

Rate Sheets
Subject to Medical Underwriting and Review

Complete and Complete Plus (364)
Effective as of January 1, 2024

			Complete Plus						Complete Plus		
			In Network	Out of Network					In Network	Out of Network	
			Deductible	\$500	\$1,500				Deductible	\$1,000	\$3,000
			Coinsurance	80%/20%	60%/40%				Coinsurance	80%/20%	60%/40%
			OOP Max	\$3,000	\$9,000				OOP Max	\$3,500	\$10,500
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	426.33	426.33	35	202.68	129.90	0	406.14	406.14	35	193.90	124.24
1	121.80	121.80	36	207.92	133.52	1	116.04	116.04	36	198.86	127.66
2	121.80	121.80	37	213.16	137.03	2	116.04	116.04	37	203.82	130.97
3	121.80	121.80	38	218.42	140.52	3	116.04	116.04	38	208.78	134.28
4	121.80	121.80	39	223.65	144.01	4	116.04	116.04	39	213.75	137.58
5	121.80	121.80	40	228.89	147.51	5	116.04	116.04	40	218.71	140.90
6	121.80	121.80	41	234.64	152.26	6	116.04	116.04	41	224.15	145.38
7	121.80	121.80	42	240.38	157.00	7	116.04	116.04	42	229.59	149.87
8	121.80	121.80	43	246.00	161.74	8	116.04	116.04	43	234.90	154.37
9	121.80	121.80	44	251.74	166.48	9	116.04	116.04	44	240.34	158.86
10	121.80	121.80	45	258.26	173.59	10	116.04	116.04	45	246.54	165.70
11	121.80	121.80	46	259.63	184.45	11	116.04	116.04	46	247.85	176.12
12	121.80	121.80	47	260.89	195.20	12	116.04	116.04	47	249.04	186.41
13	121.80	121.80	48	262.69	205.49	13	116.04	116.04	48	250.78	196.26
14	121.80	121.80	49	264.49	215.70	14	116.04	116.04	49	252.50	206.01
15	121.80	121.80	50	274.29	233.99	15	116.04	116.04	50	261.80	223.41
16	121.80	121.80	51	283.82	255.77	16	116.04	116.04	51	270.87	244.12
17	121.80	121.80	52	292.96	277.40	17	116.04	116.04	52	279.54	264.70
18	121.80	121.80	53	306.46	299.10	18	116.04	116.04	53	292.56	285.34
19	121.52	84.09	54	319.10	320.01	19	116.35	80.18	54	304.77	305.23
20	130.25	86.85	55	331.71	340.97	20	124.82	82.78	55	316.97	325.17
21	134.99	89.60	56	345.83	356.25	21	129.32	85.38	56	330.58	339.76
22	139.61	92.34	57	361.13	372.61	22	133.68	87.98	57	345.32	355.34
23	144.35	95.09	58	372.90	388.96	23	138.17	90.58	58	356.54	370.91
24	149.09	97.95	59	384.70	405.33	24	142.66	93.30	59	367.79	386.52
25	158.33	101.94	60	396.62	421.72	25	151.63	97.15	60	379.15	402.14
26	159.72	104.20	61	412.90	445.46	26	152.94	99.37	61	394.64	424.72
27	160.96	106.45	62	429.23	469.07	27	154.12	101.58	62	410.18	447.18
28	162.22	108.81	63	446.46	494.54	28	155.31	103.90	63	426.60	471.48
29	163.58	111.06	64	463.69	520.15	29	156.60	106.09	64	443.03	495.94
30	168.56	113.44	65	497.04	569.04	30	161.51	108.43	65	474.74	542.41
31	175.05	115.94	66	497.04	569.04	31	167.66	110.79	66	474.74	542.41
32	181.54	118.43	67	497.04	569.04	32	173.79	113.15	67	474.74	542.41
33	187.91	120.93	68	497.04	569.04	33	179.83	115.52	68	474.74	542.41
34	194.39	123.42	69	497.04	569.04	34	185.97	117.88	69	474.74	542.41

Complete and Complete Plus (364)
Effective as of January 1, 2024

			Complete Plus						Complete Plus		
			In Network	Out of Network					In Network	Out of Network	
			Deductible	\$2,500	\$7,500				Deductible	\$5,000	\$15,000
			Coinsurance	80%/20%	60%/40%				Coinsurance	80%/20%	60%/40%
			OOP Max	\$5,000	\$15,000				OOP Max	\$7,500	\$22,500
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	361.16	361.16	35	174.33	111.58	0	309.70	309.70	35	151.94	97.13
1	103.19	103.19	36	178.67	114.59	1	88.48	88.48	36	155.57	99.63
2	103.19	103.19	37	183.00	117.48	2	88.48	88.48	37	159.19	102.04
3	103.19	103.19	38	187.35	120.36	3	88.48	88.48	38	162.81	104.45
4	103.19	103.19	39	191.68	123.27	4	88.48	88.48	39	166.42	106.86
5	103.19	103.19	40	196.01	126.15	5	88.48	88.48	40	170.05	109.29
6	103.19	103.19	41	200.76	130.08	6	88.48	88.48	41	174.02	112.55
7	103.19	103.19	42	205.52	134.00	7	88.48	88.48	42	177.99	115.84
8	103.19	103.19	43	210.16	137.92	8	88.48	88.48	43	181.86	119.11
9	103.19	103.19	44	214.92	141.85	9	88.48	88.48	44	185.83	122.40
10	103.19	103.19	45	220.45	148.12	10	88.48	88.48	45	190.58	128.03
11	103.19	103.19	46	221.58	157.53	11	88.48	88.48	46	191.52	136.26
12	103.19	103.19	47	222.61	166.82	12	88.48	88.48	47	192.39	144.42
13	103.19	103.19	48	224.22	175.65	13	88.48	88.48	48	193.82	152.10
14	103.19	103.19	49	225.79	184.41	14	88.48	88.48	49	195.22	159.71
15	103.19	103.19	50	233.99	199.85	15	88.48	88.48	50	202.17	172.91
16	103.19	103.19	51	241.98	218.19	16	88.48	88.48	51	208.93	188.50
17	103.19	103.19	52	249.62	236.38	17	88.48	88.48	52	215.39	204.01
18	103.19	103.19	53	261.62	254.68	18	88.48	88.48	53	226.19	219.61
19	104.84	71.45	54	272.88	272.31	19	91.67	61.47	54	236.38	234.65
20	112.73	73.73	55	284.15	289.98	20	98.90	63.37	55	246.57	249.72
21	116.65	76.00	56	296.63	302.97	21	102.17	65.26	56	257.79	260.90
22	120.47	78.27	57	310.12	316.84	22	105.36	67.17	57	269.85	272.81
23	124.40	80.54	58	320.10	330.72	23	108.64	69.06	58	278.41	284.72
24	128.33	82.91	59	330.12	344.60	24	111.92	71.04	59	287.03	296.65
25	136.70	86.48	60	340.23	358.51	25	119.61	74.26	60	295.69	308.60
26	137.84	88.61	61	353.96	378.50	26	120.57	76.30	61	307.40	325.62
27	138.86	90.71	62	367.72	398.38	27	121.43	78.30	62	319.13	342.55
28	139.91	92.94	63	382.35	420.11	28	122.29	80.40	63	331.74	361.34
29	141.04	95.05	64	397.02	441.97	29	123.23	82.40	64	344.38	380.24
30	145.79	97.27	65	425.03	483.07	30	127.83	84.51	65	368.17	415.18
31	151.16	99.35	66	425.03	483.07	31	132.31	86.23	66	368.17	415.18
32	156.54	101.41	67	425.03	483.07	32	136.78	87.97	67	368.17	415.18
33	161.80	103.47	68	425.03	483.07	33	141.19	89.69	68	368.17	415.18
34	167.18	105.54	69	425.03	483.07	34	145.67	91.41	69	368.17	415.18

Complete and Complete Plus (364)
Effective as of January 1, 2024

			Complete						Complete					
			In Network	Out of Network					In Network	Out of Network				
			Deductible \$1,000	80%/20%	\$3,000	60%/40%				Deductible \$2,500	80%/20%	\$7,500	60%/40%	
			Coinsurance	80%/20%		60%/40%				Coinsurance	80%/20%		60%/40%	
			OOP Max	\$3,500		\$10,500				OOP Max	\$5,000		\$15,000	
Attained			Attained						Attained					
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	420.08	420.08	35	201.59	129.10	0	352.03	352.03	35	167.22	107.18	0	167.22	107.18
1	120.02	120.02	36	206.68	132.61	1	100.58	100.58	36	171.55	110.17	1	171.55	110.17
2	120.02	120.02	37	211.76	136.01	2	100.58	100.58	37	175.89	113.07	2	175.89	113.07
3	120.02	120.02	38	216.86	139.41	3	100.58	100.58	38	180.23	115.96	3	180.23	115.96
4	120.02	120.02	39	221.95	142.79	4	100.58	100.58	39	184.56	118.84	4	184.56	118.84
5	120.02	120.02	40	227.04	146.19	5	100.58	100.58	40	188.89	121.74	5	188.89	121.74
6	120.02	120.02	41	232.62	150.80	6	100.58	100.58	41	193.65	125.66	6	193.65	125.66
7	120.02	120.02	42	238.20	155.40	7	100.58	100.58	42	198.39	129.58	7	198.39	129.58
8	120.02	120.02	43	243.66	160.01	8	100.58	100.58	43	203.04	133.51	8	203.04	133.51
9	120.02	120.02	44	249.23	164.62	9	100.58	100.58	44	207.79	137.42	9	207.79	137.42
10	120.02	120.02	45	255.67	171.82	10	100.58	100.58	45	213.17	143.28	10	213.17	143.28
11	120.02	120.02	46	257.00	182.67	11	100.58	100.58	46	214.30	152.26	11	214.30	152.26
12	120.02	120.02	47	258.21	193.39	12	100.58	100.58	47	215.35	161.10	12	215.35	161.10
13	120.02	120.02	48	260.04	203.60	13	100.58	100.58	48	216.83	169.60	13	216.83	169.60
14	120.02	120.02	49	261.85	213.74	14	100.58	100.58	49	218.30	178.01	14	218.30	178.01
15	120.02	120.02	50	271.43	231.72	15	100.58	100.58	50	226.40	193.12	15	226.40	193.12
16	120.02	120.02	51	280.75	253.10	16	100.58	100.58	51	234.28	211.12	16	234.28	211.12
17	120.02	120.02	52	289.70	274.33	17	100.58	100.58	52	241.82	228.99	17	241.82	228.99
18	120.02	120.02	53	303.38	295.64	18	100.58	100.58	53	252.95	246.90	18	252.95	246.90
19	121.08	83.02	54	316.24	316.20	19	100.23	69.43	54	263.34	264.18	19	263.34	264.18
20	130.04	85.69	55	329.07	336.78	20	107.42	71.69	55	273.74	281.47	20	273.74	281.47
21	134.64	88.35	56	343.37	351.89	21	111.34	73.98	56	285.37	294.11	21	285.37	294.11
22	139.13	91.03	57	358.80	368.00	22	115.16	76.24	57	297.97	307.60	22	297.97	307.60
23	143.74	93.69	58	370.42	384.14	23	119.08	78.51	58	307.69	321.10	23	307.69	321.10
24	148.34	96.49	59	382.07	400.28	24	123.00	80.89	59	317.43	334.63	24	317.43	334.63
25	157.83	100.56	60	393.83	416.44	25	130.61	84.17	60	327.28	348.14	25	327.28	348.14
26	159.17	102.90	61	409.81	439.75	26	131.75	86.03	61	340.72	367.76	26	340.72	367.76
27	160.39	105.27	62	425.85	462.92	27	132.79	87.86	62	354.20	387.27	27	354.20	387.27
28	161.60	107.75	63	442.85	488.12	28	133.81	89.80	63	368.44	408.29	28	368.44	408.29
29	162.93	110.13	64	459.90	513.48	29	134.95	91.66	64	382.66	429.44	29	382.66	429.44
30	168.22	112.61	65	492.58	561.44	30	139.03	93.59	65	410.21	469.82	30	410.21	469.82
31	174.53	115.03	66	492.58	561.44	31	144.40	95.66	66	410.21	469.82	31	410.21	469.82
32	180.84	117.45	67	492.58	561.44	32	149.76	97.72	67	410.21	469.82	32	410.21	469.82
33	187.02	119.88	68	492.58	561.44	33	155.03	99.79	68	410.21	469.82	33	410.21	469.82
34	193.33	122.30	69	492.58	561.44	34	160.39	101.84	69	410.21	469.82	34	410.21	469.82

Complete and Complete Plus (364)
Effective as of January 1, 2024

			Complete						Complete		
			In Network	Out of Network					In Network	Out of Network	
			Deductible \$5,000	80%/20%					Deductible \$7,500	80%/20%	
			Coinsurance 80%/20%	60%/40%					Coinsurance 80%/20%	60%/40%	
			OOP Max \$7,500	\$22,500					OOP Max \$10,000	\$30,000	
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	277.04	277.04	35	129.86	83.34	0	231.11	231.11	35	107.39	68.97
1	79.16	79.16	36	133.34	85.74	1	66.03	66.03	36	110.32	70.99
2	79.16	79.16	37	136.83	88.07	2	66.03	66.03	37	113.26	72.95
3	79.16	79.16	38	140.30	90.39	3	66.03	66.03	38	116.21	74.92
4	79.16	79.16	39	143.78	92.71	4	66.03	66.03	39	119.14	76.88
5	79.16	79.16	40	147.27	95.02	5	66.03	66.03	40	122.09	78.83
6	79.16	79.16	41	151.08	98.17	6	66.03	66.03	41	125.31	81.51
7	79.16	79.16	42	154.89	101.33	7	66.03	66.03	42	128.53	84.16
8	79.16	79.16	43	158.61	104.47	8	66.03	66.03	43	131.69	86.82
9	79.16	79.16	44	162.44	107.63	9	66.03	66.03	44	134.91	89.48
10	79.16	79.16	45	166.66	112.04	10	66.03	66.03	45	138.44	93.08
11	79.16	79.16	46	167.58	118.98	11	66.03	66.03	46	139.21	98.79
12	79.16	79.16	47	168.41	125.80	12	66.03	66.03	47	139.92	104.42
13	79.16	79.16	48	169.55	132.44	13	66.03	66.03	48	140.83	109.91
14	79.16	79.16	49	170.67	138.99	14	66.03	66.03	49	141.75	115.33
15	79.16	79.16	50	177.09	150.90	15	66.03	66.03	50	147.15	125.30
16	79.16	79.16	51	183.35	165.15	16	66.03	66.03	51	152.41	137.21
17	79.16	79.16	52	189.36	179.30	17	66.03	66.03	52	157.45	149.06
18	79.16	79.16	53	197.75	193.44	18	66.03	66.03	53	164.24	160.91
19	77.64	54.51	54	205.55	207.11	19	64.08	45.39	54	170.55	172.32
20	82.97	56.32	55	213.36	220.76	20	68.35	46.94	55	176.85	183.74
21	86.11	58.14	56	222.16	230.69	21	71.00	48.47	56	183.99	192.02
22	89.18	59.97	57	231.72	241.31	22	73.59	50.01	57	191.79	200.87
23	92.34	61.79	58	239.37	251.92	23	76.26	51.55	58	198.17	209.72
24	95.48	63.69	59	247.04	262.55	24	78.92	53.16	59	204.56	218.57
25	101.10	66.17	60	254.78	273.17	25	83.42	55.15	60	211.01	227.42
26	102.01	67.47	61	265.42	288.69	26	84.19	56.18	61	219.91	240.41
27	102.83	68.80	62	276.08	304.12	27	84.89	57.18	62	228.83	253.33
28	103.66	70.18	63	287.21	320.55	28	85.58	58.28	63	238.08	266.99
29	104.58	71.48	64	298.36	337.08	29	86.36	59.29	64	247.38	280.72
30	107.44	72.88	65	320.22	369.06	30	88.53	60.37	65	265.70	307.52
31	111.74	74.54	66	320.22	369.06	31	92.19	61.78	66	265.70	307.52
32	116.05	76.20	67	320.22	369.06	32	95.82	63.17	67	265.70	307.52
33	120.27	77.85	68	320.22	369.06	33	99.39	64.57	68	265.70	307.52
34	124.58	79.51	69	320.22	369.06	34	103.03	65.97	69	265.70	307.52

Complete and Complete Plus (364)
Effective as of January 1, 2024

			Complete						Complete		
			In Network	Out of Network					In Network	Out of Network	
			\$1,000	\$3,000					\$2,500	\$7,500	
			70%/30%	50%/50%					70%/30%	50%/50%	
			OOP Max	\$4,500					OOP Max	\$18,000	
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	397.95	397.95	35	190.54	122.04	0	335.58	335.58	35	159.11	102.00
1	113.70	113.70	36	195.37	125.39	1	95.87	95.87	36	163.26	104.86
2	113.70	113.70	37	200.22	128.62	2	95.87	95.87	37	167.39	107.62
3	113.70	113.70	38	205.05	131.85	3	95.87	95.87	38	171.55	110.39
4	113.70	113.70	39	209.90	135.07	4	95.87	95.87	39	175.68	113.15
5	113.70	113.70	40	214.75	138.30	5	95.87	95.87	40	179.84	115.92
6	113.70	113.70	41	220.04	142.67	6	95.87	95.87	41	184.37	119.66
7	113.70	113.70	42	225.35	147.05	7	95.87	95.87	42	188.91	123.41
8	113.70	113.70	43	230.54	151.43	8	95.87	95.87	43	193.36	127.16
9	113.70	113.70	44	235.84	155.82	9	95.87	95.87	44	197.89	130.91
10	113.70	113.70	45	241.95	162.60	10	95.87	95.87	45	203.02	136.47
11	113.70	113.70	46	243.21	172.84	11	95.87	95.87	46	204.10	144.99
12	113.70	113.70	47	244.36	182.95	12	95.87	95.87	47	205.09	153.41
13	113.70	113.70	48	246.06	192.62	13	95.87	95.87	48	206.50	161.49
14	113.70	113.70	49	247.77	202.21	14	95.87	95.87	49	207.91	169.50
15	113.70	113.70	50	256.84	219.25	15	95.87	95.87	50	215.65	183.91
16	113.70	113.70	51	265.71	239.52	16	95.87	95.87	51	223.17	201.07
17	113.70	113.70	52	274.21	259.65	17	95.87	95.87	52	230.37	218.12
18	113.70	113.70	53	287.08	279.87	18	95.87	95.87	53	240.89	235.23
19	114.40	78.60	54	299.17	299.34	19	95.34	66.16	54	250.75	251.71
20	122.80	81.15	55	311.25	318.86	20	102.12	68.33	55	260.59	268.20
21	127.19	83.68	56	324.70	333.15	21	105.87	70.50	56	271.61	280.24
22	131.45	86.21	57	339.24	348.41	22	109.52	72.67	57	283.56	293.11
23	135.82	88.75	58	350.23	363.70	23	113.27	74.84	58	292.82	305.98
24	140.21	91.40	59	361.26	378.99	24	117.02	77.11	59	302.12	318.87
25	149.11	95.23	60	372.41	394.30	25	124.22	80.22	60	311.51	331.75
26	150.39	97.45	61	387.55	416.39	26	125.29	81.96	61	324.33	350.47
27	151.54	99.64	62	402.75	438.39	27	126.28	83.70	62	337.19	369.09
28	152.70	101.96	63	418.86	462.23	28	127.26	85.52	63	350.73	389.09
29	153.96	104.16	64	434.99	486.22	29	128.36	87.26	64	364.29	409.22
30	158.88	106.49	65	466.00	531.69	30	132.19	89.07	65	390.59	447.77
31	164.88	108.80	66	466.00	531.69	31	137.33	91.06	66	390.59	447.77
32	170.87	111.10	67	466.00	531.69	32	142.45	93.03	67	390.59	447.77
33	176.74	113.40	68	466.00	531.69	33	147.50	95.00	68	390.59	447.77
34	182.74	115.71	69	466.00	531.69	34	152.62	96.98	69	390.59	447.77

Complete and Complete Plus (364)
Effective as of January 1, 2024

			Complete						Complete		
			In Network	Out of Network					In Network	Out of Network	
			Deductible \$5,000	70%/30%					Deductible \$7,500	70%/30%	
			Coinsurance 70%/30%	50%/50%					Coinsurance 70%/30%	50%/50%	
			OOP Max \$8,500	\$25,500					OOP Max \$11,000	\$33,000	
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	266.62	266.62	35	124.80	80.09	0	223.52	223.52	35	103.74	66.63
1	76.18	76.18	36	128.17	82.41	1	63.87	63.87	36	106.59	68.60
2	76.18	76.18	37	131.52	84.65	2	63.87	63.87	37	109.44	70.50
3	76.18	76.18	38	134.87	86.88	3	63.87	63.87	38	112.29	72.39
4	76.18	76.18	39	138.24	89.13	4	63.87	63.87	39	115.14	74.30
5	76.18	76.18	40	141.59	91.36	5	63.87	63.87	40	117.99	76.20
6	76.18	76.18	41	145.27	94.40	6	63.87	63.87	41	121.11	78.78
7	76.18	76.18	42	148.94	97.45	7	63.87	63.87	42	124.24	81.36
8	76.18	76.18	43	152.54	100.47	8	63.87	63.87	43	127.28	83.94
9	76.18	76.18	44	156.21	103.50	9	63.87	63.87	44	130.41	86.51
10	76.18	76.18	45	160.27	107.76	10	63.87	63.87	45	133.82	89.98
11	76.18	76.18	46	161.17	114.41	11	63.87	63.87	46	134.57	95.48
12	76.18	76.18	47	161.97	120.98	12	63.87	63.87	47	135.24	100.92
13	76.18	76.18	48	163.05	127.35	13	63.87	63.87	48	136.14	106.23
14	76.18	76.18	49	164.14	133.63	14	63.87	63.87	49	137.00	111.48
15	76.18	76.18	50	170.33	145.12	15	63.87	63.87	50	142.25	121.10
16	76.18	76.18	51	176.35	158.81	16	63.87	63.87	51	147.34	132.64
17	76.18	76.18	52	182.15	172.46	17	63.87	63.87	52	152.22	144.10
18	76.18	76.18	53	190.18	186.09	18	63.87	63.87	53	158.75	155.57
19	74.59	52.44	54	197.65	199.23	19	61.88	43.89	54	164.83	166.62
20	79.68	54.19	55	205.11	212.39	20	65.99	45.38	55	170.89	177.68
21	82.71	55.95	56	213.55	221.93	21	68.56	46.88	56	177.78	185.68
22	85.67	57.72	57	222.74	232.14	22	71.09	48.37	57	185.30	194.23
23	88.71	59.48	58	230.08	242.34	23	73.66	49.86	58	191.46	202.79
24	91.75	61.31	59	237.46	252.57	24	76.23	51.43	59	197.63	211.34
25	97.12	63.66	60	244.91	262.81	25	80.54	53.35	60	203.87	219.91
26	98.00	64.92	61	255.14	277.76	26	81.29	54.31	61	212.49	232.48
27	98.79	66.16	62	265.40	292.60	27	81.97	55.28	62	221.12	244.96
28	99.60	67.49	63	276.13	308.41	28	82.64	56.33	63	230.09	258.17
29	100.47	68.73	64	286.86	324.30	29	83.39	57.28	64	239.06	271.43
30	103.19	70.05	65	307.90	355.12	30	85.48	58.34	65	256.78	297.38
31	107.34	71.66	66	307.90	355.12	31	89.01	59.70	66	256.78	297.38
32	111.51	73.26	67	307.90	355.12	32	92.55	61.05	67	256.78	297.38
33	115.57	74.85	68	307.90	355.12	33	96.01	62.41	68	256.78	297.38
34	119.74	76.45	69	307.90	355.12	34	99.53	63.77	69	256.78	297.38