.70	$577.90	$599.50	$690.60	$781.80
25-29	$216.10	$330.40	$546.60	$307.30	$398.50	$489.70	$421.60	$512.80	$603.90	$637.70	$728.90	$820.10
30-34	$228.80	$349.80	$578.40	$319.70	$410.90	$502.10	$441.00	$532.10	$623.30	$669.50	$760.70	$851.60
35-39	$254.40	$394.30	$648.90	$345.60	$436.70	$527.70	$485.40	$576.60	$667.80	$740.10	$831.30	$922.40
40-44	$306.80	$419.40	$726.70	$398.00	$489.20	$580.10	$510.50	$601.70	$692.90	$817.80	$909.00	$1,000.20
45-49	$346.10	$454.40	$800.40	$437.20	$528.40	$619.60	$545.60	$636.70	$727.90	$891.60	$982.80	$1,074.00
50-54	$387.60	$467.10	$854.10	$478.70	$569.90	$661.10	$558.00	$649.20	$740.30	$945.30	$1,036.50	$1,127.60
55-59	$445.70	$496.10	$942.10	$536.90	$628.00	$719.20	$587.30	$678.50	$769.60	$1,033.20	$1,124.40	$1,215.60
60-64	$611.40	$552.30	$1,163.40	$702.60	$793.50	$884.70	$643.40	$734.60	$825.80	$1,254.60	$1,345.80	$1,436.90
65+	$604.90	$546.60	$1,151.70	$696.10	$787.30	$878.50	$637.70	$728.90	$820.10	$1,242.90	$1,333.80	$1,425.00

GF HSA 1600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$129.10	$129.10	$205.80	$258.10	$386.90	$515.90	$258.10	$386.90	$515.90	$334.60	$463.70	$592.70
19-24	$217.00	$323.50	$432.00	$313.60	$410.40	$507.30	$420.30	$516.90	$613.80	$528.80	$625.40	$722.30
25-29	$229.40	$351.20	$464.40	$326.20	$422.80	$519.70	$447.80	$544.70	$641.30	$561.30	$658.10	$754.70
30-34	$242.70	$372.00	$491.70	$339.30	$436.20	$532.80	$468.60	$565.50	$662.10	$588.30	$685.10	$781.70
35-39	$270.20	$419.10	$551.60	$367.10	$463.70	$560.50	$515.70	$612.50	$709.10	$648.50	$745.10	$841.90
40-44	$326.20	$445.60	$618.00	$422.80	$519.70	$616.50	$542.20	$639.00	$735.60	$714.60	$811.40	$908.30
45-49	$367.80	$482.80	$680.40	$464.40	$561.30	$658.10	$579.40	$676.20	$773.00	$777.00	$873.90	$970.70
50-54	$411.40	$496.10	$726.00	$508.30	$604.90	$701.70	$593.00	$689.80	$786.40	$822.60	$919.40	$1,016.00
55-59	$473.30	$527.10	$800.80	$570.20	$666.80	$763.60	$623.90	$720.80	$817.40	$897.60	$994.20	$1,091.10
60-64	$649.40	$586.80	$988.80	$746.00	$842.90	$939.70	$683.40	$780.20	$877.10	$1,085.60	$1,182.20	$1,279.10
65+	$643.00	$580.80	$978.90	$739.60	$836.50	$933.10	$677.40	$774.30	$870.90	$1,075.70	$1,172.30	$1,269.20

GF HSA 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$110.20	$110.20	$176.10	$220.40	$330.90	$441.10	$220.40	$330.90	$441.10	$286.30	$396.60	$506.80
19-24	$185.80	$276.90	$370.10	$268.50	$351.20	$433.70	$359.70	$442.40	$525.10	$452.80	$535.50	$618.20
25-29	$196.70	$300.70	$398.00	$279.40	$362.10	$444.90	$383.40	$466.20	$548.90	$480.50	$563.30	$646.00
30-34	$208.10	$318.50	$421.10	$290.80	$373.50	$456.20	$401.30	$484.00	$566.70	$503.80	$586.50	$669.30
35-39	$231.60	$358.90	$472.30	$314.10	$396.80	$479.50	$441.60	$524.40	$607.10	$555.10	$637.80	$720.50
40-44	$279.40	$381.20	$529.30	$362.10	$444.90	$527.30	$463.90	$546.70	$629.40	$612.00	$694.80	$777.30
45-49	$315.30	$413.60	$582.80	$398.00	$480.50	$563.30	$496.10	$578.90	$661.60	$665.50	$748.30	$831.00
50-54	$352.50	$425.00	$622.00	$435.20	$517.90	$600.40	$507.80	$590.50	$673.00	$704.40	$787.20	$869.90
55-59	$405.70	$451.50	$685.60	$488.40	$571.20	$653.90	$534.30	$617.00	$699.70	$768.30	$851.10	$933.80
60-64	$556.60	$502.80	$846.90	$639.30	$722.00	$804.70	$585.50	$668.00	$750.80	$929.60	$1,012.30	$1,095.00
65+	$550.60	$497.60	$838.40	$633.30	$716.10	$798.80	$580.30	$662.80	$745.60	$921.20	$1,003.90	$1,086.60

Supplemental Accident	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
All Ages	$3.20	$3.20	$6.30	$4.90	$6.60	$8.30	$4.90	$6.60	$8.30	$8.00	$9.70	$11.40

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NGF Gold 500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$155.90	$155.90	$311.80	$311.80	$467.50	$623.40	$311.80	$467.50	$623.40	$467.50	$623.40	$779.30
19-24	$271.60	$522.30	$793.50	$388.50	$505.40	$622.50	$639.20	$756.30	$873.30	$910.60	$1,027.60	$1,144.50
25-29	$287.70	$600.10	$887.80	$404.70	$521.60	$638.70	$717.00	$833.90	$951.00	$1,004.90	$1,121.80	$1,238.80
30-34	$304.10	$567.00	$871.10	$421.00	$538.10	$655.00	$684.00	$801.10	$918.00	$988.00	$1,105.10	$1,222.10
35-39	$338.40	$566.10	$904.20	$455.30	$572.40	$689.30	$683.10	$800.00	$917.10	$1,021.30	$1,138.20	$1,255.30
40-44	$408.40	$566.70	$975.30	$525.40	$642.50	$759.40	$683.60	$800.70	$917.60	$1,092.20	$1,209.30	$1,326.20
45-49	$460.70	$604.20	$1,065.30	$577.60	$694.70	$811.70	$721.10	$838.10	$955.20	$1,182.20	$1,299.30	$1,416.20
50-54	$516.00	$621.30	$1,136.90	$633.00	$749.90	$867.00	$738.40	$855.30	$972.20	$1,253.90	$1,370.80	$1,487.90
55-59	$593.40	$659.90	$1,253.50	$710.50	$827.50	$944.60	$777.00	$893.90	$1,011.00	$1,370.40	$1,487.50	$1,604.50
60-64	$813.30	$735.00	$1,548.40	$930.20	$1,047.30	$1,164.20	$851.90	$969.00	$1,085.90	$1,665.30	$1,782.50	$1,899.40
65+	$805.20	$727.40	$1,532.60	$922.10	$1,039.20	$1,156.20	$844.50	$961.50	$1,078.40	$1,649.70	$1,766.60	$1,883.60

NGF Gold 1000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$134.50	$134.50	$268.90	$269.10	$403.60	$538.10	$269.10	$403.60	$538.10	$403.40	$537.90	$672.50
19-24	$234.20	$450.50	$684.50	$335.20	$436.00	$537.00	$551.30	$652.30	$753.10	$785.30	$886.30	$987.10
25-29	$248.20	$517.60	$765.40	$349.20	$450.00	$550.90	$618.60	$719.40	$820.40	$866.40	$967.20	$1,068.20
30-34	$262.10	$489.20	$751.30	$363.10	$463.90	$564.90	$590.20	$691.00	$791.90	$852.30	$953.10	$1,054.10
35-39	$291.90	$488.10	$779.60	$392.80	$493.60	$594.60	$589.10	$690.10	$790.90	$880.60	$981.60	$1,082.40
40-44	$352.00	$488.60	$840.80	$453.00	$553.80	$654.80	$589.40	$690.40	$791.20	$941.80	$1,042.60	$1,143.60
45-49	$397.10	$521.00	$918.40	$497.90	$598.90	$699.70	$621.80	$722.80	$823.80	$1,019.20	$1,120.10	$1,220.90
50-54	$444.60	$535.50	$980.10	$545.40	$646.40	$747.20	$636.50	$737.30	$838.30	$1,080.90	$1,181.90	$1,282.70
55-59	$511.60	$569.40	$1,080.60	$612.50	$713.30	$814.30	$670.40	$771.20	$872.20	$1,181.60	$1,282.40	$1,383.30
60-64	$701.20	$634.20	$1,335.40	$802.10	$903.00	$1,003.90	$735.00	$836.00	$936.80	$1,436.20	$1,537.10	$1,638.00
65+	$694.00	$627.60	$1,321.80	$794.80	$895.80	$996.60	$728.60	$829.40	$930.30	$1,422.60	$1,523.50	$1,624.50

NGF Gold 1500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$122.30	$122.30	$244.60	$244.80	$367.10	$489.50	$244.80	$367.10	$489.50	$367.00	$489.30	$611.80
19-24	$212.80	$409.00	$622.00	$304.60	$396.30	$488.00	$500.70	$592.50	$684.20	$713.70	$805.50	$897.20
25-29	$225.30	$470.30	$695.70	$317.10	$408.80	$500.60	$562.10	$653.80	$745.50	$787.40	$879.10	$970.90
30-34	$237.80	$444.40	$682.40	$329.60	$421.30	$513.10	$536.10	$627.90	$719.60	$774.20	$865.90	$957.60
35-39	$265.40	$443.90	$708.50	$357.10	$448.90	$540.60	$535.60	$627.30	$719.10	$800.30	$892.00	$983.70
40-44	$319.90	$444.20	$764.10	$411.70	$503.40	$595.20	$536.00	$627.70	$719.40	$855.90	$947.60	$1,039.40
45-49	$361.20	$473.20	$834.20	$453.00	$544.70	$636.50	$564.90	$656.70	$748.40	$926.00	$1,017.70	$1,109.50
50-54	$403.60	$486.60	$890.90	$495.40	$587.10	$678.80	$578.30	$670.10	$761.80	$982.70	$1,074.40	$1,166.20
55-59	$464.80	$517.20	$981.80	$556.50	$648.30	$740.00	$608.90	$700.70	$792.40	$1,073.50	$1,165.30	$1,257.00
60-64	$637.40	$576.00	$1,213.00	$729.10	$820.80	$912.60	$667.80	$759.50	$851.20	$1,304.70	$1,396.50	$1,488.20
65+	$630.70	$570.10	$1,201.00	$722.50	$814.20	$906.00	$661.90	$753.60	$845.30	$1,292.80	$1,384.50	$1,476.20

NGF Gold 1900	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$115.70	$115.70	$232.60	$231.50	$347.20	$463.00	$231.50	$347.20	$463.00	$348.30	$464.00	$579.80
19-24	$201.80	$388.10	$590.10	$288.80	$375.80	$462.60	$474.90	$561.90	$648.90	$677.10	$764.10	$850.90
25-29	$213.80	$446.40	$660.10	$300.80	$387.80	$474.60	$533.30	$620.10	$707.10	$747.10	$834.10	$920.90
30-34	$225.60	$421.70	$647.50	$312.60	$399.60	$486.40	$508.50	$595.50	$682.50	$734.40	$821.30	$908.20
35-39	$251.80	$421.00	$672.10	$338.80	$425.80	$512.60	$508.00	$595.00	$681.80	$759.10	$846.10	$932.90
40-44	$303.60	$421.50	$725.00	$390.60	$477.60	$564.40	$508.30	$595.30	$682.10	$812.00	$898.80	$985.80
45-49	$342.60	$449.00	$792.00	$429.60	$516.40	$603.30	$536.00	$623.00	$709.80	$878.80	$965.70	$1,052.60
50-54	$382.90	$461.90	$845.00	$469.90	$556.90	$643.70	$548.90	$635.70	$722.70	$932.00	$1,019.00	$1,105.80
55-59	$440.80	$490.80	$931.60	$527.80	$614.80	$701.60	$577.80	$664.80	$751.60	$1,018.40	$1,105.40	$1,192.40
60-64	$604.40	$546.40	$1,151.30	$691.40	$778.40	$865.20	$633.40	$720.30	$807.10	$1,238.30	$1,325.10	$1,412.10
65+	$598.30	$541.00	$1,139.50	$685.30	$772.30	$859.10	$627.80	$714.80	$801.60	$1,226.50	$1,313.30	$1,400.30

NGF Gold 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$109.70	$109.70	$219.30	$219.30	$329.00	$438.60	$219.30	$329.00	$438.60	$329.00	$438.60	$548.30
19-24	$190.90	$367.10	$558.00	$273.10	$355.40	$437.70	$449.40	$531.70	$613.90	$640.20	$722.50	$804.80
25-29	$202.20	$422.00	$624.20	$284.50	$366.80	$449.00	$504.30	$586.50	$668.80	$706.50	$788.80	$871.00
30-34	$213.70	$398.70	$612.40	$296.00	$378.20	$460.50	$481.00	$563.20	$645.50	$694.60	$776.90	$859.20
35-39	$238.00	$398.00	$635.90	$320.20	$402.50	$484.80	$480.20	$562.50	$644.80	$718.20	$800.50	$882.70
40-44	$287.20	$398.40	$685.70	$369.50	$451.80	$534.00	$480.70	$563.00	$645.30	$767.90	$850.20	$932.50
45-49	$323.90	$424.90	$748.80	$406.20	$488.50	$570.80	$507.10	$589.40	$671.70	$831.10	$913.40	$995.60
50-54	$362.60	$436.70	$799.30	$444.80	$527.10	$609.40	$519.00	$601.30	$683.50	$881.50	$963.80	$1,046.10
55-59	$417.10	$464.10	$881.20	$499.40	$581.60	$663.90	$546.40	$628.60	$710.90	$963.50	$1,045.70	$1,128.00
60-64	$571.80	$516.80	$1,088.70	$654.10	$736.40	$818.60	$599.10	$681.40	$763.60	$1,170.90	$1,253.20	$1,335.50
65+	$566.00	$511.70	$1,077.70	$648.20	$730.50	$812.80	$594.00	$676.20	$758.50	$1,159.90	$1,242.20	$1,324.50

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NGF Silver 750	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$129.20	$129.20	$257.40	$258.10	$387.30	$516.20	$258.10	$387.30	$516.20	$386.40	$515.50	$644.50
19-24	$217.30	$323.90	$540.80	$314.20	$411.00	$507.90	$420.80	$517.70	$614.40	$637.70	$734.70	$831.40
25-29	$230.10	$351.40	$581.60	$327.00	$423.90	$520.60	$448.30	$545.00	$641.90	$678.60	$775.50	$872.20
30-34	$243.00	$372.30	$615.50	$339.70	$436.60	$533.60	$469.20	$566.20	$662.90	$712.40	$809.20	$906.10
35-39	$270.70	$419.70	$690.60	$367.60	$464.50	$561.20	$516.40	$613.30	$710.20	$787.50	$884.20	$981.10
40-44	$326.80	$446.30	$773.30	$423.70	$520.40	$617.30	$543.00	$639.90	$736.80	$870.00	$966.90	$1,063.80
45-49	$368.50	$483.10	$851.60	$465.40	$562.30	$659.10	$579.80	$676.70	$773.60	$948.50	$1,045.40	$1,142.10
50-54	$412.40	$496.60	$909.00	$509.30	$606.10	$703.00	$593.50	$690.40	$787.10	$1,005.90	$1,102.80	$1,199.70
55-59	$474.50	$528.10	$1,003.00	$571.30	$668.20	$765.10	$625.00	$721.70	$818.60	$1,099.70	$1,196.60	$1,293.50
60-64	$650.50	$588.00	$1,238.30	$747.40	$844.30	$941.00	$684.90	$781.80	$878.70	$1,335.10	$1,432.00	$1,528.90
65+	$643.80	$581.80	$1,225.80	$740.70	$837.40	$934.30	$678.70	$775.60	$872.40	$1,322.70	$1,419.60	$1,516.30

NGF Silver 1100	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$112.00	$112.00	$225.30	$224.20	$336.30	$448.30	$224.20	$336.30	$448.30	$337.40	$449.60	$561.60
19-24	$189.50	$282.80	$472.10	$273.70	$357.70	$441.90	$367.00	$451.00	$535.20	$556.10	$640.30	$724.40
25-29	$200.60	$307.00	$507.60	$284.60	$368.80	$452.80	$391.20	$475.20	$559.40	$591.80	$675.80	$760.00
30-34	$212.20	$325.00	$537.00	$296.30	$380.50	$464.50	$409.20	$493.20	$577.40	$621.10	$705.30	$789.30
35-39	$236.40	$366.50	$602.70	$320.40	$404.50	$488.70	$450.50	$534.70	$618.70	$686.90	$770.90	$855.10
40-44	$285.30	$389.50	$674.70	$369.40	$453.60	$537.60	$473.80	$557.80	$641.80	$758.70	$842.90	$926.90
45-49	$321.70	$421.70	$743.40	$405.70	$489.90	$574.00	$505.80	$590.00	$674.00	$827.50	$911.50	$995.70
50-54	$359.90	$433.60	$793.50	$444.10	$528.10	$612.30	$517.60	$601.80	$685.80	$877.70	$961.70	$1,045.90
55-59	$413.90	$460.70	$874.90	$498.10	$582.10	$666.20	$544.90	$628.90	$713.10	$959.10	$1,043.20	$1,127.40
60-64	$567.80	$513.00	$1,080.60	$651.80	$736.00	$820.00	$597.10	$681.30	$765.30	$1,164.60	$1,248.80	$1,332.90
65+	$562.00	$507.80	$1,069.70	$646.20	$730.20	$814.20	$592.00	$676.00	$760.20	$1,153.90	$1,237.90	$1,322.10

NGF Silver 1400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$107.00	$107.00	$214.30	$214.10	$321.10	$428.20	$214.10	$321.10	$428.20	$321.30	$428.30	$535.40
19-24	$180.50	$269.20	$449.60	$260.90	$341.30	$421.40	$349.60	$429.80	$510.20	$529.90	$610.30	$690.50
25-29	$191.40	$292.60	$483.30	$271.60	$352.00	$432.30	$372.80	$453.20	$533.60	$563.70	$643.90	$724.20
30-34	$201.90	$309.50	$511.60	$282.10	$362.50	$442.90	$389.90	$470.10	$550.40	$592.00	$672.20	$752.50
35-39	$225.00	$348.90	$574.20	$305.30	$385.70	$465.90	$429.20	$509.60	$590.00	$654.40	$734.80	$815.10
40-44	$271.60	$371.40	$642.80	$352.00	$432.30	$512.50	$451.60	$531.90	$612.30	$723.00	$803.30	$883.70
45-49	$306.40	$401.90	$708.10	$386.80	$467.20	$547.50	$482.00	$562.40	$642.80	$788.50	$868.60	$949.00
50-54	$343.10	$412.90	$756.00	$423.30	$503.60	$584.00	$493.30	$573.50	$653.80	$836.20	$916.50	$996.90
55-59	$394.40	$439.00	$833.40	$474.80	$555.00	$635.30	$519.40	$599.60	$680.00	$913.80	$994.00	$1,074.40
60-64	$540.80	$488.80	$1,029.60	$621.20	$701.60	$781.70	$568.90	$649.30	$729.70	$1,109.90	$1,190.10	$1,270.50
65+	$535.40	$483.70	$1,019.00	$615.60	$695.90	$776.30	$564.00	$644.20	$724.60	$1,099.20	$1,179.60	$1,260.00

NGF Silver 1950	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$95.10	$95.10	$191.20	$190.30	$285.40	$380.50	$190.30	$285.40	$380.50	$286.30	$381.40	$476.60
19-24	$160.90	$240.30	$401.00	$232.30	$303.70	$375.30	$311.70	$383.20	$454.60	$472.60	$544.00	$615.50
25-29	$170.50	$260.80	$431.10	$242.10	$313.50	$384.90	$332.10	$403.70	$475.10	$502.70	$574.00	$645.40
30-34	$180.30	$276.20	$456.30	$251.90	$323.30	$394.70	$347.50	$418.90	$490.50	$527.70	$599.10	$670.60
35-39	$200.60	$311.30	$511.90	$272.20	$343.60	$415.00	$382.70	$454.30	$525.70	$583.50	$654.90	$726.30
40-44	$242.50	$331.10	$573.30	$313.80	$385.40	$456.80	$402.50	$474.00	$545.40	$644.70	$716.10	$787.70
45-49	$273.30	$358.40	$631.70	$344.80	$416.20	$487.60	$430.00	$501.40	$572.80	$703.10	$774.50	$846.00
50-54	$305.90	$368.60	$674.40	$377.40	$448.80	$520.20	$440.10	$511.50	$583.10	$745.80	$817.20	$888.80
55-59	$351.90	$391.40	$743.30	$423.50	$494.90	$566.30	$462.80	$534.20	$605.80	$814.70	$886.30	$957.60
60-64	$482.20	$436.00	$918.10	$553.60	$625.00	$696.50	$507.40	$578.80	$650.30	$989.70	$1,061.10	$1,132.50
65+	$477.50	$431.60	$908.90	$549.00	$620.40	$691.80	$503.00	$574.40	$646.00	$980.30	$1,051.70	$1,123.30

NGF Silver 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$88.70	$88.70	$177.70	$177.40	$266.00	$354.70	$177.40	$266.00	$354.70	$266.40	$355.10	$443.70
19-24	$149.90	$223.00	$372.90	$216.40	$282.80	$349.30	$289.50	$356.00	$422.40	$439.40	$505.90	$572.30
25-29	$158.80	$242.60	$401.10	$225.20	$291.70	$358.10	$309.00	$375.50	$441.90	$467.60	$534.00	$600.50
30-34	$167.60	$256.60	$424.40	$234.10	$300.50	$367.00	$323.10	$389.60	$456.00	$490.90	$557.30	$623.80
35-39	$186.60	$289.50	$475.90	$253.00	$319.50	$385.90	$356.00	$422.40	$488.90	$542.30	$608.80	$675.30
40-44	$225.20	$307.70	$533.00	$291.70	$358.10	$424.60	$374.20	$440.70	$507.10	$599.40	$665.90	$732.30
45-49	$253.90	$333.20	$587.30	$320.40	$386.90	$453.30	$399.70	$466.10	$532.60	$653.80	$720.20	$786.70
50-54	$284.30	$342.40	$626.90	$350.70	$417.20	$483.70	$408.90	$475.30	$541.80	$693.30	$759.80	$826.30
55-59	$327.10	$363.90	$691.30	$393.50	$460.00	$526.50	$430.40	$496.80	$563.30	$757.80	$824.30	$890.70
60-64	$448.40	$405.10	$853.70	$514.90	$581.40	$647.80	$471.60	$538.00	$604.50	$920.20	$986.60	$1,053.10
65+	$443.90	$401.10	$845.20	$510.40	$576.80	$643.30	$467.60	$534.00	$600.50	$911.70	$978.10	$1,044.60

Farm Bureau
Pool 4
Rates Effective 4/1/2012

Non - User of Tobacco Contracts

NGF Silver 3200	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$81.80	$81.80	$163.20	$163.40	$245.20	$327.00	$163.40	$245.20	$327.00	$245.00	$326.80	$408.40
19-24	$137.80	$205.40	$343.20	$199.10	$260.50	$321.80	$266.80	$328.10	$389.50	$404.50	$465.90	$527.20
25-29	$145.90	$223.20	$368.80	$207.20	$268.60	$329.90	$284.70	$345.90	$407.30	$430.00	$491.50	$552.70
30-34	$154.20	$236.40	$390.20	$215.50	$276.90	$338.20	$297.60	$359.10	$420.30	$451.70	$512.90	$574.40
35-39	$171.70	$266.50	$437.80	$233.10	$294.60	$355.80	$327.70	$389.20	$450.40	$499.00	$560.50	$621.70
40-44	$207.20	$283.00	$490.20	$268.60	$329.90	$391.30	$344.30	$405.70	$467.00	$551.70	$612.90	$674.30
45-49	$233.90	$306.60	$540.30	$295.30	$356.50	$418.00	$367.90	$429.30	$490.60	$601.60	$663.00	$724.40
50-54	$261.40	$315.10	$576.30	$322.90	$384.10	$445.50	$376.40	$437.80	$499.00	$637.60	$699.00	$760.30
55-59	$301.10	$335.10	$635.80	$362.30	$423.70	$485.00	$396.40	$457.80	$519.00	$697.20	$758.70	$819.90
60-64	$412.40	$372.90	$785.50	$473.80	$535.10	$596.50	$434.20	$495.60	$556.90	$846.80	$908.20	$969.60
65+	$408.20	$369.20	$777.60	$469.70	$530.90	$592.40	$430.40	$491.80	$553.10	$839.00	$900.30	$961.70

NGF Silver 4400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$72.90	$72.90	$146.30	$145.90	$218.80	$291.80	$145.90	$218.80	$291.80	$219.30	$292.20	$365.10
19-24	$123.50	$183.80	$307.10	$178.20	$233.00	$287.90	$238.50	$293.50	$348.20	$362.00	$416.80	$471.70
25-29	$130.30	$199.80	$330.10	$185.00	$240.00	$294.70	$254.50	$309.40	$364.20	$384.80	$439.70	$494.50
30-34	$138.00	$211.60	$349.60	$192.80	$247.70	$302.40	$266.40	$321.10	$376.00	$404.40	$459.10	$514.00
35-39	$153.80	$238.50	$392.20	$208.60	$263.50	$318.20	$293.50	$348.20	$402.90	$446.90	$501.80	$556.60
40-44	$185.40	$253.60	$439.00	$240.10	$294.90	$349.80	$308.40	$363.10	$418.00	$493.90	$548.70	$603.60
45-49	$209.50	$274.40	$483.70	$264.20	$318.90	$373.90	$329.20	$384.10	$438.80	$538.40	$593.20	$648.10
50-54	$234.40	$282.10	$516.40	$289.10	$344.10	$398.80	$336.90	$391.80	$446.60	$571.10	$626.00	$680.80
55-59	$269.60	$299.90	$569.10	$324.30	$379.10	$434.00	$354.70	$409.60	$464.30	$624.10	$678.80	$733.70
60-64	$369.60	$333.70	$703.20	$424.30	$479.00	$534.00	$388.40	$443.10	$498.10	$758.10	$812.90	$867.60
65+	$365.60	$330.20	$696.20	$420.30	$475.10	$530.00	$385.00	$439.90	$494.70	$750.90	$805.90	$860.60

NGF Bronze 2000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$76.40	$76.40	$153.00	$152.80	$229.30	$305.90	$152.80	$229.30	$305.90	$229.60	$306.10	$382.50
19-24	$129.00	$192.10	$321.00	$186.20	$243.50	$300.80	$249.40	$306.60	$363.90	$378.30	$435.60	$492.90
25-29	$136.50	$208.80	$345.30	$193.80	$251.10	$308.30	$266.10	$323.30	$380.60	$402.60	$459.90	$517.30
30-34	$144.30	$221.10	$365.20	$201.60	$258.80	$316.30	$278.40	$335.70	$392.90	$422.50	$479.80	$537.00
35-39	$160.60	$249.20	$409.80	$217.90	$275.20	$332.40	$306.40	$363.70	$421.00	$467.10	$524.30	$581.60
40-44	$194.00	$264.70	$458.90	$251.30	$308.50	$365.80	$322.00	$379.30	$436.50	$516.20	$573.40	$630.70
45-49	$218.60	$286.90	$505.40	$276.10	$333.40	$390.60	$344.20	$401.50	$458.70	$562.60	$619.90	$677.20
50-54	$244.80	$294.90	$539.50	$302.10	$359.40	$416.60	$352.30	$409.60	$466.90	$596.80	$654.00	$711.30
55-59	$281.60	$313.30	$594.90	$338.90	$396.10	$453.40	$370.50	$427.80	$485.10	$652.10	$709.40	$766.90
60-64	$385.70	$348.90	$734.60	$443.20	$500.40	$557.70	$406.20	$463.50	$520.70	$791.90	$849.40	$906.60
65+	$381.90	$345.50	$727.40	$439.20	$496.50	$553.70	$402.80	$460.20	$517.50	$784.70	$842.00	$899.20

NGF Bronze 3300	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$66.10	$66.10	$132.20	$132.00	$198.00	$264.10	$132.00	$198.00	$264.10	$198.40	$264.30	$330.40
19-24	$111.40	$165.90	$277.30	$160.80	$210.30	$259.80	$215.40	$264.90	$314.40	$326.80	$376.10	$425.60
25-29	$117.80	$180.30	$298.20	$167.40	$216.90	$266.40	$229.90	$279.20	$328.70	$347.70	$397.20	$446.70
30-34	$124.60	$190.90	$315.50	$174.10	$223.60	$273.20	$240.40	$289.90	$339.40	$364.80	$414.30	$463.90
35-39	$138.70	$215.20	$353.90	$188.30	$237.60	$287.10	$264.70	$314.20	$363.50	$403.40	$452.90	$502.30
40-44	$167.50	$228.70	$396.30	$217.10	$266.40	$315.90	$278.10	$327.60	$377.10	$445.80	$495.30	$544.80
45-49	$188.80	$247.70	$436.60	$238.50	$287.80	$337.30	$297.30	$346.80	$396.30	$485.90	$535.40	$584.90
50-54	$211.40	$254.70	$465.90	$260.90	$310.40	$359.80	$304.20	$353.70	$403.20	$515.40	$564.90	$614.30
55-59	$243.20	$270.50	$513.70	$292.70	$342.10	$391.60	$320.00	$369.50	$418.90	$563.20	$612.80	$662.30
60-64	$333.20	$301.40	$634.40	$382.70	$432.20	$481.70	$350.90	$400.20	$449.70	$683.90	$733.60	$782.90
65+	$329.80	$298.40	$628.20	$379.30	$428.80	$478.20	$347.90	$397.40	$446.90	$677.70	$727.20	$776.70

NGF Classic Blue 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$95.50	$95.50	$191.30	$191.10	$286.60	$382.00	$191.10	$286.60	$382.00	$286.80	$382.20	$477.70
19-24	$165.90	$319.60	$485.70	$237.70	$309.20	$380.80	$391.40	$462.90	$534.50	$557.20	$628.80	$700.30
25-29	$176.10	$367.40	$543.50	$247.60	$319.20	$390.80	$438.90	$510.50	$582.00	$615.00	$686.60	$758.10
30-34	$185.90	$347.00	$532.90	$257.60	$329.20	$400.70	$418.50	$490.10	$561.60	$604.40	$676.00	$747.50
35-39	$207.30	$346.80	$553.40	$278.80	$350.40	$421.90	$418.30	$489.90	$561.40	$625.00	$696.80	$768.30
40-44	$250.20	$347.00	$596.80	$321.80	$393.50	$465.10	$418.50	$490.10	$561.60	$668.40	$739.90	$811.50
45-49	$282.20	$369.80	$651.80	$353.80	$425.30	$496.90	$441.30	$512.90	$584.40	$723.50	$795.10	$866.60
50-54	$315.60	$379.80	$696.00	$387.20	$458.70	$530.30	$451.50	$523.10	$594.60	$767.50	$839.10	$910.80
55-59	$363.20	$403.90	$766.70	$434.70	$506.30	$577.80	$475.50	$547.00	$618.80	$838.30	$909.80	$981.40
60-64	$497.70	$449.90	$947.80	$569.20	$641.00	$712.50	$521.50	$593.00	$664.60	$1,019.30	$1,090.90	$1,162.60
65+	$492.70	$445.30	$938.20	$564.20	$635.80	$707.30	$516.90	$588.40	$660.00	$1,009.70	$1,081.30	$1,152.90

Farm Bureau
Pool 4
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Non - User of Tobacco Contracts

NGF Classic Blue 4000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$82.80	$82.80	$165.90	$165.50	$248.20	$331.20	$165.50	$248.20	$331.20	$248.80	$331.60	$414.30
19-24	$144.10	$277.20	$421.50	$206.10	$268.20	$330.40	$339.40	$401.50	$463.70	$483.70	$545.80	$608.00
25-29	$152.90	$318.80	$471.30	$214.90	$277.00	$339.20	$381.00	$443.10	$505.30	$533.50	$595.60	$657.80
30-34	$161.50	$301.00	$462.30	$223.70	$285.80	$348.00	$363.20	$425.30	$487.50	$524.50	$586.60	$648.80
35-39	$179.70	$300.60	$480.10	$241.60	$303.80	$366.00	$362.80	$424.90	$486.90	$542.30	$604.40	$666.60
40-44	$217.10	$301.00	$517.70	$279.20	$341.40	$403.50	$363.20	$425.30	$487.50	$579.80	$642.00	$704.10
45-49	$244.80	$321.00	$565.60	$307.00	$369.20	$431.10	$383.20	$445.30	$507.50	$627.80	$689.80	$751.90
50-54	$274.00	$329.80	$603.80	$336.20	$398.30	$460.50	$392.00	$454.10	$516.30	$666.00	$728.10	$790.30
55-59	$314.80	$350.40	$665.20	$377.00	$439.10	$501.30	$412.50	$474.70	$536.90	$727.30	$789.50	$851.70
60-64	$431.90	$390.40	$822.30	$494.10	$556.20	$618.20	$452.50	$514.70	$576.80	$884.40	$946.60	$1,008.70
65+	$427.30	$386.40	$814.10	$489.50	$551.40	$613.60	$448.50	$510.70	$572.80	$876.20	$938.40	$1,000.60

NGF MSA 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$98.00	$98.00	$195.30	$196.10	$293.90	$391.90	$196.10	$293.90	$391.90	$293.30	$391.30	$489.30
19-24	$164.80	$245.60	$410.30	$238.40	$311.70	$385.30	$319.10	$392.70	$466.30	$483.70	$557.30	$630.90
25-29	$174.40	$266.60	$441.00	$248.00	$321.50	$395.10	$340.20	$413.80	$487.30	$514.60	$588.20	$661.70
30-34	$184.60	$282.30	$466.70	$258.00	$331.60	$405.10	$355.80	$429.40	$503.00	$540.20	$613.80	$687.20
35-39	$205.30	$318.10	$523.60	$278.80	$352.40	$425.80	$391.70	$465.30	$538.80	$597.20	$670.70	$744.30
40-44	$247.60	$338.40	$586.40	$321.10	$394.70	$468.10	$412.00	$485.50	$559.10	$659.90	$733.50	$807.10
45-49	$279.20	$366.60	$645.90	$352.80	$426.40	$500.00	$440.20	$513.80	$587.40	$719.50	$793.00	$866.60
50-54	$312.70	$376.90	$689.20	$386.30	$459.90	$533.40	$450.20	$523.80	$597.40	$762.80	$836.30	$909.90
55-59	$359.60	$400.30	$760.10	$433.20	$506.80	$580.30	$473.90	$547.50	$621.00	$833.70	$907.30	$980.90
60-64	$493.30	$445.60	$938.80	$566.90	$640.30	$713.80	$519.20	$592.80	$666.30	$1,012.30	$1,085.90	$1,159.50
65+	$488.10	$441.00	$929.30	$561.70	$635.30	$708.80	$514.60	$588.20	$661.70	$1,002.90	$1,076.30	$1,149.80

NGF HSA 1600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$104.10	$104.10	$166.10	$208.30	$312.20	$416.30	$208.30	$312.20	$416.30	$270.00	$374.20	$478.30
19-24	$175.10	$261.00	$348.60	$253.00	$331.20	$409.30	$339.20	$417.10	$495.30	$426.70	$504.70	$582.80
25-29	$185.10	$283.40	$374.80	$263.20	$341.20	$419.30	$361.40	$439.50	$517.50	$452.90	$531.10	$609.00
30-34	$195.90	$300.20	$396.70	$273.80	$352.00	$429.90	$378.20	$456.30	$534.30	$474.70	$552.80	$630.80
35-39	$218.10	$338.20	$445.10	$296.20	$374.20	$452.30	$416.10	$494.30	$572.20	$523.30	$601.20	$679.40
40-44	$263.20	$359.60	$498.70	$341.20	$419.30	$497.50	$437.50	$515.70	$593.60	$576.60	$654.80	$732.90
45-49	$296.80	$389.60	$549.00	$374.80	$452.90	$531.10	$467.50	$545.70	$623.80	$627.00	$705.10	$783.30
50-54	$332.00	$400.30	$585.80	$410.10	$488.10	$566.20	$478.50	$556.60	$634.60	$663.80	$741.90	$819.90
55-59	$382.00	$425.30	$646.20	$460.10	$538.10	$616.20	$503.50	$581.60	$659.60	$724.30	$802.30	$880.40
60-64	$524.10	$473.50	$797.90	$602.00	$680.20	$758.30	$551.40	$629.60	$707.70	$876.00	$954.00	$1,032.10
65+	$518.90	$468.70	$789.90	$596.80	$675.00	$752.90	$546.60	$624.80	$702.70	$868.00	$946.00	$1,024.10

NGF HSA 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$88.90	$88.90	$142.10	$177.90	$267.00	$356.00	$177.90	$267.00	$356.00	$231.10	$320.00	$408.90
19-24	$149.90	$223.50	$298.60	$216.70	$283.40	$350.00	$290.20	$357.00	$423.70	$365.40	$432.10	$498.90
25-29	$158.70	$242.60	$321.20	$225.50	$292.20	$359.00	$309.40	$376.20	$442.90	$387.80	$454.50	$521.30
30-34	$167.90	$257.00	$339.80	$234.70	$301.40	$368.20	$323.80	$390.60	$457.30	$406.50	$473.30	$540.10
35-39	$186.90	$289.60	$381.20	$253.40	$320.20	$387.00	$356.40	$423.10	$489.90	$447.90	$514.70	$581.40
40-44	$225.50	$307.60	$427.10	$292.20	$359.00	$425.50	$374.40	$441.10	$507.90	$493.90	$560.60	$627.20
45-49	$254.40	$333.80	$470.30	$321.20	$387.80	$454.50	$400.30	$467.10	$533.90	$537.10	$603.80	$670.60
50-54	$284.40	$343.00	$501.90	$351.20	$417.90	$484.50	$409.70	$476.50	$543.10	$568.40	$635.20	$701.90
55-59	$327.40	$364.40	$553.20	$394.10	$460.90	$527.70	$431.10	$497.90	$564.60	$620.00	$686.80	$753.50
60-64	$449.10	$405.70	$683.40	$515.90	$582.60	$649.40	$472.50	$539.10	$605.80	$750.10	$816.90	$883.60
65+	$444.30	$401.50	$676.60	$511.10	$577.80	$644.60	$468.30	$534.90	$601.60	$743.30	$810.10	$876.80

Supplemental Accident	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
All Ages	$3.20	$3.20	$6.30	$4.90	$6.60	$8.30	$4.90	$6.60	$8.30	$8.00	$9.70	$11.40

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Tobacco User Contracts

NGF Gold 500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$171.50	$171.50	$343.00	$343.00	$514.30	$685.80	$343.00	$514.30	$685.80	$514.30	$685.80	$857.30
19-24	$298.70	$574.50	$872.90	$427.30	$556.00	$684.80	$703.20	$832.00	$960.60	$1,001.70	$1,130.30	$1,258.90
25-29	$316.50	$660.10	$976.60	$445.10	$573.70	$702.60	$788.70	$917.30	$1,046.10	$1,105.40	$1,234.00	$1,362.60
30-34	$334.50	$623.70	$958.20	$463.10	$591.90	$720.50	$752.40	$881.20	$1,009.80	$1,086.80	$1,215.70	$1,344.30
35-39	$372.20	$622.70	$994.60	$500.80	$629.70	$758.30	$751.40	$880.00	$1,008.80	$1,123.40	$1,252.00	$1,380.80
40-44	$449.30	$623.30	$1,072.80	$577.90	$706.70	$835.30	$752.00	$880.80	$1,009.40	$1,201.40	$1,330.20	$1,458.90
45-49	$506.80	$664.60	$1,171.80	$635.40	$764.20	$892.80	$793.20	$921.90	$1,050.70	$1,300.40	$1,429.20	$1,557.80
50-54	$567.60	$683.40	$1,250.60	$696.20	$824.90	$953.70	$812.20	$940.80	$1,069.50	$1,379.20	$1,507.90	$1,636.70
55-59	$652.80	$725.90	$1,378.80	$781.60	$910.20	$1,039.00	$854.70	$983.30	$1,112.10	$1,507.50	$1,636.30	$1,764.90
60-64	$894.60	$808.50	$1,703.30	$1,023.20	$1,152.00	$1,280.70	$937.10	$1,065.90	$1,194.50	$1,831.90	$1,960.70	$2,089.30
65+	$885.70	$800.20	$1,685.90	$1,014.30	$1,143.10	$1,271.80	$929.00	$1,057.60	$1,186.20	$1,814.70	$1,943.30	$2,071.90

NGF Gold 1000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$147.90	$147.90	$295.80	$296.00	$444.00	$591.90	$296.00	$444.00	$591.90	$443.80	$591.70	$739.80
19-24	$257.60	$495.60	$753.00	$368.70	$479.60	$590.70	$606.40	$717.50	$828.40	$863.90	$975.00	$1,085.80
25-29	$273.00	$569.40	$842.00	$384.10	$495.00	$606.10	$680.50	$791.40	$902.50	$953.10	$1,064.00	$1,175.10
30-34	$288.40	$538.10	$826.40	$399.40	$510.30	$621.40	$649.20	$760.10	$871.20	$937.50	$1,048.40	$1,159.50
35-39	$321.00	$536.90	$857.60	$432.10	$543.00	$654.10	$648.00	$759.10	$870.00	$968.70	$1,079.70	$1,190.60
40-44	$387.20	$537.50	$924.90	$498.30	$609.20	$720.30	$648.40	$759.50	$870.40	$1,036.00	$1,146.90	$1,258.00
45-49	$436.90	$573.20	$1,010.20	$547.80	$658.80	$769.70	$684.00	$795.10	$906.20	$1,121.10	$1,232.20	$1,343.10
50-54	$489.10	$589.10	$1,078.20	$599.90	$711.00	$821.90	$700.20	$811.10	$922.20	$1,189.10	$1,300.10	$1,411.00
55-59	$562.70	$626.30	$1,188.70	$673.80	$784.70	$895.80	$737.40	$848.30	$959.40	$1,299.70	$1,410.60	$1,521.70
60-64	$771.30	$697.60	$1,468.90	$882.40	$993.30	$1,104.40	$808.50	$919.60	$1,030.50	$1,579.80	$1,690.90	$1,801.80
65+	$763.40	$690.30	$1,454.00	$874.30	$985.40	$1,096.30	$801.40	$912.30	$1,023.40	$1,564.90	$1,675.90	$1,787.00

NGF Gold 1500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$134.60	$134.60	$269.10	$269.30	$403.90	$538.40	$269.30	$403.90	$538.40	$403.70	$538.20	$673.00
19-24	$234.10	$449.90	$684.20	$335.00	$435.90	$536.90	$550.80	$651.70	$752.70	$785.10	$886.00	$986.90
25-29	$247.90	$517.40	$765.20	$348.80	$449.70	$550.60	$618.30	$719.20	$820.10	$866.20	$967.10	$1,068.00
30-34	$261.60	$488.90	$750.70	$362.60	$463.50	$564.40	$589.80	$690.70	$791.60	$851.60	$952.50	$1,053.40
35-39	$291.90	$488.30	$779.40	$392.90	$493.80	$594.70	$589.20	$690.10	$791.00	$880.30	$981.20	$1,082.20
40-44	$351.90	$488.70	$840.60	$452.90	$553.80	$654.70	$589.60	$690.50	$791.40	$941.50	$1,042.40	$1,143.30
45-49	$397.40	$520.50	$917.70	$498.30	$599.20	$700.10	$621.40	$722.40	$823.30	$1,018.60	$1,119.50	$1,220.50
50-54	$444.00	$535.30	$980.10	$544.90	$645.80	$746.80	$636.20	$737.10	$838.00	$1,081.00	$1,181.90	$1,282.80
55-59	$511.30	$568.90	$1,080.00	$612.20	$713.10	$814.00	$669.80	$770.80	$871.70	$1,180.90	$1,281.80	$1,382.70
60-64	$701.10	$633.60	$1,334.40	$802.00	$902.90	$1,003.90	$734.60	$835.50	$936.40	$1,435.30	$1,536.20	$1,637.10
65+	$693.80	$627.10	$1,321.20	$794.80	$895.70	$996.60	$728.10	$829.00	$929.90	$1,422.10	$1,523.00	$1,623.90

NGF Gold 1900	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$127.30	$127.30	$255.80	$254.70	$382.00	$509.30	$254.70	$382.00	$509.30	$383.20	$510.50	$637.80
19-24	$222.00	$427.00	$649.20	$317.70	$413.40	$508.90	$522.50	$618.20	$713.90	$744.90	$840.60	$936.10
25-29	$235.20	$491.00	$726.20	$330.90	$426.60	$522.10	$586.70	$682.20	$777.90	$821.90	$917.60	$1,013.10
30-34	$248.20	$463.90	$712.30	$343.90	$439.60	$535.00	$559.40	$655.10	$750.80	$808.00	$903.50	$999.20
35-39	$277.10	$463.10	$739.40	$372.70	$468.40	$563.90	$558.80	$654.50	$750.00	$835.10	$930.80	$1,026.30
40-44	$334.00	$463.70	$797.60	$429.70	$525.40	$620.90	$559.20	$654.90	$750.40	$893.20	$988.70	$1,084.40
45-49	$376.90	$494.00	$871.20	$472.60	$568.10	$663.70	$589.70	$685.40	$780.90	$966.70	$1,062.40	$1,157.90
50-54	$421.30	$508.10	$929.60	$517.00	$612.70	$708.20	$603.80	$699.30	$795.00	$1,025.30	$1,121.00	$1,216.50
55-59	$484.90	$540.00	$1,024.90	$580.60	$676.30	$771.80	$635.70	$731.30	$826.80	$1,120.40	$1,216.10	$1,311.80
60-64	$664.90	$601.10	$1,266.60	$760.60	$856.30	$951.80	$696.80	$792.40	$887.90	$1,362.30	$1,457.80	$1,553.50
65+	$658.20	$595.20	$1,253.60	$753.90	$849.60	$945.10	$690.70	$786.40	$881.90	$1,349.30	$1,444.80	$1,540.50

NGF Gold 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$120.60	$120.60	$241.30	$241.30	$361.90	$482.50	$241.30	$361.90	$482.50	$361.90	$482.50	$603.20
19-24	$210.00	$403.90	$613.80	$300.50	$391.00	$481.50	$494.40	$584.90	$675.40	$704.30	$794.80	$885.30
25-29	$222.50	$464.20	$686.70	$313.00	$403.50	$494.00	$554.80	$645.30	$735.80	$777.20	$867.70	$958.20
30-34	$235.10	$438.60	$673.70	$325.60	$416.10	$506.60	$529.10	$619.60	$710.10	$764.20	$854.70	$945.20
35-39	$261.80	$437.80	$699.60	$352.30	$442.80	$533.30	$528.30	$618.80	$709.30	$790.10	$880.60	$971.10
40-44	$316.00	$438.30	$754.30	$406.50	$497.00	$587.50	$528.80	$619.30	$709.80	$844.80	$935.30	$1,025.80
45-49	$356.40	$467.40	$823.80	$446.90	$537.40	$627.90	$557.90	$648.40	$738.90	$914.30	$1,004.80	$1,095.30
50-54	$398.90	$480.40	$879.30	$489.40	$579.90	$670.40	$570.90	$661.40	$751.90	$969.80	$1,060.30	$1,150.80
55-59	$458.90	$510.60	$969.40	$549.40	$639.90	$730.40	$601.10	$691.60	$782.10	$1,059.90	$1,150.40	$1,240.90
60-64	$629.10	$568.60	$1,197.60	$719.60	$810.10	$900.60	$659.10	$749.60	$840.10	$1,288.10	$1,378.60	$1,469.20
65+	$622.60	$562.90	$1,185.50	$713.10	$803.60	$894.20	$653.40	$743.90	$834.40	$1,276.00	$1,366.50	$1,457.10

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Tobacco User Contracts

NGF Silver 750	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$142.10	$142.10	$283.10	$283.90	$426.00	$567.90	$283.90	$426.00	$567.90	$425.00	$567.10	$708.90
19-24	$239.10	$356.30	$594.90	$345.70	$452.10	$558.70	$462.90	$569.50	$675.90	$701.50	$808.10	$914.50
25-29	$253.10	$386.50	$639.80	$359.70	$466.30	$572.70	$493.10	$599.50	$706.10	$746.40	$853.00	$959.40
30-34	$267.30	$409.60	$677.10	$373.70	$480.30	$586.90	$516.20	$622.80	$729.20	$783.70	$890.10	$996.70
35-39	$297.80	$461.70	$759.60	$404.40	$511.00	$617.40	$568.10	$674.70	$781.30	$866.20	$972.60	$1,079.30
40-44	$359.50	$490.90	$850.60	$466.10	$572.50	$679.10	$597.30	$703.90	$810.50	$957.00	$1,063.60	$1,170.20
45-49	$405.40	$531.40	$936.80	$512.00	$618.60	$725.00	$637.80	$744.40	$851.00	$1,043.40	$1,150.00	$1,256.40
50-54	$453.70	$546.20	$999.90	$560.30	$666.70	$773.30	$652.80	$759.40	$865.80	$1,106.50	$1,213.10	$1,319.70
55-59	$522.00	$580.90	$1,103.30	$628.40	$735.00	$841.60	$687.50	$793.90	$900.50	$1,209.70	$1,316.30	$1,422.90
60-64	$715.60	$646.80	$1,362.20	$822.20	$928.80	$1,035.20	$753.40	$860.00	$966.60	$1,468.60	$1,575.20	$1,681.80
65+	$708.10	$640.00	$1,348.40	$814.80	$921.20	$1,027.80	$746.60	$853.20	$959.60	$1,455.00	$1,561.60	$1,668.00

NGF Silver 1100	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$123.20	$123.20	$247.90	$246.70	$369.90	$493.10	$246.70	$369.90	$493.10	$371.10	$494.50	$617.80
19-24	$208.50	$311.10	$519.30	$301.10	$393.50	$486.10	$403.70	$496.10	$588.80	$611.80	$704.40	$796.80
25-29	$220.70	$337.70	$558.30	$313.10	$405.70	$498.10	$430.30	$522.70	$615.40	$651.00	$743.40	$836.00
30-34	$233.50	$357.50	$590.80	$325.90	$418.50	$510.90	$450.10	$542.50	$635.20	$683.20	$775.80	$868.20
35-39	$260.10	$403.10	$663.00	$352.50	$444.90	$537.50	$495.50	$588.20	$680.60	$755.60	$848.00	$940.60
40-44	$313.90	$428.50	$742.20	$406.30	$498.90	$591.40	$521.10	$613.60	$706.00	$834.60	$927.20	$1,019.70
45-49	$353.90	$463.90	$817.80	$446.30	$538.90	$631.40	$556.30	$649.00	$741.40	$910.20	$1,002.70	$1,095.30
50-54	$395.90	$476.90	$872.80	$488.50	$581.00	$673.60	$569.30	$662.00	$754.40	$965.40	$1,057.90	$1,150.50
55-59	$455.30	$506.70	$962.40	$547.90	$640.40	$732.80	$599.40	$691.80	$784.40	$1,055.10	$1,147.50	$1,240.10
60-64	$624.60	$564.30	$1,188.70	$717.00	$809.60	$902.00	$656.80	$749.40	$841.80	$1,281.10	$1,373.70	$1,466.20
65+	$618.20	$558.50	$1,176.70	$710.80	$803.20	$895.60	$651.20	$743.60	$836.20	$1,269.30	$1,361.70	$1,454.40

NGF Silver 1400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$117.70	$117.70	$235.70	$235.50	$353.20	$470.90	$235.50	$353.20	$470.90	$353.40	$471.10	$588.90
19-24	$198.60	$296.10	$494.50	$287.00	$375.40	$463.60	$384.50	$472.70	$561.10	$582.90	$671.30	$759.50
25-29	$210.50	$321.90	$531.60	$298.70	$387.10	$475.50	$410.10	$498.50	$586.90	$620.00	$708.20	$796.60
30-34	$222.10	$340.40	$562.70	$310.30	$398.70	$487.10	$428.80	$517.00	$605.40	$651.10	$739.30	$827.70
35-39	$247.40	$383.70	$631.60	$335.80	$424.20	$512.40	$472.10	$560.50	$648.90	$719.80	$808.20	$896.60
40-44	$298.70	$408.50	$707.00	$387.10	$475.50	$563.70	$496.70	$585.10	$673.50	$795.20	$883.60	$972.00
45-49	$337.00	$442.00	$778.80	$425.40	$513.80	$602.20	$530.20	$618.60	$707.00	$867.20	$955.50	$1,043.90
50-54	$377.40	$454.20	$831.50	$465.60	$554.00	$642.40	$542.60	$630.80	$719.20	$919.70	$1,008.10	$1,096.50
55-59	$433.80	$482.90	$916.70	$522.20	$610.40	$698.80	$571.30	$659.50	$747.90	$1,005.10	$1,093.30	$1,181.70
60-64	$594.90	$537.60	$1,132.50	$683.30	$771.70	$859.90	$625.80	$714.20	$802.60	$1,220.90	$1,309.10	$1,397.50
65+	$588.90	$532.00	$1,120.90	$677.10	$765.50	$853.90	$620.40	$708.60	$797.00	$1,209.10	$1,297.50	$1,385.90

NGF Silver 1950	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$104.70	$104.70	$210.30	$209.30	$313.90	$418.60	$209.30	$313.90	$418.60	$314.90	$419.60	$524.20
19-24	$177.00	$264.30	$441.10	$255.50	$334.10	$412.80	$342.90	$421.60	$500.10	$519.90	$598.40	$677.10
25-29	$187.60	$286.80	$474.20	$266.30	$344.80	$423.40	$365.40	$444.10	$522.60	$552.90	$631.50	$710.00
30-34	$198.30	$303.80	$501.90	$277.10	$355.60	$434.10	$382.30	$460.90	$539.60	$580.50	$659.00	$737.70
35-39	$220.70	$342.50	$563.10	$299.40	$377.90	$456.50	$421.00	$499.70	$578.30	$641.80	$720.40	$798.90
40-44	$266.70	$364.20	$630.70	$345.20	$424.00	$502.50	$442.70	$521.50	$600.00	$709.20	$787.80	$866.50
45-49	$300.60	$394.30	$694.90	$379.30	$457.90	$536.40	$473.00	$551.60	$630.10	$773.40	$851.90	$930.70
50-54	$336.50	$405.40	$741.90	$415.20	$493.70	$572.30	$484.20	$562.70	$641.40	$820.40	$899.00	$977.70
55-59	$387.10	$430.60	$817.70	$465.80	$544.40	$622.90	$509.10	$587.60	$666.40	$896.20	$974.90	$1,053.50
60-64	$530.40	$479.60	$1,010.00	$609.00	$687.50	$766.20	$558.10	$636.70	$715.40	$1,088.70	$1,167.30	$1,245.80
65+	$525.20	$474.80	$999.80	$604.00	$682.50	$761.00	$553.30	$631.90	$710.60	$1,078.40	$1,156.90	$1,235.70

NGF Silver 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$97.50	$97.50	$195.50	$195.10	$292.60	$390.20	$195.10	$292.60	$390.20	$293.00	$390.60	$488.10
19-24	$164.90	$245.40	$410.20	$238.00	$311.10	$384.20	$318.50	$391.60	$464.70	$483.30	$556.50	$629.60
25-29	$174.60	$266.80	$441.20	$247.70	$320.80	$393.90	$339.90	$413.00	$486.10	$514.30	$587.40	$660.50
30-34	$184.40	$282.30	$466.90	$257.50	$330.60	$403.70	$355.40	$428.50	$501.60	$540.00	$613.10	$686.20
35-39	$205.20	$318.50	$523.50	$278.30	$351.40	$424.50	$391.60	$464.70	$537.80	$596.60	$669.70	$742.80
40-44	$247.70	$338.50	$586.30	$320.80	$393.90	$467.10	$411.60	$484.70	$557.80	$659.40	$732.50	$805.60
45-49	$279.30	$366.50	$646.00	$352.40	$425.50	$498.60	$439.60	$512.70	$585.90	$719.20	$792.30	$865.40
50-54	$312.70	$376.70	$689.60	$385.80	$458.90	$532.00	$449.80	$522.90	$596.00	$762.70	$835.80	$908.90
55-59	$359.80	$400.30	$760.50	$432.90	$506.00	$579.10	$473.40	$546.50	$619.60	$833.60	$906.70	$979.80
60-64	$493.30	$445.60	$939.10	$566.40	$639.50	$712.60	$518.70	$591.80	$664.90	$1,012.20	$1,085.30	$1,158.40
65+	$488.30	$441.20	$929.70	$561.40	$634.50	$707.60	$514.30	$587.40	$660.50	$1,002.80	$1,075.90	$1,149.10

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NGF Silver 3200	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$90.00	$90.00	$179.50	$179.70	$269.70	$359.70	$179.70	$269.70	$359.70	$269.50	$359.50	$449.20
19-24	$151.60	$225.90	$377.50	$219.00	$286.50	$353.90	$293.50	$360.90	$428.40	$444.90	$512.40	$579.80
25-29	$160.50	$245.50	$405.60	$227.90	$295.50	$362.80	$313.10	$380.50	$448.00	$473.00	$540.60	$608.00
30-34	$169.60	$260.00	$429.20	$237.00	$304.60	$372.00	$327.40	$394.90	$462.30	$496.80	$564.20	$631.70
35-39	$188.90	$293.10	$481.50	$256.40	$324.00	$391.40	$360.50	$428.00	$495.40	$548.90	$616.50	$683.90
40-44	$227.90	$311.30	$539.20	$295.50	$362.80	$430.40	$378.70	$446.30	$513.60	$606.80	$674.10	$741.70
45-49	$257.20	$337.30	$594.30	$324.80	$392.20	$459.70	$404.60	$472.20	$539.60	$661.70	$729.20	$796.80
50-54	$287.50	$346.60	$633.90	$355.10	$422.50	$490.10	$414.00	$481.50	$548.90	$701.30	$768.90	$836.20
55-59	$331.10	$368.60	$699.30	$398.50	$466.10	$533.50	$436.00	$503.50	$570.90	$766.90	$834.50	$901.80
60-64	$453.60	$410.20	$864.00	$521.20	$588.50	$656.10	$477.60	$545.10	$612.50	$931.40	$998.90	$1,066.50
65+	$449.00	$406.00	$855.30	$516.60	$584.00	$651.60	$473.40	$541.00	$608.40	$922.80	$990.20	$1,057.80

NGF Silver 4400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$80.20	$80.20	$160.90	$160.50	$240.70	$321.00	$160.50	$240.70	$321.00	$241.30	$321.40	$401.60
19-24	$135.80	$202.20	$337.80	$196.10	$256.30	$316.70	$262.40	$322.80	$383.00	$398.20	$458.40	$518.90
25-29	$143.30	$219.70	$363.10	$203.60	$264.00	$324.20	$280.00	$340.40	$400.60	$423.30	$483.70	$543.90
30-34	$151.80	$232.80	$384.60	$212.00	$272.50	$332.70	$293.00	$353.20	$413.60	$444.80	$505.00	$565.40
35-39	$169.20	$262.40	$431.40	$229.40	$289.80	$350.00	$322.80	$383.00	$443.20	$491.60	$552.00	$612.20
40-44	$204.00	$279.00	$482.90	$264.20	$324.40	$384.80	$339.20	$399.40	$459.80	$543.30	$603.50	$664.00
45-49	$230.40	$301.90	$532.10	$290.60	$350.80	$411.30	$362.10	$422.50	$482.70	$592.30	$652.50	$712.90
50-54	$257.80	$310.40	$568.00	$318.10	$378.50	$438.70	$370.60	$431.00	$491.20	$628.20	$688.60	$748.90
55-59	$296.50	$329.90	$626.10	$356.80	$417.00	$477.40	$390.10	$450.50	$510.80	$686.50	$746.70	$807.10
60-64	$406.50	$367.00	$773.50	$466.70	$526.90	$587.40	$427.20	$487.50	$547.90	$833.90	$894.20	$954.40
65+	$402.20	$363.30	$765.80	$462.40	$522.60	$583.00	$423.50	$483.90	$544.10	$826.10	$886.50	$946.70

NGF Bronze 2000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$84.10	$84.10	$168.40	$168.10	$252.20	$336.50	$168.10	$252.20	$336.50	$252.60	$336.70	$420.80
19-24	$141.90	$211.30	$353.20	$204.90	$267.90	$330.90	$274.30	$337.30	$400.30	$416.20	$479.20	$542.20
25-29	$150.20	$229.70	$379.90	$213.20	$276.20	$339.20	$292.70	$355.70	$418.70	$442.90	$505.90	$569.10
30-34	$158.80	$243.20	$401.80	$221.80	$284.80	$348.00	$306.20	$369.20	$432.20	$464.80	$527.80	$590.80
35-39	$176.70	$274.10	$450.80	$239.70	$302.70	$365.70	$337.10	$400.10	$463.10	$513.80	$576.80	$639.80
40-44	$213.40	$291.20	$504.80	$276.40	$339.40	$402.40	$354.20	$417.20	$480.20	$567.80	$630.80	$693.80
45-49	$240.50	$315.60	$556.00	$303.70	$366.70	$429.70	$378.60	$441.60	$504.60	$619.00	$682.00	$745.00
50-54	$269.30	$324.40	$593.50	$332.30	$395.30	$458.30	$387.60	$450.60	$513.60	$656.50	$719.50	$782.50
55-59	$309.80	$344.60	$654.40	$372.80	$435.80	$498.80	$407.60	$470.60	$533.60	$717.40	$780.40	$843.60
60-64	$424.30	$383.80	$808.20	$487.50	$550.50	$613.50	$446.80	$509.80	$572.80	$871.20	$934.40	$997.40
65+	$420.10	$380.10	$800.20	$483.10	$546.10	$609.10	$443.10	$506.30	$569.30	$863.20	$926.20	$989.20

NGF Bronze 3300	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$72.70	$72.70	$145.40	$145.20	$217.90	$290.50	$145.20	$217.90	$290.50	$218.30	$290.70	$363.40
19-24	$122.60	$182.40	$305.00	$176.90	$231.30	$285.80	$236.90	$291.40	$345.80	$359.50	$413.80	$468.20
25-29	$129.60	$198.40	$328.00	$184.10	$238.60	$293.00	$252.80	$307.10	$361.60	$382.50	$436.90	$491.40
30-34	$137.10	$210.00	$347.10	$191.60	$246.00	$300.50	$264.40	$318.90	$373.40	$401.30	$455.80	$510.30
35-39	$152.60	$236.70	$389.30	$207.10	$261.30	$315.80	$291.20	$345.60	$399.90	$443.80	$498.20	$552.50
40-44	$184.30	$251.60	$435.90	$238.80	$293.00	$347.50	$305.90	$360.30	$414.80	$490.40	$544.80	$599.30
45-49	$207.70	$272.50	$480.20	$262.40	$316.60	$371.10	$327.00	$381.40	$435.90	$534.50	$588.90	$643.40
50-54	$232.60	$280.20	$512.50	$287.00	$341.50	$395.70	$334.60	$389.10	$443.60	$567.00	$621.50	$675.70
55-59	$267.60	$297.60	$565.10	$322.00	$376.30	$430.70	$352.00	$406.50	$460.80	$619.60	$674.10	$728.50
60-64	$366.50	$331.50	$697.90	$421.00	$475.50	$529.90	$386.00	$440.30	$494.70	$752.30	$807.00	$861.30
65+	$362.80	$328.20	$691.00	$417.30	$471.70	$526.00	$382.70	$437.20	$491.60	$745.50	$800.00	$854.40

NGF Classic Blue 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$105.10	$105.10	$210.40	$210.20	$315.30	$420.10	$210.20	$315.30	$420.10	$315.50	$420.40	$525.40
19-24	$182.50	$351.50	$534.20	$261.40	$340.10	$418.80	$430.50	$509.20	$587.90	$612.90	$691.70	$770.40
25-29	$193.70	$404.10	$597.80	$272.40	$351.10	$429.80	$482.80	$561.50	$640.20	$676.50	$755.20	$833.90
30-34	$204.50	$381.70	$586.10	$283.40	$362.10	$440.80	$460.40	$539.10	$617.80	$664.80	$743.50	$822.20
35-39	$228.00	$381.40	$608.80	$306.70	$385.40	$464.10	$460.20	$538.90	$617.60	$687.50	$766.40	$845.10
40-44	$275.30	$381.70	$656.50	$354.00	$432.90	$511.60	$460.40	$539.10	$617.80	$735.20	$813.90	$892.60
45-49	$310.40	$406.70	$716.90	$389.10	$467.80	$546.60	$485.40	$564.10	$642.80	$795.90	$874.60	$953.30
50-54	$347.10	$417.70	$765.50	$425.90	$504.60	$583.30	$496.60	$575.40	$654.10	$844.20	$922.90	$1,001.90
55-59	$399.50	$444.30	$843.30	$478.20	$556.90	$635.60	$523.00	$601.70	$680.70	$922.10	$1,000.80	$1,079.50
60-64	$547.40	$494.90	$1,042.50	$626.10	$705.10	$783.80	$573.60	$652.30	$731.00	$1,121.20	$1,199.90	$1,278.90
65+	$541.90	$489.80	$1,032.00	$620.60	$699.30	$778.10	$568.50	$647.20	$725.90	$1,110.70	$1,189.40	$1,268.10

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NGF Classic Blue 4000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$91.00	$91.00	$182.50	$182.00	$273.10	$364.30	$182.00	$273.10	$364.30	$273.70	$364.70	$455.80
19-24	$158.50	$304.90	$463.70	$226.70	$295.00	$363.40	$373.30	$441.70	$510.10	$532.00	$600.40	$668.80
25-29	$168.20	$350.70	$518.40	$236.30	$304.70	$373.10	$419.00	$487.40	$555.80	$586.80	$655.20	$723.50
30-34	$177.60	$331.10	$508.50	$246.00	$314.40	$382.80	$399.50	$467.80	$536.20	$576.90	$645.30	$713.60
35-39	$197.70	$330.70	$528.10	$265.80	$334.20	$402.60	$399.00	$467.40	$535.60	$596.50	$664.80	$733.20
40-44	$238.80	$331.10	$569.40	$307.10	$375.50	$443.90	$399.50	$467.80	$536.20	$637.80	$706.20	$774.50
45-49	$269.30	$353.10	$622.20	$337.70	$406.10	$474.20	$421.50	$489.80	$558.20	$690.60	$758.70	$827.10
50-54	$301.40	$362.80	$664.20	$369.80	$438.20	$506.50	$431.10	$499.50	$567.90	$732.50	$800.90	$869.30
55-59	$346.30	$385.40	$731.70	$414.60	$483.00	$551.40	$453.80	$522.10	$590.50	$800.00	$868.40	$936.80
60-64	$475.10	$429.40	$904.50	$543.50	$611.80	$680.00	$497.70	$566.10	$634.50	$972.80	$1,041.20	$1,109.60
65+	$470.00	$425.00	$895.50	$538.40	$606.60	$674.90	$493.30	$561.70	$630.10	$963.80	$1,032.20	$1,100.60

NGF MSA 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$107.80	$107.80	$214.80	$215.70	$323.30	$431.10	$215.70	$323.30	$431.10	$322.60	$430.50	$538.30
19-24	$181.30	$270.10	$451.40	$262.20	$342.90	$423.80	$351.10	$432.00	$512.90	$532.10	$613.10	$694.00
25-29	$191.90	$293.30	$485.10	$272.80	$353.70	$434.60	$374.20	$455.20	$536.10	$566.10	$647.00	$727.90
30-34	$203.10	$310.50	$513.40	$283.80	$364.70	$445.70	$391.40	$472.40	$553.30	$594.30	$675.20	$755.90
35-39	$225.80	$350.00	$576.00	$306.70	$387.70	$468.40	$430.90	$511.80	$592.80	$656.90	$737.90	$818.80
40-44	$272.30	$372.20	$645.00	$353.30	$434.20	$514.90	$453.20	$534.10	$615.00	$726.00	$806.90	$887.80
45-49	$307.20	$403.30	$710.50	$388.10	$469.10	$550.00	$484.30	$565.20	$646.10	$791.50	$872.40	$953.30
50-54	$344.00	$414.60	$758.20	$424.90	$505.90	$586.80	$495.30	$576.20	$657.20	$839.10	$920.00	$1,000.90
55-59	$395.60	$440.40	$836.20	$476.50	$557.50	$638.40	$521.30	$602.20	$683.20	$917.10	$998.10	$1,079.00
60-64	$542.70	$490.20	$1,032.70	$623.60	$704.30	$785.30	$571.20	$652.10	$733.00	$1,113.60	$1,194.60	$1,275.50
65+	$537.00	$485.10	$1,022.30	$617.90	$698.80	$779.80	$566.10	$647.00	$727.90	$1,103.30	$1,184.00	$1,264.90

NGF HSA 1600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$114.50	$114.50	$182.70	$229.10	$343.40	$458.00	$229.10	$343.40	$458.00	$297.00	$411.60	$526.10
19-24	$192.60	$287.10	$383.40	$278.30	$364.30	$450.30	$373.10	$458.80	$544.80	$469.40	$555.10	$641.10
25-29	$203.60	$311.80	$412.20	$289.50	$375.30	$461.30	$397.50	$483.50	$569.20	$498.20	$584.10	$669.90
30-34	$215.50	$330.20	$436.40	$301.20	$387.20	$472.90	$416.00	$501.90	$587.70	$522.10	$608.10	$693.90
35-39	$239.90	$372.00	$489.60	$325.80	$411.60	$497.50	$457.70	$543.70	$629.40	$575.60	$661.30	$747.30
40-44	$289.50	$395.50	$548.50	$375.30	$461.30	$547.20	$481.30	$567.20	$653.00	$634.30	$720.20	$806.20
45-49	$326.50	$428.50	$603.90	$412.20	$498.20	$584.10	$514.20	$600.20	$686.20	$689.70	$775.60	$861.60
50-54	$365.20	$440.40	$644.40	$451.10	$536.90	$622.80	$526.30	$612.30	$698.00	$730.10	$816.10	$901.80
55-59	$420.10	$467.80	$710.80	$506.10	$591.80	$677.80	$553.80	$639.80	$725.50	$796.70	$882.50	$968.40
60-64	$576.50	$520.80	$877.60	$662.20	$748.20	$834.10	$606.60	$692.50	$778.50	$963.60	$1,049.30	$1,135.30
65+	$570.70	$515.60	$868.90	$656.50	$742.40	$828.20	$601.30	$687.30	$773.00	$954.80	$1,040.60	$1,126.50

NGF HSA 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$97.80	$97.80	$156.30	$195.70	$293.70	$391.60	$195.70	$293.70	$391.60	$254.20	$352.00	$449.80
19-24	$164.90	$245.80	$328.50	$238.30	$311.80	$385.00	$319.20	$392.70	$466.10	$401.90	$475.30	$548.80
25-29	$174.60	$266.90	$353.30	$248.00	$321.40	$394.90	$340.30	$413.80	$487.20	$426.50	$499.90	$573.40
30-34	$184.70	$282.70	$373.80	$258.10	$331.50	$405.00	$356.20	$429.60	$503.00	$447.20	$520.60	$594.00
35-39	$205.60	$318.60	$419.30	$278.80	$352.20	$425.60	$392.00	$465.40	$538.90	$492.70	$566.10	$639.50
40-44	$248.00	$338.40	$469.80	$321.40	$394.90	$468.10	$411.80	$485.20	$558.60	$543.30	$616.70	$689.90
45-49	$279.90	$367.20	$517.30	$353.30	$426.50	$499.90	$440.40	$513.80	$587.20	$590.70	$664.20	$737.60
50-54	$312.90	$377.30	$552.00	$386.30	$459.70	$532.90	$450.70	$524.10	$597.30	$625.30	$698.70	$772.10
55-59	$360.10	$400.80	$608.50	$433.50	$507.00	$580.40	$474.20	$547.70	$621.10	$682.00	$755.40	$828.80
60-64	$494.00	$446.30	$751.70	$567.40	$640.90	$714.30	$519.70	$592.90	$666.40	$825.10	$898.50	$972.00
65+	$488.70	$441.70	$744.20	$562.20	$635.60	$709.00	$515.10	$588.30	$661.80	$817.60	$891.10	$964.50

Supplemental Accident	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
All Ages	$3.20	$3.20	$6.30	$4.90	$6.60	$8.30	$4.90	$6.60	$8.30	$8.00	$9.70	$11.40

Farm Bureau
Pool 4
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Non - User of Tobacco Contracts

NGF Gold 500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$178.00	$178.00	$355.90	$355.90	$533.70	$711.60	$355.90	$533.70	$711.60	$533.70	$711.60	$889.60
19-24	$310.00	$596.20	$905.80	$443.50	$576.90	$710.60	$729.70	$863.30	$996.80	$1,039.50	$1,172.90	$1,306.40
25-29	$328.40	$685.00	$1,013.40	$461.90	$595.40	$729.10	$818.40	$951.90	$1,085.60	$1,147.10	$1,280.60	$1,414.00
30-34	$347.10	$647.30	$994.40	$480.60	$614.20	$747.70	$780.70	$914.40	$1,047.90	$1,127.80	$1,261.50	$1,395.00
35-39	$386.30	$646.20	$1,032.10	$519.70	$653.40	$786.90	$779.70	$913.20	$1,046.80	$1,165.70	$1,299.20	$1,432.90
40-44	$466.20	$646.80	$1,113.30	$599.70	$733.40	$866.80	$780.30	$914.00	$1,047.50	$1,246.70	$1,380.40	$1,513.90
45-49	$525.90	$689.70	$1,216.00	$659.30	$793.00	$926.50	$823.20	$956.60	$1,090.30	$1,349.40	$1,483.10	$1,616.60
50-54	$589.00	$709.20	$1,297.80	$722.50	$856.00	$989.60	$842.80	$976.30	$1,109.80	$1,431.20	$1,564.70	$1,698.40
55-59	$677.40	$753.20	$1,430.80	$811.10	$944.50	$1,078.20	$886.90	$1,020.40	$1,154.10	$1,564.30	$1,698.00	$1,831.40
60-64	$928.30	$838.90	$1,767.50	$1,061.80	$1,195.50	$1,328.90	$972.40	$1,106.10	$1,239.60	$1,901.00	$2,034.60	$2,168.10
65+	$919.10	$830.30	$1,749.40	$1,052.60	$1,186.30	$1,319.70	$964.00	$1,097.50	$1,230.90	$1,883.10	$2,016.60	$2,150.00

NGF Gold 1000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$153.50	$153.50	$307.00	$307.20	$460.70	$614.20	$307.20	$460.70	$614.20	$460.50	$614.00	$767.70
19-24	$267.30	$514.30	$781.40	$382.60	$497.70	$613.00	$629.30	$744.60	$859.70	$896.50	$1,011.70	$1,126.80
25-29	$283.30	$590.90	$873.80	$398.60	$513.60	$628.90	$706.20	$821.20	$936.50	$989.00	$1,104.10	$1,219.40
30-34	$299.20	$558.40	$857.60	$414.50	$529.60	$644.90	$673.70	$788.70	$904.00	$972.90	$1,088.00	$1,203.20
35-39	$333.20	$557.20	$889.90	$448.40	$563.50	$678.80	$672.40	$787.70	$902.80	$1,005.20	$1,120.50	$1,235.50
40-44	$401.80	$557.80	$959.80	$517.10	$632.20	$747.50	$672.90	$788.10	$903.20	$1,075.10	$1,190.20	$1,305.40
45-49	$453.30	$594.80	$1,048.30	$568.40	$683.70	$798.80	$709.90	$825.10	$940.40	$1,163.40	$1,278.70	$1,393.70
50-54	$507.50	$611.30	$1,118.80	$622.60	$737.90	$852.90	$726.60	$841.70	$957.00	$1,233.90	$1,349.20	$1,464.30
55-59	$583.90	$650.00	$1,233.50	$699.20	$814.30	$929.60	$765.20	$880.30	$995.60	$1,348.80	$1,463.80	$1,579.10
60-64	$800.40	$724.00	$1,524.30	$915.70	$1,030.70	$1,146.00	$839.00	$954.30	$1,069.40	$1,639.40	$1,754.70	$1,869.80
65+	$792.20	$716.40	$1,508.80	$907.30	$1,022.60	$1,137.60	$831.70	$946.70	$1,062.00	$1,623.90	$1,739.20	$1,854.40

NGF Gold 1500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$139.60	$139.60	$279.30	$279.50	$419.10	$558.70	$279.50	$419.10	$558.70	$418.90	$558.50	$698.30
19-24	$242.90	$466.90	$710.00	$347.60	$452.40	$557.10	$571.60	$676.30	$781.00	$814.70	$919.40	$1,024.10
25-29	$257.20	$536.90	$794.10	$361.90	$466.60	$571.40	$641.60	$746.30	$851.00	$898.80	$1,003.50	$1,108.20
30-34	$271.50	$507.30	$779.00	$376.20	$480.90	$585.70	$612.00	$716.70	$821.40	$883.70	$988.40	$1,093.10
35-39	$302.90	$506.70	$808.80	$407.70	$512.40	$617.10	$611.40	$716.10	$820.80	$913.50	$1,018.20	$1,122.90
40-44	$365.20	$507.10	$872.30	$469.90	$574.60	$679.30	$611.80	$716.50	$821.20	$977.00	$1,081.70	$1,186.40
45-49	$412.30	$540.10	$952.30	$517.10	$621.80	$726.50	$644.90	$749.60	$854.30	$1,057.00	$1,161.70	$1,266.40
50-54	$460.70	$555.40	$1,017.00	$565.40	$670.20	$774.90	$660.20	$764.90	$869.60	$1,121.70	$1,226.40	$1,331.10
55-59	$530.50	$590.30	$1,120.70	$635.30	$740.00	$844.70	$695.10	$799.80	$904.50	$1,225.40	$1,330.10	$1,434.80
60-64	$727.50	$657.50	$1,384.60	$832.20	$937.00	$1,041.70	$762.20	$866.90	$971.70	$1,489.30	$1,594.10	$1,698.80
65+	$720.00	$650.80	$1,370.90	$824.70	$929.40	$1,034.10	$755.50	$860.20	$964.90	$1,475.70	$1,580.40	$1,685.10

NGF Gold 1900	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$132.10	$132.10	$265.50	$264.20	$396.30	$528.50	$264.20	$396.30	$528.50	$397.60	$529.70	$661.80
19-24	$230.40	$443.00	$673.60	$329.70	$429.00	$528.10	$542.10	$641.40	$740.70	$772.90	$872.20	$971.30
25-29	$244.00	$509.50	$753.50	$343.30	$442.60	$541.70	$608.80	$707.90	$807.20	$852.80	$952.10	$1,051.20
30-34	$257.50	$481.40	$739.10	$356.80	$456.10	$555.20	$580.50	$679.70	$779.00	$838.40	$937.40	$1,036.70
35-39	$287.50	$480.60	$767.20	$386.80	$486.10	$585.10	$579.80	$679.10	$778.20	$866.50	$965.80	$1,064.90
40-44	$346.60	$481.20	$827.60	$445.90	$545.20	$644.30	$580.20	$679.50	$778.60	$926.80	$1,025.90	$1,125.20
45-49	$391.00	$512.60	$904.00	$490.30	$589.40	$688.70	$611.80	$711.10	$810.20	$1,003.10	$1,102.40	$1,201.50
50-54	$437.10	$527.20	$964.60	$536.40	$635.70	$734.80	$626.50	$725.60	$824.90	$1,063.90	$1,163.10	$1,262.20
55-59	$503.20	$560.30	$1,063.40	$602.50	$701.80	$800.80	$659.60	$758.80	$857.90	$1,162.50	$1,261.80	$1,361.10
60-64	$689.90	$623.70	$1,314.20	$789.20	$888.50	$987.60	$723.00	$822.30	$921.30	$1,413.50	$1,512.60	$1,611.90
65+	$683.00	$617.60	$1,300.80	$782.30	$881.60	$980.70	$716.60	$815.90	$915.00	$1,400.00	$1,499.10	$1,598.40

NGF Gold 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$125.20	$125.20	$250.30	$250.30	$375.50	$500.70	$250.30	$375.50	$500.70	$375.50	$500.70	$625.90
19-24	$217.90	$419.10	$636.90	$311.80	$405.70	$499.60	$513.00	$606.90	$700.80	$730.80	$824.70	$918.70
25-29	$230.80	$481.70	$712.50	$324.70	$418.70	$512.60	$575.60	$669.50	$763.40	$806.40	$900.40	$994.30
30-34	$243.90	$455.10	$699.00	$337.80	$431.80	$525.70	$549.00	$642.90	$736.80	$792.90	$886.80	$980.80
35-39	$271.60	$454.30	$725.90	$365.60	$459.50	$553.40	$548.20	$642.10	$736.00	$819.80	$913.70	$1,007.60
40-44	$327.90	$454.80	$782.70	$421.80	$515.70	$609.60	$548.70	$642.60	$736.60	$876.60	$970.50	$1,064.40
45-49	$369.80	$485.00	$854.80	$463.70	$557.60	$651.50	$578.90	$672.80	$766.70	$948.70	$1,042.60	$1,136.50
50-54	$413.90	$498.50	$912.40	$507.80	$601.70	$695.60	$592.40	$686.30	$780.20	$1,006.30	$1,100.20	$1,194.10
55-59	$476.10	$529.80	$1,005.90	$570.00	$663.90	$757.90	$623.70	$717.60	$811.50	$1,099.80	$1,193.70	$1,287.60
60-64	$652.70	$590.00	$1,242.70	$746.70	$840.60	$934.50	$683.90	$777.80	$871.70	$1,336.60	$1,430.50	$1,524.40
65+	$646.10	$584.10	$1,230.10	$740.00	$833.90	$927.80	$678.00	$771.90	$865.80	$1,324.10	$1,418.00	$1,511.90

Farm Bureau
Pool 4
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Non - User of Tobacco Contracts

NGF Silver 750	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$147.40	$147.40	$293.80	$294.70	$442.10	$589.30	$294.70	$442.10	$589.30	$441.00	$588.50	$735.70
19-24	$248.10	$369.70	$617.40	$358.70	$469.10	$579.70	$480.30	$591.00	$701.40	$728.00	$838.60	$949.00
25-29	$262.60	$401.10	$664.00	$373.30	$483.90	$594.30	$511.70	$622.20	$732.80	$774.60	$885.20	$995.60
30-34	$277.40	$425.00	$702.60	$387.80	$498.40	$609.10	$535.70	$646.30	$756.70	$813.30	$923.70	$1,034.30
35-39	$309.00	$479.10	$788.30	$419.60	$530.30	$640.70	$589.50	$700.10	$810.80	$898.90	$1,009.30	$1,120.00
40-44	$373.00	$509.50	$882.70	$483.70	$594.10	$704.70	$619.90	$730.50	$841.10	$993.10	$1,103.80	$1,214.40
45-49	$420.70	$551.50	$972.10	$531.30	$641.90	$752.30	$661.90	$772.50	$883.10	$1,082.70	$1,193.40	$1,303.80
50-54	$470.80	$566.80	$1,037.60	$581.40	$691.80	$802.40	$677.50	$788.10	$898.50	$1,148.20	$1,258.90	$1,369.50
55-59	$541.70	$602.80	$1,144.90	$652.10	$762.70	$873.40	$713.40	$823.90	$934.50	$1,255.30	$1,366.00	$1,476.60
60-64	$742.60	$671.20	$1,413.60	$853.20	$963.80	$1,074.20	$781.90	$892.50	$1,003.10	$1,524.00	$1,634.60	$1,745.20
65+	$734.90	$664.20	$1,399.20	$845.50	$955.90	$1,066.50	$774.80	$885.40	$995.80	$1,509.90	$1,620.50	$1,730.90

NGF Silver 1100	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$127.90	$127.90	$257.20	$256.00	$383.80	$511.70	$256.00	$383.80	$511.70	$385.10	$513.20	$641.00
19-24	$216.30	$322.80	$538.90	$312.40	$408.30	$504.40	$418.90	$514.80	$610.90	$634.80	$730.90	$826.80
25-29	$229.00	$350.40	$579.40	$324.90	$421.00	$516.90	$446.50	$542.40	$638.60	$675.50	$771.40	$867.50
30-34	$242.30	$371.00	$613.00	$338.20	$434.30	$530.20	$467.10	$563.00	$659.10	$708.90	$805.00	$900.90
35-39	$269.90	$418.30	$688.00	$365.80	$461.70	$557.80	$514.20	$610.30	$706.20	$784.10	$880.00	$976.10
40-44	$325.70	$444.70	$770.20	$421.60	$517.70	$613.60	$540.80	$636.70	$732.60	$866.10	$962.20	$1,058.10
45-49	$367.20	$481.40	$848.60	$463.10	$559.30	$655.20	$577.30	$673.40	$769.30	$944.50	$1,040.40	$1,136.60
50-54	$410.80	$494.90	$905.70	$506.90	$602.80	$699.00	$590.80	$686.90	$782.80	$1,001.80	$1,097.70	$1,193.90
55-59	$472.50	$525.80	$998.70	$568.60	$664.50	$760.40	$621.90	$717.90	$814.00	$1,094.80	$1,190.70	$1,286.90
60-64	$648.10	$585.60	$1,233.50	$744.00	$840.10	$936.00	$681.50	$777.60	$873.50	$1,329.40	$1,425.50	$1,521.40
65+	$641.50	$579.60	$1,221.00	$737.60	$833.50	$929.40	$675.70	$771.60	$867.70	$1,317.20	$1,413.10	$1,509.20

NGF Silver 1400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$122.20	$122.20	$244.60	$244.40	$366.60	$488.70	$244.40	$366.60	$488.70	$366.80	$488.90	$611.10
19-24	$206.10	$307.30	$513.20	$297.80	$389.50	$481.10	$399.10	$490.60	$582.30	$604.90	$696.70	$788.20
25-29	$218.50	$334.00	$551.70	$310.00	$401.80	$493.50	$425.60	$517.30	$609.10	$643.40	$735.00	$826.70
30-34	$230.50	$353.30	$584.00	$322.00	$413.80	$505.50	$445.00	$536.60	$628.30	$675.70	$767.30	$859.00
35-39	$256.80	$398.20	$655.40	$348.50	$440.30	$531.80	$490.00	$581.70	$673.50	$747.00	$838.70	$930.50
40-44	$310.00	$423.90	$733.70	$401.80	$493.50	$585.00	$515.50	$607.20	$698.90	$825.30	$917.00	$1,008.70
45-49	$349.80	$458.70	$808.30	$441.50	$533.30	$625.00	$550.20	$642.00	$733.70	$900.00	$991.60	$1,083.30
50-54	$391.60	$471.30	$862.90	$483.10	$574.90	$666.60	$563.10	$654.60	$746.40	$954.50	$1,046.20	$1,138.00
55-59	$450.20	$501.20	$951.40	$542.00	$633.50	$725.20	$592.90	$684.40	$776.20	$1,043.10	$1,134.70	$1,226.40
60-64	$617.30	$557.90	$1,175.20	$709.10	$800.80	$892.40	$649.40	$741.20	$832.90	$1,267.00	$1,358.50	$1,450.30
65+	$611.10	$552.10	$1,163.20	$702.70	$794.40	$886.10	$643.80	$735.40	$827.10	$1,254.80	$1,346.50	$1,438.20

NGF Silver 1950	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$108.60	$108.60	$218.20	$217.20	$325.80	$434.40	$217.20	$325.80	$434.40	$326.80	$435.40	$544.00
19-24	$183.70	$274.30	$457.70	$265.20	$346.70	$428.40	$355.80	$437.50	$519.00	$539.40	$620.90	$702.60
25-29	$194.60	$297.60	$492.10	$276.30	$357.80	$439.30	$379.10	$460.80	$542.30	$573.80	$655.30	$736.80
30-34	$205.80	$315.20	$520.80	$287.50	$369.00	$450.50	$396.70	$478.20	$559.90	$602.30	$683.80	$765.50
35-39	$229.00	$355.40	$584.30	$310.70	$392.20	$473.70	$436.90	$518.60	$600.00	$666.00	$747.50	$829.00
40-44	$276.80	$377.90	$654.40	$358.30	$440.00	$521.40	$459.40	$541.10	$622.60	$735.90	$817.40	$899.10
45-49	$311.90	$409.10	$721.00	$393.60	$475.10	$556.60	$490.80	$572.30	$653.80	$802.50	$884.00	$965.70
50-54	$349.20	$420.70	$769.90	$430.90	$512.30	$593.80	$502.40	$583.90	$665.60	$851.40	$932.90	$1,014.60
55-59	$401.70	$446.80	$848.50	$483.40	$564.90	$646.40	$528.30	$609.80	$691.50	$930.00	$1,011.70	$1,093.20
60-64	$550.40	$497.70	$1,048.10	$631.90	$713.40	$795.10	$579.20	$660.70	$742.40	$1,129.80	$1,211.30	$1,292.80
65+	$545.00	$492.70	$1,037.50	$626.70	$708.20	$789.70	$574.20	$655.70	$737.40	$1,119.00	$1,200.50	$1,282.20

NGF Silver 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$101.20	$101.20	$202.90	$202.40	$303.70	$404.90	$202.40	$303.70	$404.90	$304.10	$405.30	$506.50
19-24	$171.10	$254.60	$425.70	$247.00	$322.80	$398.70	$330.50	$406.30	$482.20	$501.60	$577.40	$653.30
25-29	$181.20	$276.90	$457.90	$257.10	$332.90	$408.80	$352.70	$428.60	$504.50	$533.70	$609.60	$685.50
30-34	$191.30	$292.90	$484.50	$267.20	$343.00	$418.90	$368.80	$444.70	$520.50	$560.30	$636.20	$712.00
35-39	$213.00	$330.50	$543.20	$288.80	$364.70	$440.50	$406.30	$482.20	$558.10	$619.10	$694.90	$770.80
40-44	$257.10	$351.30	$608.40	$332.90	$408.80	$484.70	$427.10	$503.00	$578.90	$684.20	$760.10	$835.90
45-49	$289.90	$380.40	$670.40	$365.70	$441.60	$517.40	$456.20	$532.10	$607.90	$746.30	$822.10	$898.00
50-54	$324.50	$390.90	$715.60	$400.30	$476.20	$552.10	$466.70	$542.60	$618.50	$791.40	$867.30	$943.10
55-59	$373.30	$415.40	$789.10	$449.20	$525.10	$600.90	$491.30	$567.10	$643.00	$865.00	$940.90	$1,016.70
60-64	$511.90	$462.40	$974.50	$587.70	$663.60	$739.50	$538.30	$614.10	$690.00	$1,050.30	$1,126.20	$1,202.10
65+	$506.70	$457.90	$964.80	$582.60	$658.40	$734.30	$533.70	$609.60	$685.50	$1,040.70	$1,116.50	$1,192.40

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Non - User of Tobacco Contracts

NGF Silver 3200	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$93.40	$93.40	$186.30	$186.50	$279.90	$373.30	$186.50	$279.90	$373.30	$279.70	$373.10	$466.20
19-24	$157.30	$234.40	$391.80	$227.20	$297.40	$367.30	$304.60	$374.50	$444.60	$461.70	$531.80	$601.70
25-29	$166.60	$254.80	$421.00	$236.50	$306.60	$376.60	$324.90	$394.90	$465.00	$490.90	$561.00	$630.90
30-34	$176.00	$269.80	$445.40	$246.00	$316.10	$386.00	$339.70	$409.90	$479.80	$515.60	$585.50	$655.60
35-39	$196.00	$304.20	$499.70	$266.10	$336.20	$406.20	$374.10	$444.20	$514.10	$569.70	$639.80	$709.70
40-44	$236.50	$323.10	$559.60	$306.60	$376.60	$446.70	$393.00	$463.10	$533.00	$629.70	$699.60	$769.80
45-49	$266.90	$350.00	$616.70	$337.10	$407.00	$477.10	$419.90	$490.10	$560.00	$686.70	$756.80	$826.90
50-54	$298.40	$359.70	$657.90	$368.50	$438.50	$508.60	$429.60	$499.70	$569.70	$727.80	$797.90	$867.80
55-59	$343.60	$382.50	$725.70	$413.60	$483.70	$553.60	$452.40	$522.60	$592.50	$795.90	$866.00	$935.90
60-64	$470.70	$425.70	$896.60	$540.90	$610.80	$680.90	$495.60	$565.70	$635.70	$966.60	$1,036.70	$1,106.80
65+	$466.00	$421.40	$887.60	$536.10	$606.10	$676.20	$491.30	$561.40	$631.40	$957.70	$1,027.60	$1,097.80

NGF Silver 4400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$83.20	$83.20	$167.00	$166.60	$249.80	$333.10	$166.60	$249.80	$333.10	$250.40	$333.50	$416.70
19-24	$141.00	$209.80	$350.60	$203.50	$265.90	$328.60	$272.30	$335.00	$397.50	$413.20	$475.70	$538.40
25-29	$148.70	$228.00	$376.80	$211.20	$273.90	$336.40	$290.50	$353.20	$415.70	$439.30	$502.00	$564.40
30-34	$157.60	$241.60	$399.10	$220.00	$282.70	$345.20	$304.00	$366.50	$429.20	$461.60	$524.10	$586.80
35-39	$175.60	$272.30	$447.70	$238.10	$300.80	$363.30	$335.00	$397.50	$460.00	$510.20	$572.80	$635.30
40-44	$211.60	$289.50	$501.10	$274.10	$336.60	$399.30	$352.00	$414.50	$477.20	$563.80	$626.30	$689.00
45-49	$239.10	$313.30	$552.20	$301.60	$364.10	$426.80	$375.80	$438.40	$500.90	$614.60	$677.10	$739.80
50-54	$267.60	$322.10	$589.40	$330.10	$392.80	$455.20	$384.60	$447.30	$509.70	$651.90	$714.60	$777.10
55-59	$307.70	$342.40	$649.70	$370.20	$432.70	$495.40	$404.80	$467.50	$530.00	$712.40	$774.90	$837.60
60-64	$421.90	$380.90	$802.70	$484.30	$546.80	$609.50	$443.40	$505.90	$568.50	$865.40	$927.90	$990.40
65+	$417.30	$377.00	$794.70	$479.80	$542.30	$605.00	$439.50	$502.20	$564.70	$857.20	$919.90	$982.40

NGF Bronze 2000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$87.20	$87.20	$174.70	$174.50	$261.70	$349.20	$174.50	$261.70	$349.20	$262.10	$349.40	$436.60
19-24	$147.20	$219.30	$366.50	$212.60	$277.90	$343.30	$284.60	$350.00	$415.40	$431.80	$497.20	$562.60
25-29	$155.90	$238.30	$394.20	$221.20	$286.60	$352.00	$303.70	$369.10	$434.40	$459.50	$524.90	$590.50
30-34	$164.70	$252.40	$416.90	$230.10	$295.50	$361.10	$317.80	$383.10	$448.50	$482.30	$547.60	$613.00
35-39	$183.30	$284.40	$467.80	$248.70	$314.10	$379.50	$349.80	$415.20	$480.50	$533.10	$598.50	$663.90
40-44	$221.40	$302.20	$523.80	$286.80	$352.20	$417.60	$367.60	$432.90	$498.30	$589.20	$654.60	$720.00
45-49	$249.60	$327.50	$576.90	$315.20	$380.50	$445.90	$392.90	$458.30	$523.60	$642.20	$707.60	$773.00
50-54	$279.50	$336.60	$615.80	$344.80	$410.20	$475.60	$402.20	$467.60	$532.90	$681.20	$746.60	$811.90
55-59	$321.40	$357.60	$679.00	$386.80	$452.20	$517.60	$423.00	$488.30	$553.70	$744.40	$809.80	$875.40
60-64	$440.30	$398.30	$838.60	$505.90	$571.20	$636.60	$463.70	$529.00	$594.40	$903.90	$969.50	$1,034.90
65+	$436.00	$394.40	$830.30	$501.30	$566.70	$632.10	$459.80	$525.40	$590.70	$895.70	$961.10	$1,026.50

NGF Bronze 3300	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$75.40	$75.40	$150.90	$150.60	$226.10	$301.50	$150.60	$226.10	$301.50	$226.50	$301.70	$377.10
19-24	$127.20	$189.30	$316.50	$183.50	$240.00	$296.60	$245.80	$302.40	$358.90	$373.10	$429.40	$485.90
25-29	$134.50	$205.90	$340.40	$191.00	$247.60	$304.10	$262.40	$318.70	$375.20	$396.90	$453.40	$509.90
30-34	$142.30	$217.90	$360.20	$198.80	$255.30	$311.80	$274.40	$330.90	$387.50	$416.50	$473.00	$529.50
35-39	$158.40	$245.60	$404.00	$214.90	$271.20	$327.70	$302.10	$358.70	$415.00	$460.50	$517.00	$573.30
40-44	$191.30	$261.10	$452.30	$247.80	$304.10	$360.60	$317.40	$373.90	$430.40	$508.90	$565.40	$621.90
45-49	$215.50	$282.80	$498.30	$272.30	$328.60	$385.10	$339.30	$395.80	$452.30	$554.60	$611.20	$667.70
50-54	$241.30	$290.80	$531.90	$297.80	$354.40	$410.70	$347.30	$403.80	$460.30	$588.40	$644.90	$701.20
55-59	$277.60	$308.80	$586.40	$334.20	$390.50	$447.00	$365.30	$421.80	$478.10	$643.00	$699.50	$756.00
60-64	$380.40	$344.00	$724.20	$436.90	$493.40	$549.90	$400.60	$456.90	$513.40	$780.70	$837.40	$893.70
65+	$376.50	$340.60	$717.10	$433.00	$489.50	$545.80	$397.10	$453.60	$510.20	$773.60	$830.10	$886.60

NGF Classic Blue 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$109.10	$109.10	$218.30	$218.10	$327.20	$436.00	$218.10	$327.20	$436.00	$327.40	$436.20	$545.30
19-24	$189.40	$364.80	$554.40	$271.30	$353.00	$434.60	$446.70	$528.40	$610.10	$636.10	$717.80	$799.40
25-29	$201.00	$419.30	$620.30	$282.70	$364.40	$446.00	$501.00	$582.70	$664.40	$702.00	$783.70	$865.40
30-34	$212.20	$396.10	$608.30	$294.10	$375.80	$457.40	$477.80	$559.40	$641.10	$689.90	$771.60	$853.30
35-39	$236.60	$395.80	$631.80	$318.30	$400.00	$481.60	$477.50	$559.20	$640.90	$713.40	$795.30	$877.00
40-44	$285.60	$396.10	$681.30	$367.30	$449.20	$530.90	$477.80	$559.40	$641.10	$762.90	$844.60	$926.30
45-49	$322.20	$422.10	$744.00	$403.80	$485.50	$567.20	$503.80	$585.40	$667.10	$825.90	$907.60	$989.30
50-54	$360.30	$433.50	$794.40	$441.90	$523.60	$605.30	$515.40	$597.10	$678.80	$876.10	$957.80	$1,039.70
55-59	$414.60	$461.10	$875.20	$496.20	$577.90	$659.60	$542.80	$624.50	$706.40	$956.90	$1,038.50	$1,120.20
60-64	$568.10	$513.60	$1,081.90	$649.80	$731.70	$813.40	$595.20	$676.90	$758.60	$1,163.60	$1,245.20	$1,327.20
65+	$562.40	$508.30	$1,070.90	$644.10	$725.80	$807.40	$590.00	$671.70	$753.40	$1,152.60	$1,234.30	$1,316.00

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NGF Classic Blue 4000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$94.50	$94.50	$189.40	$188.90	$283.40	$378.00	$188.90	$283.40	$378.00	$284.10	$378.50	$473.00
19-24	$164.50	$316.40	$481.20	$235.20	$306.20	$377.10	$387.40	$458.40	$529.30	$552.10	$623.10	$694.00
25-29	$174.50	$363.90	$538.00	$245.30	$316.20	$387.20	$434.90	$505.80	$576.80	$608.90	$679.90	$750.80
30-34	$184.40	$343.60	$527.70	$255.30	$326.30	$397.20	$414.60	$485.50	$556.50	$598.70	$669.60	$740.60
35-39	$205.10	$343.10	$548.00	$275.80	$346.80	$417.70	$414.10	$485.10	$555.80	$619.00	$689.90	$760.90
40-44	$247.80	$343.60	$590.90	$318.70	$389.70	$460.60	$414.60	$485.50	$556.50	$661.90	$732.80	$803.80
45-49	$279.50	$366.40	$645.70	$350.40	$421.40	$492.10	$437.40	$508.30	$579.30	$716.60	$787.40	$858.30
50-54	$312.80	$376.50	$689.20	$383.80	$454.70	$525.70	$447.40	$518.40	$589.30	$760.20	$831.20	$902.10
55-59	$359.30	$400.00	$759.30	$430.30	$501.30	$572.20	$470.90	$541.90	$612.80	$830.20	$901.20	$972.20
60-64	$493.00	$445.60	$938.60	$564.00	$634.90	$705.70	$516.50	$587.50	$658.40	$1,009.60	$1,080.50	$1,151.50
65+	$487.80	$441.00	$929.30	$558.70	$629.50	$700.40	$512.00	$582.90	$653.90	$1,000.20	$1,071.20	$1,142.10

NGF MSA 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$111.90	$111.90	$222.90	$223.80	$335.50	$447.30	$223.80	$335.50	$447.30	$334.80	$446.70	$558.60
19-24	$188.10	$280.30	$468.40	$272.10	$355.80	$439.80	$364.30	$448.30	$532.20	$552.10	$636.10	$720.10
25-29	$199.10	$304.30	$503.40	$283.10	$367.00	$451.00	$388.30	$472.30	$556.30	$587.40	$671.40	$755.30
30-34	$210.70	$322.20	$532.70	$294.50	$378.50	$462.50	$406.20	$490.10	$574.10	$616.70	$700.70	$784.40
35-39	$234.30	$363.10	$597.70	$318.30	$402.30	$486.00	$447.10	$531.10	$615.10	$681.70	$765.60	$849.60
40-44	$282.60	$386.30	$669.30	$366.60	$450.60	$534.30	$470.20	$554.20	$638.20	$753.30	$837.30	$921.20
45-49	$318.80	$418.50	$737.30	$402.70	$486.70	$570.70	$502.50	$586.50	$670.40	$821.20	$905.20	$989.20
50-54	$357.00	$430.20	$786.70	$440.90	$524.90	$608.90	$513.90	$597.90	$681.90	$870.70	$954.60	$1,038.60
55-59	$410.50	$457.00	$867.70	$494.50	$578.50	$662.40	$540.90	$624.90	$708.90	$951.70	$1,035.60	$1,119.60
60-64	$563.10	$508.70	$1,071.60	$647.10	$730.90	$814.80	$592.60	$676.60	$760.60	$1,155.50	$1,239.50	$1,323.50
65+	$557.20	$503.40	$1,060.80	$641.20	$725.10	$809.10	$587.40	$671.40	$755.30	$1,144.80	$1,228.50	$1,312.50

NGF HSA 1600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$118.90	$118.90	$189.60	$237.70	$356.40	$475.20	$237.70	$356.40	$475.20	$308.20	$427.10	$546.00
19-24	$199.90	$298.00	$397.90	$288.80	$378.00	$467.30	$387.20	$476.20	$565.40	$487.10	$576.10	$665.30
25-29	$211.30	$323.50	$427.80	$300.50	$389.50	$478.70	$412.50	$501.70	$590.70	$517.00	$606.20	$695.20
30-34	$223.60	$342.70	$452.90	$312.60	$401.80	$490.80	$431.70	$520.90	$609.80	$541.90	$631.10	$720.00
35-39	$248.90	$386.00	$508.10	$338.10	$427.10	$516.30	$475.00	$564.20	$653.20	$597.30	$686.30	$775.50
40-44	$300.50	$410.40	$569.20	$389.50	$478.70	$567.90	$499.40	$588.60	$677.60	$658.20	$747.40	$836.60
45-49	$338.80	$444.70	$626.70	$427.80	$517.00	$606.20	$533.60	$622.90	$712.10	$715.70	$804.90	$894.10
50-54	$379.00	$457.00	$668.70	$468.20	$557.10	$646.40	$546.20	$635.40	$724.40	$757.70	$846.90	$935.90
55-59	$436.00	$485.50	$737.60	$525.20	$614.20	$703.40	$574.70	$663.90	$752.90	$826.80	$915.80	$1,005.00
60-64	$598.20	$540.50	$910.80	$687.20	$776.40	$865.60	$629.50	$718.70	$807.90	$1,000.00	$1,089.00	$1,178.20
65+	$592.30	$535.00	$901.70	$681.30	$770.50	$859.40	$624.00	$713.20	$802.20	$990.90	$1,079.80	$1,169.00

NGF HSA 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$101.50	$101.50	$162.20	$203.10	$304.80	$406.30	$203.10	$304.80	$406.30	$263.70	$365.30	$466.80
19-24	$171.10	$255.10	$340.90	$247.30	$323.50	$399.50	$331.30	$407.50	$483.70	$417.10	$493.30	$569.50
25-29	$181.20	$277.00	$366.60	$257.40	$333.60	$409.80	$353.20	$429.40	$505.60	$442.60	$518.80	$595.00
30-34	$191.70	$293.40	$387.90	$267.90	$344.10	$420.30	$369.60	$445.80	$522.00	$464.10	$540.30	$616.50
35-39	$213.30	$330.60	$435.10	$289.30	$365.50	$441.70	$406.80	$483.00	$559.20	$511.30	$587.50	$663.70
40-44	$257.40	$351.10	$487.60	$333.60	$409.80	$485.70	$427.30	$503.50	$579.70	$563.80	$640.00	$715.90
45-49	$290.40	$381.00	$536.80	$366.60	$442.60	$518.80	$457.00	$533.20	$609.40	$613.00	$689.20	$765.40
50-54	$324.70	$391.50	$572.90	$400.90	$477.10	$553.00	$467.70	$543.90	$619.90	$648.90	$725.10	$801.30
55-59	$373.70	$415.90	$631.50	$449.90	$526.10	$602.30	$492.10	$568.30	$644.50	$707.70	$783.90	$860.10
60-64	$512.70	$463.10	$780.00	$588.90	$665.10	$741.30	$539.40	$615.30	$691.50	$856.30	$932.50	$1,008.70
65+	$507.20	$458.40	$772.30	$583.40	$659.60	$735.80	$534.60	$610.50	$686.70	$848.50	$924.70	$1,000.90

Supplemental Accident	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
All Ages	$3.20	$3.20	$6.30	$4.90	$6.60	$8.30	$4.90	$6.60	$8.30	$8.00	$9.70	$11.40

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NGF Gold 500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$195.80	$195.80	$391.50	$391.50	$587.10	$782.80	$391.50	$587.10	$782.80	$587.10	$782.80	$978.60
19-24	$341.00	$655.80	$996.40	$487.80	$634.60	$781.70	$802.70	$949.70	$1,096.50	$1,143.40	$1,290.30	$1,437.10
25-29	$361.30	$753.50	$1,114.80	$508.10	$654.90	$802.00	$900.30	$1,047.10	$1,194.20	$1,261.80	$1,408.70	$1,555.50
30-34	$381.80	$712.00	$1,093.80	$528.60	$675.70	$822.50	$858.80	$1,005.90	$1,152.70	$1,240.60	$1,387.70	$1,534.50
35-39	$424.90	$710.90	$1,135.30	$571.70	$718.80	$865.60	$857.70	$1,004.50	$1,151.60	$1,282.40	$1,429.20	$1,576.20
40-44	$512.90	$711.60	$1,224.60	$659.70	$806.70	$953.50	$858.40	$1,005.40	$1,152.20	$1,371.50	$1,518.50	$1,665.30
45-49	$578.50	$758.70	$1,337.60	$725.30	$872.40	$1,019.20	$905.50	$1,052.30	$1,199.40	$1,484.40	$1,631.50	$1,778.30
50-54	$648.00	$780.10	$1,427.60	$794.80	$941.60	$1,088.60	$927.20	$1,074.00	$1,220.80	$1,574.40	$1,721.20	$1,868.30
55-59	$745.20	$828.60	$1,574.00	$892.20	$1,039.00	$1,186.10	$975.60	$1,122.50	$1,269.50	$1,720.80	$1,867.80	$2,014.70
60-64	$1,021.20	$922.90	$1,944.30	$1,168.00	$1,315.10	$1,461.90	$1,069.70	$1,216.70	$1,363.60	$2,091.10	$2,238.20	$2,385.00
65+	$1,011.10	$913.40	$1,924.50	$1,157.90	$1,304.90	$1,451.70	$1,060.40	$1,207.30	$1,354.10	$2,071.50	$2,218.30	$2,365.10

NGF Gold 1000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$168.90	$168.90	$337.70	$337.90	$506.80	$675.60	$337.90	$506.80	$675.60	$506.50	$675.40	$844.50
19-24	$294.10	$565.70	$859.50	$420.90	$547.50	$674.30	$692.30	$819.10	$945.60	$986.10	$1,112.90	$1,239.50
25-29	$311.60	$650.00	$961.20	$438.40	$565.00	$691.80	$776.80	$903.40	$1,030.20	$1,088.00	$1,214.50	$1,341.30
30-34	$329.20	$614.20	$943.40	$456.00	$582.50	$709.30	$741.00	$867.60	$994.40	$1,070.20	$1,196.80	$1,323.60
35-39	$366.50	$612.90	$978.90	$493.30	$619.90	$746.70	$739.70	$866.50	$993.10	$1,105.70	$1,232.50	$1,359.10
40-44	$442.00	$613.60	$1,055.80	$568.80	$695.40	$822.20	$740.10	$866.90	$993.50	$1,182.60	$1,309.20	$1,436.00
45-49	$498.70	$654.30	$1,153.20	$625.30	$752.10	$878.60	$780.80	$907.60	$1,034.40	$1,279.70	$1,406.50	$1,533.10
50-54	$558.30	$672.50	$1,230.70	$684.80	$811.60	$938.20	$799.30	$925.90	$1,052.70	$1,357.30	$1,484.10	$1,610.70
55-59	$642.30	$715.00	$1,356.90	$769.10	$895.70	$1,022.50	$841.80	$968.30	$1,095.20	$1,483.70	$1,610.20	$1,737.00
60-64	$880.40	$796.40	$1,676.80	$1,007.20	$1,133.80	$1,260.60	$922.90	$1,049.70	$1,176.30	$1,803.40	$1,930.20	$2,056.70
65+	$871.40	$788.00	$1,659.70	$998.00	$1,124.80	$1,251.40	$914.80	$1,041.40	$1,168.20	$1,786.30	$1,913.10	$2,039.90

NGF Gold 1500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$153.60	$153.60	$307.20	$307.40	$461.00	$614.60	$307.40	$461.00	$614.60	$460.80	$614.40	$768.20
19-24	$267.20	$513.60	$781.00	$382.40	$497.60	$612.80	$628.80	$744.00	$859.20	$896.20	$1,011.40	$1,126.60
25-29	$283.00	$590.60	$873.50	$398.10	$513.30	$628.50	$705.80	$821.00	$936.20	$988.70	$1,103.90	$1,219.10
30-34	$298.70	$558.00	$856.90	$413.90	$529.10	$644.30	$673.20	$788.40	$903.60	$972.10	$1,087.30	$1,202.50
35-39	$333.30	$557.40	$889.70	$448.50	$563.70	$678.80	$672.60	$787.80	$903.00	$1,004.90	$1,120.10	$1,235.30
40-44	$401.70	$557.80	$959.50	$516.90	$632.10	$747.30	$673.00	$788.20	$903.40	$1,074.70	$1,189.90	$1,305.10
45-49	$453.60	$594.20	$1,047.60	$568.80	$684.00	$799.20	$709.40	$824.60	$939.80	$1,162.80	$1,278.00	$1,393.20
50-54	$506.80	$611.00	$1,118.80	$622.00	$737.20	$852.40	$726.20	$841.40	$956.60	$1,234.00	$1,349.20	$1,464.40
55-59	$583.60	$649.40	$1,232.80	$698.80	$814.00	$929.20	$764.60	$879.80	$995.00	$1,348.00	$1,463.20	$1,578.40
60-64	$800.30	$723.30	$1,523.20	$915.50	$1,030.70	$1,145.90	$838.50	$953.70	$1,068.90	$1,638.40	$1,753.60	$1,868.80
65+	$792.00	$715.90	$1,508.10	$907.20	$1,022.40	$1,137.60	$831.10	$946.30	$1,061.50	$1,623.30	$1,738.50	$1,853.70

NGF Gold 1900	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$145.30	$145.30	$292.00	$290.70	$436.00	$581.40	$290.70	$436.00	$581.40	$437.40	$582.70	$728.10
19-24	$253.50	$487.40	$741.10	$362.70	$471.90	$580.90	$596.40	$705.60	$814.90	$850.30	$959.50	$1,068.50
25-29	$268.50	$560.50	$829.00	$377.70	$486.90	$595.90	$669.70	$778.70	$888.00	$938.20	$1,047.40	$1,156.40
30-34	$283.30	$529.60	$813.10	$392.50	$501.70	$610.70	$638.60	$747.80	$857.00	$922.30	$1,031.30	$1,140.50
35-39	$316.30	$528.70	$844.00	$425.50	$534.70	$643.70	$637.90	$747.10	$856.10	$953.20	$1,062.50	$1,171.50
40-44	$381.30	$529.30	$910.40	$490.50	$599.80	$708.80	$638.30	$747.60	$856.60	$1,019.60	$1,128.60	$1,237.90
45-49	$430.20	$563.90	$994.50	$539.40	$648.40	$757.70	$673.10	$782.30	$891.30	$1,103.50	$1,212.70	$1,321.70
50-54	$480.90	$580.00	$1,061.10	$590.10	$699.30	$808.30	$689.20	$798.30	$907.50	$1,170.40	$1,279.60	$1,388.60
55-59	$553.60	$616.40	$1,169.90	$662.80	$772.00	$881.00	$725.60	$834.80	$943.80	$1,278.90	$1,388.10	$1,497.40
60-64	$759.00	$686.10	$1,445.80	$868.20	$977.50	$1,086.50	$795.30	$904.60	$1,013.60	$1,555.00	$1,664.00	$1,773.20
65+	$751.40	$679.40	$1,431.00	$860.60	$969.80	$1,078.80	$788.40	$897.60	$1,006.60	$1,540.20	$1,649.20	$1,758.40

NGF Gold 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$137.70	$137.70	$275.40	$275.40	$413.10	$550.80	$275.40	$413.10	$550.80	$413.10	$550.80	$688.50
19-24	$239.70	$461.00	$700.70	$343.00	$446.30	$549.60	$564.30	$667.60	$770.90	$804.00	$907.30	$1,010.60
25-29	$253.90	$529.90	$783.80	$357.20	$460.50	$563.90	$633.20	$736.50	$839.80	$887.20	$990.50	$1,093.80
30-34	$268.30	$500.60	$769.00	$371.70	$475.00	$578.30	$603.90	$707.30	$810.60	$872.30	$975.60	$1,078.90
35-39	$298.80	$499.70	$798.60	$402.10	$505.40	$608.80	$603.00	$706.40	$809.70	$901.90	$1,005.20	$1,108.50
40-44	$360.70	$500.30	$861.00	$464.00	$567.30	$670.60	$603.60	$707.00	$810.30	$964.30	$1,067.60	$1,171.00
45-49	$406.80	$533.50	$940.30	$510.10	$613.40	$716.70	$636.80	$740.10	$843.50	$1,043.60	$1,146.90	$1,250.20
50-54	$455.30	$548.40	$1,003.70	$558.60	$661.90	$765.20	$651.70	$755.00	$858.30	$1,107.00	$1,210.30	$1,313.60
55-59	$523.80	$582.80	$1,106.50	$627.10	$730.40	$833.70	$686.10	$789.40	$892.70	$1,209.80	$1,313.20	$1,416.50
60-64	$718.10	$649.00	$1,367.10	$821.40	$924.70	$1,028.00	$752.30	$855.60	$958.90	$1,470.40	$1,573.70	$1,677.00
65+	$710.70	$642.50	$1,353.20	$814.00	$917.30	$1,020.60	$745.80	$849.20	$952.50	$1,456.60	$1,559.90	$1,663.20

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NGF Silver 750	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$162.20	$162.20	$323.20	$324.10	$486.30	$648.20	$324.10	$486.30	$648.20	$485.10	$647.30	$809.30
19-24	$272.90	$406.70	$679.10	$394.60	$516.00	$637.70	$528.40	$650.10	$771.50	$800.80	$922.50	$1,043.90
25-29	$288.90	$441.20	$730.30	$410.60	$532.30	$653.70	$562.90	$684.40	$806.00	$852.00	$973.70	$1,095.20
30-34	$305.10	$467.50	$772.90	$426.60	$548.30	$670.00	$589.20	$710.90	$832.40	$894.60	$1,016.00	$1,137.70
35-39	$339.90	$527.00	$867.10	$461.60	$583.30	$704.70	$648.50	$770.10	$891.80	$988.80	$1,110.30	$1,231.90
40-44	$410.30	$560.40	$971.00	$532.00	$653.50	$775.20	$681.80	$803.50	$925.20	$1,092.40	$1,214.10	$1,335.80
45-49	$462.70	$606.60	$1,069.30	$584.40	$706.10	$827.60	$728.10	$849.70	$971.40	$1,191.00	$1,312.70	$1,434.10
50-54	$517.80	$623.50	$1,141.40	$639.50	$761.00	$882.70	$745.20	$866.90	$988.30	$1,263.10	$1,384.70	$1,506.40
55-59	$595.80	$663.10	$1,259.40	$717.30	$839.00	$960.70	$784.80	$906.20	$1,027.90	$1,380.80	$1,502.50	$1,624.20
60-64	$816.80	$738.30	$1,554.90	$938.50	$1,060.20	$1,181.60	$860.00	$981.70	$1,103.40	$1,676.40	$1,798.10	$1,919.70
65+	$808.30	$730.60	$1,539.10	$930.00	$1,051.50	$1,173.20	$852.30	$973.90	$1,095.40	$1,660.80	$1,782.50	$1,904.00

NGF Silver 1100	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$140.70	$140.70	$282.90	$281.60	$422.20	$562.90	$281.60	$422.20	$562.90	$423.60	$564.50	$705.20
19-24	$238.00	$355.10	$592.80	$343.70	$449.20	$554.90	$460.80	$566.30	$672.10	$698.30	$804.10	$909.60
25-29	$251.90	$385.50	$637.40	$357.40	$463.10	$568.60	$491.20	$596.70	$702.40	$743.10	$848.60	$954.30
30-34	$266.50	$408.10	$674.40	$372.00	$477.70	$583.20	$513.80	$619.30	$725.00	$779.90	$885.60	$991.10
35-39	$296.90	$460.20	$756.80	$402.40	$507.90	$613.60	$565.70	$671.40	$776.90	$862.50	$968.00	$1,073.80
40-44	$358.30	$489.20	$847.20	$463.80	$569.50	$675.00	$594.90	$700.40	$805.90	$952.70	$1,058.50	$1,164.00
45-49	$404.00	$529.60	$933.50	$509.50	$615.20	$720.70	$635.10	$740.80	$846.30	$1,039.00	$1,144.50	$1,250.30
50-54	$451.90	$544.40	$996.30	$557.70	$663.20	$768.90	$649.90	$755.60	$861.20	$1,102.10	$1,207.60	$1,313.30
55-59	$519.80	$578.40	$1,098.60	$625.50	$731.00	$836.50	$684.20	$789.70	$895.40	$1,204.40	$1,309.90	$1,415.60
60-64	$712.90	$644.20	$1,356.90	$818.40	$924.20	$1,029.70	$749.70	$855.40	$960.90	$1,462.40	$1,568.20	$1,673.70
65+	$705.60	$637.60	$1,343.20	$811.40	$916.90	$1,022.40	$743.30	$848.80	$954.50	$1,448.90	$1,554.50	$1,660.20

NGF Silver 1400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$134.40	$134.40	$269.00	$268.80	$403.20	$537.60	$268.80	$403.20	$537.60	$403.40	$537.80	$672.20
19-24	$226.70	$338.00	$564.50	$327.60	$428.50	$529.20	$439.00	$539.60	$640.60	$665.40	$766.30	$867.00
25-29	$240.30	$367.40	$606.80	$341.00	$441.90	$542.80	$468.10	$569.00	$669.90	$707.70	$808.40	$909.30
30-34	$253.50	$388.60	$642.40	$354.20	$455.10	$556.00	$489.50	$590.20	$691.10	$743.30	$844.00	$944.90
35-39	$282.50	$438.00	$721.00	$383.40	$484.30	$585.00	$539.00	$639.90	$740.80	$821.60	$922.60	$1,023.50
40-44	$341.00	$466.30	$807.10	$441.90	$542.80	$643.50	$567.00	$667.90	$768.80	$907.70	$1,008.70	$1,109.60
45-49	$384.70	$504.60	$889.10	$485.70	$586.60	$687.50	$605.20	$706.20	$807.10	$990.00	$1,090.70	$1,191.60
50-54	$430.80	$518.50	$949.20	$531.40	$632.40	$733.30	$619.40	$720.00	$821.00	$1,049.90	$1,150.80	$1,251.70
55-59	$495.20	$551.30	$1,046.50	$596.10	$696.80	$797.70	$652.20	$752.90	$853.80	$1,147.40	$1,248.10	$1,349.00
60-64	$679.00	$613.70	$1,292.70	$780.00	$880.90	$981.60	$714.40	$815.30	$916.20	$1,393.60	$1,494.30	$1,595.20
65+	$672.20	$607.30	$1,279.50	$772.90	$873.80	$974.70	$708.20	$808.90	$909.80	$1,380.20	$1,481.10	$1,582.00

NGF Silver 1950	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$119.50	$119.50	$240.00	$238.90	$358.40	$477.80	$238.90	$358.40	$477.80	$359.50	$479.00	$598.40
19-24	$202.10	$301.70	$503.50	$291.70	$381.30	$471.20	$391.40	$481.20	$570.90	$593.40	$683.10	$772.90
25-29	$214.10	$327.40	$541.30	$304.00	$393.60	$483.30	$417.10	$506.90	$596.60	$631.20	$720.80	$810.50
30-34	$226.40	$346.80	$572.90	$316.30	$405.90	$495.60	$436.40	$526.10	$615.90	$662.60	$752.20	$842.10
35-39	$251.90	$390.90	$642.80	$341.80	$431.40	$521.00	$480.50	$570.40	$660.10	$732.70	$822.30	$911.90
40-44	$304.40	$415.70	$719.90	$394.10	$484.00	$573.60	$505.30	$595.20	$684.90	$809.60	$899.20	$989.10
45-49	$343.10	$450.10	$793.20	$433.00	$522.60	$612.30	$539.90	$629.60	$719.20	$882.80	$972.50	$1,062.30
50-54	$384.10	$462.80	$846.90	$473.90	$563.60	$653.20	$552.70	$642.30	$732.20	$936.50	$1,026.20	$1,116.00
55-59	$441.90	$491.50	$933.30	$531.70	$621.40	$711.00	$581.10	$670.80	$760.60	$1,023.00	$1,112.90	$1,202.50
60-64	$605.50	$547.40	$1,152.90	$695.10	$784.80	$874.60	$637.10	$726.70	$816.60	$1,242.80	$1,332.40	$1,422.10
65+	$599.50	$542.00	$1,141.30	$689.40	$779.10	$868.70	$631.60	$721.30	$811.10	$1,230.90	$1,320.60	$1,410.50

NGF Silver 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$111.30	$111.30	$223.10	$222.70	$334.00	$445.40	$222.70	$334.00	$445.40	$334.50	$445.80	$557.20
19-24	$188.20	$280.10	$468.30	$271.70	$355.10	$438.60	$363.50	$447.00	$530.40	$551.70	$635.20	$718.60
25-29	$199.30	$304.60	$503.70	$282.80	$366.20	$449.70	$388.00	$471.50	$554.90	$587.10	$670.60	$754.00
30-34	$210.40	$322.20	$532.90	$293.90	$377.40	$460.80	$405.70	$489.10	$572.60	$616.40	$699.80	$783.30
35-39	$234.30	$363.50	$597.50	$317.70	$401.20	$484.60	$447.00	$530.40	$613.90	$681.00	$764.40	$847.90
40-44	$282.80	$386.40	$669.20	$366.20	$449.70	$533.10	$469.90	$553.30	$636.80	$752.70	$836.10	$919.60
45-49	$318.80	$418.40	$737.50	$402.30	$485.70	$569.20	$501.80	$585.30	$668.70	$820.90	$904.40	$987.80
50-54	$356.90	$430.00	$787.10	$440.40	$523.80	$607.30	$513.40	$596.90	$680.30	$870.60	$954.00	$1,037.50
55-59	$410.70	$456.90	$868.10	$494.10	$577.60	$661.00	$540.40	$623.80	$707.30	$951.50	$1,035.00	$1,118.40
60-64	$563.10	$508.70	$1,071.90	$646.50	$730.00	$813.40	$592.10	$675.60	$759.00	$1,155.40	$1,238.80	$1,322.30
65+	$557.40	$503.70	$1,061.30	$640.90	$724.30	$807.80	$587.10	$670.60	$754.00	$1,144.70	$1,228.20	$1,311.60

Farm Bureau
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Tobacco User Contracts

NGF Silver 3200	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$102.70	$102.70	$204.90	$205.20	$307.90	$410.60	$205.20	$307.90	$410.60	$307.60	$410.30	$512.80
19-24	$173.00	$257.90	$430.90	$250.00	$327.10	$404.00	$335.00	$411.90	$489.00	$507.80	$585.00	$661.90
25-29	$183.20	$280.30	$463.00	$260.10	$337.30	$414.20	$357.40	$434.30	$511.40	$539.90	$617.10	$694.00
30-34	$193.60	$296.80	$490.00	$270.50	$347.70	$424.60	$373.70	$450.80	$527.70	$567.10	$644.00	$721.10
35-39	$215.60	$334.60	$549.70	$292.70	$369.80	$446.80	$411.50	$488.60	$565.50	$626.60	$703.70	$780.60
40-44	$260.10	$355.40	$615.50	$337.30	$414.20	$491.30	$432.30	$509.40	$586.30	$692.60	$769.50	$846.70
45-49	$293.60	$385.00	$678.40	$370.70	$447.70	$524.80	$461.90	$539.00	$615.90	$755.30	$832.40	$909.60
50-54	$328.20	$395.60	$723.60	$405.40	$482.30	$559.40	$472.50	$549.70	$626.60	$800.50	$877.70	$954.60
55-59	$378.00	$420.70	$798.30	$454.90	$532.00	$608.90	$497.60	$574.80	$651.70	$875.40	$952.50	$1,029.40
60-64	$517.80	$468.20	$986.20	$594.90	$671.80	$749.00	$545.10	$622.30	$699.20	$1,063.10	$1,140.30	$1,217.40
65+	$512.60	$463.50	$976.30	$589.70	$666.60	$743.80	$540.40	$617.50	$694.40	$1,053.40	$1,130.30	$1,207.50

NGF Silver 4400	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$91.50	$91.50	$183.70	$183.20	$274.70	$366.50	$183.20	$274.70	$366.50	$275.40	$366.90	$458.40
19-24	$155.10	$230.80	$385.60	$223.80	$292.50	$361.50	$299.50	$368.50	$437.20	$454.60	$523.30	$592.30
25-29	$163.60	$250.80	$414.50	$232.40	$301.30	$370.10	$319.60	$388.50	$457.30	$483.20	$552.20	$620.90
30-34	$173.30	$265.70	$439.00	$242.10	$311.00	$379.80	$334.50	$403.20	$472.20	$507.80	$576.50	$645.50
35-39	$193.10	$299.50	$492.40	$261.90	$330.80	$399.60	$368.50	$437.20	$506.00	$561.20	$630.10	$698.90
40-44	$232.80	$318.50	$551.30	$301.60	$370.30	$439.30	$387.20	$455.90	$524.90	$620.20	$689.00	$757.90
45-49	$263.00	$344.60	$607.40	$331.70	$400.50	$469.50	$413.30	$482.30	$551.00	$676.10	$744.90	$813.80
50-54	$294.30	$354.30	$648.40	$363.10	$432.00	$500.80	$423.00	$492.00	$560.70	$717.10	$786.10	$854.80
55-59	$338.50	$376.60	$714.70	$407.20	$476.00	$544.90	$445.30	$514.30	$583.00	$783.60	$852.40	$921.30
60-64	$464.00	$419.00	$883.00	$532.80	$601.50	$670.50	$487.70	$556.40	$625.40	$952.00	$1,020.70	$1,089.40
65+	$459.10	$414.70	$874.20	$527.80	$596.60	$665.50	$483.40	$552.40	$621.10	$943.00	$1,011.90	$1,080.70

NGF Bronze 2000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$96.00	$96.00	$192.20	$191.90	$287.90	$384.10	$191.90	$287.90	$384.10	$288.40	$384.30	$480.30
19-24	$161.90	$241.20	$403.20	$233.80	$305.80	$377.70	$313.10	$385.10	$457.00	$475.10	$547.00	$618.90
25-29	$171.50	$262.20	$433.60	$243.40	$315.30	$387.20	$334.10	$406.00	$477.90	$505.60	$577.50	$649.60
30-34	$181.20	$277.70	$458.60	$253.10	$325.10	$397.20	$349.60	$421.50	$493.40	$530.60	$602.50	$674.40
35-39	$201.70	$312.90	$514.60	$273.60	$345.50	$417.40	$384.80	$456.70	$528.70	$586.50	$658.40	$730.30
40-44	$243.60	$332.40	$576.30	$315.50	$387.40	$459.40	$404.30	$476.30	$548.20	$648.20	$720.10	$792.00
45-49	$274.60	$360.30	$634.60	$346.70	$418.60	$490.60	$432.20	$504.10	$576.00	$706.50	$778.50	$850.40
50-54	$307.40	$370.30	$677.50	$379.30	$451.30	$523.20	$442.50	$514.40	$586.30	$749.40	$821.30	$893.20
55-59	$353.60	$393.40	$747.00	$425.50	$497.50	$569.40	$465.30	$537.20	$609.10	$818.90	$890.80	$963.00
60-64	$484.40	$438.20	$922.50	$556.50	$628.40	$700.30	$510.10	$582.00	$653.90	$994.40	$1,066.60	$1,138.50
65+	$479.60	$433.90	$913.50	$551.50	$623.40	$695.30	$505.80	$577.90	$649.90	$985.40	$1,057.30	$1,129.20

NGF Bronze 3300	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$83.00	$83.00	$165.90	$165.70	$248.70	$331.60	$165.70	$248.70	$331.60	$249.10	$331.90	$414.90
19-24	$139.90	$208.30	$348.20	$201.90	$264.00	$326.20	$270.40	$332.60	$394.80	$410.40	$472.30	$534.50
25-29	$148.00	$226.50	$374.40	$210.10	$272.30	$334.50	$288.60	$350.60	$412.70	$436.60	$498.80	$560.90
30-34	$156.50	$239.70	$396.20	$218.70	$280.80	$343.00	$301.90	$364.00	$426.20	$458.10	$520.30	$582.40
35-39	$174.20	$270.20	$444.40	$236.40	$298.30	$360.50	$332.40	$394.50	$456.50	$506.60	$568.70	$630.70
40-44	$210.40	$287.20	$497.60	$272.60	$334.50	$396.70	$349.10	$411.30	$473.50	$559.80	$621.90	$684.10
45-49	$237.10	$311.10	$548.20	$299.50	$361.40	$423.60	$373.20	$435.40	$497.60	$610.10	$672.30	$734.40
50-54	$265.50	$319.80	$585.00	$327.60	$389.80	$451.70	$382.00	$444.20	$506.30	$647.20	$709.40	$771.30
55-59	$305.40	$339.70	$645.10	$367.60	$429.50	$491.70	$401.90	$464.00	$526.00	$707.30	$769.40	$831.60
60-64	$418.40	$378.40	$796.60	$480.60	$542.70	$604.90	$440.60	$502.50	$564.70	$858.80	$921.20	$983.10
65+	$414.10	$374.70	$788.80	$476.30	$538.50	$600.40	$436.80	$499.00	$561.20	$851.00	$913.10	$975.30

NGF Classic Blue 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$120.00	$120.00	$240.20	$239.90	$359.90	$479.60	$239.90	$359.90	$479.60	$360.10	$479.80	$599.80
19-24	$208.30	$401.30	$609.80	$298.40	$388.20	$478.10	$491.40	$581.20	$671.10	$699.70	$789.50	$879.40
25-29	$221.10	$461.30	$682.40	$310.90	$400.80	$490.60	$551.10	$641.00	$730.80	$772.20	$862.10	$951.90
30-34	$233.40	$435.70	$669.10	$323.50	$413.30	$503.20	$525.50	$615.40	$705.20	$758.90	$848.80	$938.60
35-39	$260.30	$435.40	$694.90	$350.10	$439.90	$529.80	$525.30	$615.10	$705.00	$784.80	$874.90	$964.70
40-44	$314.20	$435.70	$749.40	$404.10	$494.10	$584.00	$525.50	$615.40	$705.20	$839.20	$929.10	$1,018.90
45-49	$354.40	$464.30	$818.40	$444.20	$534.00	$623.90	$554.10	$644.00	$733.80	$908.50	$998.30	$1,088.20
50-54	$396.30	$476.80	$873.80	$486.10	$576.00	$665.80	$566.90	$656.80	$746.60	$963.70	$1,053.50	$1,143.60
55-59	$456.00	$507.20	$962.70	$545.80	$635.70	$725.50	$597.00	$686.90	$777.00	$1,052.50	$1,142.40	$1,232.20
60-64	$624.90	$564.90	$1,190.10	$714.70	$804.80	$894.70	$654.80	$744.60	$834.40	$1,279.90	$1,369.70	$1,459.80
65+	$618.60	$559.10	$1,178.00	$708.50	$798.30	$888.20	$649.00	$738.80	$828.70	$1,267.90	$1,357.70	$1,447.50

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NGF Classic Blue 4000	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$103.90	$103.90	$208.30	$207.80	$311.70	$415.80	$207.80	$311.70	$415.80	$312.50	$416.30	$520.20
19-24	$180.90	$348.10	$529.30	$258.70	$336.80	$414.80	$426.10	$504.20	$582.20	$607.30	$685.40	$763.40
25-29	$192.00	$400.30	$591.80	$269.80	$347.80	$425.90	$478.30	$556.40	$634.40	$669.80	$747.90	$825.90
30-34	$202.80	$378.00	$580.50	$280.80	$358.90	$436.90	$456.00	$534.00	$612.10	$658.50	$736.60	$814.60
35-39	$225.60	$377.40	$602.80	$303.40	$381.50	$459.50	$455.50	$533.50	$611.30	$680.90	$758.90	$837.00
40-44	$272.50	$378.00	$650.00	$350.60	$428.60	$506.70	$456.00	$534.00	$612.10	$728.00	$806.10	$884.10
45-49	$307.40	$403.00	$710.20	$385.50	$463.50	$541.30	$481.10	$559.10	$637.20	$788.30	$866.10	$944.10
50-54	$344.10	$414.10	$758.20	$422.10	$500.20	$578.20	$492.10	$570.20	$648.20	$836.20	$914.30	$992.30
55-59	$395.30	$439.90	$835.20	$473.30	$551.40	$629.40	$518.00	$596.00	$674.10	$913.20	$991.30	$1,069.30
60-64	$542.30	$490.10	$1,032.50	$620.40	$698.40	$776.20	$568.20	$646.20	$724.30	$1,110.50	$1,188.60	$1,266.60
65+	$536.60	$485.10	$1,022.20	$614.60	$692.40	$770.50	$563.20	$641.20	$719.30	$1,100.20	$1,178.30	$1,256.30

NGF MSA 2500	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$123.10	$123.10	$245.20	$246.20	$369.00	$492.10	$246.20	$369.00	$492.10	$368.30	$491.40	$614.50
19-24	$206.90	$308.40	$515.30	$299.30	$391.40	$483.80	$400.70	$493.10	$585.50	$607.40	$699.80	$792.20
25-29	$219.00	$334.80	$553.80	$311.40	$403.80	$496.10	$427.20	$519.60	$611.90	$646.20	$738.60	$830.90
30-34	$231.80	$354.40	$586.00	$324.00	$416.30	$508.70	$446.80	$539.20	$631.60	$678.40	$770.80	$862.90
35-39	$257.80	$399.50	$657.50	$350.10	$442.50	$534.70	$491.90	$584.20	$676.60	$749.90	$842.30	$934.60
40-44	$310.90	$424.90	$736.30	$403.30	$495.60	$587.80	$517.30	$609.70	$702.10	$828.70	$921.00	$1,013.40
45-49	$350.70	$460.40	$811.00	$443.00	$535.40	$627.80	$552.80	$645.20	$737.50	$903.40	$995.80	$1,088.20
50-54	$392.70	$473.20	$865.40	$485.10	$577.50	$669.80	$565.40	$657.70	$750.10	$957.80	$1,050.20	$1,142.60
55-59	$451.60	$502.70	$954.50	$544.00	$636.40	$728.70	$595.10	$687.50	$779.80	$1,046.90	$1,139.30	$1,231.70
60-64	$619.50	$559.60	$1,178.80	$711.90	$804.00	$896.40	$652.00	$744.30	$836.70	$1,271.20	$1,363.60	$1,456.00
65+	$612.90	$553.80	$1,167.00	$705.30	$797.70	$890.10	$646.20	$738.60	$830.90	$1,259.40	$1,351.50	$1,443.90

NGF HSA 1600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$130.80	$130.80	$208.60	$261.50	$392.00	$522.80	$261.50	$392.00	$522.80	$339.10	$469.80	$600.60
19-24	$219.80	$327.80	$437.70	$317.70	$415.80	$514.00	$425.90	$523.80	$621.90	$535.80	$633.70	$731.80
25-29	$232.40	$355.90	$470.60	$330.50	$428.40	$526.50	$453.70	$551.90	$649.70	$568.70	$666.80	$764.70
30-34	$245.90	$376.90	$498.20	$343.80	$441.90	$539.80	$474.80	$572.90	$670.80	$596.00	$694.20	$792.00
35-39	$273.80	$424.60	$558.90	$371.90	$469.80	$567.90	$522.50	$620.60	$718.50	$657.00	$754.90	$853.00
40-44	$330.50	$451.50	$626.20	$428.40	$526.50	$624.60	$549.40	$647.50	$745.40	$724.00	$822.10	$920.30
45-49	$372.70	$489.10	$689.40	$470.60	$568.70	$666.80	$587.00	$685.10	$783.30	$787.30	$885.40	$983.50
50-54	$416.80	$502.70	$735.60	$515.00	$612.80	$711.00	$600.80	$698.90	$796.80	$833.40	$931.60	$1,029.40
55-59	$479.60	$534.00	$811.40	$577.70	$675.60	$773.70	$632.20	$730.30	$828.20	$909.50	$1,007.40	$1,105.50
60-64	$658.00	$594.50	$1,001.80	$755.90	$854.00	$952.10	$692.40	$790.50	$888.70	$1,100.00	$1,197.80	$1,296.00
65+	$651.50	$588.50	$991.80	$749.40	$847.50	$945.40	$686.40	$784.50	$882.40	$1,089.90	$1,187.80	$1,285.90

NGF HSA 2600	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
18-Under	$111.70	$111.70	$178.40	$223.40	$335.30	$447.00	$223.40	$335.30	$447.00	$290.10	$401.80	$513.50
19-24	$188.20	$280.60	$374.90	$272.00	$355.90	$439.40	$364.40	$448.20	$532.00	$458.80	$542.60	$626.40
25-29	$199.30	$304.70	$403.30	$283.10	$366.90	$450.70	$388.50	$472.30	$556.10	$486.90	$570.70	$654.50
30-34	$210.80	$322.70	$426.60	$294.60	$378.50	$462.30	$406.60	$490.40	$574.20	$510.50	$594.30	$678.10
35-39	$234.70	$363.60	$478.60	$318.20	$402.00	$485.90	$447.50	$531.30	$615.10	$562.40	$646.20	$730.00
40-44	$283.10	$386.20	$536.30	$366.90	$450.70	$534.30	$470.10	$553.90	$637.70	$620.10	$703.90	$787.50
45-49	$319.50	$419.10	$590.50	$403.30	$486.90	$570.70	$502.70	$586.50	$670.30	$674.30	$758.20	$842.00
50-54	$357.10	$430.70	$630.20	$440.90	$524.80	$608.30	$514.50	$598.30	$681.90	$713.70	$797.60	$881.40
55-59	$411.10	$457.50	$694.70	$494.90	$578.70	$662.50	$541.30	$625.10	$709.00	$778.50	$862.30	$946.10
60-64	$563.90	$509.50	$858.00	$647.70	$731.60	$815.40	$593.30	$676.80	$760.70	$941.90	$1,025.70	$1,109.50
65+	$557.90	$504.20	$849.50	$641.70	$725.50	$809.40	$588.00	$671.60	$755.40	$933.30	$1,017.10	$1,101.00

Supplemental Accident	Single Male	Single Female	Married	Male + 1 Child	Male + 2 Children	Male + 3+ Children	Female + 1 Child	Female + 2 Children	Female + 3+ Children	Married + 1 Child	Married + 2 Children	Married + 3+ Children
All Ages	$3.20	$3.20	$6.30	$4.90	$6.60	$8.30	$4.90	$6.60	$8.30	$8.00	$9.70	$11.40

Farm Bureau
Pool 5
Rates Effective 4/1/2012

GF Gold 600

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$114.10	$114.10	18-Under	$131.20	$131.20
19	$128.20	$158.70	19	$147.40	$182.50
20	$142.30	$203.40	20	$163.60	$233.80
21	$156.40	$248.00	21	$179.80	$285.20
22	$170.50	$292.60	22	$196.10	$336.50
23	$184.60	$337.30	23	$212.30	$387.90
24	$198.60	$381.90	24	$228.30	$439.20
25	$202.50	$400.90	25	$232.80	$461.10
26	$206.40	$420.00	26	$237.30	$483.00
27	$210.30	$439.00	27	$241.80	$504.80
28	$212.70	$434.20	28	$244.60	$499.30
29	$215.00	$429.30	29	$247.30	$493.70
30	$217.40	$424.50	30	$250.00	$488.10
31	$219.80	$419.60	31	$252.70	$482.60
32	$222.20	$414.70	32	$255.60	$476.90
33	$227.30	$414.60	33	$261.40	$476.80
34	$232.30	$414.40	34	$267.20	$476.60
35	$237.40	$414.30	35	$273.00	$476.40
36	$242.40	$414.10	36	$278.80	$476.20
37	$247.50	$414.00	37	$284.70	$476.10
38	$257.80	$414.10	38	$296.40	$476.20
39	$268.00	$414.20	39	$308.20	$476.30
40	$278.30	$414.30	40	$320.00	$476.50
41	$288.50	$414.40	41	$331.80	$476.60
42	$298.70	$414.50	42	$343.50	$476.70
43	$306.30	$420.00	43	$352.30	$483.00
44	$314.00	$425.50	44	$361.00	$489.30
45	$321.60	$430.90	45	$369.80	$495.50
46	$329.20	$436.40	46	$378.60	$501.80
47	$336.90	$441.90	47	$387.50	$508.20
48	$345.00	$444.40	48	$396.70	$511.00
49	$353.00	$446.90	49	$405.90	$513.90
50	$361.00	$449.30	50	$415.20	$516.70
51	$369.10	$451.80	51	$424.40	$519.60
52	$377.10	$454.20	52	$433.60	$522.30
53	$388.50	$460.00	53	$446.70	$528.90
54	$399.90	$465.70	54	$459.80	$535.50
55	$411.20	$471.40	55	$472.90	$542.10
56	$422.60	$477.10	56	$486.00	$548.60
57	$433.90	$482.70	57	$499.00	$555.10
58	$456.90	$490.50	58	$525.40	$564.10
59	$479.80	$498.40	59	$551.80	$573.10
60	$502.80	$506.20	60	$578.20	$582.10
61	$525.80	$514.00	61	$604.60	$591.10
62	$548.70	$521.90	62	$631.00	$600.10
63	$571.70	$529.70	63	$657.40	$609.10
64	$594.80	$537.60	64	$684.00	$618.20
65+	$588.80	$532.20	65+	$677.10	$612.00

GF Gold 1200

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$101.20	$101.20	18-Under	$116.30	$116.30
19	$113.70	$140.70	19	$130.70	$161.90
20	$126.20	$180.30	20	$145.10	$207.40
21	$138.70	$219.90	21	$159.50	$252.90
22	$151.20	$259.50	22	$173.90	$298.50
23	$163.70	$299.10	23	$188.30	$344.00
24	$176.10	$338.70	24	$202.50	$389.50
25	$179.60	$355.60	25	$206.50	$408.90
26	$183.00	$372.50	26	$210.50	$428.30
27	$186.50	$389.30	27	$214.50	$447.70
28	$188.60	$385.00	28	$216.90	$442.80
29	$190.70	$380.70	29	$219.30	$437.90
30	$192.80	$376.50	30	$221.70	$432.90
31	$194.90	$372.20	31	$224.20	$428.00
32	$197.10	$367.80	32	$226.70	$423.00
33	$201.60	$367.70	33	$231.80	$422.80
34	$206.10	$367.50	34	$237.00	$422.70
35	$210.50	$367.40	35	$242.10	$422.50
36	$215.00	$367.30	36	$247.20	$422.40
37	$219.50	$367.20	37	$252.50	$422.20
38	$228.60	$367.30	38	$262.90	$422.40
39	$237.70	$367.40	39	$273.40	$422.50
40	$246.80	$367.50	40	$283.80	$422.60
41	$255.90	$367.50	41	$294.30	$422.70
42	$264.90	$367.60	42	$304.70	$422.80
43	$271.70	$372.50	43	$312.40	$428.30
44	$278.40	$377.30	44	$320.20	$433.90
45	$285.20	$382.20	45	$328.00	$439.50
46	$292.00	$387.00	46	$335.70	$445.00
47	$298.80	$391.90	47	$343.60	$450.70
48	$305.90	$394.10	48	$351.80	$453.20
49	$313.10	$396.30	49	$360.00	$455.80
50	$320.20	$398.50	50	$368.20	$458.30
51	$327.30	$400.70	51	$376.40	$460.80
52	$334.40	$402.80	52	$384.60	$463.30
53	$344.50	$407.90	53	$396.20	$469.10
54	$354.60	$413.00	54	$407.80	$474.90
55	$364.70	$418.10	55	$419.40	$480.80
56	$374.80	$423.10	56	$431.00	$486.60
57	$384.80	$428.10	57	$442.50	$492.30
58	$405.20	$435.10	58	$465.90	$500.30
59	$425.50	$442.00	59	$489.40	$508.30
60	$445.90	$448.90	60	$512.80	$516.20
61	$466.30	$455.90	61	$536.20	$524.20
62	$486.60	$462.80	62	$559.60	$532.20
63	$507.00	$469.80	63	$583.10	$540.20
64	$527.50	$476.80	64	$606.60	$548.30
65+	$522.20	$472.00	65+	$600.50	$542.80

GF Gold 1700

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$91.40	$91.40	18-Under	$105.10	$105.10
19	$102.70	$127.20	19	$118.10	$146.30
20	$114.00	$163.00	20	$131.10	$187.40
21	$125.30	$198.70	21	$144.10	$228.50
22	$136.60	$234.50	22	$157.10	$269.70
23	$147.90	$270.30	23	$170.10	$310.90
24	$159.10	$306.00	24	$183.00	$351.90
25	$162.30	$321.30	25	$186.60	$369.50
26	$165.40	$336.60	26	$190.20	$387.10
27	$168.50	$351.80	27	$193.80	$404.60
28	$170.40	$347.90	28	$196.00	$400.10
29	$172.30	$344.10	29	$198.20	$395.70
30	$174.20	$340.20	30	$200.40	$391.20
31	$176.10	$336.30	31	$202.60	$386.70
32	$178.10	$332.40	32	$204.80	$382.20
33	$182.20	$332.30	33	$209.50	$382.10
34	$186.20	$332.10	34	$214.10	$381.90
35	$190.30	$332.00	35	$218.80	$381.80
36	$194.30	$331.90	36	$223.40	$381.70
37	$198.40	$331.80	37	$228.10	$381.60
38	$206.60	$331.90	38	$237.60	$381.70
39	$214.80	$332.00	39	$247.00	$381.70
40	$223.00	$332.00	40	$256.50	$381.80
41	$231.20	$332.10	41	$265.90	$381.90
42	$239.40	$332.20	42	$275.30	$382.00
43	$245.50	$336.60	43	$282.30	$387.10
44	$251.60	$341.00	44	$289.40	$392.10
45	$257.70	$345.30	45	$296.40	$397.10
46	$263.80	$349.70	46	$303.40	$402.20
47	$270.00	$354.20	47	$310.50	$407.30
48	$276.50	$356.10	48	$317.90	$409.60
49	$282.90	$358.10	49	$325.30	$411.80
50	$289.30	$360.10	50	$332.70	$414.10
51	$295.80	$362.10	51	$340.10	$416.40
52	$302.20	$364.00	52	$347.50	$418.60
53	$311.30	$368.60	53	$358.00	$423.90
54	$320.50	$373.20	54	$368.50	$429.20
55	$329.60	$377.80	55	$379.00	$434.40
56	$338.70	$382.30	56	$389.50	$439.70
57	$347.70	$386.90	57	$399.90	$444.90
58	$366.10	$393.10	58	$421.10	$452.10
59	$384.60	$399.40	59	$442.20	$459.30
60	$403.00	$405.70	60	$463.40	$466.50
61	$421.40	$412.00	61	$484.50	$473.70
62	$439.80	$418.20	62	$505.70	$481.00
63	$458.20	$424.50	63	$526.90	$488.20
64	$476.70	$430.90	64	$548.10	$495.50
65+	$471.90	$426.50	65+	$542.60	$490.50

GF Gold 3300

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$81.20	$81.20	18-Under	$93.30	$93.30
19	$91.20	$112.90	19	$104.90	$129.90
20	$101.20	$144.70	20	$116.40	$166.40
21	$111.30	$176.50	21	$128.00	$203.00
22	$121.30	$208.30	22	$139.50	$239.50
23	$131.40	$240.00	23	$151.10	$276.00
24	$141.30	$271.80	24	$162.50	$312.50
25	$144.10	$285.30	25	$165.70	$328.10
26	$146.90	$298.90	26	$168.90	$343.70
27	$149.70	$312.40	27	$172.10	$359.30
28	$151.30	$308.90	28	$174.00	$355.30
29	$153.00	$305.50	29	$176.00	$351.30
30	$154.70	$302.10	30	$177.90	$347.40
31	$156.40	$298.60	31	$179.90	$343.40
32	$158.20	$295.10	32	$181.90	$339.40
33	$161.70	$295.00	33	$186.00	$339.30
34	$165.30	$294.90	34	$190.10	$339.20
35	$168.90	$294.80	35	$194.30	$339.00
36	$172.50	$294.70	36	$198.40	$338.90
37	$176.20	$294.60	37	$202.60	$338.80
38	$183.40	$294.70	38	$211.00	$338.90
39	$190.70	$294.80	39	$219.30	$339.00
40	$198.00	$294.80	40	$227.70	$339.10
41	$205.30	$294.90	41	$236.10	$339.20
42	$212.60	$295.00	42	$244.50	$339.20
43	$218.00	$298.90	43	$250.70	$343.70
44	$223.40	$302.80	44	$256.90	$348.20
45	$228.80	$306.60	45	$263.20	$352.60
46	$234.30	$310.50	46	$269.40	$357.10
47	$239.80	$314.50	47	$275.70	$361.70
48	$245.50	$316.20	48	$282.30	$363.70
49	$251.20	$318.00	49	$288.90	$365.70
50	$256.90	$319.80	50	$295.50	$367.70
51	$262.60	$321.50	51	$302.00	$369.80
52	$268.40	$323.20	52	$308.60	$371.70
53	$276.40	$327.30	53	$317.90	$376.40
54	$284.50	$331.40	54	$327.20	$381.10
55	$292.60	$335.40	55	$336.50	$385.80
56	$300.70	$339.50	56	$345.90	$390.50
57	$308.80	$343.50	57	$355.10	$395.00
58	$325.10	$349.10	58	$373.90	$401.40
59	$341.50	$354.60	59	$392.70	$407.80
60	$357.80	$360.20	60	$411.50	$414.30
61	$374.10	$365.80	61	$430.30	$420.70
62	$390.50	$371.40	62	$449.10	$427.10
63	$406.80	$376.90	63	$467.90	$433.50
64	$423.20	$382.60	64	$486.70	$440.00
65+	$419.00	$378.70	65+	$481.90	$435.50

GF Gold 4800

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$74.30	$74.30	18-Under	$85.40	$85.40
19	$83.40	$103.30	19	$96.00	$118.80
20	$92.60	$132.40	20	$106.50	$152.20
21	$101.80	$161.40	21	$117.10	$185.70
22	$111.00	$190.50	22	$127.60	$219.10
23	$120.20	$219.60	23	$138.20	$252.50
24	$129.30	$248.60	24	$148.60	$285.90
25	$131.80	$261.00	25	$151.60	$300.20
26	$134.30	$273.40	26	$154.50	$314.40
27	$136.90	$285.80	27	$157.40	$328.60
28	$138.40	$282.60	28	$159.20	$325.00
29	$140.00	$279.50	29	$161.00	$321.40
30	$141.50	$276.30	30	$162.80	$317.80
31	$143.10	$273.20	31	$164.50	$314.10
32	$144.70	$270.00	32	$166.40	$310.50
33	$148.00	$269.90	33	$170.20	$310.40
34	$151.20	$269.80	34	$173.90	$310.30
35	$154.50	$269.70	35	$177.70	$310.10
36	$157.80	$269.60	36	$181.50	$310.00
37	$161.10	$269.50	37	$185.30	$309.90
38	$167.80	$269.60	38	$193.00	$310.00
39	$174.50	$269.60	39	$200.70	$310.10
40	$181.10	$269.70	40	$208.30	$310.20
41	$187.80	$269.80	41	$216.00	$310.30
42	$194.50	$269.90	42	$223.60	$310.30
43	$199.40	$273.40	43	$229.30	$314.40
44	$204.40	$276.90	44	$235.00	$318.50
45	$209.30	$280.50	45	$240.70	$322.60
46	$214.30	$284.00	46	$246.50	$326.70
47	$219.30	$287.70	47	$252.20	$330.80
48	$224.50	$289.30	48	$258.20	$332.70
49	$229.80	$290.90	49	$264.30	$334.50
50	$235.00	$292.50	50	$270.30	$336.40
51	$240.20	$294.10	51	$276.30	$338.20
52	$245.50	$295.70	52	$282.30	$340.00
53	$252.90	$299.40	53	$290.80	$344.30
54	$260.30	$303.10	54	$299.40	$348.60
55	$267.70	$306.90	55	$307.90	$352.90
56	$275.10	$310.60	56	$316.40	$357.20
57	$282.40	$314.20	57	$324.80	$361.40
58	$297.40	$319.30	58	$342.00	$367.20
59	$312.30	$324.40	59	$359.20	$373.10
60	$327.30	$329.50	60	$376.40	$379.00
61	$342.30	$334.60	61	$393.60	$384.80
62	$357.20	$339.70	62	$410.80	$390.70
63	$372.10	$344.80	63	$428.00	$396.50
64	$387.20	$350.00	64	$445.30	$402.50
65+	$383.30	$346.40	65+	$440.80	$398.40

GF Silver 1000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$93.00	$93.00	18-Under	$106.90	$106.90
19	$103.60	$116.40	19	$119.20	$133.90
20	$114.30	$139.90	20	$131.40	$160.90
21	$124.90	$163.40	21	$143.70	$187.90
22	$135.60	$186.90	22	$155.90	$214.90
23	$146.30	$210.30	23	$168.20	$241.90
24	$156.90	$233.80	24	$180.40	$268.90
25	$159.90	$240.50	25	$183.90	$276.60
26	$163.00	$247.20	26	$187.50	$284.30
27	$166.10	$253.90	27	$191.00	$292.00
28	$167.90	$256.90	28	$193.10	$295.50
29	$169.80	$260.00	29	$195.30	$299.00
30	$171.70	$263.00	30	$197.50	$302.40
31	$173.60	$266.00	31	$199.60	$305.90
32	$175.50	$268.90	32	$201.90	$309.30
33	$179.50	$275.80	33	$206.50	$317.20
34	$183.50	$282.60	34	$211.10	$325.10
35	$187.50	$289.50	35	$215.70	$333.00
36	$191.50	$296.40	36	$220.30	$340.80
37	$195.50	$303.20	37	$224.90	$348.70
38	$203.60	$307.00	38	$234.20	$353.10
39	$211.70	$310.90	39	$243.50	$357.50
40	$219.70	$314.70	40	$252.70	$361.90
41	$227.80	$318.60	41	$262.00	$366.30
42	$236.00	$322.40	42	$271.40	$370.70
43	$242.00	$327.70	43	$278.30	$376.90
44	$248.10	$333.00	44	$285.30	$383.00
45	$254.10	$338.40	45	$292.20	$389.10
46	$260.10	$343.70	46	$299.20	$395.20
47	$266.10	$349.10	47	$306.00	$401.50
48	$272.50	$351.00	48	$313.40	$403.70
49	$278.80	$352.90	49	$320.70	$405.90
50	$285.20	$354.90	50	$328.00	$408.10
51	$291.50	$356.80	51	$335.20	$410.30
52	$297.80	$358.70	52	$342.50	$412.50
53	$306.80	$363.20	53	$352.80	$417.70
54	$315.80	$367.70	54	$363.20	$422.90
55	$324.70	$372.30	55	$373.50	$428.10
56	$333.70	$376.80	56	$383.80	$433.30
57	$342.70	$381.30	57	$394.20	$438.50
58	$360.90	$387.50	58	$415.00	$445.60
59	$379.00	$393.70	59	$435.90	$452.80
60	$397.20	$399.90	60	$456.80	$459.90
61	$415.30	$406.10	61	$477.60	$467.00
62	$433.50	$412.30	62	$498.50	$474.10
63	$451.60	$418.50	63	$519.40	$481.20
64	$469.80	$424.70	64	$540.30	$488.40
65+	$465.00	$420.30	65+	$534.80	$483.40

GF Silver 1500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$81.20	$81.20	18-Under	$93.30	$93.30
19	$90.50	$101.60	19	$104.00	$116.90
20	$99.80	$122.10	20	$114.70	$140.50
21	$109.10	$142.60	21	$125.40	$164.00
22	$118.40	$163.10	22	$136.10	$187.60
23	$127.70	$183.60	23	$146.80	$211.20
24	$137.00	$204.10	24	$157.50	$234.70
25	$139.60	$209.90	25	$160.60	$241.40
26	$142.30	$215.80	26	$163.60	$248.10
27	$144.90	$221.70	27	$166.70	$254.90
28	$146.60	$224.30	28	$168.60	$258.00
29	$148.20	$226.90	29	$170.50	$261.00
30	$149.90	$229.60	30	$172.40	$264.00
31	$151.50	$232.20	31	$174.30	$267.10
32	$153.20	$234.80	32	$176.20	$270.00
33	$156.70	$240.70	33	$180.30	$276.90
34	$160.20	$246.70	34	$184.30	$283.80
35	$163.70	$252.70	35	$188.30	$290.60
36	$167.20	$258.70	36	$192.30	$297.50
37	$170.70	$264.70	37	$196.30	$304.40
38	$177.70	$268.00	38	$204.40	$308.20
39	$184.80	$271.40	39	$212.50	$312.10
40	$191.80	$274.70	40	$220.60	$315.90
41	$198.90	$278.10	41	$228.70	$319.80
42	$206.00	$281.40	42	$236.90	$323.60
43	$211.30	$286.10	43	$243.00	$329.00
44	$216.50	$290.70	44	$249.00	$334.30
45	$221.80	$295.40	45	$255.10	$339.70
46	$227.10	$300.00	46	$261.10	$345.00
47	$232.30	$304.70	47	$267.20	$350.50
48	$237.80	$306.40	48	$273.50	$352.40
49	$243.40	$308.10	49	$279.90	$354.30
50	$248.90	$309.80	50	$286.30	$356.20
51	$254.50	$311.40	51	$292.70	$358.20
52	$260.00	$313.20	52	$299.00	$360.10
53	$267.80	$317.10	53	$308.00	$364.70
54	$275.70	$321.00	54	$317.00	$369.20
55	$283.50	$325.00	55	$326.00	$373.70
56	$291.30	$328.90	56	$335.00	$378.20
57	$299.20	$332.90	57	$344.10	$382.80
58	$315.00	$338.30	58	$362.30	$389.00
59	$330.90	$343.70	59	$380.50	$395.20
60	$346.70	$349.10	60	$398.70	$401.50
61	$362.60	$354.50	61	$417.00	$407.70
62	$378.40	$359.90	62	$435.20	$413.90
63	$394.20	$365.30	63	$453.40	$420.10
64	$410.10	$370.70	64	$471.60	$426.30
65+	$405.90	$366.90	65+	$466.90	$422.00

GF Silver 2100

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$75.40	$75.40	18-Under	$86.70	$86.70
19	$84.00	$94.40	19	$96.60	$108.60
20	$92.70	$113.50	20	$106.60	$130.50
21	$101.30	$132.50	21	$116.50	$152.40
22	$110.00	$151.50	22	$126.50	$174.30
23	$118.60	$170.60	23	$136.40	$196.20
24	$127.20	$189.60	24	$146.30	$218.00
25	$129.70	$195.00	25	$149.20	$224.30
26	$132.20	$200.50	26	$152.00	$230.50
27	$134.70	$205.90	27	$154.90	$236.80
28	$136.20	$208.40	28	$156.60	$239.60
29	$137.70	$210.80	29	$158.40	$242.50
30	$139.20	$213.30	30	$160.10	$245.30
31	$140.80	$215.70	31	$161.90	$248.10
32	$142.40	$218.10	32	$163.70	$250.80
33	$145.60	$223.70	33	$167.40	$257.20
34	$148.80	$229.20	34	$171.20	$263.60
35	$152.10	$234.80	35	$174.90	$270.00
36	$155.30	$240.30	36	$178.60	$276.40
37	$158.60	$245.90	37	$182.40	$282.80
38	$165.10	$249.00	38	$189.90	$286.40
39	$171.70	$252.10	39	$197.40	$289.90
40	$178.20	$255.20	40	$205.00	$293.50
41	$184.80	$258.30	41	$212.50	$297.10
42	$191.40	$261.40	42	$220.10	$300.60
43	$196.30	$265.80	43	$225.70	$305.60
44	$201.20	$270.10	44	$231.30	$310.60
45	$206.10	$274.40	45	$237.00	$315.50
46	$211.00	$278.70	46	$242.60	$320.50
47	$215.80	$283.10	47	$248.20	$325.60
48	$221.00	$284.70	48	$254.10	$327.40
49	$226.10	$286.20	49	$260.00	$329.10
50	$231.30	$287.80	50	$266.00	$330.90
51	$236.40	$289.30	51	$271.90	$332.70
52	$241.50	$290.90	52	$277.80	$334.60
53	$248.80	$294.60	53	$286.10	$338.80
54	$256.10	$298.20	54	$294.50	$343.00
55	$263.40	$301.90	55	$302.90	$347.20
56	$270.60	$305.50	56	$311.20	$351.40
57	$278.00	$309.20	57	$319.70	$355.60
58	$292.70	$314.30	58	$336.60	$361.40
59	$307.40	$319.30	59	$353.50	$367.20
60	$322.10	$324.30	60	$370.40	$372.90
61	$336.80	$329.30	61	$387.30	$378.70
62	$351.50	$334.30	62	$404.30	$384.50
63	$366.30	$339.40	63	$421.20	$390.30
64	$381.00	$344.40	64	$438.10	$396.10
65+	$377.10	$340.90	65+	$433.70	$392.00

GF Silver 3000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$66.70	$66.70	18-Under	$76.80	$76.80
19	$74.40	$83.60	19	$85.60	$96.10
20	$82.10	$100.50	20	$94.40	$115.50
21	$89.70	$117.30	21	$103.20	$134.90
22	$97.40	$134.20	22	$112.00	$154.30
23	$105.00	$151.00	23	$120.80	$173.70
24	$112.70	$167.90	24	$129.60	$193.00
25	$114.80	$172.70	25	$132.10	$198.60
26	$117.00	$177.50	26	$134.60	$204.10
27	$119.20	$182.30	27	$137.10	$209.70
28	$120.60	$184.50	28	$138.70	$212.20
29	$121.90	$186.60	29	$140.20	$214.70
30	$123.30	$188.80	30	$141.80	$217.10
31	$124.60	$191.00	31	$143.30	$219.60
32	$126.00	$193.10	32	$144.90	$222.10
33	$128.90	$198.00	33	$148.30	$227.70
34	$131.80	$203.00	34	$151.50	$233.40
35	$134.70	$207.90	35	$154.90	$239.10
36	$137.50	$212.80	36	$158.20	$244.70
37	$140.40	$217.70	37	$161.50	$250.40
38	$146.20	$220.40	38	$168.10	$253.50
39	$152.00	$223.20	39	$174.80	$256.70
40	$157.80	$226.00	40	$181.50	$259.90
41	$163.60	$228.70	41	$188.10	$263.00
42	$169.40	$231.50	42	$194.90	$266.20
43	$173.80	$235.30	43	$199.80	$270.60
44	$178.10	$239.10	44	$204.80	$275.00
45	$182.40	$242.90	45	$209.80	$279.40
46	$186.80	$246.80	46	$214.80	$283.80
47	$191.10	$250.60	47	$219.70	$288.20
48	$195.60	$252.00	48	$225.00	$289.80
49	$200.20	$253.40	49	$230.20	$291.40
50	$204.70	$254.80	50	$235.50	$293.00
51	$209.30	$256.20	51	$240.70	$294.60
52	$213.80	$257.60	52	$245.90	$296.20
53	$220.30	$260.80	53	$253.30	$299.90
54	$226.70	$264.00	54	$260.80	$303.70
55	$233.20	$267.30	55	$268.20	$307.40
56	$239.60	$270.50	56	$275.60	$311.10
57	$246.10	$273.80	57	$283.00	$314.90
58	$259.10	$278.20	58	$298.00	$320.00
59	$272.10	$282.70	59	$313.00	$325.10
60	$285.20	$287.10	60	$328.00	$330.20
61	$298.20	$291.60	61	$342.90	$335.30
62	$311.20	$296.00	62	$357.90	$340.40
63	$324.30	$300.50	63	$372.90	$345.50
64	$337.30	$304.90	64	$387.90	$350.60
65+	$333.90	$301.80	65+	$384.00	$347.10

GF Silver 5000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$54.40	$54.40	18-Under	$62.60	$62.60
19	$60.70	$68.20	19	$69.80	$78.40
20	$66.90	$81.90	20	$76.90	$94.20
21	$73.10	$95.60	21	$84.10	$110.00
22	$79.40	$109.40	22	$91.30	$125.80
23	$85.60	$123.10	23	$98.50	$141.60
24	$91.80	$136.80	24	$105.60	$157.40
25	$93.60	$140.80	25	$107.70	$161.90
26	$95.40	$144.70	26	$109.70	$166.40
27	$97.20	$148.60	27	$111.80	$170.90
28	$98.30	$150.40	28	$113.10	$173.00
29	$99.40	$152.20	29	$114.30	$175.00
30	$100.50	$153.90	30	$115.60	$177.00
31	$101.60	$155.70	31	$116.80	$179.10
32	$102.80	$157.40	32	$118.20	$181.00
33	$105.10	$161.40	33	$120.90	$185.70
34	$107.40	$165.50	34	$123.60	$190.30
35	$109.80	$169.50	35	$126.20	$194.90
36	$112.10	$173.50	36	$128.90	$199.50
37	$114.50	$177.50	37	$131.60	$204.10
38	$119.20	$179.70	38	$137.00	$206.70
39	$123.90	$182.00	39	$142.50	$209.30
40	$128.60	$184.20	40	$147.90	$211.80
41	$133.40	$186.50	41	$153.40	$214.40
42	$138.10	$188.70	42	$158.90	$217.00
43	$141.70	$191.80	43	$162.90	$220.60
44	$145.20	$194.90	44	$167.00	$224.20
45	$148.70	$198.10	45	$171.00	$227.80
46	$152.30	$201.20	46	$175.10	$231.40
47	$155.80	$204.40	47	$179.10	$235.00
48	$159.50	$205.50	48	$183.40	$236.30
49	$163.20	$206.60	49	$187.70	$237.60
50	$166.90	$207.70	50	$192.00	$238.90
51	$170.60	$208.80	51	$196.20	$240.20
52	$174.30	$210.00	52	$200.50	$241.50
53	$179.60	$212.60	53	$206.50	$244.50
54	$184.90	$215.30	54	$212.60	$247.60
55	$190.10	$217.90	55	$218.60	$250.60
56	$195.40	$220.50	56	$224.60	$253.60
57	$200.60	$223.20	57	$230.70	$256.70
58	$211.20	$226.80	58	$242.90	$260.90
59	$221.90	$230.50	59	$255.10	$265.00
60	$232.50	$234.10	60	$267.40	$269.20
61	$243.10	$237.70	61	$279.60	$273.30
62	$253.70	$241.30	62	$291.80	$277.50
63	$264.30	$245.00	63	$304.00	$281.70
64	$275.00	$248.60	64	$316.20	$285.90
65+	$272.20	$246.10	65+	$313.00	$283.00

GF Silver 10000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$45.70	$45.70	18-Under	$52.60	$52.60
19	$51.00	$57.30	19	$58.60	$65.80
20	$56.20	$68.80	20	$64.60	$79.10
21	$61.40	$80.30	21	$70.60	$92.40
22	$66.70	$91.90	22	$76.70	$105.60
23	$71.90	$103.40	23	$82.70	$118.90
24	$77.10	$114.90	24	$88.70	$132.20
25	$78.60	$118.20	25	$90.40	$136.00
26	$80.10	$121.50	26	$92.20	$139.70
27	$81.60	$124.80	27	$93.90	$143.60
28	$82.60	$126.30	28	$94.90	$145.30
29	$83.50	$127.80	29	$96.00	$147.00
30	$84.40	$129.30	30	$97.10	$148.70
31	$85.30	$130.80	31	$98.10	$150.40
32	$86.30	$132.20	32	$99.20	$152.00
33	$88.30	$135.60	33	$101.50	$155.90
34	$90.20	$139.00	34	$103.80	$159.80
35	$92.20	$142.30	35	$106.00	$163.70
36	$94.20	$145.70	36	$108.30	$167.50
37	$96.10	$149.10	37	$110.50	$171.40
38	$100.10	$150.90	38	$115.10	$173.60
39	$104.10	$152.80	39	$119.70	$175.70
40	$108.00	$154.70	40	$124.20	$177.90
41	$112.00	$156.60	41	$128.80	$180.10
42	$116.00	$158.50	42	$133.40	$182.20
43	$119.00	$161.10	43	$136.80	$185.20
44	$122.00	$163.70	44	$140.20	$188.30
45	$124.90	$166.30	45	$143.60	$191.30
46	$127.90	$169.00	46	$147.00	$194.30
47	$130.80	$171.60	47	$150.50	$197.30
48	$134.00	$172.60	48	$154.00	$198.40
49	$137.10	$173.50	49	$157.60	$199.50
50	$140.20	$174.50	50	$161.20	$200.60
51	$143.30	$175.40	51	$164.80	$201.70
52	$146.40	$176.40	52	$168.40	$202.80
53	$150.80	$178.60	53	$173.40	$205.30
54	$155.20	$180.80	54	$178.50	$207.90
55	$159.70	$183.00	55	$183.60	$210.40
56	$164.10	$185.20	56	$188.70	$213.00
57	$168.50	$187.50	57	$193.80	$215.60
58	$177.40	$190.50	58	$204.00	$219.10
59	$186.30	$193.60	59	$214.30	$222.60
60	$195.30	$196.60	60	$224.50	$226.10
61	$204.20	$199.60	61	$234.80	$229.60
62	$213.10	$202.70	62	$245.00	$233.10
63	$222.00	$205.70	63	$255.30	$236.60
64	$230.90	$208.80	64	$265.60	$240.10
65+	$228.60	$206.60	65+	$262.90	$237.60

GF Bronze 2500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$55.80	$55.80	18-Under	$64.20	$64.20
19	$62.20	$69.90	19	$71.60	$80.40
20	$68.60	$84.00	20	$78.90	$96.60
21	$75.00	$98.10	21	$86.30	$112.90
22	$81.40	$112.20	22	$93.70	$129.10
23	$87.80	$126.30	23	$101.00	$145.30
24	$94.20	$140.40	24	$108.40	$161.50
25	$96.10	$144.40	25	$110.50	$166.10
26	$97.90	$148.40	26	$112.60	$170.70
27	$99.70	$152.50	27	$114.70	$175.40
28	$100.80	$154.30	28	$116.00	$177.50
29	$102.00	$156.10	29	$117.30	$179.60
30	$103.10	$157.90	30	$118.60	$181.60
31	$104.20	$159.70	31	$119.90	$183.70
32	$105.40	$161.50	32	$121.20	$185.80
33	$107.80	$165.60	33	$124.00	$190.50
34	$110.20	$169.70	34	$126.80	$195.20
35	$112.60	$173.90	35	$129.50	$200.00
36	$115.00	$178.00	36	$132.30	$204.70
37	$117.40	$182.10	37	$135.00	$209.40
38	$122.30	$184.40	38	$140.60	$212.10
39	$127.10	$186.70	39	$146.20	$214.70
40	$132.00	$189.00	40	$151.80	$217.40
41	$136.80	$191.30	41	$157.40	$220.00
42	$141.70	$193.60	42	$163.00	$222.60
43	$145.30	$196.80	43	$167.10	$226.30
44	$149.00	$200.00	44	$171.30	$230.00
45	$152.60	$203.20	45	$175.50	$233.70
46	$156.20	$206.40	46	$179.70	$237.40
47	$159.80	$209.60	47	$183.80	$241.10
48	$163.60	$210.80	48	$188.20	$242.50
49	$167.50	$212.00	49	$192.60	$243.80
50	$171.30	$213.10	50	$197.00	$245.10
51	$175.10	$214.30	51	$201.30	$246.40
52	$178.90	$215.40	52	$205.70	$247.80
53	$184.20	$218.10	53	$211.90	$250.90
54	$189.60	$220.80	54	$218.10	$254.00
55	$195.00	$223.50	55	$224.30	$257.10
56	$200.40	$226.30	56	$230.50	$260.20
57	$205.80	$229.00	57	$236.70	$263.40
58	$216.70	$232.70	58	$249.30	$267.60
59	$227.60	$236.40	59	$261.80	$271.90
60	$238.50	$240.10	60	$274.30	$276.20
61	$249.40	$243.90	61	$286.90	$280.50
62	$260.30	$247.60	62	$299.40	$284.80
63	$271.20	$251.30	63	$311.90	$289.00
64	$282.10	$255.00	64	$324.50	$293.30
65+	$279.30	$252.40	65+	$321.20	$290.30

GF Bronze 5500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$38.60	$38.60	18-Under	$44.40	$44.40
19	$43.00	$48.40	19	$49.50	$55.60
20	$47.50	$58.10	20	$54.60	$66.80
21	$51.90	$67.90	21	$59.70	$78.10
22	$56.30	$77.60	22	$64.80	$89.30
23	$60.80	$87.40	23	$69.90	$100.50
24	$65.20	$97.10	24	$75.00	$111.70
25	$66.50	$99.90	25	$76.40	$114.90
26	$67.70	$102.70	26	$77.90	$118.10
27	$69.00	$105.50	27	$79.30	$121.30
28	$69.80	$106.80	28	$80.20	$122.80
29	$70.60	$108.00	29	$81.10	$124.20
30	$71.30	$109.30	30	$82.00	$125.70
31	$72.10	$110.50	31	$82.90	$127.10
32	$72.90	$111.70	32	$83.90	$128.50
33	$74.60	$114.60	33	$85.80	$131.80
34	$76.30	$117.40	34	$87.70	$135.10
35	$77.90	$120.30	35	$89.60	$138.30
36	$79.60	$123.10	36	$91.50	$141.60
37	$81.20	$126.00	37	$93.40	$144.90
38	$84.60	$127.60	38	$97.30	$146.70
39	$88.00	$129.10	39	$101.10	$148.50
40	$91.30	$130.80	40	$105.00	$150.40
41	$94.70	$132.40	41	$108.90	$152.20
42	$98.00	$133.90	42	$112.70	$154.00
43	$100.50	$136.10	43	$115.60	$156.60
44	$103.10	$138.40	44	$118.50	$159.10
45	$105.50	$140.60	45	$121.40	$161.70
46	$108.10	$142.80	46	$124.30	$164.20
47	$110.60	$145.00	47	$127.20	$166.80
48	$113.20	$145.80	48	$130.20	$167.70
49	$115.80	$146.60	49	$133.20	$168.60
50	$118.50	$147.40	50	$136.20	$169.50
51	$121.10	$148.20	51	$139.30	$170.50
52	$123.70	$149.00	52	$142.30	$171.40
53	$127.50	$150.90	53	$146.60	$173.60
54	$131.20	$152.80	54	$150.90	$175.70
55	$134.90	$154.70	55	$155.20	$177.90
56	$138.70	$156.50	56	$159.50	$180.00
57	$142.40	$158.40	57	$163.70	$182.20
58	$149.90	$161.00	58	$172.40	$185.10
59	$157.50	$163.60	59	$181.10	$188.10
60	$165.00	$166.10	60	$189.80	$191.10
61	$172.50	$168.70	61	$198.40	$194.00
62	$180.10	$171.30	62	$207.10	$197.00
63	$187.60	$173.80	63	$215.80	$199.90
64	$195.20	$176.40	64	$224.40	$202.90
65+	$193.20	$174.60	65+	$222.20	$200.80

GF Blue Value 3500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$38.20	$38.20	18-Under	$43.90	$43.90
19	$42.60	$47.80	19	$48.90	$55.00
20	$46.90	$57.50	20	$54.00	$66.10
21	$51.30	$67.10	21	$59.00	$77.20
22	$55.70	$76.70	22	$64.00	$88.20
23	$60.10	$86.40	23	$69.10	$99.30
24	$64.40	$96.00	24	$74.10	$110.40
25	$65.70	$98.70	25	$75.50	$113.60
26	$66.90	$101.50	26	$77.00	$116.70
27	$68.20	$104.30	27	$78.40	$119.90
28	$69.00	$105.50	28	$79.30	$121.30
29	$69.70	$106.70	29	$80.20	$122.80
30	$70.50	$108.00	30	$81.10	$124.20
31	$71.30	$109.20	31	$82.00	$125.60
32	$72.10	$110.40	32	$82.90	$127.00
33	$73.70	$113.20	33	$84.80	$130.20
34	$75.40	$116.10	34	$86.70	$133.50
35	$77.00	$118.90	35	$88.60	$136.70
36	$78.70	$121.70	36	$90.40	$140.00
37	$80.30	$124.50	37	$92.30	$143.20
38	$83.60	$126.10	38	$96.10	$145.00
39	$86.90	$127.70	39	$100.00	$146.80
40	$90.20	$129.20	40	$103.80	$148.60
41	$93.60	$130.80	41	$107.60	$150.40
42	$96.90	$132.40	42	$111.40	$152.20
43	$99.40	$134.60	43	$114.30	$154.70
44	$101.90	$136.70	44	$117.10	$157.30
45	$104.30	$138.90	45	$120.00	$159.80
46	$106.80	$141.10	46	$122.80	$162.30
47	$109.30	$143.30	47	$125.70	$164.80
48	$111.90	$144.10	48	$128.70	$165.70
49	$114.50	$144.90	49	$131.70	$166.70
50	$117.10	$145.70	50	$134.70	$167.60
51	$119.70	$146.50	51	$137.70	$168.50
52	$122.30	$147.30	52	$140.60	$169.40
53	$126.00	$149.20	53	$144.90	$171.50
54	$129.70	$151.00	54	$149.10	$173.70
55	$133.40	$152.90	55	$153.40	$175.80
56	$137.00	$154.70	56	$157.60	$177.90
57	$140.70	$156.60	57	$161.80	$180.10
58	$148.20	$159.10	58	$170.40	$183.00
59	$155.60	$161.70	59	$179.00	$185.90
60	$163.10	$164.20	60	$187.60	$188.80
61	$170.50	$166.70	61	$196.10	$191.80
62	$178.00	$169.30	62	$204.70	$194.70
63	$185.40	$171.80	63	$213.30	$197.60
64	$192.90	$174.40	64	$221.80	$200.50
65+	$191.00	$172.60	65+	$219.60	$198.50

GF Blue Value 5500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$34.70	$34.70	18-Under	$39.90	$39.90
19	$38.70	$43.40	19	$44.50	$49.90
20	$42.60	$52.20	20	$49.00	$60.00
21	$46.60	$60.90	21	$53.60	$70.10
22	$50.60	$69.70	22	$58.20	$80.20
23	$54.60	$78.50	23	$62.70	$90.20
24	$58.50	$87.20	24	$67.30	$100.30
25	$59.70	$89.70	25	$68.60	$103.20
26	$60.80	$92.20	26	$69.90	$106.00
27	$61.90	$94.70	27	$71.20	$108.90
28	$62.60	$95.80	28	$72.00	$110.20
29	$63.30	$97.00	29	$72.90	$111.50
30	$64.10	$98.10	30	$73.70	$112.80
31	$64.70	$99.20	31	$74.50	$114.10
32	$65.50	$100.30	32	$75.30	$115.40
33	$67.00	$102.90	33	$77.00	$118.30
34	$68.50	$105.40	34	$78.70	$121.20
35	$69.90	$108.00	35	$80.40	$124.20
36	$71.40	$110.50	36	$82.20	$127.10
37	$72.90	$113.10	37	$83.90	$130.00
38	$75.90	$114.50	38	$87.30	$131.70
39	$79.00	$116.00	39	$90.80	$133.40
40	$82.00	$117.40	40	$94.30	$135.00
41	$85.00	$118.80	41	$97.70	$136.60
42	$88.00	$120.20	42	$101.20	$138.30
43	$90.30	$122.20	43	$103.80	$140.60
44	$92.50	$124.20	44	$106.40	$142.80
45	$94.80	$126.20	45	$109.00	$145.10
46	$97.00	$128.20	46	$111.60	$147.40
47	$99.30	$130.20	47	$114.20	$149.70
48	$101.60	$130.90	48	$116.90	$150.60
49	$104.00	$131.60	49	$119.60	$151.40
50	$106.40	$132.40	50	$122.30	$152.20
51	$108.70	$133.10	51	$125.00	$153.00
52	$111.10	$133.80	52	$127.70	$153.90
53	$114.40	$135.50	53	$131.60	$155.80
54	$117.80	$137.20	54	$135.40	$157.70
55	$121.10	$138.80	55	$139.30	$159.70
56	$124.50	$140.50	56	$143.10	$161.60
57	$127.80	$142.20	57	$147.00	$163.60
58	$134.60	$144.50	58	$154.80	$166.20
59	$141.40	$146.80	59	$162.60	$168.90
60	$148.20	$149.20	60	$170.40	$171.50
61	$154.90	$151.50	61	$178.20	$174.20
62	$161.70	$153.80	62	$185.90	$176.90
63	$168.50	$156.10	63	$193.70	$179.50
64	$175.20	$158.40	64	$201.50	$182.10
65+	$173.40	$156.80	65+	$199.50	$180.30

GF HSA 1750A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$69.10	$69.10	18-Under	$79.50	$79.50
19	$77.10	$86.60	19	$88.60	$99.60
20	$85.00	$104.10	20	$97.70	$119.70
21	$92.90	$121.50	21	$106.90	$139.80
22	$100.90	$139.00	22	$116.00	$159.80
23	$108.80	$156.50	23	$125.10	$179.90
24	$116.70	$173.90	24	$134.20	$200.00
25	$119.00	$178.90	25	$136.80	$205.70
26	$121.20	$183.90	26	$139.40	$211.40
27	$123.50	$188.90	27	$142.00	$217.20
28	$124.90	$191.10	28	$143.60	$219.80
29	$126.30	$193.40	29	$145.20	$222.40
30	$127.70	$195.60	30	$146.90	$224.90
31	$129.10	$197.90	31	$148.50	$227.50
32	$130.60	$200.00	32	$150.10	$230.00
33	$133.50	$205.10	33	$153.60	$235.90
34	$136.50	$210.20	34	$157.00	$241.80
35	$139.50	$215.30	35	$160.40	$247.60
36	$142.50	$220.40	36	$163.80	$253.50
37	$145.40	$225.50	37	$167.20	$259.30
38	$151.40	$228.40	38	$174.20	$262.60
39	$157.40	$231.20	39	$181.10	$265.90
40	$163.50	$234.10	40	$187.90	$269.20
41	$169.50	$236.90	41	$194.90	$272.50
42	$175.50	$239.80	42	$201.80	$275.70
43	$180.00	$243.70	43	$207.00	$280.30
44	$184.50	$247.70	44	$212.20	$284.80
45	$189.00	$251.70	45	$217.30	$289.40
46	$193.50	$255.60	46	$222.50	$294.00
47	$197.90	$259.60	47	$227.60	$298.60
48	$202.70	$261.10	48	$233.10	$300.20
49	$207.40	$262.50	49	$238.50	$301.90
50	$212.10	$263.90	50	$243.90	$303.50
51	$216.80	$265.40	51	$249.30	$305.10
52	$221.50	$266.80	52	$254.70	$306.80
53	$228.20	$270.20	53	$262.40	$310.70
54	$234.90	$273.50	54	$270.10	$314.50
55	$241.60	$276.90	55	$277.80	$318.40
56	$248.20	$280.20	56	$285.40	$322.30
57	$254.90	$283.60	57	$293.10	$326.10
58	$268.40	$288.20	58	$308.70	$331.40
59	$281.90	$292.80	59	$324.20	$336.70
60	$295.40	$297.40	60	$339.70	$342.00
61	$308.90	$302.00	61	$355.20	$347.30
62	$322.40	$306.70	62	$370.70	$352.60
63	$335.90	$311.20	63	$386.30	$357.90
64	$349.40	$315.90	64	$401.80	$363.20
65+	$345.90	$312.60	65+	$397.70	$359.50

GF HSA 2850A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$56.80	$56.80	18-Under	$65.30	$65.30
19	$63.30	$71.10	19	$72.80	$81.80
20	$69.80	$85.50	20	$80.30	$98.30
21	$76.30	$99.80	21	$87.80	$114.80
22	$82.80	$114.20	22	$95.30	$131.30
23	$89.30	$128.50	23	$102.70	$147.80
24	$95.80	$142.80	24	$110.20	$164.20
25	$97.70	$146.90	25	$112.40	$168.90
26	$99.60	$151.00	26	$114.50	$173.60
27	$101.40	$155.10	27	$116.60	$178.40
28	$102.60	$157.00	28	$118.00	$180.50
29	$103.70	$158.80	29	$119.30	$182.60
30	$104.90	$160.60	30	$120.60	$184.70
31	$106.00	$162.50	31	$121.90	$186.80
32	$107.20	$164.30	32	$123.30	$188.90
33	$109.70	$168.50	33	$126.10	$193.70
34	$112.10	$172.70	34	$128.90	$198.60
35	$114.60	$176.90	35	$131.70	$203.40
36	$117.00	$181.00	36	$134.50	$208.20
37	$119.40	$185.20	37	$137.40	$213.00
38	$124.40	$187.60	38	$143.00	$215.70
39	$129.30	$189.90	39	$148.70	$218.40
40	$134.20	$192.20	40	$154.40	$221.10
41	$139.20	$194.60	41	$160.00	$223.80
42	$144.20	$196.90	42	$165.80	$226.40
43	$147.80	$200.20	43	$170.00	$230.20
44	$151.50	$203.40	44	$174.20	$233.90
45	$155.20	$206.70	45	$178.50	$237.70
46	$158.90	$209.90	46	$182.70	$241.40
47	$162.60	$213.20	47	$186.90	$245.20
48	$166.40	$214.40	48	$191.40	$246.60
49	$170.30	$215.60	49	$195.90	$247.90
50	$174.20	$216.80	50	$200.30	$249.30
51	$178.10	$217.90	51	$204.80	$250.60
52	$181.90	$219.10	52	$209.20	$252.00
53	$187.40	$221.90	53	$215.50	$255.20
54	$192.90	$224.60	54	$221.80	$258.30
55	$198.40	$227.40	55	$228.10	$261.50
56	$203.90	$230.10	56	$234.40	$264.70
57	$209.40	$232.90	57	$240.80	$267.90
58	$220.40	$236.70	58	$253.50	$272.20
59	$231.50	$240.50	59	$266.30	$276.50
60	$242.60	$244.30	60	$279.00	$280.90
61	$253.70	$248.10	61	$291.80	$285.20
62	$264.80	$251.80	62	$304.50	$289.60
63	$275.90	$255.60	63	$317.20	$294.00
64	$287.00	$259.40	64	$330.00	$298.30
65+	$284.10	$256.80	65+	$326.70	$295.30

GF HSA 5500A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$42.40	$42.40	18-Under	$48.80	$48.80
19	$47.30	$53.10	19	$54.40	$61.10
20	$52.20	$63.80	20	$60.00	$73.40
21	$57.00	$74.60	21	$65.60	$85.70
22	$61.90	$85.30	22	$71.20	$98.00
23	$66.70	$96.00	23	$76.70	$110.40
24	$71.60	$106.70	24	$82.30	$122.60
25	$73.00	$109.70	25	$83.90	$126.20
26	$74.40	$112.80	26	$85.50	$129.70
27	$75.80	$115.90	27	$87.10	$133.20
28	$76.60	$117.20	28	$88.10	$134.80
29	$77.50	$118.60	29	$89.10	$136.40
30	$78.30	$120.00	30	$90.10	$138.00
31	$79.20	$121.40	31	$91.10	$139.50
32	$80.10	$122.70	32	$92.10	$141.10
33	$81.90	$125.80	33	$94.20	$144.70
34	$83.70	$129.00	34	$96.30	$148.30
35	$85.60	$132.10	35	$98.40	$151.90
36	$87.40	$135.20	36	$100.50	$155.50
37	$89.20	$138.30	37	$102.60	$159.10
38	$92.90	$140.10	38	$106.80	$161.10
39	$96.60	$141.80	39	$111.10	$163.10
40	$100.30	$143.60	40	$115.30	$165.10
41	$103.90	$145.40	41	$119.50	$167.10
42	$107.70	$147.10	42	$123.80	$169.10
43	$110.40	$149.50	43	$127.00	$171.90
44	$113.20	$152.00	44	$130.10	$174.70
45	$115.90	$154.40	45	$133.30	$177.50
46	$118.70	$156.80	46	$136.50	$180.30
47	$121.40	$159.30	47	$139.60	$183.20
48	$124.30	$160.10	48	$142.90	$184.20
49	$127.20	$161.00	49	$146.30	$185.20
50	$130.10	$161.90	50	$149.60	$186.20
51	$133.00	$162.80	51	$153.00	$187.20
52	$135.90	$163.70	52	$156.30	$188.20
53	$140.00	$165.70	53	$161.00	$190.60
54	$144.10	$167.80	54	$165.70	$192.90
55	$148.20	$169.80	55	$170.40	$195.30
56	$152.30	$171.90	56	$175.10	$197.70
57	$156.40	$174.00	57	$179.80	$200.10
58	$164.70	$176.80	58	$189.30	$203.30
59	$172.90	$179.60	59	$198.90	$206.50
60	$181.20	$182.50	60	$208.40	$209.80
61	$189.50	$185.30	61	$217.90	$213.00
62	$197.80	$188.10	62	$227.40	$216.30
63	$206.00	$190.90	63	$236.90	$219.50
64	$214.30	$193.80	64	$246.50	$222.80
65+	$212.20	$191.80	65+	$244.00	$220.50

GF HSA 1750B

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$60.50	$60.50	18-Under	$69.50	$69.50
19	$67.40	$75.80	19	$77.50	$87.10
20	$74.30	$91.00	20	$85.50	$104.70
21	$81.30	$106.30	21	$93.50	$122.20
22	$88.20	$121.60	22	$101.40	$139.80
23	$95.20	$136.80	23	$109.40	$157.40
24	$102.10	$152.10	24	$117.40	$174.90
25	$104.00	$156.40	25	$119.60	$179.90
26	$106.00	$160.80	26	$121.90	$184.90
27	$108.00	$165.20	27	$124.20	$190.00
28	$109.20	$167.20	28	$125.60	$192.20
29	$110.50	$169.10	29	$127.00	$194.50
30	$111.70	$171.10	30	$128.40	$196.70
31	$112.90	$173.00	31	$129.90	$199.00
32	$114.20	$175.00	32	$131.30	$201.20
33	$116.80	$179.40	33	$134.30	$206.30
34	$119.40	$183.90	34	$137.30	$211.50
35	$122.00	$188.30	35	$140.30	$216.60
36	$124.60	$192.80	36	$143.30	$221.70
37	$127.20	$197.20	37	$146.30	$226.80
38	$132.50	$199.70	38	$152.30	$229.70
39	$137.70	$202.20	39	$158.40	$232.50
40	$143.00	$204.70	40	$164.40	$235.40
41	$148.20	$207.20	41	$170.40	$238.30
42	$153.50	$209.70	42	$176.50	$241.20
43	$157.40	$213.20	43	$181.10	$245.10
44	$161.40	$216.60	44	$185.50	$249.10
45	$165.30	$220.10	45	$190.10	$253.10
46	$169.20	$223.60	46	$194.60	$257.10
47	$173.10	$227.10	47	$199.10	$261.10
48	$177.30	$228.30	48	$203.80	$262.60
49	$181.40	$229.60	49	$208.60	$264.00
50	$185.50	$230.80	50	$213.30	$265.40
51	$189.60	$232.10	51	$218.10	$266.90
52	$193.80	$233.40	52	$222.80	$268.40
53	$199.60	$236.30	53	$229.50	$271.70
54	$205.40	$239.20	54	$236.20	$275.10
55	$211.30	$242.20	55	$242.90	$278.50
56	$217.10	$245.10	56	$249.70	$281.80
57	$223.00	$248.00	57	$256.40	$285.20
58	$234.80	$252.10	58	$270.00	$289.90
59	$246.60	$256.10	59	$283.60	$294.50
60	$258.40	$260.10	60	$297.10	$299.10
61	$270.20	$264.20	61	$310.70	$303.80
62	$282.00	$268.20	62	$324.30	$308.40
63	$293.80	$272.20	63	$337.80	$313.00
64	$305.60	$276.30	64	$351.40	$317.70
65+	$302.50	$273.50	65+	$347.90	$314.50

GF HSA 2850B

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$53.90	$53.90	18-Under	$62.00	$62.00
19	$60.10	$67.50	19	$69.10	$77.70
20	$66.30	$81.20	20	$76.20	$93.30
21	$72.50	$94.80	21	$83.30	$109.00
22	$78.70	$108.40	22	$90.40	$124.60
23	$84.90	$122.00	23	$97.60	$140.30
24	$91.00	$135.60	24	$104.60	$156.00
25	$92.80	$139.50	25	$106.70	$160.40
26	$94.60	$143.40	26	$108.70	$164.90
27	$96.30	$147.30	27	$110.80	$169.40
28	$97.40	$149.10	28	$112.00	$171.40
29	$98.50	$150.80	29	$113.30	$173.40
30	$99.60	$152.50	30	$114.50	$175.40
31	$100.70	$154.30	31	$115.80	$177.40
32	$101.80	$156.00	32	$117.10	$179.40
33	$104.10	$160.00	33	$119.80	$184.00
34	$106.50	$164.00	34	$122.40	$188.50
35	$108.80	$167.90	35	$125.10	$193.10
36	$111.10	$171.90	36	$127.80	$197.70
37	$113.40	$175.90	37	$130.40	$202.20
38	$118.10	$178.10	38	$135.80	$204.80
39	$122.80	$180.30	39	$141.20	$207.40
40	$127.50	$182.60	40	$146.60	$209.90
41	$132.20	$184.80	41	$152.00	$212.50
42	$136.90	$187.00	42	$157.40	$215.00
43	$140.40	$190.10	43	$161.40	$218.60
44	$143.90	$193.20	44	$165.50	$222.10
45	$147.40	$196.30	45	$169.50	$225.70
46	$150.90	$199.40	46	$173.50	$229.30
47	$154.40	$202.50	47	$177.50	$232.90
48	$158.00	$203.60	48	$181.70	$234.10
49	$161.70	$204.70	49	$186.00	$235.40
50	$165.40	$205.80	50	$190.20	$236.70
51	$169.10	$207.00	51	$194.50	$238.00
52	$172.80	$208.10	52	$198.70	$239.30
53	$178.00	$210.70	53	$204.70	$242.30
54	$183.20	$213.30	54	$210.60	$245.30
55	$188.40	$215.90	55	$216.60	$248.30
56	$193.60	$218.60	56	$222.60	$251.30
57	$198.80	$221.20	57	$228.60	$254.40
58	$209.40	$224.80	58	$240.70	$258.50
59	$219.90	$228.40	59	$252.80	$262.60
60	$230.40	$232.00	60	$264.90	$266.70
61	$240.90	$235.60	61	$277.00	$270.90
62	$251.50	$239.20	62	$289.10	$275.00
63	$262.00	$242.70	63	$301.30	$279.10
64	$272.50	$246.30	64	$313.40	$283.30
65+	$269.80	$243.80	65+	$310.20	$280.40

Farm Bureau
Pool 5
Optional Benefits
Effectiive 4/1/2012

Monthly Rate per contract

	Single	Family
Supplemental Accident	$3.20	$7.20
Maternity		
$2500 deductible	$74.50	$74.50
Service fee	$9.25	$9.25

GF Gold 600

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$129.20	$129.20	18-Under	$148.60	$148.60
19	$145.20	$179.80	19	$167.00	$206.80
20	$161.20	$230.40	20	$185.40	$265.00
21	$177.20	$281.00	21	$203.80	$323.10
22	$193.20	$331.60	22	$222.10	$381.30
23	$209.20	$382.20	23	$240.50	$439.50
24	$225.00	$432.70	24	$258.70	$497.60
25	$229.40	$454.30	25	$263.80	$522.40
26	$233.80	$475.90	26	$268.90	$547.20
27	$238.30	$497.40	27	$274.00	$572.00
28	$241.00	$491.90	28	$277.10	$565.70
29	$243.60	$486.40	29	$280.20	$559.40
30	$246.30	$480.90	30	$283.30	$553.10
31	$249.00	$475.40	31	$286.40	$546.80
32	$251.80	$469.90	32	$289.60	$540.40
33	$257.50	$469.70	33	$296.10	$540.20
34	$263.30	$469.60	34	$302.70	$540.00
35	$269.00	$469.40	35	$309.30	$539.80
36	$274.70	$469.20	36	$315.90	$539.60
37	$280.50	$469.10	37	$322.50	$539.40
38	$292.10	$469.20	38	$335.90	$539.60
39	$303.70	$469.30	39	$349.20	$539.70
40	$315.30	$469.40	40	$362.60	$539.80
41	$326.90	$469.60	41	$375.90	$540.00
42	$338.50	$469.70	42	$389.20	$540.10
43	$347.10	$475.90	43	$399.10	$547.20
44	$355.70	$482.00	44	$409.10	$554.30
45	$364.40	$488.20	45	$419.00	$561.50
46	$373.00	$494.40	46	$428.90	$568.60
47	$381.70	$500.70	47	$439.00	$575.80
48	$390.90	$503.50	48	$449.50	$579.00
49	$400.00	$506.30	49	$459.90	$582.20
50	$409.10	$509.10	50	$470.40	$585.50
51	$418.20	$511.90	51	$480.90	$588.70
52	$427.30	$514.70	52	$491.30	$591.80
53	$440.20	$521.10	53	$506.20	$599.30
54	$453.10	$527.60	54	$521.00	$606.70
55	$466.00	$534.10	55	$535.80	$614.20
56	$478.80	$540.60	56	$550.60	$621.60
57	$491.60	$546.90	57	$565.30	$628.90
58	$517.60	$555.80	58	$595.30	$639.10
59	$543.60	$564.70	59	$625.20	$649.30
60	$569.70	$573.50	60	$655.10	$659.60
61	$595.70	$582.40	61	$685.00	$669.70
62	$621.70	$591.30	62	$715.00	$679.90
63	$647.80	$600.10	63	$744.90	$690.10
64	$673.90	$609.10	64	$774.90	$700.50
65+	$667.10	$603.00	65+	$767.20	$693.40

GF Gold 1200

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$114.60	$114.60	18-Under	$131.80	$131.80
19	$128.80	$159.50	19	$148.10	$183.40
20	$143.00	$204.30	20	$164.40	$235.00
21	$157.20	$249.20	21	$180.70	$286.60
22	$171.30	$294.10	22	$197.00	$338.20
23	$185.50	$338.90	23	$213.30	$389.70
24	$199.50	$383.70	24	$229.40	$441.30
25	$203.50	$402.90	25	$234.00	$463.30
26	$207.40	$422.00	26	$238.50	$485.30
27	$211.30	$441.10	27	$243.00	$507.30
28	$213.70	$436.20	28	$245.80	$501.70
29	$216.10	$431.40	29	$248.50	$496.10
30	$218.50	$426.50	30	$251.20	$490.50
31	$220.80	$421.70	31	$254.00	$484.90
32	$223.30	$416.80	32	$256.80	$479.20
33	$228.40	$416.60	33	$262.60	$479.10
34	$233.50	$416.40	34	$268.50	$478.90
35	$238.60	$416.30	35	$274.30	$478.70
36	$243.60	$416.10	36	$280.10	$478.50
37	$248.70	$416.00	37	$286.00	$478.40
38	$259.00	$416.10	38	$297.90	$478.50
39	$269.30	$416.20	39	$309.70	$478.60
40	$279.60	$416.30	40	$321.50	$478.80
41	$289.90	$416.40	41	$333.40	$478.90
42	$300.20	$416.50	42	$345.20	$479.00
43	$307.80	$422.00	43	$354.00	$485.30
44	$315.50	$427.50	44	$362.80	$491.60
45	$323.10	$433.00	45	$371.60	$497.90
46	$330.80	$438.50	46	$380.40	$504.20
47	$338.60	$444.10	47	$389.30	$510.70
48	$346.60	$446.60	48	$398.60	$513.50
49	$354.70	$449.00	49	$407.90	$516.40
50	$362.80	$451.50	50	$417.20	$519.20
51	$370.90	$454.00	51	$426.50	$522.10
52	$378.90	$456.40	52	$435.70	$524.90
53	$390.40	$462.20	53	$448.90	$531.50
54	$401.80	$467.90	54	$462.00	$538.10
55	$413.20	$473.70	55	$475.20	$544.70
56	$424.70	$479.40	56	$488.30	$551.30
57	$436.00	$485.10	57	$501.40	$557.80
58	$459.10	$492.90	58	$527.90	$566.80
59	$482.20	$500.80	59	$554.50	$575.90
60	$505.20	$508.60	60	$581.00	$584.90
61	$528.30	$516.50	61	$607.50	$594.00
62	$551.40	$524.40	62	$634.10	$603.00
63	$574.50	$532.30	63	$660.60	$612.00
64	$597.60	$540.20	64	$687.30	$621.20
65+	$591.60	$534.80	65+	$680.30	$615.00

GF Gold 1700

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$103.60	$103.60	18-Under	$119.10	$119.10
19	$116.40	$144.10	19	$133.80	$165.70
20	$129.20	$184.60	20	$148.60	$212.30
21	$142.00	$225.20	21	$163.30	$258.90
22	$154.80	$265.70	22	$178.00	$305.60
23	$167.60	$306.30	23	$192.80	$352.20
24	$180.30	$346.80	24	$207.30	$398.70
25	$183.90	$364.10	25	$211.40	$418.60
26	$187.40	$381.40	26	$215.50	$438.50
27	$191.00	$398.60	27	$219.60	$458.40
28	$193.10	$394.20	28	$222.10	$453.30
29	$195.30	$389.80	29	$224.50	$448.30
30	$197.40	$385.40	30	$227.00	$443.20
31	$199.60	$381.00	31	$229.50	$438.20
32	$201.80	$376.60	32	$232.10	$433.10
33	$206.40	$376.50	33	$237.30	$432.90
34	$211.00	$376.30	34	$242.60	$432.70
35	$215.60	$376.20	35	$247.90	$432.60
36	$220.10	$376.00	36	$253.10	$432.40
37	$224.80	$375.90	37	$258.50	$432.30
38	$234.10	$376.00	38	$269.20	$432.40
39	$243.40	$376.10	39	$279.90	$432.50
40	$252.70	$376.20	40	$290.60	$432.60
41	$262.00	$376.30	41	$301.30	$432.70
42	$271.30	$376.40	42	$311.90	$432.80
43	$278.20	$381.40	43	$319.90	$438.50
44	$285.10	$386.30	44	$327.80	$444.20
45	$292.00	$391.30	45	$335.80	$449.90
46	$298.90	$396.20	46	$343.80	$455.60
47	$305.90	$401.30	47	$351.80	$461.40
48	$313.20	$403.50	48	$360.20	$464.00
49	$320.50	$405.80	49	$368.60	$466.60
50	$327.80	$408.00	50	$377.00	$469.20
51	$335.10	$410.30	51	$385.40	$471.80
52	$342.40	$412.40	52	$393.80	$474.30
53	$352.70	$417.60	53	$405.60	$480.30
54	$363.10	$422.80	54	$417.50	$486.20
55	$373.40	$428.00	55	$429.40	$492.20
56	$383.70	$433.20	56	$441.30	$498.20
57	$394.00	$438.30	57	$453.10	$504.00
58	$414.80	$445.40	58	$477.00	$512.20
59	$435.70	$452.50	59	$501.00	$520.40
60	$456.60	$459.60	60	$525.00	$528.50
61	$477.40	$466.70	61	$549.00	$536.70
62	$498.30	$473.90	62	$573.00	$544.90
63	$519.10	$481.00	63	$596.90	$553.10
64	$540.10	$488.20	64	$621.00	$561.40
65+	$534.60	$483.30	65+	$614.80	$555.70

GF Gold 3300

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$92.00	$92.00	18-Under	$105.80	$105.80
19	$103.30	$128.00	19	$118.80	$147.10
20	$114.70	$164.00	20	$131.90	$188.60
21	$126.10	$199.90	21	$145.00	$229.90
22	$137.50	$236.00	22	$158.10	$271.30
23	$148.80	$272.00	23	$171.20	$312.70
24	$160.10	$307.90	24	$184.10	$354.10
25	$163.20	$323.30	25	$187.70	$371.70
26	$166.40	$338.60	26	$191.40	$389.40
27	$169.60	$354.00	27	$195.00	$407.00
28	$171.50	$350.00	28	$197.20	$402.60
29	$173.40	$346.20	29	$199.40	$398.10
30	$175.30	$342.20	30	$201.60	$393.60
31	$177.20	$338.30	31	$203.80	$389.10
32	$179.20	$334.40	32	$206.10	$384.60
33	$183.30	$334.30	33	$210.80	$384.40
34	$187.30	$334.20	34	$215.40	$384.30
35	$191.40	$334.00	35	$220.10	$384.10
36	$195.50	$333.90	36	$224.80	$384.00
37	$199.60	$333.80	37	$229.50	$383.90
38	$207.80	$333.90	38	$239.00	$384.00
39	$216.10	$334.00	39	$248.50	$384.10
40	$224.40	$334.10	40	$258.00	$384.20
41	$232.60	$334.20	41	$267.50	$384.30
42	$240.80	$334.20	42	$277.00	$384.40
43	$247.00	$338.60	43	$284.00	$389.40
44	$253.10	$343.00	44	$291.10	$394.50
45	$259.30	$347.40	45	$298.20	$399.50
46	$265.40	$351.80	46	$305.20	$404.60
47	$271.70	$356.30	47	$312.40	$409.80
48	$278.10	$358.30	48	$319.80	$412.00
49	$284.60	$360.30	49	$327.30	$414.30
50	$291.10	$362.30	50	$334.80	$416.60
51	$297.60	$364.30	51	$342.20	$418.90
52	$304.10	$366.20	52	$349.70	$421.20
53	$313.20	$370.90	53	$360.20	$426.50
54	$322.40	$375.50	54	$370.80	$431.80
55	$331.60	$380.10	55	$381.30	$437.10
56	$340.80	$384.70	56	$391.90	$442.40
57	$349.80	$389.20	57	$402.30	$447.60
58	$368.40	$395.50	58	$423.60	$454.80
59	$386.90	$401.80	59	$444.90	$462.10
60	$405.40	$408.10	60	$466.20	$469.40
61	$423.90	$414.40	61	$487.50	$476.60
62	$442.40	$420.80	62	$508.80	$483.90
63	$460.90	$427.10	63	$530.10	$491.10
64	$479.50	$433.50	64	$551.50	$498.50
65+	$474.70	$429.10	65+	$545.90	$493.50

GF Gold 4800

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$84.10	$84.10	18-Under	$96.80	$96.80
19	$94.50	$117.10	19	$108.70	$134.60
20	$104.90	$150.00	20	$120.70	$172.50
21	$115.30	$182.90	21	$132.60	$210.40
22	$125.80	$215.80	22	$144.60	$248.20
23	$136.20	$248.80	23	$156.60	$286.10
24	$146.40	$281.70	24	$168.40	$323.90
25	$149.30	$295.70	25	$171.70	$340.10
26	$152.20	$309.80	26	$175.10	$356.20
27	$155.10	$323.80	27	$178.40	$372.40
28	$156.90	$320.20	28	$180.40	$368.30
29	$158.60	$316.60	29	$182.40	$364.20
30	$160.30	$313.10	30	$184.40	$360.00
31	$162.10	$309.50	31	$186.40	$355.90
32	$163.90	$305.90	32	$188.50	$351.80
33	$167.60	$305.80	33	$192.80	$351.70
34	$171.40	$305.70	34	$197.10	$351.50
35	$175.10	$305.60	35	$201.40	$351.40
36	$178.80	$305.40	36	$205.60	$351.30
37	$182.60	$305.30	37	$210.00	$351.20
38	$190.10	$305.40	38	$218.70	$351.30
39	$197.70	$305.50	39	$227.40	$351.40
40	$205.20	$305.60	40	$236.00	$351.50
41	$212.80	$305.70	41	$244.70	$351.50
42	$220.30	$305.70	42	$253.40	$351.60
43	$225.90	$309.80	43	$259.80	$356.20
44	$231.60	$313.80	44	$266.30	$360.90
45	$237.20	$317.80	45	$272.80	$365.50
46	$242.80	$321.80	46	$279.20	$370.10
47	$248.50	$325.90	47	$285.80	$374.90
48	$254.40	$327.80	48	$292.60	$376.90
49	$260.30	$329.60	49	$299.40	$379.10
50	$266.30	$331.40	50	$306.20	$381.10
51	$272.20	$333.20	51	$313.00	$383.20
52	$278.10	$335.00	52	$319.90	$385.30
53	$286.50	$339.20	53	$329.50	$390.10
54	$294.90	$343.40	54	$339.20	$395.00
55	$303.30	$347.70	55	$348.80	$399.80
56	$311.70	$351.90	56	$358.50	$404.70
57	$320.00	$356.00	57	$368.00	$409.40
58	$337.00	$361.80	58	$387.50	$416.10
59	$353.90	$367.60	59	$407.00	$422.70
60	$370.80	$373.30	60	$426.50	$429.40
61	$387.80	$379.10	61	$446.00	$436.00
62	$404.70	$384.90	62	$465.40	$442.60
63	$421.60	$390.70	63	$484.90	$449.30
64	$438.70	$396.50	64	$504.50	$456.00
65+	$434.30	$392.50	65+	$499.40	$451.40

GF Silver 1000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$105.30	$105.30	18-Under	$121.10	$121.10
19	$117.40	$131.90	19	$135.00	$151.70
20	$129.50	$158.50	20	$148.90	$182.30
21	$141.60	$185.10	21	$162.80	$212.90
22	$153.60	$211.70	22	$176.70	$243.50
23	$165.70	$238.30	23	$190.60	$274.10
24	$177.70	$264.90	24	$204.40	$304.60
25	$181.20	$272.50	25	$208.40	$313.40
26	$184.70	$280.00	26	$212.40	$322.10
27	$188.10	$287.70	27	$216.40	$330.90
28	$190.30	$291.10	28	$218.80	$334.80
29	$192.40	$294.50	29	$221.30	$338.70
30	$194.50	$297.90	30	$223.70	$342.70
31	$196.70	$301.40	31	$226.20	$346.60
32	$198.90	$304.70	32	$228.70	$350.40
33	$203.40	$312.50	33	$233.90	$359.40
34	$207.90	$320.20	34	$239.20	$368.30
35	$212.50	$328.00	35	$244.40	$377.20
36	$217.00	$335.80	36	$249.60	$386.20
37	$221.50	$343.50	37	$254.80	$395.10
38	$230.70	$347.90	38	$265.30	$400.10
39	$239.80	$352.20	39	$275.80	$405.10
40	$249.00	$356.60	40	$286.30	$410.10
41	$258.10	$360.90	41	$296.90	$415.10
42	$267.40	$365.20	42	$307.50	$420.00
43	$274.20	$371.30	43	$315.30	$427.00
44	$281.00	$377.30	44	$323.20	$433.90
45	$287.90	$383.40	45	$331.10	$440.90
46	$294.70	$389.40	46	$338.90	$447.80
47	$301.50	$395.50	47	$346.80	$454.90
48	$308.70	$397.70	48	$355.00	$457.40
49	$315.90	$399.90	49	$363.30	$459.90
50	$323.10	$402.00	50	$371.60	$462.40
51	$330.30	$404.20	51	$379.80	$464.90
52	$337.40	$406.40	52	$388.10	$467.40
53	$347.60	$411.50	53	$399.80	$473.30
54	$357.80	$416.70	54	$411.50	$479.20
55	$367.90	$421.80	55	$423.20	$485.10
56	$378.10	$426.90	56	$434.80	$490.90
57	$388.30	$432.00	57	$446.60	$496.90
58	$408.90	$439.00	58	$470.20	$504.90
59	$429.40	$446.10	59	$493.90	$513.00
60	$450.00	$453.10	60	$517.50	$521.00
61	$470.60	$460.10	61	$541.20	$529.10
62	$491.10	$467.10	62	$564.80	$537.20
63	$511.70	$474.10	63	$588.50	$545.30
64	$532.20	$481.10	64	$612.10	$553.30
65+	$526.90	$476.20	65+	$605.90	$547.70

GF Silver 1500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$91.90	$91.90	18-Under	$105.80	$105.80
19	$102.50	$115.20	19	$117.90	$132.40
20	$113.00	$138.40	20	$130.00	$159.20
21	$123.60	$161.60	21	$142.10	$185.90
22	$134.10	$184.80	22	$154.20	$212.60
23	$144.70	$208.00	23	$166.40	$239.30
24	$155.20	$231.20	24	$178.50	$265.90
25	$158.20	$237.90	25	$181.90	$273.50
26	$161.20	$244.50	26	$185.40	$281.20
27	$164.20	$251.10	27	$188.90	$288.80
28	$166.10	$254.10	28	$191.00	$292.30
29	$168.00	$257.10	29	$193.20	$295.70
30	$169.80	$260.10	30	$195.30	$299.10
31	$171.70	$263.10	31	$197.50	$302.60
32	$173.60	$266.00	32	$199.70	$305.90
33	$177.60	$272.80	33	$204.20	$313.70
34	$181.50	$279.60	34	$208.80	$321.50
35	$185.50	$286.30	35	$213.30	$329.30
36	$189.40	$293.10	36	$217.90	$337.10
37	$193.40	$299.90	37	$222.40	$344.90
38	$201.40	$303.70	38	$231.60	$349.20
39	$209.40	$307.50	39	$240.80	$353.60
40	$217.40	$311.30	40	$250.00	$358.00
41	$225.30	$315.10	41	$259.10	$362.30
42	$233.40	$318.80	42	$268.40	$366.70
43	$239.40	$324.10	43	$275.30	$372.70
44	$245.30	$329.40	44	$282.10	$378.80
45	$251.30	$334.60	45	$289.00	$384.90
46	$257.30	$339.90	46	$295.90	$390.90
47	$263.20	$345.30	47	$302.70	$397.10
48	$269.50	$347.20	48	$309.90	$399.30
49	$275.80	$349.10	49	$317.20	$401.40
50	$282.00	$351.00	50	$324.40	$403.60
51	$288.30	$352.90	51	$331.60	$405.80
52	$294.60	$354.80	52	$338.80	$408.10
53	$303.40	$359.30	53	$349.00	$413.20
54	$312.30	$363.70	54	$359.20	$418.30
55	$321.20	$368.20	55	$369.40	$423.40
56	$330.10	$372.60	56	$379.60	$428.60
57	$339.00	$377.10	57	$389.90	$433.70
58	$356.90	$383.30	58	$410.50	$440.80
59	$374.90	$389.40	59	$431.20	$447.80
60	$392.80	$395.50	60	$451.80	$454.90
61	$410.80	$401.60	61	$472.40	$461.90
62	$428.70	$407.80	62	$493.10	$468.90
63	$446.70	$413.90	63	$513.70	$476.00
64	$464.60	$420.00	64	$534.30	$483.00
65+	$459.90	$415.70	65+	$529.00	$478.10

GF Silver 2100

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$85.40	$85.40	18-Under	$98.20	$98.20
19	$95.20	$107.00	19	$109.50	$123.00
20	$105.00	$128.60	20	$120.80	$147.80
21	$114.80	$150.10	21	$132.00	$172.70
22	$124.60	$171.70	22	$143.30	$197.40
23	$134.40	$193.30	23	$154.50	$222.20
24	$144.20	$214.80	24	$165.80	$247.00
25	$147.00	$221.00	25	$169.00	$254.10
26	$149.80	$227.10	26	$172.20	$261.20
27	$152.60	$233.30	27	$175.50	$268.30
28	$154.30	$236.10	28	$177.50	$271.50
29	$156.00	$238.90	29	$179.40	$274.70
30	$157.80	$241.60	30	$181.40	$277.90
31	$159.50	$244.40	31	$183.40	$281.10
32	$161.30	$247.10	32	$185.50	$284.20
33	$165.00	$253.40	33	$189.70	$291.40
34	$168.60	$259.70	34	$193.90	$298.70
35	$172.30	$266.00	35	$198.20	$305.90
36	$176.00	$272.30	36	$202.40	$313.20
37	$179.70	$278.60	37	$206.60	$320.40
38	$187.10	$282.10	38	$215.10	$324.40
39	$194.50	$285.70	39	$223.70	$328.50
40	$201.90	$289.20	40	$232.20	$332.50
41	$209.30	$292.70	41	$240.70	$336.60
42	$216.80	$296.20	42	$249.30	$340.60
43	$222.40	$301.10	43	$255.70	$346.30
44	$227.90	$306.00	44	$262.10	$351.90
45	$233.50	$310.90	45	$268.50	$357.50
46	$239.00	$315.80	46	$274.90	$363.20
47	$244.50	$320.80	47	$281.20	$368.90
48	$250.40	$322.50	48	$287.90	$370.90
49	$256.20	$324.30	49	$294.60	$372.90
50	$262.00	$326.10	50	$301.30	$375.00
51	$267.90	$327.80	51	$308.00	$377.00
52	$273.70	$329.60	52	$314.70	$379.00
53	$281.90	$333.80	53	$324.20	$383.80
54	$290.20	$337.90	54	$333.70	$388.60
55	$298.40	$342.10	55	$343.20	$393.30
56	$306.60	$346.20	56	$352.60	$398.10
57	$314.90	$350.40	57	$362.20	$402.90
58	$331.60	$356.10	58	$381.30	$409.50
59	$348.30	$361.70	59	$400.50	$416.00
60	$364.90	$367.40	60	$419.70	$422.50
61	$381.60	$373.10	61	$438.90	$429.10
62	$398.30	$378.80	62	$458.00	$435.60
63	$415.00	$384.50	63	$477.20	$442.20
64	$431.60	$390.20	64	$496.40	$448.70
65+	$427.30	$386.20	65+	$491.40	$444.10

GF Silver 3000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$75.60	$75.60	18-Under	$87.00	$87.00
19	$84.30	$94.70	19	$96.90	$108.90
20	$93.00	$113.80	20	$106.90	$130.90
21	$101.60	$132.90	21	$116.90	$152.80
22	$110.30	$152.00	22	$126.90	$174.80
23	$119.00	$171.10	23	$136.80	$196.80
24	$127.60	$190.20	24	$146.80	$218.70
25	$130.10	$195.60	25	$149.60	$225.00
26	$132.60	$201.10	26	$152.50	$231.30
27	$135.10	$206.60	27	$155.30	$237.60
28	$136.60	$209.00	28	$157.10	$240.40
29	$138.10	$211.50	29	$158.90	$243.20
30	$139.70	$213.90	30	$160.60	$246.00
31	$141.20	$216.40	31	$162.40	$248.90
32	$142.80	$218.80	32	$164.20	$251.60
33	$146.10	$224.40	33	$168.00	$258.00
34	$149.30	$229.90	34	$171.70	$264.40
35	$152.60	$235.50	35	$175.50	$270.90
36	$155.80	$241.10	36	$179.20	$277.30
37	$159.10	$246.60	37	$182.90	$283.70
38	$165.60	$249.80	38	$190.50	$287.20
39	$172.20	$252.90	39	$198.00	$290.80
40	$178.80	$256.00	40	$205.60	$294.40
41	$185.30	$259.10	41	$213.10	$298.00
42	$192.00	$262.20	42	$220.80	$301.60
43	$196.90	$266.60	43	$226.40	$306.60
44	$201.80	$270.90	44	$232.10	$311.60
45	$206.70	$275.20	45	$237.70	$316.50
46	$211.60	$279.60	46	$243.30	$321.50
47	$216.50	$284.00	47	$249.00	$326.60
48	$221.60	$285.50	48	$254.90	$328.40
49	$226.80	$287.10	49	$260.80	$330.20
50	$232.00	$288.70	50	$266.80	$332.00
51	$237.10	$290.20	51	$272.70	$333.80
52	$242.30	$291.80	52	$278.60	$335.60
53	$249.60	$295.50	53	$287.00	$339.80
54	$256.90	$299.20	54	$295.40	$344.00
55	$264.20	$302.80	55	$303.80	$348.20
56	$271.50	$306.50	56	$312.20	$352.50
57	$278.80	$310.20	57	$320.60	$356.70
58	$293.60	$315.20	58	$337.60	$362.50
59	$308.30	$320.30	59	$354.60	$368.30
60	$323.10	$325.30	60	$371.60	$374.10
61	$337.90	$330.30	61	$388.60	$379.90
62	$352.60	$335.40	62	$405.50	$385.70
63	$367.40	$340.40	63	$422.50	$391.50
64	$382.10	$345.40	64	$439.50	$397.30
65+	$378.30	$341.90	65+	$435.10	$393.30

GF Silver 5000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$61.60	$61.60	18-Under	$70.90	$70.90
19	$68.70	$77.20	19	$79.00	$88.80
20	$75.80	$92.80	20	$87.20	$106.70
21	$82.90	$108.40	21	$95.30	$124.60
22	$89.90	$123.90	22	$103.40	$142.50
23	$97.00	$139.50	23	$111.60	$160.40
24	$104.00	$155.00	24	$119.60	$178.30
25	$106.10	$159.50	25	$122.00	$183.40
26	$108.10	$163.90	26	$124.30	$188.50
27	$110.10	$168.40	27	$126.70	$193.70
28	$111.40	$170.40	28	$128.10	$196.00
29	$112.60	$172.40	29	$129.50	$198.30
30	$113.90	$174.40	30	$131.00	$200.60
31	$115.10	$176.40	31	$132.40	$202.90
32	$116.40	$178.40	32	$133.90	$205.10
33	$119.10	$182.90	33	$136.90	$210.30
34	$121.70	$187.50	34	$140.00	$215.60
35	$124.40	$192.00	35	$143.00	$220.80
36	$127.00	$196.60	36	$146.10	$226.00
37	$129.70	$201.10	37	$149.10	$231.20
38	$135.00	$203.60	38	$155.30	$234.20
39	$140.40	$206.20	39	$161.40	$237.10
40	$145.70	$208.70	40	$167.60	$240.00
41	$151.10	$211.30	41	$173.70	$243.00
42	$156.50	$213.80	42	$180.00	$245.80
43	$160.50	$217.30	43	$184.60	$249.90
44	$164.50	$220.90	44	$189.20	$254.00
45	$168.50	$224.40	45	$193.80	$258.10
46	$172.50	$227.90	46	$198.40	$262.10
47	$176.50	$231.50	47	$203.00	$266.30
48	$180.70	$232.80	48	$207.80	$267.70
49	$184.90	$234.10	49	$212.60	$269.20
50	$189.10	$235.30	50	$217.50	$270.60
51	$193.30	$236.60	51	$222.30	$272.10
52	$197.50	$237.90	52	$227.10	$273.60
53	$203.50	$240.90	53	$234.00	$277.00
54	$209.40	$243.90	54	$240.90	$280.50
55	$215.40	$246.90	55	$247.70	$283.90
56	$221.30	$249.90	56	$254.50	$287.30
57	$227.30	$252.90	57	$261.40	$290.80
58	$239.30	$257.00	58	$275.20	$295.50
59	$251.40	$261.10	59	$289.10	$300.30
60	$263.40	$265.20	60	$302.90	$305.00
61	$275.50	$269.30	61	$316.80	$309.70
62	$287.50	$273.40	62	$330.60	$314.40
63	$299.50	$277.50	63	$344.40	$319.20
64	$311.50	$281.60	64	$358.30	$323.90
65+	$308.40	$278.80	65+	$354.70	$320.60

GF Silver 10000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$51.80	$51.80	18-Under	$59.50	$59.50
19	$57.70	$64.90	19	$66.40	$74.60
20	$63.70	$77.90	20	$73.20	$89.60
21	$69.60	$91.00	21	$80.00	$104.60
22	$75.50	$104.10	22	$86.90	$119.70
23	$81.50	$117.20	23	$93.70	$134.70
24	$87.40	$130.20	24	$100.50	$149.70
25	$89.10	$134.00	25	$102.40	$154.00
26	$90.80	$137.70	26	$104.40	$158.30
27	$92.50	$141.40	27	$106.40	$162.70
28	$93.50	$143.10	28	$107.60	$164.60
29	$94.60	$144.80	29	$108.80	$166.50
30	$95.60	$146.50	30	$110.00	$168.40
31	$96.70	$148.20	31	$111.20	$170.40
32	$97.80	$149.80	32	$112.40	$172.20
33	$100.00	$153.60	33	$115.00	$176.70
34	$102.20	$157.40	34	$117.60	$181.00
35	$104.50	$161.30	35	$120.10	$185.40
36	$106.70	$165.10	36	$122.70	$189.80
37	$108.90	$168.90	37	$125.20	$194.20
38	$113.40	$171.00	38	$130.40	$196.70
39	$117.90	$173.20	39	$135.60	$199.10
40	$122.40	$175.30	40	$140.80	$201.60
41	$126.90	$177.40	41	$145.90	$204.00
42	$131.40	$179.60	42	$151.10	$206.50
43	$134.80	$182.50	43	$155.00	$209.90
44	$138.20	$185.50	44	$158.90	$213.30
45	$141.50	$188.50	45	$162.70	$216.70
46	$144.90	$191.40	46	$166.60	$220.10
47	$148.20	$194.40	47	$170.50	$223.60
48	$151.80	$195.50	48	$174.50	$224.80
49	$155.30	$196.60	49	$178.60	$226.00
50	$158.80	$197.70	50	$182.60	$227.30
51	$162.40	$198.70	51	$186.70	$228.50
52	$165.90	$199.80	52	$190.70	$229.80
53	$170.90	$202.30	53	$196.50	$232.70
54	$175.90	$204.80	54	$202.30	$235.50
55	$180.90	$207.30	55	$208.00	$238.40
56	$185.90	$209.90	56	$213.80	$241.30
57	$190.90	$212.40	57	$219.50	$244.20
58	$201.00	$215.80	58	$231.20	$248.20
59	$211.10	$219.30	59	$242.80	$252.20
60	$221.20	$222.70	60	$254.40	$256.10
61	$231.30	$226.20	61	$266.00	$260.10
62	$241.40	$229.60	62	$277.60	$264.10
63	$251.60	$233.10	63	$289.30	$268.00
64	$261.70	$236.50	64	$300.90	$272.00
65+	$259.00	$234.10	65+	$297.90	$269.20

GF Bronze 2500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$63.30	$63.30	18-Under	$72.70	$72.70
19	$70.50	$79.20	19	$81.10	$91.10
20	$77.80	$95.20	20	$89.40	$109.50
21	$85.00	$111.20	21	$97.80	$127.90
22	$92.30	$127.20	22	$106.10	$146.20
23	$99.50	$143.10	23	$114.50	$164.60
24	$106.70	$159.10	24	$122.80	$182.90
25	$108.80	$163.60	25	$125.20	$188.20
26	$110.90	$168.20	26	$127.60	$193.40
27	$113.00	$172.80	27	$129.90	$198.70
28	$114.30	$174.80	28	$131.40	$201.10
29	$115.50	$176.90	29	$132.90	$203.40
30	$116.80	$178.90	30	$134.40	$205.80
31	$118.10	$181.00	31	$135.80	$208.20
32	$119.40	$183.00	32	$137.40	$210.40
33	$122.10	$187.70	33	$140.50	$215.80
34	$124.90	$192.30	34	$143.60	$221.20
35	$127.60	$197.00	35	$146.80	$226.60
36	$130.30	$201.70	36	$149.90	$231.90
37	$133.00	$206.30	37	$153.00	$237.30
38	$138.50	$208.90	38	$159.30	$240.30
39	$144.00	$211.50	39	$165.60	$243.30
40	$149.50	$214.10	40	$172.00	$246.30
41	$155.00	$216.70	41	$178.30	$249.30
42	$160.60	$219.30	42	$184.70	$252.20
43	$164.70	$223.00	43	$189.40	$256.40
44	$168.80	$226.60	44	$194.10	$260.60
45	$172.90	$230.20	45	$198.80	$264.80
46	$177.00	$233.80	46	$203.60	$268.90
47	$181.10	$237.50	47	$208.20	$273.20
48	$185.40	$238.80	48	$213.20	$274.70
49	$189.70	$240.10	49	$218.20	$276.20
50	$194.00	$241.40	50	$223.10	$277.70
51	$198.30	$242.70	51	$228.10	$279.20
52	$202.60	$244.10	52	$233.10	$280.70
53	$208.70	$247.10	53	$240.10	$284.30
54	$214.80	$250.20	54	$247.10	$287.80
55	$220.90	$253.30	55	$254.10	$291.30
56	$227.10	$256.30	56	$261.10	$294.80
57	$233.20	$259.40	57	$268.20	$298.40
58	$245.50	$263.70	58	$282.40	$303.20
59	$257.90	$267.90	59	$296.60	$308.10
60	$270.20	$272.10	60	$310.80	$312.90
61	$282.60	$276.30	61	$325.00	$317.80
62	$294.90	$280.50	62	$339.20	$322.60
63	$307.30	$284.70	63	$353.40	$327.50
64	$319.60	$288.90	64	$367.60	$332.30
65+	$316.40	$286.00	65+	$363.90	$328.90

GF Bronze 5500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$43.80	$43.80	18-Under	$50.30	$50.30
19	$48.80	$54.80	19	$56.10	$63.00
20	$53.80	$65.90	20	$61.90	$75.70
21	$58.80	$76.90	21	$67.60	$88.40
22	$63.80	$88.00	22	$73.40	$101.20
23	$68.80	$99.00	23	$79.20	$113.90
24	$73.90	$110.00	24	$84.90	$126.50
25	$75.30	$113.20	25	$86.60	$130.20
26	$76.70	$116.40	26	$88.20	$133.80
27	$78.20	$119.50	27	$89.90	$137.50
28	$79.00	$121.00	28	$90.90	$139.10
29	$79.90	$122.40	29	$91.90	$140.70
30	$80.80	$123.80	30	$92.90	$142.40
31	$81.70	$125.20	31	$94.00	$144.00
32	$82.60	$126.60	32	$95.00	$145.60
33	$84.50	$129.80	33	$97.20	$149.30
34	$86.40	$133.10	34	$99.40	$153.00
35	$88.30	$136.30	35	$101.50	$156.70
36	$90.20	$139.50	36	$103.70	$160.40
37	$92.00	$142.70	37	$105.80	$164.10
38	$95.80	$144.50	38	$110.20	$166.20
39	$99.60	$146.30	39	$114.60	$168.30
40	$103.40	$148.20	40	$119.00	$170.40
41	$107.20	$149.90	41	$123.30	$172.40
42	$111.10	$151.70	42	$127.70	$174.50
43	$113.90	$154.30	43	$131.00	$177.40
44	$116.80	$156.80	44	$134.30	$180.30
45	$119.60	$159.30	45	$137.50	$183.20
46	$122.40	$161.80	46	$140.80	$186.10
47	$125.30	$164.30	47	$144.10	$189.00
48	$128.30	$165.20	48	$147.50	$190.00
49	$131.20	$166.10	49	$150.90	$191.10
50	$134.20	$167.00	50	$154.40	$192.10
51	$137.20	$167.90	51	$157.80	$193.10
52	$140.20	$168.90	52	$161.20	$194.20
53	$144.40	$171.00	53	$166.10	$196.60
54	$148.60	$173.10	54	$170.90	$199.10
55	$152.90	$175.20	55	$175.80	$201.50
56	$157.10	$177.30	56	$180.70	$203.90
57	$161.30	$179.50	57	$185.50	$206.40
58	$169.90	$182.40	58	$195.40	$209.80
59	$178.40	$185.30	59	$205.20	$213.10
60	$187.00	$188.20	60	$215.00	$216.50
61	$195.50	$191.20	61	$224.80	$219.80
62	$204.00	$194.10	62	$234.60	$223.20
63	$212.60	$197.00	63	$244.50	$226.50
64	$221.10	$199.90	64	$254.30	$229.90
65+	$218.90	$197.90	65+	$251.70	$227.50

GF Blue Value 3500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$43.30	$43.30	18-Under	$49.70	$49.70
19	$48.20	$54.20	19	$55.40	$62.30
20	$53.20	$65.10	20	$61.20	$74.80
21	$58.10	$76.00	21	$66.80	$87.40
22	$63.10	$86.90	22	$72.50	$100.00
23	$68.00	$97.90	23	$78.30	$112.50
24	$73.00	$108.80	24	$83.90	$125.10
25	$74.40	$111.90	25	$85.60	$128.70
26	$75.80	$115.00	26	$87.20	$132.30
27	$77.30	$118.10	27	$88.90	$135.90
28	$78.10	$119.50	28	$89.80	$137.50
29	$79.00	$120.90	29	$90.80	$139.10
30	$79.90	$122.30	30	$91.90	$140.70
31	$80.80	$123.80	31	$92.90	$142.30
32	$81.70	$125.10	32	$93.90	$143.90
33	$83.50	$128.30	33	$96.10	$147.60
34	$85.40	$131.50	34	$98.20	$151.20
35	$87.20	$134.70	35	$100.30	$154.90
36	$89.10	$137.90	36	$102.50	$158.60
37	$91.00	$141.10	37	$104.60	$162.20
38	$94.70	$142.80	38	$108.90	$164.30
39	$98.50	$144.60	39	$113.30	$166.30
40	$102.20	$146.40	40	$117.60	$168.40
41	$106.00	$148.20	41	$121.90	$170.40
42	$109.80	$150.00	42	$126.30	$172.50
43	$112.60	$152.50	43	$129.50	$175.30
44	$115.40	$154.90	44	$132.70	$178.20
45	$118.20	$157.40	45	$135.90	$181.00
46	$121.00	$159.90	46	$139.20	$183.90
47	$123.80	$162.40	47	$142.40	$186.80
48	$126.80	$163.30	48	$145.80	$187.80
49	$129.70	$164.20	49	$149.20	$188.80
50	$132.70	$165.10	50	$152.60	$189.80
51	$135.60	$166.00	51	$156.00	$190.90
52	$138.60	$166.90	52	$159.30	$191.90
53	$142.70	$169.00	53	$164.10	$194.30
54	$146.90	$171.10	54	$168.90	$196.70
55	$151.10	$173.20	55	$173.70	$199.20
56	$155.30	$175.30	56	$178.50	$201.60
57	$159.50	$177.40	57	$183.40	$204.00
58	$167.90	$180.30	58	$193.10	$207.30
59	$176.30	$183.20	59	$202.80	$210.60
60	$184.80	$186.00	60	$212.50	$213.90
61	$193.20	$188.90	61	$222.20	$217.30
62	$201.70	$191.80	62	$231.90	$220.60
63	$210.10	$194.70	63	$241.60	$223.90
64	$218.60	$197.60	64	$251.30	$227.20
65+	$216.30	$195.60	65+	$248.80	$224.90

GF Blue Value 5500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$39.30	$39.30	18-Under	$45.20	$45.20
19	$43.80	$49.20	19	$50.40	$56.60
20	$48.30	$59.10	20	$55.50	$68.00
21	$52.80	$69.10	21	$60.70	$79.40
22	$57.30	$79.00	22	$65.90	$90.80
23	$61.80	$88.90	23	$71.10	$102.20
24	$66.30	$98.80	24	$76.20	$113.60
25	$67.60	$101.60	25	$77.70	$116.90
26	$68.90	$104.50	26	$79.20	$120.10
27	$70.20	$107.30	27	$80.70	$123.40
28	$71.00	$108.60	28	$81.60	$124.90
29	$71.80	$109.90	29	$82.50	$126.30
30	$72.60	$111.10	30	$83.50	$127.80
31	$73.40	$112.40	31	$84.30	$129.30
32	$74.20	$113.70	32	$85.30	$130.70
33	$75.90	$116.60	33	$87.20	$134.00
34	$77.60	$119.40	34	$89.20	$137.40
35	$79.20	$122.30	35	$91.10	$140.70
36	$81.00	$125.20	36	$93.10	$144.00
37	$82.60	$128.10	37	$95.00	$147.30
38	$86.10	$129.80	38	$98.90	$149.20
39	$89.50	$131.40	39	$102.90	$151.10
40	$92.90	$133.00	40	$106.80	$152.90
41	$96.30	$134.60	41	$110.70	$154.80
42	$99.70	$136.20	42	$114.70	$156.70
43	$102.30	$138.50	43	$117.60	$159.30
44	$104.80	$140.70	44	$120.60	$161.80
45	$107.40	$143.00	45	$123.50	$164.40
46	$109.90	$145.20	46	$126.40	$167.00
47	$112.50	$147.50	47	$129.30	$169.70
48	$115.20	$148.30	48	$132.40	$170.60
49	$117.80	$149.20	49	$135.50	$171.50
50	$120.50	$150.00	50	$138.60	$172.40
51	$123.20	$150.80	51	$141.70	$173.40
52	$125.90	$151.60	52	$144.70	$174.30
53	$129.70	$153.50	53	$149.10	$176.50
54	$133.40	$155.40	54	$153.50	$178.70
55	$137.20	$157.30	55	$157.80	$180.90
56	$141.00	$159.20	56	$162.20	$183.10
57	$144.80	$161.10	57	$166.60	$185.30
58	$152.50	$163.80	58	$175.40	$188.30
59	$160.20	$166.40	59	$184.20	$191.30
60	$167.90	$169.00	60	$193.00	$194.30
61	$175.50	$171.60	61	$201.80	$197.30
62	$183.20	$174.20	62	$210.70	$200.40
63	$190.90	$176.80	63	$219.50	$203.40
64	$198.50	$179.50	64	$228.30	$206.40
65+	$196.50	$177.60	65+	$226.00	$204.30

GF HSA 1750A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$78.30	$78.30	18-Under	$90.10	$90.10
19	$87.30	$98.10	19	$100.40	$112.80
20	$96.30	$117.90	20	$110.70	$135.60
21	$105.30	$137.70	21	$121.10	$158.30
22	$114.30	$157.50	22	$131.40	$181.10
23	$123.30	$177.30	23	$141.70	$203.80
24	$132.20	$197.00	24	$152.00	$226.60
25	$134.80	$202.70	25	$155.00	$233.10
26	$137.40	$208.30	26	$158.00	$239.50
27	$139.90	$214.00	27	$160.90	$246.10
28	$141.50	$216.50	28	$162.70	$249.00
29	$143.10	$219.10	29	$164.60	$251.90
30	$144.70	$221.60	30	$166.40	$254.80
31	$146.30	$224.20	31	$168.20	$257.80
32	$147.90	$226.60	32	$170.10	$260.60
33	$151.30	$232.40	33	$174.00	$267.30
34	$154.70	$238.20	34	$177.90	$273.90
35	$158.00	$244.00	35	$181.70	$280.60
36	$161.40	$249.80	36	$185.60	$287.20
37	$164.80	$255.50	37	$189.50	$293.80
38	$171.60	$258.70	38	$197.30	$297.50
39	$178.40	$262.00	39	$205.10	$301.30
40	$185.20	$265.20	40	$212.90	$305.00
41	$192.00	$268.40	41	$220.80	$308.70
42	$198.90	$271.70	42	$228.70	$312.40
43	$203.90	$276.10	43	$234.50	$317.60
44	$209.00	$280.60	44	$240.40	$322.70
45	$214.10	$285.10	45	$246.20	$327.90
46	$219.20	$289.60	46	$252.10	$333.10
47	$224.30	$294.20	47	$257.90	$338.30
48	$229.60	$295.80	48	$264.00	$340.10
49	$235.00	$297.40	49	$270.20	$342.00
50	$240.30	$299.00	50	$276.40	$343.90
51	$245.70	$300.60	51	$282.50	$345.70
52	$251.00	$302.30	52	$288.60	$347.60
53	$258.50	$306.10	53	$297.30	$352.00
54	$266.10	$309.90	54	$306.00	$356.40
55	$273.70	$313.70	55	$314.70	$360.70
56	$281.20	$317.50	56	$323.40	$365.10
57	$288.80	$321.30	57	$332.10	$369.50
58	$304.10	$326.50	58	$349.70	$375.50
59	$319.40	$331.80	59	$367.30	$381.50
60	$334.70	$337.00	60	$384.90	$387.50
61	$350.00	$342.20	61	$402.50	$393.50
62	$365.30	$347.40	62	$420.10	$399.50
63	$380.60	$352.60	63	$437.70	$405.50
64	$395.90	$357.90	64	$455.20	$411.50
65+	$391.90	$354.20	65+	$450.60	$407.30

GF HSA 2850A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$64.30	$64.30	18-Under	$74.00	$74.00
19	$71.70	$80.60	19	$82.50	$92.70
20	$79.10	$96.80	20	$91.00	$111.40
21	$86.50	$113.10	21	$99.40	$130.00
22	$93.90	$129.30	22	$107.90	$148.70
23	$101.20	$145.60	23	$116.40	$167.40
24	$108.60	$161.80	24	$124.90	$186.10
25	$110.70	$166.40	25	$127.30	$191.40
26	$112.80	$171.10	26	$129.70	$196.70
27	$114.90	$175.70	27	$132.20	$202.10
28	$116.20	$177.80	28	$133.70	$204.50
29	$117.50	$179.90	29	$135.20	$206.90
30	$118.80	$182.00	30	$136.70	$209.30
31	$120.10	$184.10	31	$138.10	$211.70
32	$121.50	$186.10	32	$139.70	$214.00
33	$124.30	$190.90	33	$142.90	$219.50
34	$127.00	$195.60	34	$146.10	$225.00
35	$129.80	$200.40	35	$149.30	$230.40
36	$132.60	$205.10	36	$152.40	$235.90
37	$135.30	$209.80	37	$155.60	$241.30
38	$140.90	$212.50	38	$162.00	$244.40
39	$146.50	$215.10	39	$168.50	$247.40
40	$152.10	$217.80	40	$174.90	$250.50
41	$157.70	$220.50	41	$181.30	$253.50
42	$163.30	$223.10	42	$187.80	$256.60
43	$167.50	$226.80	43	$192.60	$260.80
44	$171.70	$230.50	44	$197.40	$265.00
45	$175.90	$234.20	45	$202.20	$269.30
46	$180.00	$237.90	46	$207.00	$273.50
47	$184.20	$241.60	47	$211.80	$277.80
48	$188.60	$242.90	48	$216.90	$279.40
49	$193.00	$244.30	49	$221.90	$280.90
50	$197.40	$245.60	50	$227.00	$282.40
51	$201.80	$246.90	51	$232.00	$284.00
52	$206.10	$248.30	52	$237.00	$285.50
53	$212.30	$251.40	53	$244.20	$289.10
54	$218.60	$254.50	54	$251.30	$292.70
55	$224.70	$257.60	55	$258.50	$296.30
56	$231.00	$260.80	56	$265.60	$299.90
57	$237.20	$263.90	57	$272.80	$303.50
58	$249.80	$268.20	58	$287.20	$308.40
59	$262.30	$272.50	59	$301.70	$313.30
60	$274.90	$276.80	60	$316.10	$318.30
61	$287.50	$281.00	61	$330.60	$323.20
62	$300.00	$285.30	62	$345.00	$328.10
63	$312.60	$289.60	63	$359.40	$333.10
64	$325.10	$293.90	64	$373.90	$338.00
65+	$321.80	$290.90	65+	$370.10	$334.50

GF HSA 5500A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$48.10	$48.10	18-Under	$55.30	$55.30
19	$53.60	$60.20	19	$61.60	$69.20
20	$59.10	$72.30	20	$67.90	$83.20
21	$64.60	$84.50	21	$74.30	$97.10
22	$70.10	$96.60	22	$80.60	$111.10
23	$75.60	$108.70	23	$87.00	$125.00
24	$81.10	$120.80	24	$93.30	$139.00
25	$82.70	$124.30	25	$95.10	$143.00
26	$84.30	$127.80	26	$96.90	$146.90
27	$85.80	$131.30	27	$98.70	$151.00
28	$86.80	$132.80	28	$99.80	$152.70
29	$87.80	$134.40	29	$101.00	$154.50
30	$88.80	$136.00	30	$102.10	$156.30
31	$89.70	$137.50	31	$103.20	$158.10
32	$90.70	$139.00	32	$104.40	$159.90
33	$92.80	$142.60	33	$106.70	$164.00
34	$94.90	$146.10	34	$109.10	$168.00
35	$97.00	$149.70	35	$111.50	$172.10
36	$99.00	$153.20	36	$113.90	$176.20
37	$101.10	$156.70	37	$116.20	$180.20
38	$105.30	$158.70	38	$121.00	$182.50
39	$109.40	$160.70	39	$125.80	$184.80
40	$113.60	$162.70	40	$130.60	$187.10
41	$117.80	$164.70	41	$135.40	$189.40
42	$122.00	$166.60	42	$140.30	$191.60
43	$125.10	$169.40	43	$143.90	$194.80
44	$128.20	$172.20	44	$147.50	$198.00
45	$131.30	$174.90	45	$151.00	$201.10
46	$134.50	$177.70	46	$154.60	$204.30
47	$137.60	$180.50	47	$158.20	$207.50
48	$140.80	$181.40	48	$162.00	$208.60
49	$144.10	$182.40	49	$165.70	$209.80
50	$147.40	$183.40	50	$169.50	$211.00
51	$150.70	$184.40	51	$173.30	$212.10
52	$154.00	$185.40	52	$177.00	$213.30
53	$158.60	$187.80	53	$182.40	$215.90
54	$163.20	$190.10	54	$187.70	$218.60
55	$167.90	$192.40	55	$193.00	$221.30
56	$172.50	$194.70	56	$198.40	$224.00
57	$177.20	$197.10	57	$203.70	$226.70
58	$186.60	$200.30	58	$214.50	$230.40
59	$195.90	$203.50	59	$225.30	$234.00
60	$205.30	$206.70	60	$236.10	$237.70
61	$214.70	$209.90	61	$246.90	$241.40
62	$224.10	$213.10	62	$257.70	$245.10
63	$233.40	$216.30	63	$268.50	$248.70
64	$242.80	$219.50	64	$279.20	$252.40
65+	$240.40	$217.30	65+	$276.40	$249.90

GF HSA 1750B

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$68.50	$68.50	18-Under	$78.80	$78.80
19	$76.40	$85.80	19	$87.80	$98.70
20	$84.20	$103.10	20	$96.90	$118.60
21	$92.10	$120.40	21	$105.90	$138.50
22	$99.90	$137.70	22	$114.90	$158.40
23	$107.80	$155.00	23	$124.00	$178.30
24	$115.60	$172.30	24	$133.00	$198.10
25	$117.90	$177.20	25	$135.60	$203.80
26	$120.20	$182.20	26	$138.20	$209.50
27	$122.40	$187.20	27	$140.70	$215.20
28	$123.80	$189.40	28	$142.30	$217.80
29	$125.20	$191.60	29	$143.90	$220.40
30	$126.50	$193.80	30	$145.50	$222.90
31	$128.00	$196.00	31	$147.10	$225.50
32	$129.40	$198.20	32	$148.80	$227.90
33	$132.30	$203.30	33	$152.20	$233.80
34	$135.30	$208.30	34	$155.60	$239.60
35	$138.20	$213.40	35	$159.00	$245.40
36	$141.20	$218.40	36	$162.40	$251.20
37	$144.10	$223.50	37	$165.70	$257.00
38	$150.10	$226.30	38	$172.60	$260.20
39	$156.00	$229.10	39	$179.40	$263.50
40	$162.00	$232.00	40	$186.20	$266.70
41	$167.90	$234.80	41	$193.10	$270.00
42	$173.90	$237.60	42	$200.00	$273.20
43	$178.40	$241.50	43	$205.10	$277.70
44	$182.80	$245.50	44	$210.20	$282.30
45	$187.30	$249.40	45	$215.40	$286.80
46	$191.70	$253.30	46	$220.50	$291.30
47	$196.10	$257.30	47	$225.60	$295.90
48	$200.80	$258.70	48	$230.90	$297.50
49	$205.50	$260.10	49	$236.30	$299.10
50	$210.20	$261.50	50	$241.70	$300.80
51	$214.90	$262.90	51	$247.10	$302.40
52	$219.50	$264.40	52	$252.40	$304.10
53	$226.10	$267.70	53	$260.00	$307.90
54	$232.70	$271.10	54	$267.60	$311.70
55	$239.30	$274.40	55	$275.20	$315.50
56	$246.00	$277.70	56	$282.90	$319.30
57	$252.60	$281.00	57	$290.50	$323.20
58	$266.00	$285.60	58	$305.90	$328.40
59	$279.40	$290.20	59	$321.30	$333.70
60	$292.70	$294.70	60	$336.60	$338.90
61	$306.10	$299.30	61	$352.00	$344.20
62	$319.50	$303.90	62	$367.40	$349.40
63	$332.90	$308.40	63	$382.80	$354.70
64	$346.20	$313.00	64	$398.10	$359.90
65+	$342.70	$309.80	65+	$394.10	$356.30

GF HSA 2850B

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$61.10	$61.10	18-Under	$70.30	$70.30
19	$68.10	$76.50	19	$78.30	$88.00
20	$75.10	$91.90	20	$86.40	$105.70
21	$82.10	$107.40	21	$94.40	$123.50
22	$89.10	$122.80	22	$102.50	$141.20
23	$96.10	$138.20	23	$110.60	$159.00
24	$103.10	$153.70	24	$118.60	$176.70
25	$105.10	$158.00	25	$120.90	$181.80
26	$107.10	$162.50	26	$123.20	$186.80
27	$109.10	$166.90	27	$125.50	$191.90
28	$110.40	$168.90	28	$126.90	$194.20
29	$111.60	$170.80	29	$128.40	$196.50
30	$112.80	$172.80	30	$129.80	$198.70
31	$114.10	$174.80	31	$131.20	$201.00
32	$115.40	$176.80	32	$132.70	$203.30
33	$118.00	$181.30	33	$135.70	$208.40
34	$120.60	$185.80	34	$138.70	$213.60
35	$123.20	$190.30	35	$141.70	$218.80
36	$125.90	$194.80	36	$144.80	$224.00
37	$128.50	$199.30	37	$147.80	$229.10
38	$133.80	$201.80	38	$153.90	$232.10
39	$139.10	$204.30	39	$160.00	$235.00
40	$144.40	$206.80	40	$166.10	$237.80
41	$149.70	$209.40	41	$172.20	$240.70
42	$155.10	$211.90	42	$178.30	$243.60
43	$159.10	$215.40	43	$182.90	$247.70
44	$163.00	$218.90	44	$187.50	$251.70
45	$167.00	$222.40	45	$192.00	$255.70
46	$171.00	$225.90	46	$196.60	$259.70
47	$174.90	$229.40	47	$201.10	$263.80
48	$179.10	$230.70	48	$205.90	$265.30
49	$183.20	$232.00	49	$210.70	$266.70
50	$187.40	$233.20	50	$215.50	$268.20
51	$191.60	$234.50	51	$220.30	$269.60
52	$195.70	$235.80	52	$225.10	$271.10
53	$201.60	$238.70	53	$231.90	$274.50
54	$207.50	$241.70	54	$238.60	$277.90
55	$213.40	$244.70	55	$245.40	$281.30
56	$219.30	$247.60	56	$252.20	$284.80
57	$225.30	$250.60	57	$259.00	$288.20
58	$237.20	$254.70	58	$272.80	$292.80
59	$249.10	$258.70	59	$286.50	$297.50
60	$261.00	$262.80	60	$300.20	$302.20
61	$273.00	$266.90	61	$313.90	$306.90
62	$284.90	$270.90	62	$327.60	$311.60
63	$296.80	$275.00	63	$341.30	$316.30
64	$308.70	$279.10	64	$355.00	$320.90
65+	$305.60	$276.30	65+	$351.50	$317.70

Farm Bureau
Pool 5
Optional Benefits
Effective 4/1/2013

Monthly Rate per contract

	Single	Family
Supplemental Accident	$3.20	$7.20
Maternity		
$2500 deductible	$74.50	$74.50
Service fee	$9.25	$9.25

Farm Bureau
Pool 5
Rates Effective 4/1/2012

NGF Gold 600

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$114.70	$114.70	18-Under	$131.90	$131.90
19	$128.90	$159.60	19	$148.20	$183.60
20	$143.10	$204.50	20	$164.50	$235.20
21	$157.30	$249.40	21	$180.90	$286.80
22	$171.50	$294.30	22	$197.20	$338.40
23	$185.70	$339.20	23	$213.50	$390.10
24	$199.70	$384.10	24	$229.60	$441.70
25	$203.60	$403.20	25	$234.20	$463.70
26	$207.60	$422.40	26	$238.70	$485.70
27	$211.50	$441.50	27	$243.20	$507.70
28	$213.90	$436.60	28	$246.00	$502.10
29	$216.30	$431.70	29	$248.70	$496.50
30	$218.70	$426.90	30	$251.40	$490.90
31	$221.00	$422.00	31	$254.20	$485.30
32	$223.50	$417.10	32	$257.00	$479.70
33	$228.60	$417.00	33	$262.90	$479.50
34	$233.70	$416.80	34	$268.70	$479.30
35	$238.70	$416.60	35	$274.50	$479.10
36	$243.80	$416.50	36	$280.40	$478.90
37	$249.00	$416.40	37	$286.30	$478.80
38	$259.30	$416.50	38	$298.10	$478.90
39	$269.60	$416.60	39	$310.00	$479.10
40	$279.90	$416.70	40	$321.80	$479.20
41	$290.20	$416.80	41	$333.70	$479.30
42	$300.40	$416.90	42	$345.50	$479.40
43	$308.10	$422.40	43	$354.30	$485.70
44	$315.80	$427.90	44	$363.10	$492.10
45	$323.40	$433.40	45	$371.90	$498.40
46	$331.10	$438.80	46	$380.70	$504.70
47	$338.80	$444.40	47	$389.70	$511.10
48	$346.90	$446.90	48	$399.00	$514.00
49	$355.00	$449.40	49	$408.20	$516.80
50	$363.10	$451.90	50	$417.50	$519.70
51	$371.20	$454.40	51	$426.80	$522.50
52	$379.20	$456.80	52	$436.10	$525.30
53	$390.70	$462.60	53	$449.30	$531.90
54	$402.10	$468.30	54	$462.40	$538.50
55	$413.60	$474.10	55	$475.60	$545.20
56	$425.00	$479.80	56	$488.80	$551.80
57	$436.40	$485.50	57	$501.80	$558.30
58	$459.50	$493.30	58	$528.40	$567.30
59	$482.60	$501.20	59	$554.90	$576.40
60	$505.70	$509.10	60	$581.50	$585.40
61	$528.80	$516.90	61	$608.10	$594.50
62	$551.90	$524.80	62	$634.60	$603.50
63	$575.00	$532.70	63	$661.20	$612.60
64	$598.20	$540.70	64	$687.90	$621.80
65+	$592.10	$535.20	65+	$681.00	$615.50

NGF Gold 1200

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$101.70	$101.70	18-Under	$117.00	$117.00
19	$114.30	$141.50	19	$131.50	$162.80
20	$126.90	$181.40	20	$145.90	$208.60
21	$139.50	$221.20	21	$160.40	$254.40
22	$152.10	$261.00	22	$174.90	$300.20
23	$164.60	$300.80	23	$189.30	$346.00
24	$177.10	$340.60	24	$203.70	$391.70
25	$180.60	$357.60	25	$207.70	$411.20
26	$184.10	$374.60	26	$211.70	$430.80
27	$187.60	$391.50	27	$215.70	$450.30
28	$189.70	$387.20	28	$218.10	$445.30
29	$191.80	$382.90	29	$220.60	$440.40
30	$193.90	$378.60	30	$223.00	$435.40
31	$196.00	$374.30	31	$225.40	$430.40
32	$198.20	$369.90	32	$228.00	$425.40
33	$202.70	$369.80	33	$233.10	$425.30
34	$207.20	$369.60	34	$238.30	$425.10
35	$211.70	$369.50	35	$243.50	$424.90
36	$216.20	$369.40	36	$248.70	$424.80
37	$220.80	$369.30	37	$253.90	$424.70
38	$229.90	$369.40	38	$264.40	$424.80
39	$239.10	$369.50	39	$274.90	$424.90
40	$248.20	$369.60	40	$285.40	$425.00
41	$257.30	$369.60	41	$296.00	$425.10
42	$266.40	$369.70	42	$306.40	$425.20
43	$273.20	$374.60	43	$314.20	$430.80
44	$280.00	$379.50	44	$322.00	$436.40
45	$286.80	$384.30	45	$329.80	$442.00
46	$293.60	$389.20	46	$337.70	$447.60
47	$300.50	$394.20	47	$345.60	$453.30
48	$307.70	$396.40	48	$353.80	$455.80
49	$314.80	$398.60	49	$362.10	$458.40
50	$322.00	$400.80	50	$370.30	$460.90
51	$329.20	$403.00	51	$378.50	$463.40
52	$336.30	$405.10	52	$386.80	$465.90
53	$346.50	$410.30	53	$398.50	$471.80
54	$356.60	$415.30	54	$410.10	$477.60
55	$366.80	$420.40	55	$421.80	$483.50
56	$376.90	$425.50	56	$433.50	$489.40
57	$387.00	$430.50	57	$445.10	$495.10
58	$407.50	$437.50	58	$468.60	$503.10
59	$428.00	$444.50	59	$492.20	$511.20
60	$448.50	$451.50	60	$515.70	$519.20
61	$468.90	$458.50	61	$539.30	$527.20
62	$489.40	$465.40	62	$562.80	$535.30
63	$509.90	$472.40	63	$586.40	$543.30
64	$530.50	$479.50	64	$610.10	$551.40
65+	$525.20	$474.70	65+	$603.90	$545.90

NGF Gold 1700

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$91.90	$91.90	18-Under	$105.70	$105.70
19	$103.30	$127.90	19	$118.80	$147.10
20	$114.70	$163.90	20	$131.90	$188.50
21	$126.10	$199.90	21	$145.00	$229.90
22	$137.40	$235.90	22	$158.00	$271.30
23	$148.80	$271.90	23	$171.10	$312.60
24	$160.00	$307.80	24	$184.00	$354.00
25	$163.20	$323.20	25	$187.70	$371.60
26	$166.30	$338.50	26	$191.30	$389.30
27	$169.50	$353.80	27	$194.90	$406.90
28	$171.40	$349.90	28	$197.10	$402.40
29	$173.30	$346.00	29	$199.30	$397.90
30	$175.20	$342.10	30	$201.50	$393.40
31	$177.20	$338.20	31	$203.70	$388.90
32	$179.10	$334.30	32	$206.00	$384.40
33	$183.20	$334.20	33	$210.70	$384.30
34	$187.30	$334.00	34	$215.40	$384.10
35	$191.30	$333.90	35	$220.00	$384.00
36	$195.40	$333.80	36	$224.70	$383.80
37	$199.50	$333.70	37	$229.40	$383.70
38	$207.80	$333.80	38	$238.90	$383.80
39	$216.00	$333.90	39	$248.40	$383.90
40	$224.30	$334.00	40	$257.90	$384.00
41	$232.50	$334.00	41	$267.40	$384.10
42	$240.80	$334.10	42	$276.90	$384.20
43	$246.90	$338.50	43	$284.00	$389.30
44	$253.10	$342.90	44	$291.00	$394.30
45	$259.20	$347.30	45	$298.10	$399.40
46	$265.30	$351.70	46	$305.20	$404.50
47	$271.60	$356.20	47	$312.30	$409.60
48	$278.00	$358.20	48	$319.80	$411.90
49	$284.50	$360.20	49	$327.20	$414.20
50	$291.00	$362.20	50	$334.60	$416.50
51	$297.50	$364.20	51	$342.10	$418.80
52	$303.90	$366.10	52	$349.50	$421.00
53	$313.10	$370.70	53	$360.10	$426.30
54	$322.30	$375.30	54	$370.60	$431.60
55	$331.50	$379.90	55	$381.20	$436.90
56	$340.60	$384.50	56	$391.70	$442.20
57	$349.70	$389.10	57	$402.20	$447.40
58	$368.20	$395.40	58	$423.50	$454.70
59	$386.80	$401.70	59	$444.80	$461.90
60	$405.30	$408.00	60	$466.00	$469.20
61	$423.80	$414.30	61	$487.30	$476.40
62	$442.30	$420.60	62	$508.60	$483.70
63	$460.80	$426.90	63	$529.90	$490.90
64	$479.40	$433.30	64	$551.30	$498.30
65+	$474.60	$429.00	65+	$545.80	$493.30

NGF Gold 3300

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$81.60	$81.60	18-Under	$93.90	$93.90
19	$91.70	$113.60	19	$105.50	$130.60
20	$101.80	$145.50	20	$117.10	$167.40
21	$111.90	$177.50	21	$128.70	$204.10
22	$122.00	$209.40	22	$140.30	$240.90
23	$132.10	$241.40	23	$151.90	$277.60
24	$142.10	$273.30	24	$163.40	$314.30
25	$144.90	$286.90	25	$166.60	$330.00
26	$147.70	$300.60	26	$169.90	$345.70
27	$150.50	$314.20	27	$173.10	$361.30
28	$152.20	$310.70	28	$175.00	$357.30
29	$153.90	$307.30	29	$177.00	$353.40
30	$155.60	$303.80	30	$178.90	$349.40
31	$157.30	$300.30	31	$180.90	$345.40
32	$159.10	$296.80	32	$182.90	$341.40
33	$162.70	$296.70	33	$187.10	$341.20
34	$166.30	$296.60	34	$191.20	$341.10
35	$169.90	$296.50	35	$195.40	$341.00
36	$173.50	$296.40	36	$199.50	$340.90
37	$177.20	$296.30	37	$203.70	$340.80
38	$184.50	$296.40	38	$212.20	$340.90
39	$191.80	$296.50	39	$220.60	$340.90
40	$199.20	$296.50	40	$229.00	$341.00
41	$206.50	$296.60	41	$237.50	$341.10
42	$213.80	$296.70	42	$245.90	$341.20
43	$219.20	$300.60	43	$252.10	$345.70
44	$224.70	$304.50	44	$258.40	$350.20
45	$230.10	$308.40	45	$264.70	$354.70
46	$235.60	$312.30	46	$271.00	$359.20
47	$241.10	$316.30	47	$277.30	$363.70
48	$246.90	$318.00	48	$283.90	$365.80
49	$252.60	$319.80	49	$290.50	$367.80
50	$258.40	$321.60	50	$297.20	$369.80
51	$264.10	$323.40	51	$303.80	$371.90
52	$269.90	$325.10	52	$310.40	$373.90
53	$278.00	$329.20	53	$319.70	$378.60
54	$286.20	$333.30	54	$329.10	$383.30
55	$294.30	$337.40	55	$338.50	$388.00
56	$302.50	$341.50	56	$347.90	$392.70
57	$310.50	$345.50	57	$357.10	$397.30
58	$327.00	$351.10	58	$376.00	$403.80
59	$343.40	$356.70	59	$394.90	$410.20
60	$359.80	$362.30	60	$413.80	$416.60
61	$376.30	$367.90	61	$432.80	$423.10
62	$392.70	$373.50	62	$451.70	$429.50
63	$409.20	$379.10	63	$470.60	$436.00
64	$425.70	$384.80	64	$489.50	$442.50
65+	$421.40	$380.90	65+	$484.60	$438.00

NGF Gold 4800

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$74.70	$74.70	18-Under	$85.90	$85.90
19	$83.90	$103.90	19	$96.50	$119.50
20	$93.10	$133.10	20	$107.10	$153.10
21	$102.40	$162.30	21	$117.70	$186.70
22	$111.60	$191.60	22	$128.40	$220.30
23	$120.90	$220.80	23	$139.00	$254.00
24	$130.00	$250.00	24	$149.50	$287.50
25	$132.50	$262.50	25	$152.50	$301.90
26	$135.10	$274.90	26	$155.40	$316.20
27	$137.70	$287.40	27	$158.40	$330.50
28	$139.20	$284.20	28	$160.10	$326.90
29	$140.80	$281.00	29	$161.90	$323.20
30	$142.30	$277.90	30	$163.70	$319.60
31	$143.90	$274.70	31	$165.50	$316.00
32	$145.50	$271.50	32	$167.30	$312.30
33	$148.80	$271.40	33	$171.10	$312.20
34	$152.10	$271.30	34	$174.90	$312.00
35	$155.40	$271.20	35	$178.70	$311.90
36	$158.70	$271.10	36	$182.50	$311.80
37	$162.00	$271.00	37	$186.40	$311.70
38	$168.80	$271.10	38	$194.10	$311.80
39	$175.50	$271.20	39	$201.80	$311.90
40	$182.20	$271.20	40	$209.50	$312.00
41	$188.90	$271.30	41	$217.20	$312.00
42	$195.60	$271.40	42	$224.90	$312.10
43	$200.50	$274.90	43	$230.60	$316.20
44	$205.50	$278.50	44	$236.40	$320.30
45	$210.50	$282.10	45	$242.10	$324.40
46	$215.50	$285.70	46	$247.90	$328.50
47	$220.60	$289.30	47	$253.70	$332.70
48	$225.80	$290.90	48	$259.70	$334.60
49	$231.10	$292.50	49	$265.80	$336.50
50	$236.30	$294.10	50	$271.80	$338.30
51	$241.60	$295.80	51	$277.90	$340.20
52	$246.80	$297.40	52	$283.90	$342.00
53	$254.30	$301.10	53	$292.50	$346.30
54	$261.80	$304.80	54	$301.10	$350.60
55	$269.20	$308.60	55	$309.60	$354.90
56	$276.70	$312.30	56	$318.20	$359.20
57	$284.00	$316.00	57	$326.70	$363.40
58	$299.10	$321.10	58	$344.00	$369.30
59	$314.10	$326.30	59	$361.30	$375.20
60	$329.20	$331.40	60	$378.60	$381.10
61	$344.20	$336.50	61	$395.90	$387.00
62	$359.20	$341.60	62	$413.20	$392.90
63	$374.20	$346.70	63	$430.40	$398.80
64	$389.40	$351.90	64	$447.80	$404.80
65+	$385.40	$348.40	65+	$443.30	$400.70

NGF Silver 1000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$93.50	$93.50	18-Under	$107.50	$107.50
19	$104.20	$117.10	19	$119.80	$134.70
20	$114.90	$140.70	20	$132.20	$161.80
21	$125.70	$164.30	21	$144.50	$189.00
22	$136.40	$187.90	22	$156.80	$216.10
23	$147.10	$211.50	23	$169.20	$243.30
24	$157.80	$235.10	24	$181.50	$270.40
25	$160.90	$241.90	25	$185.00	$278.20
26	$163.90	$248.60	26	$188.50	$285.90
27	$167.00	$255.40	27	$192.10	$293.70
28	$168.90	$258.40	28	$194.20	$297.20
29	$170.80	$261.40	29	$196.40	$300.70
30	$172.70	$264.50	30	$198.60	$304.20
31	$174.60	$267.50	31	$200.80	$307.70
32	$176.50	$270.50	32	$203.00	$311.10
33	$180.60	$277.40	33	$207.70	$319.00
34	$184.60	$284.30	34	$212.30	$326.90
35	$188.60	$291.20	35	$216.90	$334.90
36	$192.60	$298.10	36	$221.50	$342.80
37	$196.70	$304.90	37	$226.20	$350.70
38	$204.80	$308.80	38	$235.50	$355.10
39	$212.90	$312.70	39	$244.80	$359.60
40	$221.00	$316.50	40	$254.20	$364.00
41	$229.10	$320.40	41	$263.50	$368.40
42	$237.30	$324.20	42	$272.90	$372.80
43	$243.40	$329.60	43	$279.90	$379.00
44	$249.50	$334.90	44	$286.90	$385.20
45	$255.50	$340.30	45	$293.90	$391.30
46	$261.60	$345.60	46	$300.90	$397.50
47	$267.60	$351.10	47	$307.80	$403.80
48	$274.00	$353.00	48	$315.10	$406.00
49	$280.40	$354.90	49	$322.50	$408.20
50	$286.80	$356.90	50	$329.80	$410.40
51	$293.20	$358.80	51	$337.20	$412.60
52	$299.50	$360.80	52	$344.50	$414.90
53	$308.50	$365.30	53	$354.80	$420.10
54	$317.60	$369.80	54	$365.20	$425.30
55	$326.60	$374.40	55	$375.60	$430.60
56	$335.60	$378.90	56	$386.00	$435.80
57	$344.70	$383.50	57	$396.40	$441.00
58	$362.90	$389.70	58	$417.40	$448.20
59	$381.20	$395.90	59	$438.40	$455.40
60	$399.40	$402.20	60	$459.40	$462.50
61	$417.70	$408.40	61	$480.40	$469.70
62	$435.90	$414.60	62	$501.40	$476.80
63	$454.20	$420.80	63	$522.30	$484.00
64	$472.40	$427.10	64	$543.30	$491.20
65+	$467.70	$422.70	65+	$537.80	$486.20

NGF Silver 1500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$81.60	$81.60	18-Under	$93.90	$93.90
19	$91.00	$102.20	19	$104.60	$117.60
20	$100.30	$122.80	20	$115.40	$141.30
21	$109.70	$143.40	21	$126.10	$165.00
22	$119.10	$164.10	22	$136.90	$188.70
23	$128.40	$184.70	23	$147.70	$212.40
24	$137.70	$205.20	24	$158.40	$236.00
25	$140.40	$211.10	25	$161.50	$242.80
26	$143.10	$217.00	26	$164.60	$249.60
27	$145.80	$222.90	27	$167.70	$256.40
28	$147.40	$225.60	28	$169.60	$259.40
29	$149.10	$228.20	29	$171.50	$262.50
30	$150.70	$230.90	30	$173.40	$265.50
31	$152.40	$233.50	31	$175.30	$268.60
32	$154.10	$236.10	32	$177.20	$271.50
33	$157.60	$242.10	33	$181.30	$278.50
34	$161.10	$248.20	34	$185.30	$285.40
35	$164.60	$254.20	35	$189.30	$292.30
36	$168.10	$260.20	36	$193.40	$299.20
37	$171.70	$266.20	37	$197.40	$306.10
38	$178.70	$269.60	38	$205.60	$310.00
39	$185.80	$272.90	39	$213.70	$313.90
40	$192.90	$276.30	40	$221.90	$317.80
41	$200.00	$279.70	41	$230.00	$321.60
42	$207.20	$283.00	42	$238.30	$325.50
43	$212.50	$287.70	43	$244.40	$330.90
44	$217.80	$292.40	44	$250.40	$336.20
45	$223.10	$297.00	45	$256.50	$341.60
46	$228.40	$301.70	46	$262.60	$347.00
47	$233.60	$306.50	47	$268.70	$352.50
48	$239.20	$308.20	48	$275.10	$354.40
49	$244.80	$309.90	49	$281.50	$356.40
50	$250.40	$311.50	50	$287.90	$358.30
51	$255.90	$313.20	51	$294.30	$360.20
52	$261.50	$314.90	52	$300.70	$362.20
53	$269.40	$318.90	53	$309.80	$366.70
54	$277.20	$322.90	54	$318.80	$371.30
55	$285.10	$326.80	55	$327.90	$375.90
56	$293.00	$330.80	56	$337.00	$380.40
57	$300.90	$334.80	57	$346.10	$385.00
58	$316.80	$340.20	58	$364.40	$391.30
59	$332.80	$345.60	59	$382.70	$397.50
60	$348.70	$351.10	60	$401.00	$403.80
61	$364.60	$356.50	61	$419.40	$410.00
62	$380.60	$361.90	62	$437.70	$416.30
63	$396.50	$367.40	63	$456.00	$422.50
64	$412.40	$372.80	64	$474.30	$428.80
65+	$408.30	$369.00	65+	$469.50	$424.40

NGF Silver 2100

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$75.80	$75.80	18-Under	$87.20	$87.20
19	$84.50	$95.00	19	$97.20	$109.20
20	$93.20	$114.10	20	$107.20	$131.20
21	$101.90	$133.30	21	$117.20	$153.30
22	$110.60	$152.40	22	$127.20	$175.30
23	$119.30	$171.60	23	$137.20	$197.30
24	$128.00	$190.70	24	$147.20	$219.30
25	$130.40	$196.10	25	$150.00	$225.60
26	$132.90	$201.60	26	$152.90	$231.90
27	$135.40	$207.10	27	$155.80	$238.20
28	$137.00	$209.60	28	$157.50	$241.00
29	$138.50	$212.00	29	$159.30	$243.80
30	$140.00	$214.50	30	$161.10	$246.70
31	$141.60	$216.90	31	$162.80	$249.50
32	$143.20	$219.30	32	$164.70	$252.20
33	$146.40	$224.90	33	$168.40	$258.70
34	$149.70	$230.50	34	$172.10	$265.10
35	$153.00	$236.10	35	$175.90	$271.50
36	$156.20	$241.70	36	$179.60	$278.00
37	$159.50	$247.30	37	$183.40	$284.40
38	$166.10	$250.40	38	$191.00	$288.00
39	$172.70	$253.50	39	$198.50	$291.60
40	$179.20	$256.70	40	$206.10	$295.20
41	$185.80	$259.80	41	$213.70	$298.80
42	$192.50	$262.90	42	$221.30	$302.40
43	$197.40	$267.30	43	$227.00	$307.40
44	$202.30	$271.60	44	$232.70	$312.40
45	$207.20	$275.90	45	$238.30	$317.40
46	$212.20	$280.30	46	$244.00	$322.40
47	$217.00	$284.70	47	$249.60	$327.40
48	$222.20	$286.30	48	$255.60	$329.20
49	$227.40	$287.80	49	$261.50	$331.00
50	$232.60	$289.40	50	$267.50	$332.80
51	$237.80	$291.00	51	$273.40	$334.60
52	$242.90	$292.60	52	$279.40	$336.50
53	$250.20	$296.30	53	$287.80	$340.70
54	$257.50	$299.90	54	$296.20	$344.90
55	$264.90	$303.60	55	$304.60	$349.20
56	$272.20	$307.30	56	$313.00	$353.40
57	$279.50	$311.00	57	$321.50	$357.60
58	$294.30	$316.00	58	$338.50	$363.50
59	$309.10	$321.10	59	$355.50	$369.20
60	$323.90	$326.10	60	$372.50	$375.10
61	$338.70	$331.20	61	$389.60	$380.90
62	$353.50	$336.20	62	$406.60	$386.70
63	$368.30	$341.30	63	$423.60	$392.50
64	$383.10	$346.40	64	$440.60	$398.30
65+	$379.30	$342.80	65+	$436.20	$394.30

NGF Silver 3000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$67.10	$67.10	18-Under	$77.20	$77.20
19	$74.80	$84.10	19	$86.10	$96.70
20	$82.50	$101.00	20	$94.90	$116.20
21	$90.20	$118.00	21	$103.80	$135.70
22	$97.90	$134.90	22	$112.60	$155.20
23	$105.60	$151.90	23	$121.50	$174.70
24	$113.30	$168.80	24	$130.30	$194.10
25	$115.50	$173.70	25	$132.80	$199.70
26	$117.70	$178.50	26	$135.40	$205.30
27	$119.90	$183.40	27	$137.90	$210.90
28	$121.30	$185.50	28	$139.40	$213.40
29	$122.60	$187.70	29	$141.00	$215.90
30	$124.00	$189.90	30	$142.60	$218.40
31	$125.30	$192.10	31	$144.10	$220.90
32	$126.80	$194.20	32	$145.80	$223.30
33	$129.70	$199.20	33	$149.10	$229.00
34	$132.50	$204.10	34	$152.40	$234.70
35	$135.40	$209.10	35	$155.70	$240.40
36	$138.30	$214.00	36	$159.00	$246.10
37	$141.20	$219.00	37	$162.40	$251.80
38	$147.00	$221.70	38	$169.10	$255.00
39	$152.80	$224.50	39	$175.80	$258.10
40	$158.70	$227.30	40	$182.50	$261.30
41	$164.50	$230.00	41	$189.20	$264.50
42	$170.40	$232.80	42	$196.00	$267.70
43	$174.80	$236.60	43	$201.00	$272.10
44	$179.10	$240.50	44	$206.00	$276.60
45	$183.50	$244.30	45	$211.00	$281.00
46	$187.80	$248.20	46	$216.00	$285.40
47	$192.20	$252.10	47	$221.00	$289.90
48	$196.80	$253.50	48	$226.30	$291.50
49	$201.30	$254.80	49	$231.50	$293.10
50	$205.90	$256.20	50	$236.80	$294.70
51	$210.50	$257.60	51	$242.10	$296.30
52	$215.10	$259.00	52	$247.30	$297.90
53	$221.50	$262.30	53	$254.80	$301.60
54	$228.00	$265.60	54	$262.20	$305.40
55	$234.50	$268.80	55	$269.70	$309.10
56	$241.00	$272.10	56	$277.10	$312.90
57	$247.50	$275.40	57	$284.60	$316.60
58	$260.60	$279.80	58	$299.70	$321.80
59	$273.70	$284.30	59	$314.80	$326.90
60	$286.80	$288.80	60	$329.80	$332.10
61	$299.90	$293.20	61	$344.90	$337.20
62	$313.00	$297.70	62	$359.90	$342.30
63	$326.10	$302.20	63	$375.00	$347.50
64	$339.20	$306.70	64	$390.10	$352.60
65+	$335.80	$303.50	65+	$386.20	$349.10

NGF Silver 5000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$54.70	$54.70	18-Under	$62.90	$62.90
19	$61.00	$68.50	19	$70.10	$78.80
20	$67.30	$82.40	20	$77.40	$94.70
21	$73.60	$96.20	21	$84.60	$110.60
22	$79.80	$110.00	22	$91.80	$126.50
23	$86.10	$123.80	23	$99.00	$142.40
24	$92.30	$137.60	24	$106.20	$158.30
25	$94.20	$141.60	25	$108.30	$162.80
26	$95.90	$145.50	26	$110.30	$167.30
27	$97.70	$149.50	27	$112.40	$171.90
28	$98.90	$151.20	28	$113.70	$173.90
29	$100.00	$153.00	29	$115.00	$176.00
30	$101.10	$154.80	30	$116.20	$178.00
31	$102.20	$156.60	31	$117.50	$180.10
32	$103.30	$158.30	32	$118.80	$182.10
33	$105.70	$162.40	33	$121.60	$186.70
34	$108.00	$166.40	34	$124.30	$191.40
35	$110.40	$170.40	35	$127.00	$196.00
36	$112.80	$174.50	36	$129.70	$200.60
37	$115.10	$178.50	37	$132.40	$205.30
38	$119.80	$180.70	38	$137.80	$207.80
39	$124.60	$183.00	39	$143.30	$210.50
40	$129.40	$185.30	40	$148.80	$213.10
41	$134.10	$187.50	41	$154.20	$215.60
42	$138.90	$189.80	42	$159.80	$218.20
43	$142.50	$192.90	43	$163.80	$221.80
44	$146.00	$196.00	44	$167.90	$225.40
45	$149.60	$199.20	45	$172.00	$229.10
46	$153.10	$202.30	46	$176.10	$232.70
47	$156.60	$205.50	47	$180.10	$236.30
48	$160.40	$206.60	48	$184.50	$237.60
49	$164.10	$207.80	49	$188.80	$238.90
50	$167.90	$208.90	50	$193.10	$240.20
51	$171.60	$210.00	51	$197.30	$241.50
52	$175.30	$211.20	52	$201.60	$242.90
53	$180.60	$213.80	53	$207.70	$245.90
54	$185.90	$216.50	54	$213.80	$249.00
55	$191.20	$219.10	55	$219.80	$252.00
56	$196.50	$221.80	56	$225.90	$255.00
57	$201.80	$224.50	57	$232.00	$258.10
58	$212.40	$228.10	58	$244.30	$262.30
59	$223.10	$231.80	59	$256.60	$266.50
60	$233.80	$235.40	60	$268.90	$270.70
61	$244.50	$239.00	61	$281.20	$274.90
62	$255.20	$242.70	62	$293.50	$279.10
63	$265.90	$246.30	63	$305.70	$283.30
64	$276.50	$250.00	64	$318.00	$287.50
65+	$273.70	$247.50	65+	$314.80	$284.60

NGF Silver 10000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$46.00	$46.00	18-Under	$52.90	$52.90
19	$51.20	$57.60	19	$58.90	$66.20
20	$56.50	$69.20	20	$65.00	$79.60
21	$61.80	$80.80	21	$71.00	$92.90
22	$67.00	$92.40	22	$77.10	$106.20
23	$72.30	$104.00	23	$83.20	$119.60
24	$77.60	$115.60	24	$89.20	$132.90
25	$79.10	$118.90	25	$90.90	$136.70
26	$80.60	$122.20	26	$92.70	$140.50
27	$82.10	$125.60	27	$94.40	$144.40
28	$83.00	$127.00	28	$95.50	$146.10
29	$84.00	$128.50	29	$96.60	$147.80
30	$84.90	$130.00	30	$97.60	$149.50
31	$85.80	$131.50	31	$98.70	$151.20
32	$86.80	$133.00	32	$99.80	$152.90
33	$88.80	$136.40	33	$102.10	$156.80
34	$90.80	$139.80	34	$104.40	$160.70
35	$92.70	$143.10	35	$106.60	$164.60
36	$94.70	$146.50	36	$108.90	$168.50
37	$96.70	$149.90	37	$111.20	$172.40
38	$100.70	$151.80	38	$115.80	$174.60
39	$104.70	$153.70	39	$120.40	$176.80
40	$108.70	$155.60	40	$124.90	$178.90
41	$112.60	$157.50	41	$129.50	$181.10
42	$116.70	$159.40	42	$134.20	$183.30
43	$119.70	$162.00	43	$137.60	$186.30
44	$122.60	$164.70	44	$141.00	$189.30
45	$125.60	$167.30	45	$144.50	$192.40
46	$128.60	$169.90	46	$147.90	$195.40
47	$131.60	$172.60	47	$151.30	$198.50
48	$134.70	$173.50	48	$154.90	$199.60
49	$137.90	$174.50	49	$158.50	$200.70
50	$141.00	$175.40	50	$162.10	$201.80
51	$144.10	$176.40	51	$165.70	$202.80
52	$147.20	$177.40	52	$169.30	$204.00
53	$151.70	$179.60	53	$174.40	$206.50
54	$156.10	$181.80	54	$179.50	$209.10
55	$160.60	$184.00	55	$184.60	$211.60
56	$165.00	$186.30	56	$189.70	$214.20
57	$169.40	$188.50	57	$194.90	$216.80
58	$178.40	$191.60	58	$205.20	$220.30
59	$187.40	$194.60	59	$215.50	$223.80
60	$196.40	$197.70	60	$225.80	$227.30
61	$205.30	$200.80	61	$236.10	$230.90
62	$214.30	$203.80	62	$246.40	$234.40
63	$223.30	$206.90	63	$256.80	$237.90
64	$232.30	$210.00	64	$267.10	$241.40
65+	$229.90	$207.80	65+	$264.40	$239.00

NGF Bronze 2500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$56.20	$56.20	18-Under	$64.60	$64.60
19	$62.60	$70.30	19	$72.00	$80.90
20	$69.00	$84.50	20	$79.40	$97.20
21	$75.50	$98.70	21	$86.80	$113.50
22	$81.90	$112.90	22	$94.20	$129.80
23	$88.30	$127.00	23	$101.60	$146.10
24	$94.80	$141.20	24	$109.00	$162.40
25	$96.60	$145.30	25	$111.10	$167.00
26	$98.50	$149.30	26	$113.20	$171.70
27	$100.30	$153.40	27	$115.30	$176.40
28	$101.40	$155.20	28	$116.60	$178.50
29	$102.60	$157.00	29	$118.00	$180.60
30	$103.70	$158.80	30	$119.30	$182.70
31	$104.80	$160.70	31	$120.60	$184.80
32	$106.00	$162.40	32	$121.90	$186.80
33	$108.40	$166.60	33	$124.70	$191.60
34	$110.90	$170.70	34	$127.50	$196.30
35	$113.30	$174.90	35	$130.30	$201.10
36	$115.70	$179.00	36	$133.00	$205.90
37	$118.10	$183.10	37	$135.80	$210.60
38	$123.00	$185.40	38	$141.40	$213.30
39	$127.80	$187.80	39	$147.00	$215.90
40	$132.70	$190.10	40	$152.60	$218.60
41	$137.60	$192.40	41	$158.30	$221.30
42	$142.50	$194.70	42	$163.90	$223.90
43	$146.20	$197.90	43	$168.10	$227.60
44	$149.80	$201.10	44	$172.30	$231.30
45	$153.50	$204.40	45	$176.50	$235.00
46	$157.10	$207.60	46	$180.70	$238.70
47	$160.70	$210.80	47	$184.90	$242.50
48	$164.60	$212.00	48	$189.30	$243.80
49	$168.40	$213.20	49	$193.70	$245.20
50	$172.20	$214.30	50	$198.10	$246.50
51	$176.10	$215.50	51	$202.50	$247.80
52	$179.90	$216.70	52	$206.90	$249.20
53	$185.30	$219.40	53	$213.10	$252.30
54	$190.70	$222.10	54	$219.30	$255.50
55	$196.10	$224.80	55	$225.60	$258.60
56	$201.60	$227.60	56	$231.80	$261.70
57	$207.00	$230.30	57	$238.10	$264.90
58	$218.00	$234.00	58	$250.70	$269.20
59	$228.90	$237.80	59	$263.30	$273.50
60	$239.90	$241.50	60	$275.90	$277.80
61	$250.90	$245.30	61	$288.50	$282.10
62	$261.80	$249.00	62	$301.10	$286.40
63	$272.80	$252.70	63	$313.70	$290.70
64	$283.70	$256.50	64	$326.30	$295.00
65+	$280.90	$253.90	65+	$323.00	$292.00

NGF Bronze 5500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$38.90	$38.90	18-Under	$44.70	$44.70
19	$43.30	$48.70	19	$49.80	$56.00
20	$47.70	$58.50	20	$54.90	$67.20
21	$52.20	$68.30	21	$60.00	$78.50
22	$56.70	$78.10	22	$65.20	$89.80
23	$61.10	$87.90	23	$70.30	$101.10
24	$65.60	$97.70	24	$75.40	$112.30
25	$66.80	$100.50	25	$76.90	$115.60
26	$68.10	$103.30	26	$78.30	$118.80
27	$69.40	$106.10	27	$79.80	$122.00
28	$70.20	$107.40	28	$80.70	$123.50
29	$71.00	$108.60	29	$81.60	$124.90
30	$71.70	$109.90	30	$82.50	$126.40
31	$72.50	$111.10	31	$83.40	$127.80
32	$73.40	$112.40	32	$84.40	$129.20
33	$75.00	$115.20	33	$86.30	$132.50
34	$76.70	$118.10	34	$88.20	$135.80
35	$78.40	$121.00	35	$90.10	$139.10
36	$80.00	$123.80	36	$92.00	$142.40
37	$81.70	$126.70	37	$94.00	$145.70
38	$85.10	$128.30	38	$97.80	$147.50
39	$88.40	$129.90	39	$101.70	$149.40
40	$91.80	$131.50	40	$105.60	$151.20
41	$95.20	$133.10	41	$109.50	$153.10
42	$98.60	$134.70	42	$113.40	$154.90
43	$101.10	$136.90	43	$116.30	$157.50
44	$103.60	$139.10	44	$119.20	$160.00
45	$106.20	$141.40	45	$122.10	$162.60
46	$108.70	$143.60	46	$125.00	$165.20
47	$111.20	$145.90	47	$127.90	$167.70
48	$113.90	$146.70	48	$130.90	$168.70
49	$116.50	$147.50	49	$134.00	$169.60
50	$119.10	$148.30	50	$137.00	$170.50
51	$121.80	$149.10	51	$140.10	$171.40
52	$124.40	$149.90	52	$143.10	$172.40
53	$128.20	$151.80	53	$147.40	$174.50
54	$132.00	$153.60	54	$151.70	$176.70
55	$135.70	$155.50	55	$156.00	$178.90
56	$139.40	$157.40	56	$160.40	$181.00
57	$143.20	$159.30	57	$164.70	$183.20
58	$150.80	$161.90	58	$173.40	$186.20
59	$158.40	$164.50	59	$182.10	$189.20
60	$166.00	$167.10	60	$190.90	$192.10
61	$173.50	$169.70	61	$199.60	$195.10
62	$181.10	$172.30	62	$208.30	$198.10
63	$188.70	$174.80	63	$217.00	$201.10
64	$196.30	$177.40	64	$225.70	$204.10
65+	$194.30	$175.60	65+	$223.40	$202.00

NGF Blue Value 3500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$38.40	$38.40	18-Under	$44.20	$44.20
19	$42.80	$48.10	19	$49.20	$55.30
20	$47.20	$57.80	20	$54.30	$66.40
21	$51.60	$67.50	21	$59.30	$77.60
22	$56.00	$77.20	22	$64.40	$88.70
23	$60.40	$86.90	23	$69.50	$99.90
24	$64.80	$96.50	24	$74.50	$111.00
25	$66.00	$99.30	25	$76.00	$114.20
26	$67.30	$102.10	26	$77.40	$117.40
27	$68.60	$104.90	27	$78.90	$120.60
28	$69.40	$106.10	28	$79.80	$122.00
29	$70.10	$107.40	29	$80.60	$123.50
30	$70.90	$108.60	30	$81.60	$124.90
31	$71.70	$109.90	31	$82.40	$126.30
32	$72.50	$111.10	32	$83.40	$127.70
33	$74.10	$113.90	33	$85.30	$131.00
34	$75.80	$116.70	34	$87.20	$134.20
35	$77.40	$119.60	35	$89.10	$137.50
36	$79.10	$122.40	36	$91.00	$140.70
37	$80.80	$125.20	37	$92.90	$144.00
38	$84.10	$126.80	38	$96.70	$145.80
39	$87.40	$128.40	39	$100.50	$147.60
40	$90.80	$130.00	40	$104.40	$149.50
41	$94.10	$131.50	41	$108.20	$151.30
42	$97.50	$133.10	42	$112.10	$153.10
43	$99.90	$135.30	43	$114.90	$155.60
44	$102.40	$137.50	44	$117.80	$158.20
45	$104.90	$139.70	45	$120.70	$160.70
46	$107.40	$141.90	46	$123.50	$163.20
47	$109.90	$144.20	47	$126.40	$165.80
48	$112.50	$144.90	48	$129.40	$166.70
49	$115.20	$145.70	49	$132.40	$167.60
50	$117.80	$146.50	50	$135.40	$168.50
51	$120.40	$147.30	51	$138.40	$169.40
52	$123.00	$148.10	52	$141.40	$170.40
53	$126.70	$150.00	53	$145.70	$172.50
54	$130.40	$151.90	54	$150.00	$174.60
55	$134.10	$153.70	55	$154.20	$176.80
56	$137.80	$155.60	56	$158.50	$178.90
57	$141.50	$157.50	57	$162.80	$181.10
58	$149.00	$160.00	58	$171.40	$184.00
59	$156.50	$162.60	59	$180.00	$187.00
60	$164.00	$165.10	60	$188.60	$189.90
61	$171.50	$167.70	61	$197.20	$192.80
62	$179.00	$170.30	62	$205.90	$195.80
63	$186.50	$172.80	63	$214.50	$198.70
64	$194.00	$175.40	64	$223.10	$201.70
65+	$192.00	$173.60	65+	$220.80	$199.60

NGF Blue Value 5500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$34.90	$34.90	18-Under	$40.10	$40.10
19	$38.90	$43.70	19	$44.70	$50.20
20	$42.90	$52.50	20	$49.30	$60.40
21	$46.90	$61.30	21	$53.90	$70.50
22	$50.90	$70.10	22	$58.50	$80.60
23	$54.90	$78.90	23	$63.10	$90.70
24	$58.90	$87.70	24	$67.70	$100.90
25	$60.00	$90.20	25	$69.00	$103.70
26	$61.10	$92.70	26	$70.30	$106.60
27	$62.30	$95.30	27	$71.60	$109.50
28	$63.00	$96.40	28	$72.40	$110.80
29	$63.70	$97.50	29	$73.30	$112.10
30	$64.40	$98.60	30	$74.10	$113.40
31	$65.10	$99.80	31	$74.90	$114.80
32	$65.80	$100.90	32	$75.70	$116.00
33	$67.30	$103.50	33	$77.50	$119.00
34	$68.80	$106.00	34	$79.20	$121.90
35	$70.30	$108.60	35	$80.90	$124.90
36	$71.90	$111.20	36	$82.60	$127.90
37	$73.40	$113.70	37	$84.40	$130.80
38	$76.40	$115.20	38	$87.80	$132.50
39	$79.40	$116.60	39	$91.30	$134.10
40	$82.40	$118.10	40	$94.80	$135.80
41	$85.50	$119.50	41	$98.30	$137.40
42	$88.50	$120.90	42	$101.80	$139.10
43	$90.80	$122.90	43	$104.40	$141.40
44	$93.10	$124.90	44	$107.00	$143.70
45	$95.30	$126.90	45	$109.60	$146.00
46	$97.60	$128.90	46	$112.20	$148.30
47	$99.80	$131.00	47	$114.80	$150.60
48	$102.20	$131.70	48	$117.50	$151.40
49	$104.60	$132.40	49	$120.30	$152.30
50	$107.00	$133.10	50	$123.00	$153.10
51	$109.40	$133.80	51	$125.80	$153.90
52	$111.70	$134.60	52	$128.50	$154.80
53	$115.10	$136.30	53	$132.40	$156.70
54	$118.40	$138.00	54	$136.20	$158.70
55	$121.80	$139.60	55	$140.10	$160.60
56	$125.20	$141.30	56	$144.00	$162.50
57	$128.60	$143.00	57	$147.90	$164.50
58	$135.40	$145.40	58	$155.70	$167.20
59	$142.20	$147.70	59	$163.50	$169.80
60	$149.00	$150.00	60	$171.30	$172.50
61	$155.80	$152.30	61	$179.20	$175.20
62	$162.60	$154.70	62	$187.00	$177.90
63	$169.40	$157.00	63	$194.80	$180.50
64	$176.20	$159.30	64	$202.60	$183.20
65+	$174.40	$157.70	65+	$200.60	$181.30

NGF HSA 1750A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$69.50	$69.50	18-Under	$80.00	$80.00
19	$77.50	$87.10	19	$89.10	$100.20
20	$85.50	$104.70	20	$98.30	$120.40
21	$93.50	$122.20	21	$107.50	$140.50
22	$101.40	$139.80	22	$116.70	$160.70
23	$109.40	$157.40	23	$125.80	$181.00
24	$117.40	$174.90	24	$135.00	$201.10
25	$119.60	$179.90	25	$137.60	$206.90
26	$121.90	$184.90	26	$140.20	$212.60
27	$124.20	$190.00	27	$142.80	$218.40
28	$125.60	$192.20	28	$144.50	$221.00
29	$127.00	$194.50	29	$146.10	$223.60
30	$128.40	$196.70	30	$147.70	$226.20
31	$129.80	$199.00	31	$149.30	$228.80
32	$131.30	$201.20	32	$151.00	$231.30
33	$134.30	$206.30	33	$154.40	$237.20
34	$137.30	$211.40	34	$157.90	$243.10
35	$140.30	$216.60	35	$161.30	$249.10
36	$143.30	$221.70	36	$164.80	$254.90
37	$146.30	$226.80	37	$168.20	$260.80
38	$152.30	$229.70	38	$175.10	$264.10
39	$158.40	$232.50	39	$182.10	$267.40
40	$164.40	$235.40	40	$189.00	$270.70
41	$170.40	$238.30	41	$196.00	$274.00
42	$176.50	$241.10	42	$203.00	$277.30
43	$181.00	$245.10	43	$208.20	$281.90
44	$185.60	$249.10	44	$213.40	$286.50
45	$190.10	$253.10	45	$218.60	$291.10
46	$194.60	$257.10	46	$223.80	$295.60
47	$199.10	$261.10	47	$228.90	$300.30
48	$203.80	$262.60	48	$234.40	$301.90
49	$208.60	$264.00	49	$239.80	$303.60
50	$213.30	$265.50	50	$245.30	$305.30
51	$218.10	$266.90	51	$250.80	$306.90
52	$222.80	$268.40	52	$256.20	$308.60
53	$229.50	$271.70	53	$263.90	$312.50
54	$236.20	$275.10	54	$271.60	$316.30
55	$242.90	$278.50	55	$279.40	$320.20
56	$249.60	$281.80	56	$287.10	$324.10
57	$256.40	$285.20	57	$294.80	$328.00
58	$270.00	$289.90	58	$310.40	$333.30
59	$283.50	$294.50	59	$326.00	$338.60
60	$297.10	$299.10	60	$341.60	$344.00
61	$310.70	$303.80	61	$357.30	$349.30
62	$324.30	$308.40	62	$372.90	$354.60
63	$337.80	$313.00	63	$388.50	$360.00
64	$351.40	$317.70	64	$404.10	$365.30
65+	$347.90	$314.40	65+	$400.00	$361.60

NGF HSA 2850A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$57.10	$57.10	18-Under	$65.70	$65.70
19	$63.70	$71.50	19	$73.20	$82.30
20	$70.20	$86.00	20	$80.70	$98.80
21	$76.80	$100.40	21	$88.30	$115.40
22	$83.30	$114.80	22	$95.80	$132.00
23	$89.90	$129.20	23	$103.30	$148.60
24	$96.40	$143.60	24	$110.80	$165.20
25	$98.30	$147.70	25	$113.00	$169.90
26	$100.10	$151.90	26	$115.20	$174.60
27	$102.00	$156.00	27	$117.30	$179.40
28	$103.20	$157.80	28	$118.60	$181.50
29	$104.30	$159.70	29	$120.00	$183.70
30	$105.50	$161.60	30	$121.30	$185.80
31	$106.60	$163.40	31	$122.60	$187.90
32	$107.80	$165.20	32	$124.00	$190.00
33	$110.30	$169.40	33	$126.80	$194.80
34	$112.70	$173.60	34	$129.70	$199.70
35	$115.20	$177.90	35	$132.50	$204.50
36	$117.70	$182.10	36	$135.30	$209.40
37	$120.10	$186.30	37	$138.10	$214.20
38	$125.10	$188.60	38	$143.80	$216.90
39	$130.00	$191.00	39	$149.50	$219.60
40	$135.00	$193.30	40	$155.20	$222.30
41	$140.00	$195.70	41	$160.90	$225.10
42	$145.00	$198.00	42	$166.70	$227.70
43	$148.70	$201.30	43	$171.00	$231.50
44	$152.40	$204.60	44	$175.20	$235.30
45	$156.10	$207.80	45	$179.50	$239.00
46	$159.80	$211.10	46	$183.80	$242.80
47	$163.50	$214.40	47	$188.00	$246.60
48	$167.40	$215.60	48	$192.50	$248.00
49	$171.30	$216.80	49	$197.00	$249.30
50	$175.20	$218.00	50	$201.50	$250.70
51	$179.10	$219.20	51	$205.90	$252.00
52	$183.00	$220.40	52	$210.40	$253.40
53	$188.50	$223.10	53	$216.70	$256.60
54	$194.00	$225.90	54	$223.10	$259.80
55	$199.50	$228.70	55	$229.40	$263.00
56	$205.00	$231.40	56	$235.80	$266.20
57	$210.50	$234.30	57	$242.10	$269.40
58	$221.70	$238.00	58	$254.90	$273.80
59	$232.80	$241.80	59	$267.80	$278.10
60	$244.00	$245.70	60	$280.60	$282.50
61	$255.10	$249.50	61	$293.40	$286.90
62	$266.30	$253.30	62	$306.20	$291.20
63	$277.40	$257.10	63	$319.00	$295.60
64	$288.60	$260.90	64	$331.90	$300.00
65+	$285.70	$258.20	65+	$328.50	$296.90

NGF HSA 5500A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$42.70	$42.70	18-Under	$49.10	$49.10
19	$47.60	$53.40	19	$54.70	$61.40
20	$52.40	$64.20	20	$60.30	$73.80
21	$57.30	$75.00	21	$65.90	$86.20
22	$62.20	$85.70	22	$71.60	$98.60
23	$67.10	$96.50	23	$77.20	$111.00
24	$72.00	$107.30	24	$82.80	$123.40
25	$73.40	$110.40	25	$84.40	$126.90
26	$74.80	$113.40	26	$86.00	$130.40
27	$76.20	$116.50	27	$87.60	$134.00
28	$77.10	$117.90	28	$88.60	$135.60
29	$77.90	$119.30	29	$89.60	$137.20
30	$78.80	$120.70	30	$90.60	$138.80
31	$79.70	$122.10	31	$91.60	$140.40
32	$80.50	$123.40	32	$92.60	$141.90
33	$82.40	$126.60	33	$94.70	$145.50
34	$84.20	$129.70	34	$96.80	$149.20
35	$86.10	$132.80	35	$99.00	$152.80
36	$87.90	$136.00	36	$101.10	$156.40
37	$89.70	$139.10	37	$103.20	$160.00
38	$93.40	$140.90	38	$107.40	$162.00
39	$97.10	$142.60	39	$111.70	$164.00
40	$100.80	$144.40	40	$116.00	$166.10
41	$104.50	$146.20	41	$120.20	$168.10
42	$108.30	$147.90	42	$124.50	$170.10
43	$111.10	$150.40	43	$127.70	$172.90
44	$113.80	$152.80	44	$130.90	$175.70
45	$116.60	$155.30	45	$134.10	$178.50
46	$119.40	$157.70	46	$137.30	$181.40
47	$122.10	$160.20	47	$140.40	$184.20
48	$125.00	$161.10	48	$143.80	$185.20
49	$127.90	$161.90	49	$147.10	$186.20
50	$130.90	$162.80	50	$150.50	$187.30
51	$133.80	$163.70	51	$153.80	$188.30
52	$136.70	$164.60	52	$157.20	$189.30
53	$140.80	$166.70	53	$161.90	$191.70
54	$144.90	$168.80	54	$166.60	$194.10
55	$149.00	$170.80	55	$171.40	$196.40
56	$153.10	$172.90	56	$176.10	$198.80
57	$157.30	$175.00	57	$180.90	$201.20
58	$165.60	$177.80	58	$190.40	$204.50
59	$173.90	$180.70	59	$200.00	$207.70
60	$182.30	$183.50	60	$209.60	$211.00
61	$190.60	$186.30	61	$219.20	$214.30
62	$198.90	$189.20	62	$228.70	$217.50
63	$207.20	$192.00	63	$238.30	$220.80
64	$215.60	$194.90	64	$247.90	$224.10
65+	$213.40	$192.90	65+	$245.40	$221.80

NGF HSA 1750B

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$60.80	$60.80	18-Under	$69.90	$69.90
19	$67.80	$76.20	19	$78.00	$87.60
20	$74.80	$91.50	20	$86.00	$105.30
21	$81.80	$106.90	21	$94.00	$122.90
22	$88.70	$122.30	22	$102.00	$140.60
23	$95.70	$137.60	23	$110.00	$158.30
24	$102.60	$153.00	24	$118.00	$175.90
25	$104.60	$157.30	25	$120.30	$180.90
26	$106.70	$161.70	26	$122.60	$186.00
27	$108.70	$166.10	27	$124.90	$191.10
28	$109.90	$168.10	28	$126.30	$193.30
29	$111.10	$170.10	29	$127.80	$195.60
30	$112.30	$172.10	30	$129.20	$197.90
31	$113.60	$174.00	31	$130.60	$200.10
32	$114.90	$176.00	32	$132.10	$202.30
33	$117.50	$180.50	33	$135.10	$207.50
34	$120.10	$184.90	34	$138.10	$212.70
35	$122.70	$189.40	35	$141.10	$217.80
36	$125.30	$193.90	36	$144.10	$223.00
37	$127.90	$198.40	37	$147.10	$228.10
38	$133.20	$200.90	38	$153.20	$231.00
39	$138.50	$203.40	39	$159.30	$233.90
40	$143.80	$205.90	40	$165.30	$236.80
41	$149.10	$208.40	41	$171.40	$239.70
42	$154.40	$210.90	42	$177.50	$242.50
43	$158.40	$214.40	43	$182.10	$246.50
44	$162.30	$217.90	44	$186.60	$250.60
45	$166.20	$221.40	45	$191.20	$254.60
46	$170.20	$224.80	46	$195.70	$258.60
47	$174.10	$228.40	47	$200.20	$262.60
48	$178.30	$229.60	48	$205.00	$264.10
49	$182.40	$230.90	49	$209.80	$265.50
50	$186.60	$232.20	50	$214.60	$267.00
51	$190.70	$233.40	51	$219.30	$268.40
52	$194.90	$234.70	52	$224.10	$269.90
53	$200.70	$237.70	53	$230.80	$273.30
54	$206.60	$240.60	54	$237.60	$276.70
55	$212.50	$243.60	55	$244.30	$280.10
56	$218.30	$246.50	56	$251.10	$283.50
57	$224.30	$249.50	57	$257.90	$286.90
58	$236.10	$253.50	58	$271.50	$291.50
59	$248.00	$257.60	59	$285.20	$296.20
60	$259.90	$261.60	60	$298.80	$300.90
61	$271.70	$265.70	61	$312.50	$305.50
62	$283.60	$269.70	62	$326.10	$310.20
63	$295.50	$273.80	63	$339.80	$314.80
64	$307.30	$277.80	64	$353.40	$319.50
65+	$304.20	$275.00	65+	$349.90	$316.30

NGF HSA 2850B

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$54.20	$54.20	18-Under	$62.40	$62.40
19	$60.50	$67.90	19	$69.50	$78.10
20	$66.70	$81.60	20	$76.70	$93.90
21	$72.90	$95.30	21	$83.80	$109.60
22	$79.10	$109.00	22	$91.00	$125.40
23	$85.30	$122.70	23	$98.10	$141.10
24	$91.50	$136.40	24	$105.20	$156.90
25	$93.30	$140.30	25	$107.30	$161.30
26	$95.10	$144.20	26	$109.30	$165.80
27	$96.90	$148.10	27	$111.40	$170.40
28	$98.00	$149.90	28	$112.70	$172.40
29	$99.10	$151.70	29	$113.90	$174.40
30	$100.20	$153.40	30	$115.20	$176.40
31	$101.30	$155.20	31	$116.50	$178.40
32	$102.40	$156.90	32	$117.80	$180.40
33	$104.70	$160.90	33	$120.50	$185.00
34	$107.10	$164.90	34	$123.10	$189.60
35	$109.40	$168.90	35	$125.80	$194.20
36	$111.70	$172.90	36	$128.50	$198.80
37	$114.10	$176.90	37	$131.20	$203.40
38	$118.80	$179.10	38	$136.60	$206.00
39	$123.50	$181.40	39	$142.00	$208.60
40	$128.20	$183.60	40	$147.40	$211.10
41	$132.90	$185.80	41	$152.80	$213.70
42	$137.70	$188.10	42	$158.30	$216.30
43	$141.20	$191.20	43	$162.40	$219.80
44	$144.70	$194.30	44	$166.40	$223.40
45	$148.20	$197.40	45	$170.50	$227.00
46	$151.80	$200.50	46	$174.50	$230.60
47	$155.20	$203.70	47	$178.50	$234.20
48	$158.90	$204.80	48	$182.80	$235.50
49	$162.70	$205.90	49	$187.00	$236.80
50	$166.40	$207.00	50	$191.30	$238.10
51	$170.10	$208.20	51	$195.60	$239.40
52	$173.70	$209.30	52	$199.80	$240.70
53	$179.00	$211.90	53	$205.80	$243.70
54	$184.20	$214.60	54	$211.80	$246.70
55	$189.50	$217.20	55	$217.90	$249.70
56	$194.70	$219.80	56	$223.90	$252.80
57	$199.90	$222.50	57	$229.90	$255.80
58	$210.50	$226.10	58	$242.10	$260.00
59	$221.10	$229.70	59	$254.30	$264.10
60	$231.70	$233.30	60	$266.40	$268.30
61	$242.30	$236.90	61	$278.60	$272.40
62	$252.90	$240.50	62	$290.80	$276.60
63	$263.50	$244.10	63	$303.00	$280.70
64	$274.10	$247.70	64	$315.20	$284.90
65+	$271.30	$245.20	65+	$312.00	$282.00

Farm Bureau
Pool 5
Optional Benefits
Effectiive 4/1/2012

Monthly Rate per contract

	Single	Family
Supplemental Accident	$3.20	$7.20
Maternity		
$2500 deductible	$74.50	$74.50
Service fee	$9.25	$9.25

NGF Gold 600

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$130.90	$130.90	18-Under	$150.60	$150.60
19	$147.10	$182.20	19	$169.20	$209.50
20	$163.30	$233.50	20	$187.80	$268.50
21	$179.50	$284.70	21	$206.40	$327.40
22	$195.70	$336.00	22	$225.10	$386.30
23	$211.90	$387.20	23	$243.70	$445.30
24	$228.00	$438.40	24	$262.10	$504.10
25	$232.50	$460.30	25	$267.30	$529.30
26	$236.90	$482.20	26	$272.50	$554.50
27	$241.40	$504.00	27	$277.60	$579.50
28	$244.20	$498.40	28	$280.80	$573.20
29	$246.90	$492.90	29	$283.90	$566.70
30	$249.60	$487.30	30	$287.00	$560.40
31	$252.30	$481.70	31	$290.10	$554.00
32	$255.10	$476.10	32	$293.40	$547.50
33	$260.90	$476.00	33	$300.10	$547.30
34	$266.70	$475.80	34	$306.70	$547.10
35	$272.50	$475.60	35	$313.40	$546.90
36	$278.30	$475.40	36	$320.10	$546.70
37	$284.20	$475.30	37	$326.80	$546.60
38	$296.00	$475.40	38	$340.30	$546.70
39	$307.70	$475.50	39	$353.80	$546.80
40	$319.50	$475.60	40	$367.40	$547.00
41	$331.20	$475.80	41	$380.90	$547.10
42	$342.90	$475.90	42	$394.40	$547.20
43	$351.70	$482.20	43	$404.40	$554.50
44	$360.40	$488.40	44	$414.50	$561.70
45	$369.20	$494.70	45	$424.50	$568.90
46	$377.90	$501.00	46	$434.60	$576.10
47	$386.80	$507.30	47	$444.80	$583.40
48	$396.00	$510.20	48	$455.40	$586.70
49	$405.20	$513.00	49	$466.00	$589.90
50	$414.50	$515.90	50	$476.60	$593.20
51	$423.70	$518.70	51	$487.20	$596.50
52	$432.90	$521.50	52	$497.80	$599.60
53	$446.00	$528.00	53	$512.90	$607.20
54	$459.10	$534.60	54	$527.90	$614.70
55	$472.10	$541.20	55	$542.90	$622.30
56	$485.20	$547.70	56	$557.90	$629.80
57	$498.10	$554.20	57	$572.80	$637.30
58	$524.50	$563.10	58	$603.10	$647.60
59	$550.80	$572.10	59	$633.40	$657.90
60	$577.20	$581.10	60	$663.80	$668.30
61	$603.60	$590.10	61	$694.10	$678.60
62	$630.00	$599.10	62	$724.40	$688.90
63	$656.30	$608.10	63	$754.70	$699.20
64	$682.80	$617.20	64	$785.20	$709.70
65+	$675.90	$611.00	65+	$777.30	$702.60

NGF Gold 1200

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$116.10	$116.10	18-Under	$133.60	$133.60
19	$130.50	$161.60	19	$150.10	$185.80
20	$144.80	$207.00	20	$166.60	$238.10
21	$159.20	$252.50	21	$183.10	$290.40
22	$173.60	$297.90	22	$199.60	$342.60
23	$187.90	$343.40	23	$216.10	$394.90
24	$202.20	$388.80	24	$232.50	$447.10
25	$206.10	$408.20	25	$237.10	$469.40
26	$210.10	$427.60	26	$241.60	$491.70
27	$214.10	$446.90	27	$246.20	$514.00
28	$216.50	$442.00	28	$249.00	$508.30
29	$218.90	$437.10	29	$251.80	$502.70
30	$221.40	$432.20	30	$254.60	$497.00
31	$223.80	$427.20	31	$257.30	$491.30
32	$226.30	$422.30	32	$260.20	$485.60
33	$231.40	$422.10	33	$266.10	$485.40
34	$236.50	$421.90	34	$272.00	$485.20
35	$241.70	$421.80	35	$278.00	$485.10
36	$246.80	$421.60	36	$283.80	$484.90
37	$252.00	$421.50	37	$289.80	$484.70
38	$262.40	$421.60	38	$301.80	$484.90
39	$272.90	$421.70	39	$313.80	$485.00
40	$283.30	$421.80	40	$325.80	$485.10
41	$293.80	$421.90	41	$337.80	$485.20
42	$304.10	$422.00	42	$349.80	$485.40
43	$311.90	$427.60	43	$358.70	$491.70
44	$319.70	$433.20	44	$367.60	$498.10
45	$327.40	$438.70	45	$376.50	$504.50
46	$335.20	$444.30	46	$385.40	$510.90
47	$343.00	$449.90	47	$394.50	$517.40
48	$351.20	$452.40	48	$403.90	$520.30
49	$359.40	$455.00	49	$413.30	$523.20
50	$367.60	$457.50	50	$422.70	$526.10
51	$375.70	$460.00	51	$432.10	$529.00
52	$383.90	$462.40	52	$441.50	$531.80
53	$395.50	$468.30	53	$454.90	$538.50
54	$407.10	$474.10	54	$468.20	$545.20
55	$418.70	$479.90	55	$481.50	$551.90
56	$430.30	$485.70	56	$494.80	$558.60
57	$441.80	$491.50	57	$508.00	$565.20
58	$465.10	$499.40	58	$534.90	$574.30
59	$488.50	$507.40	59	$561.80	$583.50
60	$511.90	$515.40	60	$588.70	$592.70
61	$535.30	$523.30	61	$615.60	$601.80
62	$558.70	$531.30	62	$642.50	$611.00
63	$582.00	$539.30	63	$669.40	$620.20
64	$605.50	$547.30	64	$696.40	$629.50
65+	$599.50	$541.80	65+	$689.40	$623.10

NGF Gold 1700

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$104.90	$104.90	18-Under	$120.70	$120.70
19	$117.90	$146.00	19	$135.60	$167.90
20	$130.90	$187.10	20	$150.50	$215.10
21	$143.90	$228.20	21	$165.50	$262.40
22	$156.90	$269.30	22	$180.40	$309.60
23	$169.80	$310.30	23	$195.30	$356.90
24	$182.70	$351.30	24	$210.10	$404.00
25	$186.30	$368.90	25	$214.20	$424.20
26	$189.90	$386.40	26	$218.40	$444.40
27	$193.50	$403.90	27	$222.50	$464.50
28	$195.70	$399.40	28	$225.00	$459.30
29	$197.90	$395.00	29	$227.50	$454.20
30	$200.00	$390.50	30	$230.00	$449.10
31	$202.20	$386.10	31	$232.50	$444.00
32	$204.50	$381.60	32	$235.20	$438.80
33	$209.10	$381.40	33	$240.50	$438.60
34	$213.80	$381.30	34	$245.80	$438.50
35	$218.40	$381.20	35	$251.20	$438.30
36	$223.10	$381.00	36	$256.50	$438.10
37	$227.70	$380.90	37	$261.90	$438.00
38	$237.20	$381.00	38	$272.70	$438.10
39	$246.60	$381.10	39	$283.60	$438.30
40	$256.00	$381.20	40	$294.40	$438.40
41	$265.40	$381.30	41	$305.30	$438.50
42	$274.80	$381.40	42	$316.10	$438.60
43	$281.90	$386.40	43	$324.10	$444.40
44	$288.90	$391.40	44	$332.20	$450.10
45	$295.90	$396.50	45	$340.20	$455.90
46	$302.90	$401.50	46	$348.30	$461.70
47	$310.00	$406.60	47	$356.50	$467.60
48	$317.40	$408.90	48	$365.00	$470.20
49	$324.80	$411.10	49	$373.50	$472.80
50	$332.20	$413.40	50	$382.00	$475.40
51	$339.60	$415.70	51	$390.50	$478.00
52	$346.90	$417.90	52	$399.00	$480.60
53	$357.40	$423.20	53	$411.00	$486.60
54	$367.90	$428.40	54	$423.10	$492.70
55	$378.40	$433.70	55	$435.10	$498.70
56	$388.80	$438.90	56	$447.10	$504.80
57	$399.20	$444.10	57	$459.10	$510.70
58	$420.30	$451.30	58	$483.40	$519.00
59	$441.50	$458.50	59	$507.70	$527.30
60	$462.60	$465.70	60	$532.00	$535.60
61	$483.70	$472.90	61	$556.30	$543.80
62	$504.90	$480.10	62	$580.60	$552.10
63	$526.00	$487.30	63	$604.90	$560.40
64	$547.20	$494.60	64	$629.30	$568.80
65+	$541.70	$489.70	65+	$623.00	$563.10

NGF Gold 3300

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$93.20	$93.20	18-Under	$107.20	$107.20
19	$104.70	$129.70	19	$120.40	$149.10
20	$116.20	$166.10	20	$133.70	$191.10
21	$127.80	$202.60	21	$146.90	$233.00
22	$139.30	$239.10	22	$160.20	$275.00
23	$150.80	$275.60	23	$173.40	$316.90
24	$162.20	$312.00	24	$186.60	$358.80
25	$165.40	$327.50	25	$190.20	$376.70
26	$168.60	$343.10	26	$193.90	$394.60
27	$171.80	$358.60	27	$197.60	$412.50
28	$173.70	$354.70	28	$199.80	$407.90
29	$175.70	$350.70	29	$202.00	$403.40
30	$177.60	$346.80	30	$204.30	$398.80
31	$179.50	$342.80	31	$206.50	$394.30
32	$181.60	$338.80	32	$208.80	$389.70
33	$185.70	$338.70	33	$213.60	$389.50
34	$189.80	$338.60	34	$218.30	$389.40
35	$193.90	$338.40	35	$223.00	$389.20
36	$198.10	$338.30	36	$227.80	$389.10
37	$202.20	$338.20	37	$232.60	$389.00
38	$210.60	$338.30	38	$242.20	$389.10
39	$219.00	$338.40	39	$251.80	$389.20
40	$227.30	$338.50	40	$261.50	$389.30
41	$235.70	$338.60	41	$271.10	$389.40
42	$244.00	$338.60	42	$280.70	$389.50
43	$250.30	$343.10	43	$287.80	$394.60
44	$256.50	$347.60	44	$295.00	$399.70
45	$262.70	$352.00	45	$302.10	$404.90
46	$268.90	$356.50	46	$309.30	$410.00
47	$275.30	$361.00	47	$316.60	$415.20
48	$281.80	$363.00	48	$324.10	$417.50
49	$288.40	$365.10	49	$331.70	$419.90
50	$294.90	$367.10	50	$339.20	$422.20
51	$301.50	$369.10	51	$346.70	$424.50
52	$308.10	$371.10	52	$354.30	$426.80
53	$317.40	$375.80	53	$365.00	$432.20
54	$326.70	$380.40	54	$375.70	$437.50
55	$336.00	$385.10	55	$386.40	$442.90
56	$345.30	$389.80	56	$397.10	$448.30
57	$354.50	$394.30	57	$407.70	$453.50
58	$373.20	$400.70	58	$429.20	$460.90
59	$392.00	$407.10	59	$450.80	$468.20
60	$410.70	$413.50	60	$472.40	$475.60
61	$429.50	$419.90	61	$494.00	$482.90
62	$448.30	$426.30	62	$515.60	$490.30
63	$467.00	$432.70	63	$537.10	$497.70
64	$485.90	$439.20	64	$558.80	$505.10
65+	$481.00	$434.80	65+	$553.20	$500.00

NGF Gold 4800

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$85.20	$85.20	18-Under	$98.00	$98.00
19	$95.80	$118.60	19	$110.20	$136.40
20	$106.30	$152.00	20	$122.30	$174.80
21	$116.90	$185.30	21	$134.40	$213.10
22	$127.40	$218.70	22	$146.50	$251.50
23	$138.00	$252.10	23	$158.70	$289.90
24	$148.40	$285.40	24	$170.60	$328.20
25	$151.30	$299.60	25	$174.00	$344.60
26	$154.20	$313.80	26	$177.40	$361.00
27	$157.20	$328.00	27	$180.80	$377.30
28	$158.90	$324.40	28	$182.80	$373.10
29	$160.70	$320.80	29	$184.80	$369.00
30	$162.50	$317.20	30	$186.80	$364.80
31	$164.20	$313.60	31	$188.90	$360.70
32	$166.10	$309.90	32	$191.00	$356.50
33	$169.80	$309.80	33	$195.30	$356.30
34	$173.60	$309.70	34	$199.70	$356.20
35	$177.40	$309.60	35	$204.00	$356.10
36	$181.20	$309.50	36	$208.40	$355.90
37	$185.00	$309.40	37	$212.70	$355.80
38	$192.60	$309.50	38	$221.50	$355.90
39	$200.30	$309.50	39	$230.40	$356.00
40	$207.90	$309.60	40	$239.20	$356.10
41	$215.60	$309.70	41	$248.00	$356.20
42	$223.20	$309.80	42	$256.70	$356.30
43	$228.90	$313.80	43	$263.30	$361.00
44	$234.60	$317.90	44	$269.80	$365.60
45	$240.30	$322.00	45	$276.40	$370.30
46	$246.00	$326.10	46	$282.90	$375.00
47	$251.80	$330.20	47	$289.60	$379.80
48	$257.80	$332.10	48	$296.50	$381.90
49	$263.80	$333.90	49	$303.40	$384.10
50	$269.80	$335.80	50	$310.30	$386.20
51	$275.80	$337.60	51	$317.20	$388.30
52	$281.80	$339.40	52	$324.10	$390.40
53	$290.30	$343.70	53	$333.90	$395.30
54	$298.80	$348.00	54	$343.70	$400.20
55	$307.30	$352.20	55	$353.40	$405.10
56	$315.80	$356.50	56	$363.20	$410.00
57	$324.20	$360.70	57	$372.90	$414.90
58	$341.40	$366.60	58	$392.60	$421.60
59	$358.60	$372.40	59	$412.40	$428.30
60	$375.70	$378.30	60	$432.10	$435.10
61	$392.90	$384.10	61	$451.90	$441.80
62	$410.00	$389.90	62	$471.60	$448.50
63	$427.20	$395.80	63	$491.30	$455.20
64	$444.50	$401.70	64	$511.20	$462.00
65+	$440.00	$397.70	65+	$506.00	$457.40

NGF Silver 1000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$106.70	$106.70	18-Under	$122.70	$122.70
19	$119.00	$133.70	19	$136.80	$153.70
20	$131.20	$160.60	20	$150.90	$184.70
21	$143.40	$187.60	21	$165.00	$215.70
22	$155.70	$214.50	22	$179.00	$246.70
23	$167.90	$241.50	23	$193.10	$277.70
24	$180.10	$268.40	24	$207.10	$308.70
25	$183.60	$276.10	25	$211.20	$317.50
26	$187.10	$283.80	26	$215.20	$326.30
27	$190.60	$291.50	27	$219.20	$335.30
28	$192.80	$295.00	28	$221.70	$339.20
29	$195.00	$298.40	29	$224.20	$343.20
30	$197.10	$301.90	30	$226.70	$347.20
31	$199.30	$305.40	31	$229.20	$351.20
32	$201.50	$308.70	32	$231.80	$355.10
33	$206.10	$316.60	33	$237.00	$364.10
34	$210.70	$324.50	34	$242.30	$373.20
35	$215.30	$332.40	35	$247.60	$382.20
36	$219.90	$340.20	36	$252.90	$391.30
37	$224.50	$348.10	37	$258.20	$400.30
38	$233.70	$352.50	38	$268.80	$405.40
39	$243.00	$356.90	39	$279.50	$410.40
40	$252.30	$361.30	40	$290.10	$415.50
41	$261.50	$365.70	41	$300.80	$420.60
42	$270.90	$370.10	42	$311.60	$425.60
43	$277.80	$376.20	43	$319.50	$432.60
44	$284.80	$382.30	44	$327.50	$439.70
45	$291.70	$388.40	45	$335.50	$446.70
46	$298.60	$394.50	46	$343.40	$453.70
47	$305.50	$400.80	47	$351.30	$460.90
48	$312.80	$402.90	48	$359.70	$463.40
49	$320.10	$405.20	49	$368.10	$466.00
50	$327.40	$407.40	50	$376.50	$468.50
51	$334.60	$409.60	51	$384.90	$471.00
52	$341.90	$411.80	52	$393.20	$473.60
53	$352.20	$417.00	53	$405.10	$479.60
54	$362.50	$422.20	54	$416.90	$485.50
55	$372.80	$427.40	55	$428.80	$491.50
56	$383.10	$432.50	56	$440.60	$497.40
57	$393.50	$437.70	57	$452.50	$503.40
58	$414.30	$444.80	58	$476.50	$511.60
59	$435.10	$452.00	59	$500.40	$519.80
60	$455.90	$459.10	60	$524.40	$527.90
61	$476.80	$466.20	61	$548.30	$536.10
62	$497.60	$473.30	62	$572.30	$544.30
63	$518.50	$480.40	63	$596.30	$552.50
64	$539.30	$487.50	64	$620.20	$560.70
65+	$533.80	$482.50	65+	$613.90	$555.00

NGF Silver 1500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$93.20	$93.20	18-Under	$107.20	$107.20
19	$103.90	$116.70	19	$119.40	$134.20
20	$114.50	$140.20	20	$131.70	$161.30
21	$125.20	$163.80	21	$144.00	$188.30
22	$135.90	$187.30	22	$156.30	$215.40
23	$146.60	$210.80	23	$168.60	$242.40
24	$157.20	$234.30	24	$180.80	$269.40
25	$160.30	$241.00	25	$184.30	$277.20
26	$163.40	$247.70	26	$187.90	$284.90
27	$166.40	$254.50	27	$191.40	$292.70
28	$168.30	$257.50	28	$193.60	$296.20
29	$170.20	$260.50	29	$195.70	$299.60
30	$172.10	$263.60	30	$197.90	$303.10
31	$174.00	$266.60	31	$200.10	$306.60
32	$175.90	$269.50	32	$202.30	$310.00
33	$179.90	$276.40	33	$206.90	$317.90
34	$183.90	$283.30	34	$211.50	$325.80
35	$187.90	$290.10	35	$216.20	$333.70
36	$191.90	$297.00	36	$220.70	$341.60
37	$196.00	$303.90	37	$225.40	$349.50
38	$204.00	$307.70	38	$234.70	$353.90
39	$212.10	$311.50	39	$244.00	$358.30
40	$220.20	$315.40	40	$253.30	$362.70
41	$228.30	$319.20	41	$262.60	$367.20
42	$236.50	$323.10	42	$272.00	$371.50
43	$242.50	$328.40	43	$278.90	$377.70
44	$248.60	$333.70	44	$285.90	$383.80
45	$254.60	$339.10	45	$292.80	$390.00
46	$260.70	$344.40	46	$299.80	$396.10
47	$266.70	$349.90	47	$306.70	$402.40
48	$273.10	$351.80	48	$314.00	$404.60
49	$279.40	$353.70	49	$321.40	$406.80
50	$285.80	$355.60	50	$328.70	$409.00
51	$292.20	$357.50	51	$336.00	$411.20
52	$298.50	$359.50	52	$343.30	$413.50
53	$307.50	$364.00	53	$353.60	$418.60
54	$316.50	$368.50	54	$363.90	$423.80
55	$325.50	$373.10	55	$374.30	$429.10
56	$334.50	$377.60	56	$384.60	$434.30
57	$343.50	$382.10	57	$395.00	$439.50
58	$361.70	$388.40	58	$416.00	$446.60
59	$379.90	$394.60	59	$436.90	$453.80
60	$398.10	$400.80	60	$457.80	$460.90
61	$416.20	$407.00	61	$478.70	$468.00
62	$434.40	$413.20	62	$499.60	$475.20
63	$452.60	$419.40	63	$520.50	$482.30
64	$470.80	$425.60	64	$541.50	$489.40
65+	$466.00	$421.30	65+	$536.00	$484.50

NGF Silver 2100

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$86.60	$86.60	18-Under	$99.50	$99.50
19	$96.50	$108.40	19	$111.00	$124.70
20	$106.40	$130.30	20	$122.40	$149.80
21	$116.30	$152.10	21	$133.80	$174.90
22	$126.20	$174.00	22	$145.20	$200.10
23	$136.20	$195.80	23	$156.60	$225.20
24	$146.10	$217.70	24	$168.00	$250.30
25	$148.90	$223.90	25	$171.30	$257.50
26	$151.80	$230.10	26	$174.50	$264.70
27	$154.60	$236.40	27	$177.80	$271.90
28	$156.40	$239.20	28	$179.80	$275.10
29	$158.10	$242.00	29	$181.80	$278.30
30	$159.90	$244.80	30	$183.80	$281.60
31	$161.60	$247.60	31	$185.80	$284.80
32	$163.40	$250.40	32	$188.00	$287.90
33	$167.10	$256.80	33	$192.20	$295.30
34	$170.90	$263.20	34	$196.50	$302.60
35	$174.60	$269.50	35	$200.80	$310.00
36	$178.30	$275.90	36	$205.10	$317.30
37	$182.00	$282.30	37	$209.40	$324.60
38	$189.60	$285.90	38	$218.00	$328.70
39	$197.10	$289.40	39	$226.60	$332.80
40	$204.60	$293.00	40	$235.30	$337.00
41	$212.10	$296.60	41	$243.90	$341.10
42	$219.70	$300.10	42	$252.60	$345.10
43	$225.30	$305.10	43	$259.10	$350.80
44	$230.90	$310.00	44	$265.60	$356.50
45	$236.60	$315.00	45	$272.00	$362.20
46	$242.20	$320.00	46	$278.50	$368.00
47	$247.70	$325.00	47	$284.90	$373.80
48	$253.70	$326.80	48	$291.70	$375.80
49	$259.60	$328.60	49	$298.50	$377.90
50	$265.50	$330.40	50	$305.30	$379.90
51	$271.40	$332.10	51	$312.10	$382.00
52	$277.30	$334.00	52	$318.90	$384.10
53	$285.60	$338.20	53	$328.50	$388.90
54	$294.00	$342.40	54	$338.10	$393.70
55	$302.30	$346.60	55	$347.70	$398.60
56	$310.70	$350.70	56	$357.30	$403.40
57	$319.10	$355.00	57	$367.00	$408.20
58	$336.00	$360.80	58	$386.40	$414.90
59	$352.90	$366.50	59	$405.80	$421.50
60	$369.80	$372.30	60	$425.20	$428.10
61	$386.70	$378.10	61	$444.70	$434.80
62	$403.60	$383.80	62	$464.10	$441.40
63	$420.40	$389.60	63	$483.50	$448.00
64	$437.30	$395.30	64	$502.90	$454.70
65+	$432.90	$391.30	65+	$497.90	$450.00

NGF Silver 3000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$76.60	$76.60	18-Under	$88.10	$88.10
19	$85.40	$96.00	19	$98.20	$110.40
20	$94.20	$115.30	20	$108.30	$132.60
21	$103.00	$134.70	21	$118.40	$154.90
22	$111.80	$154.00	22	$128.50	$177.10
23	$120.60	$173.40	23	$138.60	$199.40
24	$129.30	$192.70	24	$148.70	$221.60
25	$131.80	$198.20	25	$151.60	$228.00
26	$134.40	$203.80	26	$154.50	$234.30
27	$136.90	$209.30	27	$157.40	$240.70
28	$138.40	$211.80	28	$159.20	$243.60
29	$140.00	$214.30	29	$161.00	$246.40
30	$141.50	$216.80	30	$162.80	$249.30
31	$143.10	$219.30	31	$164.50	$252.10
32	$144.70	$221.70	32	$166.40	$254.90
33	$148.00	$227.30	33	$170.20	$261.40
34	$151.30	$233.00	34	$174.00	$267.90
35	$154.60	$238.70	35	$177.80	$274.40
36	$157.90	$244.30	36	$181.50	$280.90
37	$161.20	$249.90	37	$185.30	$287.40
38	$167.80	$253.10	38	$193.00	$291.00
39	$174.50	$256.20	39	$200.70	$294.70
40	$181.10	$259.40	40	$208.30	$298.30
41	$187.80	$262.60	41	$216.00	$302.00
42	$194.50	$265.70	42	$223.70	$305.60
43	$199.50	$270.10	43	$229.40	$310.60
44	$204.50	$274.50	44	$235.10	$315.70
45	$209.40	$278.90	45	$240.90	$320.70
46	$214.40	$283.30	46	$246.60	$325.80
47	$219.40	$287.70	47	$252.30	$330.90
48	$224.60	$289.30	48	$258.30	$332.70
49	$229.80	$290.90	49	$264.30	$334.50
50	$235.10	$292.50	50	$270.30	$336.40
51	$240.30	$294.10	51	$276.30	$338.20
52	$245.50	$295.70	52	$282.30	$340.00
53	$252.90	$299.40	53	$290.80	$344.30
54	$260.30	$303.10	54	$299.30	$348.60
55	$267.70	$306.80	55	$307.90	$352.90
56	$275.10	$310.60	56	$316.40	$357.10
57	$282.50	$314.30	57	$324.90	$361.50
58	$297.50	$319.40	58	$342.10	$367.30
59	$312.40	$324.50	59	$359.30	$373.20
60	$327.40	$329.60	60	$376.50	$379.10
61	$342.40	$334.70	61	$393.70	$384.90
62	$357.30	$339.80	62	$410.90	$390.80
63	$372.30	$344.90	63	$428.10	$396.70
64	$387.20	$350.00	64	$445.30	$402.50
65+	$383.30	$346.50	65+	$440.80	$398.50

NGF Silver 5000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$62.50	$62.50	18-Under	$71.80	$71.80
19	$69.60	$78.20	19	$80.10	$90.00
20	$76.80	$94.00	20	$88.30	$108.10
21	$84.00	$109.80	21	$96.60	$126.30
22	$91.10	$125.60	22	$104.80	$144.40
23	$98.30	$141.40	23	$113.00	$162.60
24	$105.40	$157.10	24	$121.20	$180.70
25	$107.50	$161.60	25	$123.60	$185.80
26	$109.50	$166.10	26	$126.00	$191.00
27	$111.60	$170.60	27	$128.30	$196.20
28	$112.90	$172.70	28	$129.80	$198.50
29	$114.10	$174.70	29	$131.20	$200.90
30	$115.40	$176.70	30	$132.70	$203.20
31	$116.60	$178.70	31	$134.10	$205.60
32	$118.00	$180.70	32	$135.70	$207.80
33	$120.70	$185.30	33	$138.80	$213.10
34	$123.30	$189.90	34	$141.80	$218.40
35	$126.00	$194.50	35	$144.90	$223.70
36	$128.70	$199.20	36	$148.00	$229.00
37	$131.40	$203.70	37	$151.10	$234.30
38	$136.80	$206.30	38	$157.30	$237.30
39	$142.20	$208.90	39	$163.60	$240.20
40	$147.70	$211.50	40	$169.80	$243.20
41	$153.10	$214.00	41	$176.00	$246.20
42	$158.60	$216.60	42	$182.40	$249.10
43	$162.60	$220.20	43	$187.00	$253.20
44	$166.70	$223.80	44	$191.70	$257.30
45	$170.70	$227.40	45	$196.40	$261.50
46	$174.80	$230.90	46	$201.00	$265.60
47	$178.80	$234.60	47	$205.60	$269.80
48	$183.10	$235.90	48	$210.60	$271.30
49	$187.40	$237.20	49	$215.50	$272.70
50	$191.60	$238.40	50	$220.40	$274.20
51	$195.90	$239.70	51	$225.30	$275.70
52	$200.10	$241.10	52	$230.10	$277.20
53	$206.20	$244.10	53	$237.10	$280.70
54	$212.20	$247.10	54	$244.00	$284.20
55	$218.20	$250.10	55	$250.90	$287.70
56	$224.30	$253.20	56	$257.90	$291.10
57	$230.30	$256.20	57	$264.90	$294.70
58	$242.50	$260.40	58	$278.90	$299.40
59	$254.70	$264.50	59	$292.90	$304.20
60	$266.90	$268.70	60	$306.90	$309.00
61	$279.10	$272.90	61	$321.00	$313.80
62	$291.30	$277.00	62	$335.00	$318.60
63	$303.50	$281.20	63	$349.00	$323.40
64	$315.70	$285.30	64	$363.00	$328.20
65+	$312.50	$282.50	65+	$359.30	$324.80

NGF Silver 10000

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$52.50	$52.50	18-Under	$60.30	$60.30
19	$58.50	$65.70	19	$67.30	$75.60
20	$64.50	$79.00	20	$74.20	$90.80
21	$70.50	$92.20	21	$81.10	$106.00
22	$76.50	$105.50	22	$88.00	$121.30
23	$82.50	$118.70	23	$94.90	$136.50
24	$88.50	$132.00	24	$101.80	$151.70
25	$90.30	$135.70	25	$103.80	$156.10
26	$92.00	$139.50	26	$105.80	$160.40
27	$93.70	$143.30	27	$107.80	$164.80
28	$94.80	$145.00	28	$109.00	$166.70
29	$95.80	$146.70	29	$110.20	$168.70
30	$96.90	$148.40	30	$111.40	$170.70
31	$98.00	$150.10	31	$112.70	$172.60
32	$99.10	$151.80	32	$113.90	$174.50
33	$101.30	$155.70	33	$116.50	$179.00
34	$103.60	$159.50	34	$119.10	$183.40
35	$105.80	$163.40	35	$121.70	$187.90
36	$108.10	$167.30	36	$124.30	$192.30
37	$110.30	$171.10	37	$126.90	$196.80
38	$114.90	$173.30	38	$132.10	$199.30
39	$119.50	$175.50	39	$137.40	$201.80
40	$124.00	$177.60	40	$142.60	$204.30
41	$128.60	$179.80	41	$147.90	$206.70
42	$133.20	$181.90	42	$153.10	$209.20
43	$136.60	$184.90	43	$157.10	$212.70
44	$140.00	$187.90	44	$161.00	$216.10
45	$143.40	$191.00	45	$164.90	$219.60
46	$146.80	$194.00	46	$168.80	$223.10
47	$150.20	$197.00	47	$172.70	$226.60
48	$153.80	$198.10	48	$176.80	$227.80
49	$157.40	$199.20	49	$181.00	$229.00
50	$160.90	$200.30	50	$185.10	$230.30
51	$164.50	$201.30	51	$189.20	$231.50
52	$168.10	$202.50	52	$193.30	$232.80
53	$173.20	$205.00	53	$199.10	$235.70
54	$178.20	$207.50	54	$204.90	$238.70
55	$183.30	$210.10	55	$210.80	$241.60
56	$188.30	$212.60	56	$216.60	$244.50
57	$193.40	$215.20	57	$222.40	$247.50
58	$203.70	$218.70	58	$234.20	$251.50
59	$213.90	$222.20	59	$246.00	$255.50
60	$224.20	$225.70	60	$257.80	$259.50
61	$234.40	$229.20	61	$269.50	$263.60
62	$244.60	$232.70	62	$281.30	$267.60
63	$254.90	$236.20	63	$293.10	$271.60
64	$265.10	$239.70	64	$304.90	$275.60
65+	$262.40	$237.20	65+	$301.80	$272.80

NGF Bronze 2500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$64.10	$64.10	18-Under	$73.70	$73.70
19	$71.40	$80.30	19	$82.20	$92.30
20	$78.80	$96.50	20	$90.60	$110.90
21	$86.20	$112.70	21	$99.10	$129.60
22	$93.50	$128.80	22	$107.50	$148.20
23	$100.80	$145.00	23	$116.00	$166.80
24	$108.20	$161.20	24	$124.40	$185.40
25	$110.30	$165.80	25	$126.80	$190.70
26	$112.40	$170.40	26	$129.30	$196.00
27	$114.50	$175.10	27	$131.70	$201.30
28	$115.80	$177.20	28	$133.10	$203.70
29	$117.10	$179.20	29	$134.60	$206.10
30	$118.40	$181.30	30	$136.10	$208.50
31	$119.70	$183.40	31	$137.60	$210.90
32	$121.00	$185.40	32	$139.20	$213.30
33	$123.80	$190.20	33	$142.30	$218.70
34	$126.50	$194.90	34	$145.50	$224.10
35	$129.30	$199.60	35	$148.70	$229.60
36	$132.10	$204.40	36	$151.90	$235.00
37	$134.80	$209.00	37	$155.00	$240.40
38	$140.40	$211.70	38	$161.40	$243.50
39	$145.90	$214.30	39	$167.80	$246.50
40	$151.50	$217.00	40	$174.20	$249.50
41	$157.10	$219.60	41	$180.70	$252.60
42	$162.70	$222.20	42	$187.10	$255.60
43	$166.90	$225.90	43	$191.90	$259.80
44	$171.00	$229.60	44	$196.70	$264.00
45	$175.20	$233.30	45	$201.50	$268.30
46	$179.40	$237.00	46	$206.30	$272.50
47	$183.50	$240.70	47	$211.00	$276.80
48	$187.90	$242.00	48	$216.10	$278.30
49	$192.20	$243.30	49	$221.10	$279.80
50	$196.60	$244.60	50	$226.10	$281.40
51	$201.00	$246.00	51	$231.10	$282.90
52	$205.30	$247.30	52	$236.20	$284.40
53	$211.50	$250.50	53	$243.30	$288.00
54	$217.70	$253.60	54	$250.40	$291.60
55	$223.90	$256.70	55	$257.50	$295.20
56	$230.10	$259.80	56	$264.60	$298.70
57	$236.30	$262.90	57	$271.80	$302.30
58	$248.80	$267.20	58	$286.10	$307.30
59	$261.30	$271.40	59	$300.50	$312.20
60	$273.80	$275.70	60	$314.90	$317.10
61	$286.30	$280.00	61	$329.30	$322.00
62	$298.90	$284.30	62	$343.70	$326.90
63	$311.40	$288.50	63	$358.10	$331.80
64	$323.90	$292.80	64	$372.50	$336.70
65+	$320.60	$289.80	65+	$368.70	$333.30

NGF Bronze 5500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$44.30	$44.30	18-Under	$51.00	$51.00
19	$49.40	$55.50	19	$56.80	$63.90
20	$54.50	$66.70	20	$62.70	$76.70
21	$59.60	$77.90	21	$68.50	$89.60
22	$64.70	$89.10	22	$74.40	$102.50
23	$69.80	$100.30	23	$80.20	$115.40
24	$74.80	$111.50	24	$86.10	$128.20
25	$76.30	$114.70	25	$87.70	$131.90
26	$77.70	$117.90	26	$89.40	$135.60
27	$79.20	$121.10	27	$91.10	$139.30
28	$80.10	$122.50	28	$92.10	$140.90
29	$81.00	$124.00	29	$93.10	$142.60
30	$81.90	$125.40	30	$94.20	$144.30
31	$82.80	$126.90	31	$95.20	$145.90
32	$83.70	$128.30	32	$96.30	$147.50
33	$85.60	$131.50	33	$98.50	$151.30
34	$87.50	$134.80	34	$100.70	$155.00
35	$89.40	$138.10	35	$102.90	$158.80
36	$91.40	$141.30	36	$105.10	$162.60
37	$93.20	$144.60	37	$107.20	$166.30
38	$97.10	$146.40	38	$111.70	$168.40
39	$101.00	$148.30	39	$116.10	$170.50
40	$104.80	$150.10	40	$120.50	$172.60
41	$108.70	$151.90	41	$125.00	$174.70
42	$112.50	$153.70	42	$129.40	$176.80
43	$115.40	$156.30	43	$132.70	$179.70
44	$118.30	$158.80	44	$136.10	$182.70
45	$121.20	$161.40	45	$139.40	$185.60
46	$124.10	$163.90	46	$142.70	$188.50
47	$126.90	$166.50	47	$146.00	$191.50
48	$130.00	$167.40	48	$149.50	$192.50
49	$133.00	$168.30	49	$152.90	$193.60
50	$136.00	$169.20	50	$156.40	$194.60
51	$139.00	$170.20	51	$159.90	$195.70
52	$142.00	$171.10	52	$163.40	$196.80
53	$146.30	$173.20	53	$168.30	$199.20
54	$150.60	$175.40	54	$173.20	$201.70
55	$154.90	$177.50	55	$178.10	$204.20
56	$159.20	$179.70	56	$183.00	$206.60
57	$163.50	$181.90	57	$188.00	$209.10
58	$172.10	$184.80	58	$198.00	$212.50
59	$180.80	$187.80	59	$207.90	$215.90
60	$189.40	$190.70	60	$217.90	$219.30
61	$198.10	$193.70	61	$227.80	$222.70
62	$206.70	$196.60	62	$237.70	$226.10
63	$215.40	$199.60	63	$247.70	$229.50
64	$224.00	$202.50	64	$257.70	$232.90
65+	$221.80	$200.50	65+	$255.10	$230.60

NGF Blue Value 3500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$43.80	$43.80	18-Under	$50.40	$50.40
19	$48.90	$54.90	19	$56.20	$63.10
20	$53.90	$65.90	20	$62.00	$75.80
21	$58.90	$77.00	21	$67.70	$88.60
22	$63.90	$88.10	22	$73.50	$101.30
23	$69.00	$99.20	23	$79.30	$114.00
24	$73.90	$110.20	24	$85.00	$126.70
25	$75.40	$113.40	25	$86.70	$130.40
26	$76.80	$116.50	26	$88.40	$134.00
27	$78.30	$119.70	27	$90.00	$137.70
28	$79.20	$121.10	28	$91.00	$139.30
29	$80.10	$122.50	29	$92.10	$140.90
30	$81.00	$124.00	30	$93.10	$142.60
31	$81.80	$125.40	31	$94.10	$144.20
32	$82.70	$126.80	32	$95.20	$145.80
33	$84.60	$130.00	33	$97.30	$149.50
34	$86.50	$133.20	34	$99.50	$153.20
35	$88.40	$136.50	35	$101.70	$157.00
36	$90.30	$139.70	36	$103.80	$160.70
37	$92.20	$142.90	37	$106.00	$164.40
38	$96.00	$144.70	38	$110.40	$166.40
39	$99.80	$146.60	39	$114.80	$168.50
40	$103.60	$148.40	40	$119.10	$170.60
41	$107.40	$150.20	41	$123.50	$172.70
42	$111.30	$152.00	42	$127.90	$174.80
43	$114.10	$154.50	43	$131.20	$177.60
44	$116.90	$157.00	44	$134.50	$180.50
45	$119.80	$159.50	45	$137.70	$183.40
46	$122.60	$162.00	46	$141.00	$186.30
47	$125.50	$164.60	47	$144.30	$189.20
48	$128.50	$165.50	48	$147.70	$190.30
49	$131.40	$166.40	49	$151.20	$191.30
50	$134.40	$167.30	50	$154.60	$192.40
51	$137.40	$168.20	51	$158.00	$193.40
52	$140.40	$169.10	52	$161.50	$194.50
53	$144.60	$171.20	53	$166.30	$196.90
54	$148.90	$173.40	54	$171.20	$199.40
55	$153.10	$175.50	55	$176.00	$201.80
56	$157.30	$177.60	56	$180.90	$204.20
57	$161.60	$179.80	57	$185.80	$206.70
58	$170.10	$182.70	58	$195.60	$210.10
59	$178.70	$185.60	59	$205.50	$213.40
60	$187.20	$188.50	60	$215.30	$216.80
61	$195.80	$191.40	61	$225.20	$220.10
62	$204.30	$194.30	62	$235.00	$223.50
63	$212.90	$197.30	63	$244.80	$226.90
64	$221.50	$200.20	64	$254.70	$230.20
65+	$219.20	$198.20	65+	$252.10	$227.90

NGF Blue Value 5500

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$39.80	$39.80	18-Under	$45.80	$45.80
19	$44.40	$49.90	19	$51.00	$57.30
20	$48.90	$59.90	20	$56.30	$68.90
21	$53.50	$70.00	21	$61.50	$80.50
22	$58.10	$80.00	22	$66.80	$92.00
23	$62.60	$90.10	23	$72.00	$103.60
24	$67.20	$100.10	24	$77.30	$115.10
25	$68.50	$103.00	25	$78.80	$118.40
26	$69.80	$105.90	26	$80.30	$121.70
27	$71.10	$108.70	27	$81.80	$125.10
28	$71.90	$110.00	28	$82.70	$126.50
29	$72.70	$111.30	29	$83.60	$128.00
30	$73.50	$112.60	30	$84.60	$129.50
31	$74.30	$113.90	31	$85.50	$131.00
32	$75.20	$115.20	32	$86.40	$132.40
33	$76.90	$118.10	33	$88.40	$135.80
34	$78.60	$121.00	34	$90.40	$139.20
35	$80.30	$124.00	35	$92.30	$142.60
36	$82.00	$126.90	36	$94.30	$145.90
37	$83.70	$129.80	37	$96.30	$149.30
38	$87.20	$131.50	38	$100.30	$151.20
39	$90.60	$133.10	39	$104.20	$153.10
40	$94.10	$134.80	40	$108.20	$155.00
41	$97.50	$136.40	41	$112.20	$156.90
42	$101.00	$138.00	42	$116.20	$158.70
43	$103.60	$140.30	43	$119.20	$161.40
44	$106.20	$142.60	44	$122.20	$164.00
45	$108.80	$144.90	45	$125.10	$166.60
46	$111.40	$147.20	46	$128.10	$169.20
47	$114.00	$149.50	47	$131.10	$171.90
48	$116.70	$150.30	48	$134.20	$172.90
49	$119.40	$151.10	49	$137.30	$173.80
50	$122.10	$151.90	50	$140.40	$174.70
51	$124.80	$152.80	51	$143.60	$175.70
52	$127.50	$153.60	52	$146.70	$176.70
53	$131.40	$155.50	53	$151.10	$178.90
54	$135.20	$157.50	54	$155.50	$181.10
55	$139.10	$159.40	55	$159.90	$183.30
56	$142.90	$161.30	56	$164.30	$185.50
57	$146.80	$163.30	57	$168.80	$187.80
58	$154.50	$165.90	58	$177.70	$190.80
59	$162.30	$168.60	59	$186.60	$193.90
60	$170.10	$171.20	60	$195.60	$196.90
61	$177.90	$173.90	61	$204.50	$200.00
62	$185.60	$176.60	62	$213.50	$203.00
63	$193.40	$179.20	63	$222.40	$206.10
64	$201.10	$181.80	64	$231.30	$209.10
65+	$199.10	$180.00	65+	$229.00	$207.00

NGF HSA 1750A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$79.40	$79.40	18-Under	$91.30	$91.30
19	$88.50	$99.40	19	$101.80	$114.30
20	$97.60	$119.50	20	$112.20	$137.40
21	$106.70	$139.50	21	$122.70	$160.40
22	$115.80	$159.60	22	$133.20	$183.50
23	$124.90	$179.60	23	$143.60	$206.60
24	$134.00	$199.60	24	$154.00	$229.60
25	$136.60	$205.30	25	$157.00	$236.10
26	$139.20	$211.10	26	$160.10	$242.70
27	$141.80	$216.80	27	$163.00	$249.30
28	$143.40	$219.40	28	$164.90	$252.30
29	$145.00	$222.00	29	$166.70	$255.30
30	$146.60	$224.60	30	$168.60	$258.20
31	$148.20	$227.10	31	$170.40	$261.20
32	$149.90	$229.60	32	$172.40	$264.10
33	$153.30	$235.50	33	$176.30	$270.80
34	$156.70	$241.40	34	$180.20	$277.60
35	$160.10	$247.20	35	$184.10	$284.30
36	$163.60	$253.10	36	$188.10	$291.00
37	$167.00	$258.90	37	$192.00	$297.70
38	$173.90	$262.20	38	$199.90	$301.50
39	$180.80	$265.40	39	$207.80	$305.30
40	$187.60	$268.70	40	$215.80	$309.00
41	$194.50	$272.00	41	$223.70	$312.80
42	$201.50	$275.30	42	$231.70	$316.50
43	$206.60	$279.80	43	$237.60	$321.80
44	$211.80	$284.40	44	$243.60	$327.00
45	$217.00	$288.90	45	$249.50	$332.20
46	$222.10	$293.50	46	$255.40	$337.50
47	$227.20	$298.10	47	$261.30	$342.80
48	$232.70	$299.70	48	$267.50	$344.70
49	$238.10	$301.40	49	$273.80	$346.60
50	$243.50	$303.00	50	$280.00	$348.50
51	$248.90	$304.60	51	$286.20	$350.30
52	$254.30	$306.30	52	$292.40	$352.20
53	$262.00	$310.20	53	$301.30	$356.70
54	$269.60	$314.00	54	$310.10	$361.10
55	$277.30	$317.90	55	$318.90	$365.50
56	$285.00	$321.70	56	$327.70	$370.00
57	$292.70	$325.60	57	$336.50	$374.40
58	$308.20	$330.90	58	$354.40	$380.50
59	$323.70	$336.20	59	$372.20	$386.60
60	$339.10	$341.50	60	$390.00	$392.70
61	$354.60	$346.70	61	$407.80	$398.70
62	$370.10	$352.00	62	$425.60	$404.80
63	$385.70	$357.30	63	$443.50	$410.90
64	$401.10	$362.60	64	$461.30	$417.00
65+	$397.10	$358.90	65+	$456.60	$412.70

NGF HSA 2850A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$65.20	$65.20	18-Under	$75.00	$75.00
19	$72.70	$81.70	19	$83.60	$93.90
20	$80.10	$98.10	20	$92.20	$112.80
21	$87.60	$114.60	21	$100.80	$131.80
22	$95.10	$131.10	22	$109.30	$150.70
23	$102.60	$147.50	23	$118.00	$169.60
24	$110.00	$163.90	24	$126.50	$188.50
25	$112.20	$168.70	25	$129.00	$193.90
26	$114.30	$173.40	26	$131.40	$199.30
27	$116.50	$178.10	27	$133.90	$204.80
28	$117.80	$180.20	28	$135.40	$207.20
29	$119.10	$182.30	29	$136.90	$209.60
30	$120.40	$184.40	30	$138.50	$212.10
31	$121.70	$186.50	31	$140.00	$214.50
32	$123.10	$188.60	32	$141.60	$216.90
33	$125.90	$193.40	33	$144.80	$222.40
34	$128.70	$198.20	34	$148.00	$228.00
35	$131.50	$203.00	35	$151.20	$233.50
36	$134.30	$207.80	36	$154.40	$239.00
37	$137.10	$212.60	37	$157.70	$244.50
38	$142.80	$215.30	38	$164.20	$247.60
39	$148.40	$218.00	39	$170.70	$250.70
40	$154.10	$220.70	40	$177.20	$253.80
41	$159.80	$223.40	41	$183.70	$256.90
42	$165.50	$226.10	42	$190.30	$259.90
43	$169.70	$229.80	43	$195.20	$264.20
44	$174.00	$233.50	44	$200.00	$268.50
45	$178.20	$237.30	45	$204.90	$272.80
46	$182.40	$241.00	46	$209.80	$277.10
47	$186.60	$244.80	47	$214.60	$281.50
48	$191.10	$246.20	48	$219.70	$283.10
49	$195.50	$247.50	49	$224.80	$284.60
50	$200.00	$248.90	50	$230.00	$286.20
51	$204.40	$250.20	51	$235.10	$287.70
52	$208.90	$251.60	52	$240.20	$289.30
53	$215.10	$254.70	53	$247.40	$292.90
54	$221.50	$257.90	54	$254.60	$296.60
55	$227.70	$261.00	55	$261.90	$300.20
56	$234.00	$264.20	56	$269.10	$303.80
57	$240.40	$267.40	57	$276.40	$307.50
58	$253.10	$271.70	58	$291.00	$312.50
59	$265.80	$276.10	59	$305.70	$317.50
60	$278.50	$280.40	60	$320.30	$322.50
61	$291.30	$284.80	61	$334.90	$327.50
62	$304.00	$289.10	62	$349.50	$332.40
63	$316.70	$293.50	63	$364.20	$337.50
64	$329.40	$297.80	64	$378.80	$342.40
65+	$326.10	$294.80	65+	$375.00	$339.00

NGF HSA 5500A

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$48.70	$48.70	18-Under	$56.00	$56.00
19	$54.30	$61.00	19	$62.40	$70.10
20	$59.90	$73.30	20	$68.80	$84.30
21	$65.50	$85.60	21	$75.30	$98.40
22	$71.00	$97.90	22	$81.70	$112.60
23	$76.60	$110.20	23	$88.10	$126.70
24	$82.20	$122.50	24	$94.50	$140.80
25	$83.80	$126.00	25	$96.30	$144.90
26	$85.40	$129.50	26	$98.20	$148.90
27	$87.00	$133.00	27	$100.00	$153.00
28	$88.00	$134.60	28	$101.20	$154.80
29	$89.00	$136.20	29	$102.30	$156.60
30	$89.90	$137.80	30	$103.40	$158.40
31	$90.90	$139.30	31	$104.60	$160.20
32	$91.90	$140.90	32	$105.70	$162.00
33	$94.10	$144.50	33	$108.10	$166.10
34	$96.10	$148.10	34	$110.50	$170.30
35	$98.20	$151.60	35	$113.00	$174.40
36	$100.30	$155.20	36	$115.40	$178.50
37	$102.40	$158.80	37	$117.80	$182.60
38	$106.70	$160.80	38	$122.60	$184.90
39	$110.90	$162.80	39	$127.50	$187.20
40	$115.10	$164.80	40	$132.40	$189.50
41	$119.30	$166.90	41	$137.20	$191.90
42	$123.60	$168.90	42	$142.10	$194.20
43	$126.80	$171.70	43	$145.80	$197.40
44	$129.90	$174.40	44	$149.40	$200.60
45	$133.10	$177.20	45	$153.00	$203.80
46	$136.20	$180.00	46	$156.70	$207.00
47	$139.40	$182.90	47	$160.30	$210.30
48	$142.70	$183.90	48	$164.10	$211.40
49	$146.00	$184.90	49	$167.90	$212.60
50	$149.40	$185.90	50	$171.80	$213.70
51	$152.70	$186.90	51	$175.60	$214.90
52	$156.00	$187.90	52	$179.40	$216.10
53	$160.70	$190.30	53	$184.80	$218.80
54	$165.40	$192.60	54	$190.20	$221.50
55	$170.10	$195.00	55	$195.60	$224.20
56	$174.80	$197.30	56	$201.00	$226.90
57	$179.50	$199.70	57	$206.40	$229.70
58	$189.00	$203.00	58	$217.40	$233.40
59	$198.50	$206.20	59	$228.30	$237.10
60	$208.10	$209.50	60	$239.20	$240.90
61	$217.60	$212.70	61	$250.20	$244.60
62	$227.10	$216.00	62	$261.10	$248.30
63	$236.50	$219.20	63	$272.00	$252.00
64	$246.10	$222.40	64	$282.90	$255.80
65+	$243.60	$220.20	65+	$280.10	$253.20

NGF HSA 1750B

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$69.40	$69.40	18-Under	$79.80	$79.80
19	$77.40	$87.00	19	$89.00	$100.00
20	$85.30	$104.50	20	$98.10	$120.20
21	$93.30	$122.00	21	$107.30	$140.30
22	$101.30	$139.60	22	$116.50	$160.50
23	$109.20	$157.10	23	$125.60	$180.60
24	$117.20	$174.60	24	$134.70	$200.80
25	$119.50	$179.60	25	$137.40	$206.50
26	$121.70	$184.60	26	$140.00	$212.30
27	$124.00	$189.70	27	$142.60	$218.10
28	$125.40	$191.90	28	$144.20	$220.70
29	$126.80	$194.20	29	$145.80	$223.30
30	$128.20	$196.40	30	$147.50	$225.80
31	$129.60	$198.70	31	$149.10	$228.40
32	$131.10	$200.90	32	$150.80	$231.00
33	$134.10	$206.00	33	$154.20	$236.90
34	$137.10	$211.10	34	$157.60	$242.80
35	$140.10	$216.20	35	$161.10	$248.60
36	$143.10	$221.30	36	$164.50	$254.50
37	$146.00	$226.40	37	$167.90	$260.40
38	$152.10	$229.30	38	$174.90	$263.70
39	$158.10	$232.20	39	$181.80	$267.00
40	$164.10	$235.00	40	$188.70	$270.30
41	$170.20	$237.90	41	$195.70	$273.60
42	$176.20	$240.80	42	$202.70	$276.90
43	$180.80	$244.70	43	$207.80	$281.40
44	$185.20	$248.70	44	$213.00	$286.00
45	$189.80	$252.70	45	$218.20	$290.60
46	$194.30	$256.70	46	$223.40	$295.20
47	$198.70	$260.70	47	$228.50	$299.80
48	$203.50	$262.10	48	$234.00	$301.40
49	$208.20	$263.60	49	$239.50	$303.10
50	$213.00	$265.00	50	$244.90	$304.70
51	$217.70	$266.40	51	$250.40	$306.40
52	$222.40	$267.90	52	$255.80	$308.10
53	$229.10	$271.30	53	$263.50	$312.00
54	$235.80	$274.60	54	$271.20	$315.80
55	$242.50	$278.00	55	$278.90	$319.70
56	$249.30	$281.40	56	$286.60	$323.60
57	$256.00	$284.80	57	$294.40	$327.50
58	$269.50	$289.40	58	$309.90	$332.80
59	$283.10	$294.00	59	$325.50	$338.10
60	$296.60	$298.70	60	$341.10	$343.40
61	$310.20	$303.30	61	$356.70	$348.80
62	$323.70	$307.90	62	$372.30	$354.10
63	$337.30	$312.50	63	$387.90	$359.40
64	$350.80	$317.20	64	$403.40	$364.70
65+	$347.30	$313.90	65+	$399.40	$361.00

NGF HSA 2850B

	Non Tobacco User			Tobacco User	
	Single Male	Single Female		Single Male	Single Female
18-Under	$61.90	$61.90	18-Under	$71.20	$71.20
19	$69.00	$77.50	19	$79.40	$89.20
20	$76.10	$93.20	20	$87.50	$107.10
21	$83.20	$108.80	21	$95.70	$125.10
22	$90.30	$124.40	22	$103.80	$143.10
23	$97.40	$140.10	23	$112.00	$161.10
24	$104.50	$155.70	24	$120.10	$179.00
25	$106.50	$160.20	25	$122.50	$184.20
26	$108.60	$164.60	26	$124.80	$189.30
27	$110.60	$169.10	27	$127.20	$194.50
28	$111.80	$171.10	28	$128.60	$196.80
29	$113.10	$173.10	29	$130.10	$199.10
30	$114.30	$175.10	30	$131.50	$201.40
31	$115.60	$177.10	31	$132.90	$203.70
32	$116.90	$179.10	32	$134.40	$206.00
33	$119.60	$183.70	33	$137.50	$211.20
34	$122.20	$188.20	34	$140.50	$216.50
35	$124.90	$192.80	35	$143.60	$221.70
36	$127.60	$197.40	36	$146.70	$227.00
37	$130.20	$201.90	37	$149.70	$232.20
38	$135.60	$204.50	38	$155.90	$235.10
39	$141.00	$207.00	39	$162.10	$238.10
40	$146.30	$209.60	40	$168.30	$241.00
41	$151.70	$212.10	41	$174.50	$243.90
42	$157.20	$214.70	42	$180.70	$246.90
43	$161.20	$218.20	43	$185.30	$250.90
44	$165.20	$221.80	44	$190.00	$255.00
45	$169.20	$225.30	45	$194.60	$259.10
46	$173.20	$228.90	46	$199.20	$263.20
47	$177.20	$232.50	47	$203.80	$267.30
48	$181.40	$233.80	48	$208.60	$268.80
49	$185.70	$235.00	49	$213.50	$270.30
50	$189.90	$236.30	50	$218.40	$271.70
51	$194.10	$237.60	51	$223.20	$273.20
52	$198.30	$238.90	52	$228.10	$274.70
53	$204.30	$241.90	53	$235.00	$278.20
54	$210.30	$244.90	54	$241.80	$281.60
55	$216.30	$247.90	55	$248.70	$285.10
56	$222.20	$250.90	56	$255.60	$288.50
57	$228.20	$253.90	57	$262.50	$292.00
58	$240.30	$258.10	58	$276.40	$296.70
59	$252.40	$262.20	59	$290.30	$301.50
60	$264.50	$266.30	60	$304.20	$306.20
61	$276.60	$270.40	61	$318.00	$311.00
62	$288.70	$274.60	62	$332.00	$315.70
63	$300.80	$278.70	63	$345.90	$320.40
64	$312.80	$282.80	64	$359.80	$325.20
65+	$309.70	$279.90	65+	$356.10	$321.90

Farm Bureau
Pool 5
Optional Benefits
Effective 4/1/2013

Monthly Rate per contract

	Single	Family
Supplemental Accident	$3.20	$7.20
Maternity		
$2500 deductible	$74.50	$74.50
Service fee	$9.25	$9.25

State: *Iowa* **Filing Company:** *Wellmark Blue Cross and Blue Shield of Iowa*
TOI/Sub-TOI: *H21 Health - Other/H21.000 Health - Other*
Product Name: *Iowa Farm Bureau Individual Rate Filing*
Project Name/Number: */*

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Certification - Life & A&H		
Comments:	Actuarial Certification attached		
Attachment(s):			
IA Indep Farm Bureau Individual Actuarial Certification.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Memorandum - Life & A&H		
Comments:	Actuarial Memorandum attached		
Attachment(s):			
Actuarial Memorandum FB 2013.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Filing Fee Information		
Bypass Reason:	N/A		

		Item Status:	Status Date:
Bypassed - Item:	Actuarial Memorandum - A&H Rate Revision Filing		
Bypass Reason:	N/A		

		Item Status:	Status Date:
Bypassed - Item:	Certificate of Compliance - Life & A&H		
Bypass Reason:	N/A		

		Item Status:	Status Date:
Satisfied - Item:	Exhibit 1 - A&H		
Comments:	Exhibit 1's attached		
Attachment(s):			

State:	*Iowa*	**Filing Company:**	*Wellmark Blue Cross and Blue Shield of Iowa*
TOI/Sub-TOI:	*H21 Health - Other/H21.000 Health - Other*		
Product Name:	*Iowa Farm Bureau Individual Rate Filing*		
Project Name/Number:	*/*		

Exhibit 1 FB Pool 1 2013.pdf
Exhibit 1 FB Pool 2 2013.pdf
Exhibit 1 FB Pool 3 2013.pdf
Exhibit 1 FB Pool 4 2013.pdf
Exhibit 1 FB Pool 5 2013.pdf

		Item Status:	**Status Date:**
Bypassed - Item:	Exhibit 2 - A&H		
Bypass Reason:	N/A		

		Item Status:	**Status Date:**
Bypassed - Item:	Rate Summary Worksheet		
Bypass Reason:	Multiple preliminary justifications and rate summary worksheets attached as an added supporting document		

		Item Status:	**Status Date:**
Bypassed - Item:	Consumer Disclosure Form		
Bypass Reason:	Not yet available		

		Item Status:	**Status Date:**
Satisfied - Item:	Assister Files		
Comments:	Assister files attached		
Attachment(s):			

IA FB Pool I Assister File 2013.pdf
IA FB Pool II Assister File 2013.pdf
IA FB Pool III Assister File 2013.pdf
IA FB Pool IV Assister File 2013.pdf
IA FB Pool V Assister File 2013.pdf

		Item Status:	**Status Date:**
Satisfied - Item:	Preliminary Justifications and Rate Summary Worksheets		
Comments:	Preliminary justifications and rate summary worksheets attached		
Attachment(s):			

State:	*Iowa*	**Filing Company:**	*Wellmark Blue Cross and Blue Shield of Iowa*
TOI/Sub-TOI:	*H21 Health - Other/H21.000 Health - Other*		
Product Name:	*Iowa Farm Bureau Individual Rate Filing*		
Project Name/Number:	*/*		

2013 FB Pool 1 RateSummaryTemplate.xls
Preliminary Justification Part II - FB Pool I.pdf
Preliminary Justification Part II - FB Pool II.pdf
Preliminary Justification Part II - FB Pool III.pdf
Preliminary Justification Part II - FB Pool IV.pdf
Preliminary Justification Part II - FB Pool V.pdf
2013 FB Pool 2 RateSummaryTemplate.xls
2013 FB Pool 3 RateSummaryTemplate.xls
2013 FB Pool 4 RateSummaryTemplate.xls
2013 FB Pool 5 RateSummaryTemplate.xls

State:	Iowa	**Filing Company:**	Wellmark Blue Cross and Blue Shield of Iowa
TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	Iowa Farm Bureau Individual Rate Filing		
Project Name/Number:	/		

Attachment 2013 FB Pool 1 RateSummaryTemplate.xls is not a PDF document and cannot be reproduced here.

Attachment 2013 FB Pool 2 RateSummaryTemplate.xls is not a PDF document and cannot be reproduced here.

Attachment 2013 FB Pool 3 RateSummaryTemplate.xls is not a PDF document and cannot be reproduced here.

Attachment 2013 FB Pool 4 RateSummaryTemplate.xls is not a PDF document and cannot be reproduced here.

Attachment 2013 FB Pool 5 RateSummaryTemplate.xls is not a PDF document and cannot be reproduced here.

State of Iowa

Actuarial Certification

Carrier: **Wellmark Blue Cross and Blue Shield of Iowa.**

Submission: **Annual Review of Individual Business**

I hereby certify that to the best of my knowledge and belief the above submission conforms to generally accepted actuarial principles, standards and guidelines, and that the premiums comply with the rate restrictions in Iowa Code §513C.5 and Iowa Administrative Code 191-75.6(1).*

Signature of qualified actuary: _____

Name (Typed or printed): Justin Knight, FSA, MAAA

Title or business affiliation: Senior Actuary

Date: November 7, 2012

*Individual health reform limits the rate increase differential between blocks of business written after April 1, 1996 to 15%, and the base rate differential between these blocks of business to no more than 2.028: 1 after actuarial adjustments are made for benefit differences and rating characteristics. A thorough review of the law and the Rating Compliance Guidelines should be made prior to signing this certification.

Actuarial Memorandum
Wellmark Blue Cross and Blue Shield of Iowa
Individual Business Sold Exclusively Through
Farm Bureau Federation
Effective April 1, 2013

Purpose

The purpose of this filing is to request a rate increase; document the rates to be revised; and demonstrate that anticipated expenses for these products, using the new rates, meet the minimum loss ratio requirements. This rate increase only applies to the health portion of the products included in this filing. Some blocks of business in this filing have dental rates embedded into their premiums. Any change to the dental rates will be filed in a separate rate filing. The data in this actuarial memorandum describes the methodology and assumptions used to determine this rate request, and may not be appropriate for other purposes.

Summary:

This is the first time these blocks of business have needed to have rate increases filed for approval. Therefore, not all of the historical experience for this business is available to be provided. Experience has been provided starting with January 1, 2007 in the Exhibit 1 Files and Assister Files. The rate revisions requested will be effective April 1, 2013 through December 31, 2013. The shorter 9 month rating period is being applied to align plan year with the rating period starting January 1, 2014. This alignment is needed to have all non-grandfathered policies comply with Patient Protection and Affordable Care Act or ACA requirements on January 1, 2014. These rate revisions will apply to all grandfathered and non-grandfathered policies in force under the following categories of Individual Farm Bureau Alliance Select Business.

Category of Business	Rate Adjustment
• Pre-7/96 Products (sold before July 1996)	
Pool I	13.3%
Pool II	13.3%
• Post-7/96 Products (sold July 1996 and after)	
Pool III	13.3%
Pool IV	13.3%
Pool V	13.3%

Policy Experience and Documentation of Proposed Rate Changes

Methodology for Determining Requested Rate Increases (Pool I, II, III, IV, V):

Wellmark issues products in five separate blocks of business and independently calculates a needed increase for each block. The following steps were followed in determining the requested rate increases:

1. Experience for all policy holders for the 12 months ending 6/30/2012 is reviewed.

2. A completion factor is applied, which adjusts for claims that were incurred but not yet paid during the review period. This completion factor is based on our individual block's experience. Steps 1 and 2 are designed to create an appropriate 12-month estimate of claims experience on which to base future projections.

3. Determine an appropriate trend assumption to estimate medical claims payments for the future rating period. Considerations for this assumption follow:
    - Review different trend scenarios based on the each block's historical trend experience.
    - Consider the impacts of adverse selection, durational effect of underwriting, new business, and terminating business.
    - The trend assumptions are 9.68% for Pools I, II, and III, 11.12% for Pool IV and 11.17% for Pool V.

4. Project medical claims (resulting from steps 1 and 2 and applying trend in step 3 from midpoint to midpoint) to simulate the medical claims expected to be paid during the rating period beginning April 1, 2013 to December 31, 2013. A loss ratio is then determined to measure the ratio of projected claims to premiums at current rates.

5. Review and determine expected non-claims expenses, premium taxes, and risk margin for the rating period; this total is subtracted from 1 to determine the target loss ratio.

6. Adjust the target loss ratio for the rating period due to the income effects of members aging and also members buying-down benefits.

7. Compare the projected loss ratio (calculated in step 4) to the adjusted target loss ratio (calculated in step 6). A needed premium increase is then calculated by dividing the projected loss ratio by the adjusted target loss ratio.

8. Multiply the needed premium increase (from step 7) to the average premium per policyholder or contract (at current rates) to determine the average income needed per contract.

9. Apply membership projections to each block of business (in this case, each risk pool) and multiply the average income needed per contract (from step 8) by the projected contract exposure to determine the income needed for each block.

10. Add the needed income for each block and determine the recommended increase for all Farm Bureau business assuming that the same increase is requested for all blocks. The purpose of this step is to provide consistency in rate requests, add credibility to the results of smaller blocks and ensure the resulting rate changes comply with the rate restrictions in Iowa Code section 513C.5 and Iowa Administrative Code 191-75.6(1).

Historical and projected medical claims trends and a summary of the calculations outlined above are provided in Appendix A of this memorandum.

Results of applying the methodology to each Farm Bureau Alliance Select block of business:

Individual Farm Bureau Alliance Select (Pool I)

There are 12 policies currently in this block, down from 14 one year ago and 20 two years ago. This low policy count has resulted in fluctuating experience and low credibility.

Current loss ratio in the experience period is 120.42%. The resulting loss ratio after projecting claims into the new rating period without changing premiums would be 132.80%.

The calculated increase is 41.56%. We are requesting 13.30%, the same increase requested for all other Farm Bureau Alliance Select business. For credibility and consistent level of increases, this requested increase is the same as all other increases for all Farm Bureau Alliance Select business.

Individual Farm Bureau Alliance Select (Pool II)

There are 71 policies currently in this block, down from 83 one year ago and 120 two years ago. This low policy count has resulted in fluctuating experience and low credibility.

Current loss ratio in the experience period is 80.19%. The resulting loss ratio after projecting claims into the new rating period without changing premiums would be 88.06%.

The calculated change is -3.84%. We are requesting 13.30%, the same increase requested for all other Farm Bureau Alliance Select business. For credibility and consistent level of increases, this requested increase is the same as all other increases for all Farm Bureau Alliance Select business.

Individual Farm Bureau Alliance Select (Pool III)

There are 1,562 policies currently in this block, down from 1,866 one year ago and 2,332 two years ago. This low policy count has resulted in fluctuating experience and low credibility.

Current loss ratio in the experience period is 94.96%. The resulting loss ratio after projecting claims into the new rating period without changing premiums would be 104.93%.

The calculated increase is 15.12%. We are requesting 13.30%, the same increase requested for all other Farm Bureau Alliance Select business. For credibility and consistent level of increases, this requested increase is the same as all other increases for all Farm Bureau Alliance Select business.

Individual Farm Bureau Alliance Select (Pool IV)

Policy counts have decreased in this block. There are 8,216 policies, down from 9,389 one year ago and 11,155 two years ago.

Current loss ratio in the experience period is 94.56%. The resulting loss ratio after projecting claims into the new rating period without changing premiums would be 106.70%.

The calculated increase for this block is 21.32%. We are requesting 13.30%, the same increase requested for all other Farm Bureau Alliance Select business. For credibility and consistent level of increases, this requested increase is the same as all other increases for all Farm Bureau Alliance Select business.

Individual Farm Bureau Alliance Select (Pool V)

This block of business is the only block issuing new policies. Policy counts have increased to 21,250, up from 19,889 one year ago and 17,745 two years ago. Current loss ratio in the experience period is 80.45%. The premiums from these policies are near the lower boundary limit compliant with the rate restrictions in Iowa Code §513C.5 and Iowa Administrative Code 191-75.6(1).

Increases in claims payments have recently spiked and the 12 month-moving averages have been more than 10% over the past 7 months. Our calculated increase is 9.54%. We are requesting 13.30%. This increase will require this block to help subsidize the amounts needed by other Farm Bureau Alliance Select business (Pools I, II, III and IV). For credibility and consistent level of increases, this requested increase is the same as all other increases for all Farm Bureau Alliance Select business.

Appendix A

Medical Trends

Farm Bureau Alliance Select Products have medical trend assumptions of 9.68% for Pools I, II, and III, 11.12% for Pool IV, and 11.17% for Pool V. These assumptions of projected medical claims were derived from a review of past experience for all Farm Bureau Alliance Select blocks of business. Multiple trend scenarios were considered and are included in the table below:

Scenario	Pools I, II, & III	Pool IV	Pool V	Average Calculated Rate Increase
12 Month Trend, Incurred Period Ending 4/30/2012 – Run-out through 6/302012	13.73%	10.28%	12.26%	14.70%
12 Month Trend, Incurred Period Ending 6/30/2012 – Run-out through 8/302012	7.18%	9.35%	11.44%	12.50%
2 Year Average, Incurred Period Ending 6/30/2012 – Run-out through 8/302012	9.28%*	8.10%	9.43%	10.50%
Mixture of 2 Year Average and Averaging the Latest 6 Months of 12 Month Trends	**9.68%**	**11.12%**	**11.17%**	**13.40%**

*This historical trend amount is from Pool III only.

The first scenario includes the most recent trend data available when the base rate calculations were initially completed. The remaining scenarios include the most recent trend data available when the final requested base rate increases were calculated. The last scenario above was used for the medical trend assumptions in the requested rate increase. This scenario was chosen to capture the most recent trend changes experienced.

Appendix A

Details of Rate Calculation

The table below provides the derivations resulting from key steps outlined in the methodology for determining the requested rate increases. The corresponding steps are noted in **bold** font.

	Pool I	Pool II	Pool III	Pool IV	Pool V	Total
1. Current loss ratio for 12 months ending 6/30/2012 (**Result from** completing claims in **Step 2 of the methodology** and considering premium earned for that period)	120.42%	80.19%	94.96%	94.56%	80.45%	87.14%
2. Projected Loss ratio for 9 months ending 12/31/2013 (**Result from Step 4 of the methodology**)	132.80%	88.06%	104.93%	106.70%	91.15%	96.07%
3. Target Loss Ratio for rating period ending 12/31/2013	93.64%	91.41%	90.99%	87.70%	82.75%	85.66%[1]
4. Adjustment to premium for individuals buying down benefits (**Part of Step 6 of the methodology**)	1.89%	1.89%	1.89%	1.89%	1.89%	1.89%
5. Credit to premium for individuals already receiving premium increase due to aging (**Part of Step 6 of the methodology**)	(2.06%)	(2.06%)	(2.06%)	(2.14%)	(2.35%)	(2.23%)
6. Adjusted Target Loss Ratio (Subtract lines 4 and 5 from line 3) - (**Result from Step 6 of Methodology**)	93.81%	91.58%	91.16%	87.95%	83.21%	86.01%
7. Calculated Rate Increase Needed (Line 2 divided by Line 6) – (**Result from Step 7 of the methodology)**	41.56%	(3.84%)	15.12%	21.32%	9.54%	14.26%
8. Adjust Total Calculated Rate Increase for membership assumptions among each of the Farm Bureau blocks (**Result from Step 8 of Methodology**)	41.56%	(3.84%)	15.12%	21.32%	9.54%	13.30%[2]
9. Adjustment/(Credit) to premium to ensure a consistent level of premium increase among each of the Farm Bureau blocks (**Result from Step 9 of Methodology**)	(19.96%)	17.82%	(1.58%)	(6.61%)	3.43%	0.00%
10. Requested rate increase: [(1+Line 8) times (1+Line 9)] -1 (**Result from Step 10 of the methodology)**	13.30%	13.30%	13.30%	13.30%	13.30%	13.30%[3]

1) This loss ratio is intended for filing purposes only and not suitable for other comparisons. For instance, the minimum medical loss ratio (MLR) requirement of 80% in the individual market is defined with different criteria and therefore not comparable to the Target Loss Ratios in this filing.
2) This calculated base rate increase was rounded to the nearest tenth of a percent.
3) For credibility and consistent level of increases, this requested increase is the same as all other increases for all Farm Bureau Alliance Select business.

Appendix B

Appendix B is included with this filing as additional background for informational purposes. Wellmark is not requesting review and approval of this information. It is provided only as further explanation of factors, other than base rates, that may affect members' premiums.

Individual Changes in Premium

Wellmark has filed a request for approval of an increase to the base rates used to determine premiums, as required under Iowa law. However, other factors not subject to review and approval may affect an individual's premium. These factors include changes in coverage, including but not limited to changes in benefits, payment obligations (such as deductible, coinsurance and copayments), the number of covered family members, members' ages, changes in tobacco user status, or other factors that require adjustments to the total premium.

Demographics:

Individual health premiums are attained age rated, meaning rates are adjusted periodically as a person gets older. The amount of change can vary, depending on the current age of the individual and the period of time since the last demographic adjustment occurred. For instance, the change can be low (less than 2%) in situations where the adjustment occurs annually. Other policies, however, have rates that may make this adjustment only once every five years. In these situations, the amount of change between consecutive age bands can be significantly more (as much as 37%) than if the adjustment were made annually.

Changes in Coverage:

Changes to the benefits that a policy is required to provide may impact the value of the plan offered. For example, if a policy increases the amount of benefits expected to be paid, the premium would subsequently increase to reflect the additional value. Benefits change for a variety of reasons, including changes in state and federal laws and regulations, as well as individual requests to change the plan design or payment obligations. For example, effective August 1, 2012 various changes in coverage and benefits were made to policies in order to comply with increasing the preventive services that health plans are required to cover under the Patient Protection and Affordable Care Act. These additional preventive services are intended to close a gap for women. Plans that are non-grandfathered (as defined by ACA) reflect additional required women's preventive services with no member cost sharing. A quarter of the assumed increase in these benefit costs were included in the non-grandfathered plans' premiums effective 4/1/2012. The remaining three-quarters of the assumed increase in these benefit costs will be included in the non-grandfathered plans' premiums effective 4/1/2013 along with the final approved base rate increase.

Iowa Insurance Division -- Exhibit 1: Lifetime Loss Ratio Test

Company:	Wellmark Blue Cross and Blue Shield of Iowa	Iowa Inforce:	12
Block:	Farm Bureau Individual Pool I	U.S. Inforce:	12
Policy Form(s):	Health: IA FB Alliance Select ABC 7/97	Experience Base:	Iowa
	Drug: IA WBCBS FB 3-Tier No Deductible Blue Rx	Rate Increase:	13.30%
Min. Loss Ratio:	65%	Interest Rate:	4.00%
Issue Year:	7/1996 and prior		

Experience Since Inception

(A) Incurred Year	(B) Earned Premiums	(C) On-Level EP	(D) Paid Claims by Year Incurred	(E) Remaining Claim Reserve	(F=D+E) Incurred Claims	(G) Life-Years Exposed	(H=F/G) Pure Premium	(I=B/G) Average Premium	(J=F/B) Incurred Loss Ratio	(K) Cumulative Loss Ratio	(L=F/C) On-Level Loss Ratio
2007	707,157	1,112,037	747,012	0	747,012	47	15,894	15,046	105.64%	105.64%	67.18%
2008	559,466	879,787	611,237	0	611,237	32	19,302	17,667	109.25%	107.23%	69.48%
2009	471,467	690,593	429,814	0	429,814	24	17,785	19,509	91.17%	102.88%	62.24%
2010	481,713	599,863	685,338	0	685,338	21	33,162	23,309	142.27%	111.42%	114.25%
2011	418,431	459,700	454,403	200	454,603	15	30,647	28,209	108.64%	110.98%	98.89%
2012[a]	283,237	289,577	403,132	63,397	466,529	10	48,681	29,555	164.71%	116.19%	161.11%
Total Past	2,921,470	4,031,556	3,330,936	63,597	3,394,533	148	165,472	133,295	116.19%	116.19%	
Projected Experience											
2012[b]	92,608				117,427	3	39,142	30,869	126.80%	116.52%	
2013	407,382				486,375	12	40,531	33,949	119.39%	116.86%	
Total Future	499,990				603,802	15	119,279	96,714	120.76%	116.86%	
Past and Projected Experience Combined											
Past + Future	3,421,460				3,998,335				116.86%		

Future & Lifetime LR Tests / Interest	**Earned Premiums**	**Incurred Claims**	**Loss Ratio**
Past Accumulated Value @9-30-2012 @ 4.00%	3,305,707	3,814,215	115.38%
Future Present Value @9-30-2012 @ 4.00%	487,566	589,067	120.82%
Total Past + Future @9-30-2012 @ 4.00%	3,793,273	4,403,281	116.08%

(a) Reflects incurred experience 1/1/2012 - 9/30/2012 with claims run out through 9/30/2012.
(b) Reflects incurred projections for 10/1/2012 - 12/31/2012.

====Iowa Rate Change Data====

Amount Approved	Date Approved	Date Implemented
		7/1/1996
24.65%	N/A	7/1/1997
14.86%	N/A	7/1/1998
0.00%	N/A	7/1/1999
37.25%	N/A	7/1/2000
7.25%	N/A	1/1/2001
25.00%	N/A	1/1/2002
33.16%	N/A	1/1/2003
12.15%	N/A	1/1/2004
5.35%	N/A	1/1/2005
2.17%	N/A	1/1/2006
5.00%	N/A	4/1/2007
11.59%	N/A	4/1/2008
9.81%	N/A	4/1/2009
20.00%	N/A	4/1/2010
11.50%	N/A	4/1/2011
7.03%	N/A	4/1/2012

Projection Assumptions

Year	Lapse	Trend
2012	0.00%	9.68%
2013	0.00%	9.68%

Iowa Insurance Division -- Exhibit 1: Lifetime Loss Ratio Test

Company:	Wellmark Blue Cross and Blue Shield of Iowa	Iowa Inforce:	71
Block:	Farm Bureau Individual Pool II	U.S. Inforce:	71
Policy Form(s):	IA FB Alliance Select ABC 7/97	Experience Base:	Iowa
	IA WBCBS FB 3-Tier No Deductible Blue Rx	Rate Increase:	13.30%
Min. Loss Ratio:	65%	Interest Rate:	4.00%
Issue Year:	7/1996 and prior		

Experience Since Inception

(A) Incurred Year	(B) Earned Premiums	(C) On-Level EP	(D) Paid Claims by Year Incurred	(E) Remaining Claim Reserve	(F=D+E) Incurred Claims	(G) Life-Years Exposed	(H=F/G) Pure Premium	(I=B/G) Average Premium	(J=F/B) Incurred Loss Ratio	(K) Cumulative Loss Ratio	(L=F/C) On-Level Loss Ratio
2007	2,653,149	4,177,140	1,926,160	0	1,926,160	256	7,514	10,350	72.60%	72.60%	46.11%
2008	2,211,569	3,481,913	2,136,547	0	2,136,547	194	11,042	11,429	96.61%	83.51%	61.36%
2009	2,079,511	3,046,857	1,820,668	0	1,820,668	164	11,124	12,706	87.55%	84.72%	59.76%
2010	1,797,312	2,238,140	1,489,070	0	1,489,070	127	11,725	14,152	82.85%	84.34%	66.53%
2011	1,435,436	1,577,010	1,118,158	492	1,118,650	89	12,581	16,144	77.93%	83.43%	70.93%
2012[a]	974,051	995,855	722,332	113,594	835,926	55	15,222	17,737	85.82%	83.64%	83.94%
Total Past	11,151,029	15,516,914	9,212,936	114,086	9,327,022	884	69,208	82,518	83.64%	83.64%	
Projected Experience											
2012[b]	320,931				183,077	18	10,314	18,081	57.05%	82.90%	
2013	1,411,777				1,117,693	71	15,742	19,884	79.17%	82.49%	
Total Future	1,732,708				1,300,770	89	41,439	56,647	75.07%	82.49%	
Past and Projected Experience Combined											
Past + Future	12,883,737				10,627,792				82.49%		

Future & Lifetime LR Tests / Interest	**Earned Premiums**	**Incurred Claims**	**Loss Ratio**
Past Accumulated Value @9-30-2012 @ 4.00%	12,646,281	10,573,897	83.61%
Future Present Value @9-30-2012 @ 4.00%	1,689,652	1,267,332	75.01%
Total Past + Future @9-30-2012 @ 4.00%	14,335,934	11,841,229	82.60%

(a) Reflects incurred experience 1/1/2012 - 9/30/2012 with claims run out through 9/30/2012.
(b) Reflects incurred projections for 10/1/2012 - 12/31/2012.

====Iowa Rate Change Data====

Amount Approved	Date Approved	Date Implemented
		7/1/1996
39.96%	N/A	7/1/1997
24.90%	N/A	7/1/1998
4.01%	N/A	7/1/1999
18.14%	N/A	7/1/2000
7.25%	N/A	1/1/2001
20.00%	N/A	1/1/2002
24.43%	N/A	1/1/2003
11.84%	N/A	1/1/2004
5.35%	N/A	1/1/2005
2.17%	N/A	1/1/2006
5.00%	N/A	4/1/2007
11.59%	N/A	4/1/2008
9.94%	N/A	4/1/2009
20.00%	N/A	4/1/2010
11.50%	N/A	4/1/2011
7.03%	N/A	4/1/2012

Projection Assumptions

Year	Lapse	Trend
2012	0.00%	9.68%
2013	0.00%	9.68%

Iowa Insurance Division -- Exhibit 1: Lifetime Loss Ratio Test

Company:	Wellmark Blue Cross and Blue Shield of Iowa	Iowa Inforce:	1,562
Block:	Farm Bureau Individual Pool III	U.S. Inforce:	1,562
Policy Form(s):	Health: IA FB Alliance Select ABC 7/97 and Alliance Select DE 7/97	Experience Base:	Iowa
	IA FB Alliance F 7/97	Rate Increase:	13.30%
	WBCBSI FB Pool 3 HSA HA2 4/07	Interest Rate:	4.00%
	Drug: IA WBCBS FB 3-Tier No Deductible Blue Rx		
Min. Loss Ratio:	65%		
Issue Year:	7/1996 - 12/2001		

Experience Since Inception

(A) Incurred Year	(B) Earned Premiums	(C) On-Level EP	(D) Paid Claims by Year Incurred	(E) Remaining Claim Reserve	(F=D+E) Incurred Claims	(G) Life-Years Exposed	(H=F/G) Pure Premium	(I=B/G) Average Premium	(J=F/B) Incurred Loss Ratio	(K) Cumulative Loss Ratio	(L=F/C) On-Level Loss Ratio
2007	37,342,837	60,087,088	32,423,757	0	32,423,757	4,709	6,885	7,930	86.83%	86.83%	53.96%
2008	29,917,706	48,139,562	28,835,909	0	28,835,909	3,370	8,557	8,878	96.38%	91.08%	59.90%
2009	28,143,765	40,642,755	27,913,337	0	27,913,337	2,880	9,691	9,771	99.18%	93.47%	68.68%
2010	26,284,494	32,511,935	24,525,310	0	24,525,310	2,432	10,083	10,806	93.31%	93.43%	75.43%
2011	24,167,514	26,541,776	22,729,459	10,005	22,739,464	1,963	11,585	12,313	94.09%	93.54%	85.67%
2012[a]	16,494,416	16,863,631	13,255,289	2,084,528	15,339,816	1,234	12,436	13,372	93.00%	93.49%	90.96%
Total Past	162,350,731	224,786,749	149,683,061	2,094,533	151,777,594	16,588	59,238	63,070	93.49%	93.49%	
Projected Experience											
2012[b]	5,317,599				4,779,632	391	12,240	13,617	89.88%	93.37%	
2013	23,392,119				22,067,989	1,562	14,128	14,976	94.34%	93.49%	
Total Future	28,709,718				26,847,621	1,953	40,173	42,663	93.51%	93.49%	
Past and Projected Experience Combined											
Past + Future	191,060,449				178,625,214				93.49%		

Future & Lifetime LR Tests / Interest	**Earned Premiums**	**Incurred Claims**	**Loss Ratio**
Past Accumulated Value @9-30-2012 @ 4.00%	183,355,381	171,267,070	93.41%
Future Present Value @9-30-2012 @ 4.00%	27,996,313	26,181,716	93.52%
Total Past + Future @9-30-2012 @ 4.00%	211,351,694	197,448,786	93.42%

(a) Reflects incurred experience 1/1/2012 - 9/30/2012 with claims run out through 9/30/2012.
(b) Reflects incurred projections for 10/1/2012 - 12/31/2012.

====Iowa Rate Change Data====

Amount Approved	Date Approved	Date Implemented
		7/1/1996
7.00%	N/A	7/1/1997
7.50%	N/A	7/1/1998
11.36%	N/A	7/1/1999
18.14%	N/A	7/1/2000
9.75%	N/A	1/1/2001
11.50%	N/A	1/1/2002
32.00%	N/A	1/1/2003
10.50%	N/A	1/1/2004
13.49%	N/A	1/1/2005
14.81%	N/A	1/1/2006
4.04%	N/A	4/1/2007
11.26%	N/A	4/1/2008
15.23%	N/A	4/1/2009
17.19%	N/A	4/1/2010
11.33%	N/A	4/1/2011
7.03%	N/A	4/1/2012

Projection Assumptions

Year	Lapse	Trend
2012	0.00%	9.68%
2013	0.00%	9.68%

Iowa Insurance Division -- Exhibit 1: Lifetime Loss Ratio Test

Company:	Wellmark Blue Cross and Blue Shield of Iowa	Iowa Inforce:	8,216
Block:	Farm Bureau Individual Pool IV	U.S. Inforce:	8,216
Policy Form(s):	Health: IA WBCBS FB Pool 4 Select Gold, Also Silver, Bronze, Classic,	Experience Base:	Iowa
	WBCBSI FB Pool 4-06 Select Bronze	Rate Increase:	13.30%
	All of the Above Also w/ Dental	Interest Rate:	4.00%
	WBCBSI FB HSA HS7 7/04 and HS8 7/04		
	Drug: IA WBCBSI FB Pool IV Blue Rx 500		
Min. Loss Ratio:	65%		
Issue Year:	1/2001 - 9/2007		

Experience Since Inception

(A) Incurred Year	(B) Earned Premiums	(C) On-Level EP	(D) Paid Claims by Year Incurred	(E) Remaining Claim Reserve	(F=D+E) Incurred Claims	(G) Life-Years Exposed	(H=F/G) Pure Premium	(I=B/G) Average Premium	(J=F/B) Incurred Loss Ratio	(K) Cumulative Loss Ratio	(L=F/C) On-Level Loss Ratio
2007	91,244,918	157,024,126	84,359,550	0	84,359,550	23,568	3,579	3,871	92.45%	92.45%	53.72%
2008	73,224,907	126,013,343	75,881,895	0	75,881,895	16,526	4,592	4,431	103.63%	97.43%	60.22%
2009	69,159,875	103,379,119	69,875,393	0	69,875,393	13,788	5,068	5,016	101.03%	98.50%	67.59%
2010	66,077,375	82,284,225	62,789,627	0	62,789,627	11,628	5,400	5,682	95.02%	97.73%	76.31%
2011	63,629,915	69,905,597	61,475,586	27,061	61,502,648	9,747	6,310	6,528	96.66%	97.54%	87.98%
2012[a]	45,321,104	46,335,584	35,618,539	5,601,374	41,219,913	6,412	6,429	7,068	90.95%	96.81%	88.96%
Total Past	408,658,095	584,941,993	390,000,591	5,628,435	395,629,026	81,669	31,377	32,597	96.81%	96.81%	
Projected Experience											
2012[b]	14,795,778				14,877,748	2,054	7,243	7,203	100.55%	96.94%	
2013	65,086,628				62,335,721	8,216	7,587	7,922	95.77%	96.79%	
Total Future	79,882,406				77,213,469	10,270	22,220	22,568	96.66%	96.79%	
Past and Projected Experience Combined											
Past + Future	488,540,501				472,842,495				96.79%		

Future & Lifetime LR Tests / Interest	**Earned Premiums**	**Incurred Claims**	**Loss Ratio**
Past Accumulated Value @9-30-2012 @ 4.00%	460,532,602	446,161,005	96.88%
Future Present Value @9-30-2012 @ 4.00%	77,897,416	75,324,330	96.70%
Total Past + Future @9-30-2012 @ 4.00%	538,430,018	521,485,335	96.85%

(a) Reflects incurred experience 1/1/2012 - 9/30/2012 with claims run out through 9/30/2012.
(b) Reflects incurred projections for 10/1/2012 - 12/31/2012.

====Iowa Rate Change Data====

Amount Approved	Date Approved	Date Implemented
		1/1/2001
7.00%	N/A	1/1/2002
18.00%	N/A	1/1/2003
5.00%	N/A	1/1/2004
8.00%	N/A	1/1/2005
9.75%	N/A	1/1/2006
4.04%	N/A	4/1/2007
11.26%	N/A	4/1/2008
20.17%	N/A	4/1/2009
20.00%	N/A	4/1/2010
11.50%	N/A	4/1/2011
7.03%	N/A	4/1/2012

Projection Assumptions

Year	Lapse	Trend
2012	0.00%	11.12%
2013	0.00%	11.12%

Iowa Insurance Division -- Exhibit 1: Lifetime Loss Ratio Test

Company:	Wellmark Blue Cross and Blue Shield of Iowa	Iowa Inforce:	21,250
Block:	Farm Bureau Individual Pool V	U.S. Inforce:	21,250
Policy Form(s):	Health: IA WBCBS FB Pool 5 Select Gold, Also Silver, Value, HSA, Select Silver 2100 4/09 and Blue Value 4/09	Experience Base:	Iowa
		Rate Increase:	13.30%
	Drug: IA WBCBSI FB Pool V Coordinating Deductible Blue Rx Preferred, Also w/ copay, Also Three Tier Copay Blue Rx Preferred, Blue Rx Preferred Generic C/C 4/09	Interest Rate:	4.00%
Min. Loss Ratio:	65%		
Issue Year:	10/2007 - current		

Experience Since Inception

(A) Incurred Year	(B) Earned Premiums	(C) On-Level EP	(D) Paid Claims by Year Incurred	(E) Remaining Claim Reserve	(F=D+E) Incurred Claims	(G) Life-Years Exposed	(H=F/G) Pure Premium	(I=B/G) Average Premium	(J=F/B) Incurred Loss Ratio	(K) Cumulative Loss Ratio	(L=F/C) On-Level Loss Ratio
2007	6,639,363	10,590,462	3,858,787	0	3,858,787	1,735	2,224	3,826	58.12%	58.12%	36.44%
2008	38,770,976	61,843,662	30,159,839	0	30,159,839	10,970	2,749	3,534	77.79%	74.91%	48.77%
2009	53,275,195	76,784,542	43,040,974	0	43,040,974	14,471	2,974	3,682	80.79%	78.09%	56.05%
2010	68,194,250	84,351,141	56,170,710	0	56,170,710	17,095	3,286	3,989	82.37%	79.84%	66.59%
2011	87,984,361	96,628,111	70,956,674	31,235	70,987,909	19,305	3,677	4,558	80.68%	80.13%	73.47%
2012[a]	75,787,382	77,483,826	52,427,005	8,244,675	60,671,680	15,550	3,902	4,874	80.06%	80.11%	78.30%
Total Past	330,651,528	407,681,743	256,613,990	8,275,909	264,889,899	79,125	18,812	24,463	80.11%	80.11%	
Projected Experience											
2012[b]	26,483,945				24,899,988	5,313	4,687	4,985	94.02%	81.14%	
2013	116,267,587				95,130,023	21,250	4,477	5,471	81.82%	81.31%	
Total Future	142,751,532				120,030,011	26,563	13,524	15,604	84.08%	81.31%	
Past and Projected Experience Combined											
Past + Future	473,403,059				384,919,911				81.31%		

Future & Lifetime LR Tests / Interest	**Earned Premiums**	**Incurred Claims**	**Loss Ratio**
Past Accumulated Value @9-30-2012 @ 4.00%	358,160,927	286,672,915	80.04%
Future Present Value @9-30-2012 @ 4.00%	139,206,405	117,136,201	84.15%
Total Past + Future @9-30-2012 @ 4.00%	497,367,332	403,809,117	81.19%

(a) Reflects incurred experience 1/1/2012 - 9/30/2012 with claims run out through 9/30/2012.
(b) Reflects incurred projections for 10/1/2012 - 12/31/2012.

====Iowa Rate Change Data====

Amount Approved	Date Approved	Date Implemented
		10/1/2007
14.23%	N/A	4/1/2009
17.19%	N/A	4/1/2010
11.33%	N/A	4/1/2011
7.03%	N/A	4/1/2012

Projection Assumptions

Year	Lapse	Trend
2012	0.00%	11.17%
2013	0.00%	11.17%

Company Name:	Wellmark Blue Cross and Blue Shield of Iowa	Proposed base increase:	13.30%	Date Closed:	Office Use Only
SERFF Tracking #:	WMIA_128754709	IID final %:	13.30%	Target Loss Ratio:	93.64%
Main Contact Person:	Justin Knight	Type of coverage:	Individual health		
Contact Phone:	515-376-4464	Lead form | block:	Farm Bureau Individual Pool I		
			Health: IA FB Alliance Select ABC 7/97, Drug: IA WBCBS FB 3-Tier No		
Contact Email:	Knightjd@wellmark.com	Other forms | blocks:	Deductible Blue Rx		
Other email:	Huffmanpl@wellmark.com	Effective date requested:	4/1/2013		

7 year experience summary: ***Note:*** Do *NOT* delete any entries in column C. This template is designed to summarize 7 years of experience, so please do not add or delete any rows. However, you can delete cells. For example, if there is no experience for the period 2006 through 2008, simply delete the area shaded in gray.

Office Use Only	Form | Block:	Experience Period	Iowa Earned Premiums	Iowa Incurred Claims	Iowa Loss Ratio	IA Life-Years Exposed	Iowa Pure Premiums	U.S. Earned Premiums	U.S. Incurred Claims	U.S. Loss Ratio	U.S. Life-Years Exposed	U.S. Pure Premiums
Office Use Only	Form ABC	2006										
Do not Enter	Form ABC	2007	707,157	747,012	105.6%	47	15,894	707,157	747,012	105.6%	47	15,894
Office Use Only	Form ABC	2008	559,466	611,237	109.3%	32	19,302	559,466	611,237	109.3%	32	19,302
Do not Enter	Form ABC	2009	471,467	429,814	91.2%	24	17,785	471,467	429,814	91.2%	24	17,785
Office Use Only	Form ABC	2010	481,713	685,338	142.3%	21	33,162	481,713	685,338	142.3%	21	33,162
Do not Enter	Form ABC	2011	418,431	454,603	108.6%	15	30,647	418,431	454,603	108.6%	15	30,647
Office Use Only	Form ABC	2012 | 9M	283,237	466,529	164.7%	10	48,681	283,237	466,529	164.7%	10	48,681
		Iowa Total	2,921,470	3,394,533	116.2%		U.S. Total	2,921,470	3,394,533	116.2%		

Formulas inside of red box -- do not edit or delete entries
Individual health rate filing -- 13.30% on Farm Bureau Individual Pool I
Iowa lr 2008-2012 | 9M=116.19% -- 2008 lr=109.25%, 2009 lr=91.17%, 2010 lr=142.27%, 2011 lr=108.64%, 2012 | 9M lr=164.71%
U.S. lr 2008-2012 | 9M=116.19% -- 2008 lr=109.25%, 2009 lr=91.17%, 2010 lr=142.27%, 2011 lr=108.64%, 2012 | 9M lr=164.71%
SERFF Tracking #: WMIA_128754709

Prior *Iowa* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Date Approved	Effective Date	Rate Increase	SERFF # or NA	# of Iowa Contracts	# of Iowa Lives
Office Use Only	Individual Pool I	NA	4/1/2012	7.03%	NA	14	29
Office Use Only	Individual Pool I	NA	4/1/2011	11.50%	NA	20	37
Do not Enter	Individual Pool I	NA	4/1/2010	20.00%	NA	23	41
Office Use Only	Individual Pool I	NA	4/1/2009	9.81%	NA	30	50
Office Use Only	Individual Pool I	NA	4/1/2008	11.59%	NA	46	72
Office Use Only	Individual Pool I	NA	4/1/2007	5.00%	NA	57	88
Office Use Only	Individual Pool I	NA	1/1/2006	2.17%	NA	83	120
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool I	---	4/1/2013	13.30%	WMIA_128754709	12	25

Prior *U.S.* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Avg. Date Approved in U.S.	Avg. Effective Date in U.S.	Rate Increase:	SERFF #:	# of US Contracts	# of US Lives
Office Use Only	Individual Pool I	NA	4/1/2012	7.03%	NA	14	29
Office Use Only	Individual Pool I	NA	4/1/2011	11.50%	NA	20	37
Do not Enter	Individual Pool I	NA	4/1/2010	20.00%	NA	23	41
Office Use Only	Individual Pool I	NA	4/1/2009	9.81%	NA	30	50
Office Use Only	Individual Pool I	NA	4/1/2008	11.59%	NA	46	72
Office Use Only	Individual Pool I	NA	4/1/2007	5.00%	NA	57	88
Office Use Only	Individual Pool I	NA	1/1/2006	2.17%	NA	83	120
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool I	---	4/1/2013	13.30%	WMIA_128754709	12	25

Company Name:	Wellmark Blue Cross and Blue Shield of Iowa	Proposed base increase:	13.30%	Date Closed:	Office Use Only
SERFF Tracking #:	WMIA_128754709	IID final %:	13.30%	Target Loss Ratio:	91.41%
Main Contact Person:	Justin Knight	Type of coverage:	Individual health		
Contact Phone:	515-376-4464	Lead form | block:	Farm Bureau Individual Pool II		
Contact Email:	Knightjd@wellmark.com	Other forms | blocks:	IA FB Alliance Select ABC 7/97, IA WBCBS FB 3-Tier No Deductible Blue Rx		
Other email:	Huffmanpl@wellmark.com	Effective date requested:	4/1/2013		

7 year experience summary: ***Note:*** Do *NOT* delete any entries in column C. This template is designed to summarize 7 years of experience, so please do not add or delete any rows. However, you can delete cells. For example, if there is no experience for the period 2006 through 2008, simply delete the area shaded in gray.

Office Use Only	Form | Block:	Experience Period	Iowa Earned Premiums	Iowa Incurred Claims	Iowa Loss Ratio	IA Life-Years Exposed	Iowa Pure Premiums	U.S. Earned Premiums	U.S. Incurred Claims	U.S. Loss Ratio	U.S. Life-Years Exposed	U.S. Pure Premiums
Office Use Only	Form ABC	2006										
Do not Enter	Form ABC	2007	2,653,149	1,926,160	72.6%	256	7,514	2,653,149	1,926,160	72.6%	256	7,514
Office Use Only	Form ABC	2008	2,211,569	2,136,547	96.6%	194	11,042	2,211,569	2,136,547	96.6%	194	11,042
Do not Enter	Form ABC	2009	2,079,511	1,820,668	87.6%	164	11,124	2,079,511	1,820,668	87.6%	164	11,124
Office Use Only	Form ABC	2010	1,797,312	1,489,070	82.8%	127	11,725	1,797,312	1,489,070	82.8%	127	11,725
Do not Enter	Form ABC	2011	1,435,436	1,118,650	77.9%	89	12,581	1,435,436	1,118,650	77.9%	89	12,581
Office Use Only	Form ABC	2012 | 9M	974,051	835,926	85.8%	55	15,222	974,051	835,926	85.8%	55	15,222
		Iowa Total	11,151,029	9,327,022	83.6%		U.S. Total	11,151,029	9,327,022	83.6%		

Formulas inside of red box -- do not edit or delete entries
Individual health rate filing -- 13.30% on Farm Bureau Individual Pool II
Iowa lr 2008-2012 | 9M=83.64% -- 2008 lr=96.61%, 2009 lr=87.55%, 2010 lr=82.85%, 2011 lr=77.93%, 2012 | 9M lr=85.82%
U.S. lr 2008-2012 | 9M=83.64% -- 2008 lr=96.61%, 2009 lr=87.55%, 2010 lr=82.85%, 2011 lr=77.93%, 2012 | 9M lr=85.82%
SERFF Tracking #: WMIA_128754709

Prior *Iowa* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Date Approved	Effective Date	Rate Increase	SERFF # or NA	# of Iowa Contracts	# of Iowa Lives
Office Use Only	Individual Pool II	NA	4/1/2012	7.03%	NA	83	144
Office Use Only	Individual Pool II	NA	4/1/2011	11.50%	NA	120	204
Do not Enter	Individual Pool II	NA	4/1/2010	20.00%	NA	158	281
Office Use Only	Individual Pool II	NA	4/1/2009	9.94%	NA	187	325
Office Use Only	Individual Pool II	NA	4/1/2008	11.59%	NA	252	450
Office Use Only	Individual Pool II	NA	4/1/2007	5.00%	NA	304	559
Office Use Only	Individual Pool II	NA	1/1/2006	2.17%	NA	398	735
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool II	---	4/1/2013	13.30%	WMIA_128754709	71	124

Prior *U.S.* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Avg. Date Approved in U.S.	Avg. Effective Date in U.S.	Rate Increase:	SERFF #:	# of US Contracts	# of US Lives
Office Use Only	Individual Pool II	NA	4/1/2012	7.03%	NA	83	144
Office Use Only	Individual Pool II	NA	4/1/2011	11.50%	NA	120	204
Do not Enter	Individual Pool II	NA	4/1/2010	20.00%	NA	158	281
Office Use Only	Individual Pool II	NA	4/1/2009	9.94%	NA	187	325
Office Use Only	Individual Pool II	NA	4/1/2008	11.59%	NA	252	450
Office Use Only	Individual Pool II	NA	4/1/2007	5.00%	NA	304	559
Office Use Only	Individual Pool II	NA	1/1/2006	2.17%	NA	398	735
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool II	---	4/1/2013	13.30%	WMIA_128754709	71	124

Company Name:	Wellmark Blue Cross and Blue Shield of Iowa	Proposed base increase:	13.30%	Date Closed:	Office Use Only
SERFF Tracking #:	WMIA_128754709	IID final %:	13.30%	Target Loss Ratio:	90.99%
Main Contact Person:	Justin Knight	Type of coverage:	Individual health		
Contact Phone:	515-376-4464	Lead form | block:	Farm Bureau Individual Pool III		
			Health: IA FB Alliance Select ABC 7/97 and Alliance Select DE 7/97, IA FB Alliance F 7/97, WBCBSI FB Pool 3 HSA HA2 4/07, Drug: IA WBCBS FB 3-		
Contact Email:	Knightjd@wellmark.com	Other forms | blocks:	Tier No Deductible Blue Rx		
Other email:	Huffmanpl@wellmark.com	Effective date requested:	4/1/2013		

7 year experience summary: ***Note:*** Do *NOT* delete any entries in column C. This template is designed to summarize 7 years of experience, so please do not add or delete any rows. However, you can delete cells. For example, if there is no experience for the period 2006 through 2008, simply delete the area shaded in gray.

Office Use Only	Form | Block:	Experience Period	Iowa Earned Premiums	Iowa Incurred Claims	Iowa Loss Ratio	IA Life-Years Exposed	Iowa Pure Premiums	U.S. Earned Premiums	U.S. Incurred Claims	U.S. Loss Ratio	U.S. Life-Years Exposed	U.S. Pure Premiums
Office Use Only	Form ABC	2006										
Do not Enter	Form ABC	2007	37,342,837	32,423,757	86.8%	4,709	6,885	37,342,837	32,423,757	86.8%	4,709	6,885
Office Use Only	Form ABC	2008	29,917,706	28,835,909	96.4%	3,370	8,557	29,917,706	28,835,909	96.4%	3,370	8,557
Do not Enter	Form ABC	2009	28,143,765	27,913,337	99.2%	2,880	9,691	28,143,765	27,913,337	99.2%	2,880	9,691
Office Use Only	Form ABC	2010	26,284,494	24,525,310	93.3%	2,432	10,083	26,284,494	24,525,310	93.3%	2,432	10,083
Do not Enter	Form ABC	2011	24,167,514	22,739,464	94.1%	1,963	11,585	24,167,514	22,739,464	94.1%	1,963	11,585
Office Use Only	Form ABC	2012 | 9M	16,494,416	15,339,816	93.0%	1,234	12,436	16,494,416	15,339,816	93.0%	1,234	12,436
		Iowa Total	162,350,731	151,777,594	93.5%		U.S. Total	162,350,731	151,777,594	93.5%		

Formulas inside of red box -- do not edit or delete entries
Individual health rate filing -- 13.30% on Farm Bureau Individual Pool III
Iowa lr 2008-2012 | 9M=93.49% -- 2008 lr=96.38%, 2009 lr=99.18%, 2010 lr=93.31%, 2011 lr=94.09%, 2012 | 9M lr=93.00%
U.S. lr 2008-2012 | 9M=93.49% -- 2008 lr=96.38%, 2009 lr=99.18%, 2010 lr=93.31%, 2011 lr=94.09%, 2012 | 9M lr=93.00%
SERFF Tracking #: WMIA_128754709

Prior *Iowa* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Date Approved	Effective Date	Rate Increase	SERFF # or NA	# of Iowa Contracts	# of Iowa Lives
Office Use Only	Individual Pool III	NA	4/1/2012	7.03%	NA	1,866	4,479
Office Use Only	Individual Pool III	NA	4/1/2011	11.33%	NA	2,332	5,489
Do not Enter	Individual Pool III	NA	4/1/2010	17.19%	NA	2,775	6,471
Office Use Only	Individual Pool III	NA	4/1/2009	15.23%	NA	3,243	7,409
Office Use Only	Individual Pool III	NA	4/1/2008	11.26%	NA	4,820	10,695
Office Use Only	Individual Pool III	NA	4/1/2007	4.04%	NA	5,600	12,537
Office Use Only	Individual Pool III	NA	1/1/2006	14.81%	NA	7,072	16,134
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool III	---	4/1/2013	13.30%	WMIA_128754709	1,562	3,788

Prior *U.S.* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Avg. Date Approved in U.S.	Avg. Effective Date in U.S.	Rate Increase:	SERFF #:	# of US Contracts	# of US Lives
Office Use Only	Individual Pool III	NA	4/1/2012	7.03%	NA	1,866	4,479
Office Use Only	Individual Pool III	NA	4/1/2011	11.33%	NA	2,332	5,489
Do not Enter	Individual Pool III	NA	4/1/2010	17.19%	NA	2,775	6,471
Office Use Only	Individual Pool III	NA	4/1/2009	15.23%	NA	3,243	7,409
Office Use Only	Individual Pool III	NA	4/1/2008	11.26%	NA	4,820	10,695
Office Use Only	Individual Pool III	NA	4/1/2007	4.04%	NA	5,600	12,537
Office Use Only	Individual Pool III	NA	1/1/2006	14.81%	NA	7,072	16,134
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool III	---	4/1/2013	13.30%	WMIA_128754709	1,562	3,788

Company Name:	Wellmark Blue Cross and Blue Shield of Iowa	Proposed base increase:	13.30%	Date Closed:	Office Use Only
SERFF Tracking #:	WMIA_128754709	IID final %:	13.30%	Target Loss Ratio:	87.70%
Main Contact Person:	Justin Knight	Type of coverage:	Individual health		
Contact Phone:	515-376-4464	Lead form | block:	Farm Bureau Individual Pool IV		
			Health: IA WBCBS FB Pool 4 Select Gold, Also Silver, Bronze, Classic, WBCBSI FB Pool 4-06 Select Bronze, All also with Dental, WBCBSI FB HSA		
Contact Email:	Knightjd@wellmark.com	Other forms | blocks:	HS7 7/04 and HS8 7/04, Drug: IA WBCBSI FB Pool IV Blue Rx 500		
Other email:	Huffmanpl@wellmark.com	Effective date requested:	4/1/2013		

7 year experience summary: ***Note:*** Do *NOT* delete any entries in column C. This template is designed to summarize 7 years of experience, so please do not add or delete any rows. However, you can delete cells. For example, if there is no experience for the period 2006 through 2008, simply delete the area shaded in gray.

Office Use Only	Form | Block:	Experience Period	Iowa Earned Premiums	Iowa Incurred Claims	Iowa Loss Ratio	IA Life-Years Exposed	Iowa Pure Premiums	U.S. Earned Premiums	U.S. Incurred Claims	U.S. Loss Ratio	U.S. Life-Years Exposed	U.S. Pure Premiums
Office Use Only	Form ABC	2006										
Do not Enter	Form ABC	2007	91,244,918	84,359,550	92.5%	23,568	3,579	91,244,918	84,359,550	92.5%	23,568	3,579
Office Use Only	Form ABC	2008	73,224,907	75,881,895	103.6%	16,526	4,592	73,224,907	75,881,895	103.6%	16,526	4,592
Do not Enter	Form ABC	2009	69,159,875	69,875,393	101.0%	13,788	5,068	69,159,875	69,875,393	101.0%	13,788	5,068
Office Use Only	Form ABC	2010	66,077,375	62,789,627	95.0%	11,628	5,400	66,077,375	62,789,627	95.0%	11,628	5,400
Do not Enter	Form ABC	2011	63,629,915	61,502,648	96.7%	9,747	6,310	63,629,915	61,502,648	96.7%	9,747	6,310
Office Use Only	Form ABC	2012 | 9M	45,321,104	41,219,913	91.0%	6,412	6,429	45,321,104	41,219,913	91.0%	6,412	6,429
		Iowa Total	408,658,095	395,629,026	96.8%		U.S. Total	408,658,095	395,629,026	96.8%		

Formulas inside of red box -- do not edit or delete entries
Individual health rate filing -- 13.30% on Farm Bureau Individual Pool IV
Iowa lr 2008-2012 | 9M=96.81% -- 2008 lr=103.63%, 2009 lr=101.03%, 2010 lr=95.02%, 2011 lr=96.66%, 2012 | 9M lr=90.95%
U.S. lr 2008-2012 | 9M=96.81% -- 2008 lr=103.63%, 2009 lr=101.03%, 2010 lr=95.02%, 2011 lr=96.66%, 2012 | 9M lr=90.95%
SERFF Tracking #: WMIA_128754709

Prior *Iowa* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Date Approved	Effective Date	Rate Increase	SERFF # or NA	# of Iowa Contracts	# of Iowa Lives
Office Use Only	Individual Pool IV	NA	4/1/2012	7.03%	NA	9,389	21,827
Office Use Only	Individual Pool IV	NA	4/1/2011	11.50%	NA	11,155	25,374
Do not Enter	Individual Pool IV	NA	4/1/2010	20.00%	NA	13,311	29,899
Office Use Only	Individual Pool IV	NA	4/1/2009	20.17%	NA	15,788	34,537
Office Use Only	Individual Pool IV	NA	4/1/2008	11.26%	NA	25,304	51,237
Office Use Only	Individual Pool IV	NA	4/1/2007	4.04%	NA	24,029	49,212
Office Use Only	Individual Pool IV	NA	1/1/2006	9.75%	NA	22,941	47,216
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool IV	---	4/1/2013	13.30%	WMIA_128754709	8,216	19,292

Prior *U.S.* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Avg. Date Approved in U.S.	Avg. Effective Date in U.S.	Rate Increase:	SERFF #:	# of US Contracts	# of US Lives
Office Use Only	Individual Pool IV	NA	4/1/2012	7.03%	NA	9,389	21,827
Office Use Only	Individual Pool IV	NA	4/1/2011	11.50%	NA	11,155	25,374
Do not Enter	Individual Pool IV	NA	4/1/2010	20.00%	NA	13,311	29,899
Office Use Only	Individual Pool IV	NA	4/1/2009	20.17%	NA	15,788	34,537
Office Use Only	Individual Pool IV	NA	4/1/2008	11.26%	NA	25,304	51,237
Office Use Only	Individual Pool IV	NA	4/1/2007	4.04%	NA	24,029	49,212
Office Use Only	Individual Pool IV	NA	1/1/2006	9.75%	NA	22,941	47,216
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool IV	---	4/1/2013	13.30%	WMIA_128754709	8,216	19,292

Company Name:	Wellmark Blue Cross and Blue Shield of Iowa	Proposed base increase:	13.30%	Date Closed:	Office Use Only
SERFF Tracking #:	WMIA_128754709	IID final %:	13.30%	Target Loss Ratio:	82.75%
Main Contact Person:	Justin Knight	Type of coverage:	Individual health		
Contact Phone:	515-376-4464	Lead form | block:	Farm Bureau Individual Pool V		
		Other forms | blocks:	Health: IA WBCBS FB Pool 5 Select Gold, Also Silver, Value, HSA, Select Silver 2100 4/09 and Blue Value 4/09, Drug: IA WBCBSI FB Pool V Coordinating Deductible Blue Rx Preferred, Also w/ copay, Also Three Tier Copay Blue Rx Preferred, Blue Rx Preferred Generic C/C 4/09		
Contact Email:	Knightjd@wellmark.com				
Other email:	Huffmanpl@wellmark.com	Effective date requested:	4/1/2013		

7 year experience summary: ***Note:*** Do *NOT* delete any entries in column C. This template is designed to summarize 7 years of experience, so please do not add or delete any rows. However, you can delete cells. For example, if there is no experience for the period 2006 through 2008, simply delete the area shaded in gray.

Office Use Only	Form | Block:	Experience Period	Iowa Earned Premiums	Iowa Incurred Claims	Iowa Loss Ratio	IA Life-Years Exposed	Iowa Pure Premiums	U.S. Earned Premiums	U.S. Incurred Claims	U.S. Loss Ratio	U.S. Life-Years Exposed	U.S. Pure Premiums
Office Use Only	Form ABC	2006			#DIV/0!		#DIV/0!	0	0	#DIV/0!	0	#DIV/0!
Do not Enter	Form ABC	2007	6,639,363	3,858,787	58.1%	1,735	2,224	6,639,363	3,858,787	58.1%	1,735	2,224
Office Use Only	Form ABC	2008	38,770,976	30,159,839	77.8%	10,970	2,749	38,770,976	30,159,839	77.8%	10,970	2,749
Do not Enter	Form ABC	2009	53,275,195	43,040,974	80.8%	14,471	2,974	53,275,195	43,040,974	80.8%	14,471	2,974
Office Use Only	Form ABC	2010	68,194,250	56,170,710	82.4%	17,095	3,286	68,194,250	56,170,710	82.4%	17,095	3,286
Do not Enter	Form ABC	2011	87,984,361	70,987,909	80.7%	19,305	3,677	87,984,361	70,987,909	80.7%	19,305	3,677
Office Use Only	Form ABC	2012 | 9M	75,787,382	60,671,680	80.1%	15,550	3,902	75,787,382	60,671,680	80.1%	15,550	3,902
		Iowa Total	330,651,528	264,889,899	80.1%		U.S. Total	330,651,528	264,889,899	80.1%		

Formulas inside of red box -- do not edit or delete entries
Individual health rate filing -- 13.30% on Farm Bureau Individual Pool V
Iowa lr 2008-2012 | 9M=80.11% -- 2008 lr=77.79%, 2009 lr=80.79%, 2010 lr=82.37%, 2011 lr=80.68%, 2012 | 9M lr=80.06%
U.S. lr 2008-2012 | 9M=80.11% -- 2008 lr=77.79%, 2009 lr=80.79%, 2010 lr=82.37%, 2011 lr=80.68%, 2012 | 9M lr=80.06%
SERFF Tracking #: WMIA_128754709

Prior *Iowa* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Date Approved	Effective Date	Rate Increase	SERFF # or NA	# of Iowa Contracts	# of Iowa Lives
Office Use Only	Individual Pool V	NA	4/1/2012	7.03%	NA	19,889	37,155
Office Use Only	Individual Pool V	NA	4/1/2011	11.33%	NA	17,745	32,084
Do not Enter	Individual Pool V	NA	4/1/2010	17.19%	NA	15,108	27,070
Office Use Only	Individual Pool V	NA	4/1/2009	14.23%	NA	12,079	21,311
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool V	---	4/1/2013	13.30%	WMIA_128754709	21,250	40,118

Prior *U.S.* Rate Increase History Enter in descending order Table should be presented as 'year over year' increases in the rate manual

Provide rate increase history going back to one year *BEFORE* the calendar year entry shown in cell C12 (in this example -- 8 years of history are needed)

Office Use Only	Form | Block:	Avg. Date Approved in U.S.	Avg. Effective Date in U.S.	Rate Increase:	SERFF #:	# of US Contracts	# of US Lives
Office Use Only	Individual Pool V	NA	4/1/2012	7.03%	NA	19,889	37,155
Office Use Only	Individual Pool V	NA	4/1/2011	11.33%	NA	17,745	32,084
Do not Enter	Individual Pool V	NA	4/1/2010	17.19%	NA	15,108	27,070
Office Use Only	Individual Pool V	NA	4/1/2009	14.23%	NA	12,079	21,311
====>>>> Add rows here as neccesary to complete the rate increase history							
				Current Proposal ↓			
Office Use Only	Individual Pool V	---	4/1/2013	13.30%	WMIA_128754709	21,250	40,118

Preliminary Justification Part II – Description of Requested Rate Increase

Wellmark Blue Cross and Blue Shield of Iowa
Individual Health (Farm Bureau) – Pool I
Effective April 1, 2013

- **Scope and Range of the Rate Increase**

  There are 12 policy holders representing 25 members in this block as of September 30, 2012. The requested rate increase of 13.30% will be effective April 1, 2013.

- **Financial Experience of the Product**

  For the 12-month experience period ending June 30, 2012, incurred claims were $467,419 and premiums were $388,161 for the period of July 1, 2011 through June 30, 2012. The loss ratio for this experience period is 120.42% which exceeds our target loss ratio of 93.46%. Our calculated increase is 41.56%. We are requesting 13.30%. For credibility and consistency, this requested increase is the same as all increases for all other Individual Farm Bureau Alliance Select business.

- **Changes in Medical Service Costs**

  An annual trend of 9.68% was used to project paid claims from the experience period to the rating period. This trend assumption includes any change in service costs and utilization. The value for this trend assumption was derived by analyzing historical trend and adjusting for projected changes in service costs and utilization.

- **Changes in Benefits**

  Effective August 1, 2012 various changes in coverage and benefits were made to non-grandfathered policies in order to comply with PPACA's requirements of covering additional women's preventive services with no member cost sharing. A portion of the assumed increase in these benefit costs was included in the non-grandfathered plans' premiums effective 4/1/2012. The remaining portion (0.75%) of the assumed increase in these benefit costs will be included in the non-grandfathered plans' premiums effective 4/1/2013, along with the final approved base rate increase.

- **Administrative Costs and Anticipated Profits**

  Administrative costs for all Individual Farm Bureau Alliance Select business have decreased as a percent of premium from the prior rating period. Changes in distribution costs are the main driver of this change in administrative cost.

  While anticipated profits vary among each pool of Individual Farm Bureau Alliance Select business, in aggregate the anticipated profits for all of these pools are the same as a percent of premium from the prior rating period (3.50%). This nominal margin is needed to help ensure Wellmark's long-term viability.

Preliminary Justification Part II – Description of Requested Rate Increase

Wellmark Blue Cross and Blue Shield of Iowa
Individual Health (Farm Bureau) – Pool II
Effective April 1, 2013

- **Scope and Range of the Rate Increase**

  There are 71 policy holders representing 124 members in this block as of September 30, 2012. The requested rate increase of 13.30% will be effective April 1, 2013.

- **Financial Experience of the Product**

  For the 12-month experience period ending June 30, 2012, incurred claims were $1,075,558 and premiums were $1,341,300 for the period of July 1, 2011 through June 30, 2012. The loss ratio for this experience period is 80.19% which is less than our target loss ratio of 91.41%. Our calculated increase is -3.84%. We are requesting 13.30%. For credibility and consistency, this requested increase is the same as all increases for all other Individual Farm Bureau Alliance Select business.

- **Changes in Medical Service Costs**

  An annual trend of 9.68% was used to project paid claims from the experience period to the rating period. This trend assumption includes any change in service costs and utilization. The value for this trend assumption was derived by analyzing historical trend and adjusting for projected changes in service costs and utilization.

- **Changes in Benefits**

  Effective August 1, 2012 various changes in coverage and benefits were made to non-grandfathered policies in order to comply with PPACA's requirements of covering additional women's preventive services with no member cost sharing. A portion of the assumed increase in these benefit costs was included in the non-grandfathered plans' premiums effective 4/1/2012. The remaining portion (0.75%) of the assumed increase in these benefit costs will be included in the non-grandfathered plans' premiums effective 4/1/2013, along with the final approved base rate increase.

- **Administrative Costs and Anticipated Profits**

  Administrative costs for all Individual Farm Bureau Alliance Select business have decreased as a percent of premium from the prior rating period. Changes in distribution costs are the main driver of this change in administrative cost.

  While anticipated profits vary among each pool of Individual Farm Bureau Alliance Select business, in aggregate the anticipated profits for all of these pools are the same as a percent of premium from the prior rating period (3.50%). This nominal margin is needed to help ensure Wellmark's long-term viability.

Preliminary Justification Part II – Description of Requested Rate Increase

Wellmark Blue Cross and Blue Shield of Iowa
Individual Health (Farm Bureau) – Pool III
Effective April 1, 2013

- **Scope and Range of the Rate Increase**

  There are 1,562 policy holders representing 3,788 members in this block as of September 30, 2012. The requested rate increase of 13.30% will be effective April 1, 2013.

- **Financial Experience of the Product**

  For the 12-month experience period ending June 30, 2012, incurred claims were $21,693,827 and premiums were $22,844,678 for the period of July 1, 2011 through June 30, 2012. The loss ratio for this experience period is 94.96% which exceeds our target loss ratio of 90.99%. Our calculated increase is 15.12%. We are requesting 13.30%. For credibility and consistency, this requested increase is the same as all increases for all other Individual Farm Bureau Alliance Select business.

- **Changes in Medical Service Costs**

  An annual trend of 9.68% was used to project paid claims from the experience period to the rating period. This trend assumption includes any change in service costs and utilization. The value for this trend assumption was derived by analyzing historical trend and adjusting for projected changes in service costs and utilization.

- **Changes in Benefits**

  Effective August 1, 2012 various changes in coverage and benefits were made to non-grandfathered policies in order to comply with PPACA's requirements of covering additional women's preventive services with no member cost sharing. A portion of the assumed increase in these benefit costs was included in the non-grandfathered plans' premiums effective 4/1/2012. The remaining portion (0.75%) of the assumed increase in these benefit costs will be included in the non-grandfathered plans' premiums effective 4/1/2013, along with the final approved base rate increase.

- **Administrative Costs and Anticipated Profits**

  Administrative costs for all Individual Farm Bureau Alliance Select business have decreased as a percent of premium from the prior rating period. Changes in distribution costs are the main driver of this change in administrative cost.

  While anticipated profits vary among each pool of Individual Farm Bureau Alliance Select business, in aggregate the anticipated profits for all of these pools are the same as a percent of premium from the prior rating period (3.50%). This nominal margin is needed to help ensure Wellmark's long-term viability.

Preliminary Justification Part II – Description of Requested Rate Increase

Wellmark Blue Cross and Blue Shield of Iowa
Individual Health (Farm Bureau) – Pool IV
Effective April 1, 2013

- **Scope and Range of the Rate Increase**

  There are 8,216 policy holders representing 19,292 members in this block as of September 30, 2012. The requested rate increase of 13.30% will be effective April 1, 2013.

- **Financial Experience of the Product**

  For the 12-month experience period ending June 30, 2012, incurred claims were $58,364,393 and premiums were $61,721,797 for the period of July 1, 2011 through June 30, 2012. The loss ratio for this experience period is 94.56% which exceeds our target loss ratio of 87.70%. Our calculated increase is 21.32%. We are requesting 13.30%. For credibility and consistency, this requested increase is the same as all increases for all other Individual Farm Bureau Alliance Select business.

- **Changes in Medical Service Costs**

  An annual trend of 11.12% was used to project paid claims from the experience period to the rating period. This trend assumption includes any change in service costs and utilization. The value for this trend assumption was derived by analyzing historical trend and adjusting for projected changes in service costs and utilization.

- **Changes in Benefits**

  Effective August 1, 2012 various changes in coverage and benefits were made to non-grandfathered policies in order to comply with PPACA's requirements of covering additional women's preventive services with no member cost sharing. A portion of the assumed increase in these benefit costs was included in the non-grandfathered plans' premiums effective 4/1/2012. The remaining portion (0.75%) of the assumed increase in these benefit costs will be included in the non-grandfathered plans' premiums effective 4/1/2013, along with the final approved base rate increase.

- **Administrative Costs and Anticipated Profits**

  Administrative costs for all Individual Farm Bureau Alliance Select business have decreased as a percent of premium from the prior rating period. Changes in distribution costs are the main driver of this change in administrative cost.

  While anticipated profits vary among each pool of Individual Farm Bureau Alliance Select business, in aggregate the anticipated profits for all of these pools are the same as a percent of premium from the prior rating period (3.50%). This nominal margin is needed to help ensure Wellmark's long-term viability.

Preliminary Justification Part II – Description of Requested Rate Increase

Wellmark Blue Cross and Blue Shield of Iowa
Individual Health (Farm Bureau) – Pool V
Effective April 1, 2013

- **Scope and Range of the Rate Increase**

  There are 21,250 policy holders representing 40,188 members in this block as of September 30, 2012. The requested rate increase of 13.30% will be effective April 1, 2013.

- **Financial Experience of the Product**

  For the 12-month experience period ending June 30, 2012, incurred claims were $77,048,100 and premiums were $95,770,928 for the period of July 1, 2011 through June 30, 2012. The loss ratio for this experience period is 80.45% which is less than our target loss ratio of 82.75%. Our calculated increase is 9.54%. We are requesting 13.30%. For credibility and consistency, this requested increase is the same as all increases for all other Individual Farm Bureau Alliance Select business.

- **Changes in Medical Service Costs**

  An annual trend of 11.17% was used to project paid claims from the experience period to the rating period. This trend assumption includes any change in service costs and utilization. The value for this trend assumption was derived by analyzing historical trend and adjusting for projected changes in service costs and utilization.

- **Changes in Benefits**

  Effective August 1, 2012 various changes in coverage and benefits were made to non-grandfathered policies in order to comply with PPACA's requirements of covering additional women's preventive services with no member cost sharing. A portion of the assumed increase in these benefit costs was included in the non-grandfathered plans' premiums effective 4/1/2012. The remaining portion (0.75%) of the assumed increase in these benefit costs will be included in the non-grandfathered plans' premiums effective 4/1/2013, along with the final approved base rate increase.

- **Administrative Costs and Anticipated Profits**

  Administrative costs for all Individual Farm Bureau Alliance Select business have decreased as a percent of premium from the prior rating period. Changes in distribution costs are the main driver of this change in administrative cost.

  While anticipated profits vary among each pool of Individual Farm Bureau Alliance Select business, in aggregate the anticipated profits for all of these pools are the same as a percent of premium from the prior rating period (3.50%). This nominal margin is needed to help ensure Wellmark's long-term viability.