

Rate Sheets
Subject to Medical Underwriting and Review

Complete and Complete Plus (364)
Effective as of January 1, 2026

			Complete Plus						Complete Plus		
			In Network	Out of Network					In Network	Out of Network	
			\$500	\$1,500					\$1,000	\$3,000	
			80%/20%	60%/40%					80%/20%	60%/40%	
			OOP Max	\$3,000					\$3,500	\$10,500	
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	551.23	551.23	35	262.06	167.96	0	525.13	525.13	35	250.71	160.63
1	157.49	157.49	36	268.84	172.63	1	150.04	150.04	36	257.12	165.06
2	157.49	157.49	37	275.62	177.17	2	150.04	150.04	37	263.53	169.34
3	157.49	157.49	38	282.41	181.69	3	150.04	150.04	38	269.95	173.62
4	157.49	157.49	39	289.17	186.20	4	150.04	150.04	39	276.37	177.89
5	157.49	157.49	40	295.94	190.72	5	150.04	150.04	40	282.78	182.18
6	157.49	157.49	41	303.38	196.86	6	150.04	150.04	41	289.82	187.97
7	157.49	157.49	42	310.81	202.99	7	150.04	150.04	42	296.85	193.77
8	157.49	157.49	43	318.07	209.12	8	150.04	150.04	43	303.72	199.59
9	157.49	157.49	44	325.49	215.25	9	150.04	150.04	44	310.75	205.40
10	157.49	157.49	45	333.93	224.44	10	150.04	150.04	45	318.77	214.25
11	157.49	157.49	46	335.70	238.49	11	150.04	150.04	46	320.46	227.72
12	157.49	157.49	47	337.32	252.38	12	150.04	150.04	47	322.00	241.02
13	157.49	157.49	48	339.65	265.69	13	150.04	150.04	48	324.25	253.76
14	157.49	157.49	49	341.98	278.90	14	150.04	150.04	49	326.48	266.37
15	157.49	157.49	50	354.65	302.55	15	150.04	150.04	50	338.51	288.86
16	157.49	157.49	51	366.97	330.70	16	150.04	150.04	51	350.22	315.64
17	157.49	157.49	52	378.79	358.67	17	150.04	150.04	52	361.44	342.25
18	157.49	157.49	53	396.24	386.72	18	150.04	150.04	53	378.27	368.93
19	157.12	108.73	54	412.59	413.76	19	150.44	103.67	54	394.07	394.66
20	168.41	112.30	55	428.89	440.87	20	161.39	107.03	55	409.83	420.44
21	174.54	115.85	56	447.14	460.63	21	167.21	110.39	56	427.44	439.30
22	180.52	119.40	57	466.93	481.78	22	172.85	113.75	57	446.50	459.44
23	186.65	122.95	58	482.15	502.92	23	178.65	117.11	58	460.99	479.58
24	192.77	126.64	59	497.41	524.09	24	184.46	120.64	59	475.54	499.76
25	204.72	131.80	60	512.81	545.28	25	196.05	125.62	60	490.23	519.96
26	206.52	134.73	61	533.87	575.97	26	197.74	128.48	61	510.26	549.15
27	208.12	137.63	62	554.98	606.50	27	199.27	131.34	62	530.35	578.19
28	209.74	140.68	63	577.26	639.43	28	200.81	134.34	63	551.58	609.61
29	211.51	143.60	64	599.54	672.54	29	202.48	137.17	64	572.83	641.24
30	217.95	146.68	65	642.66	735.76	30	208.82	140.20	65	613.82	701.32
31	226.33	149.90	66	642.66	735.76	31	216.78	143.25	66	613.82	701.32
32	234.73	153.13	67	642.66	735.76	32	224.71	146.30	67	613.82	701.32
33	242.96	156.36	68	642.66	735.76	33	232.51	149.36	68	613.82	701.32
34	251.35	159.58	69	642.66	735.76	34	240.45	152.41	69	613.82	701.32

Complete Plus			Complete Plus		
	In Network	Out of Network		In Network	Out of Network
Deductible	\$2,500	\$7,500	Deductible	\$5,000	\$15,000
Coinurance	80%/20%	60%/40%	Coinurance	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	466.97	466.97	35	225.40	144.27	0	400.44	400.44	35	196.46	125.59
1	133.42	133.42	36	231.02	148.16	1	114.40	114.40	36	201.14	128.82
2	133.42	133.42	37	236.62	151.90	2	114.40	114.40	37	205.83	131.94
3	133.42	133.42	38	242.23	155.63	3	114.40	114.40	38	210.51	135.05
4	133.42	133.42	39	247.84	159.38	4	114.40	114.40	39	215.18	138.17
5	133.42	133.42	40	253.44	163.10	5	114.40	114.40	40	219.87	141.30
6	133.42	133.42	41	259.58	168.19	6	114.40	114.40	41	225.01	145.53
7	133.42	133.42	42	265.73	173.26	7	114.40	114.40	42	230.14	149.78
8	133.42	133.42	43	271.73	178.33	8	114.40	114.40	43	235.15	154.01
9	133.42	133.42	44	277.88	183.41	9	114.40	114.40	44	240.28	158.26
10	133.42	133.42	45	285.04	191.52	10	114.40	114.40	45	246.42	165.53
11	133.42	133.42	46	286.50	203.68	11	114.40	114.40	46	247.63	176.18
12	133.42	133.42	47	287.83	215.70	12	114.40	114.40	47	248.75	186.73
13	133.42	133.42	48	289.91	227.12	13	114.40	114.40	48	250.60	196.66
14	133.42	133.42	49	291.94	238.44	14	114.40	114.40	49	252.41	206.50
15	133.42	133.42	50	302.55	258.41	15	114.40	114.40	50	261.40	223.56
16	133.42	133.42	51	312.87	282.11	16	114.40	114.40	51	270.14	243.73
17	133.42	133.42	52	322.75	305.64	17	114.40	114.40	52	278.49	263.78
18	133.42	133.42	53	338.26	329.30	18	114.40	114.40	53	292.46	283.94
19	135.55	92.38	54	352.83	352.09	19	118.53	79.48	54	305.64	303.40
20	145.76	95.33	55	367.39	374.94	20	127.87	81.94	55	318.81	322.89
21	150.82	98.27	56	383.54	391.73	21	132.10	84.38	56	333.32	337.33
22	155.76	101.20	57	400.98	409.67	22	136.23	86.85	57	348.91	352.73
23	160.85	104.14	58	413.88	427.61	23	140.47	89.29	58	359.98	368.14
24	165.93	107.21	59	426.84	445.56	24	144.71	91.86	59	371.12	383.56
25	176.75	111.82	60	439.91	463.54	25	154.65	96.02	60	382.32	399.01
26	178.22	114.58	61	457.66	489.39	26	155.90	98.65	61	397.45	421.02
27	179.55	117.29	62	475.45	515.10	27	157.00	101.24	62	412.63	442.90
28	180.90	120.17	63	494.38	543.19	28	158.12	103.95	63	428.93	467.20
29	182.37	122.89	64	513.34	571.45	29	159.34	106.54	64	445.28	491.64
30	188.51	125.77	65	549.56	624.60	30	165.28	109.27	65	476.03	536.82
31	195.45	128.45	66	549.56	624.60	31	171.07	111.50	66	476.03	536.82
32	202.40	131.13	67	549.56	624.60	32	176.86	113.74	67	476.03	536.82
33	209.20	133.79	68	549.56	624.60	33	182.56	115.97	68	476.03	536.82
34	216.15	136.46	69	549.56	624.60	34	188.35	118.19	69	476.03	536.82

Complete and Complete Plus (364)
Effective as of January 1, 2026

			Complete						Complete		
			In Network	Out of Network					In Network	Out of Network	
			\$1,000	\$3,000					\$2,500	\$7,500	
			80%/20%	60%/40%					80%/20%	60%/40%	
			OOP Max	\$3,500					OOP Max	\$5,000	
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	543.16	543.16	35	260.65	166.92	0	455.16	455.16	35	216.21	138.58
1	155.18	155.18	36	267.23	171.46	1	130.05	130.05	36	221.81	142.45
2	155.18	155.18	37	273.81	175.86	2	130.05	130.05	37	227.43	146.19
3	155.18	155.18	38	280.39	180.25	3	130.05	130.05	38	233.03	149.93
4	155.18	155.18	39	286.98	184.62	4	130.05	130.05	39	238.63	153.66
5	155.18	155.18	40	293.56	189.02	5	130.05	130.05	40	244.23	157.41
6	155.18	155.18	41	300.78	194.97	6	130.05	130.05	41	250.39	162.47
7	155.18	155.18	42	307.99	200.93	7	130.05	130.05	42	256.52	167.55
8	155.18	155.18	43	315.05	206.89	8	130.05	130.05	43	262.52	172.62
9	155.18	155.18	44	322.25	212.85	9	130.05	130.05	44	268.66	177.68
10	155.18	155.18	45	330.57	222.16	10	130.05	130.05	45	275.63	185.26
11	155.18	155.18	46	332.30	236.19	11	130.05	130.05	46	277.09	196.86
12	155.18	155.18	47	333.86	250.05	12	130.05	130.05	47	278.44	208.30
13	155.18	155.18	48	336.22	263.25	13	130.05	130.05	48	280.35	219.29
14	155.18	155.18	49	338.56	276.36	14	130.05	130.05	49	282.26	230.17
15	155.18	155.18	50	350.95	299.60	15	130.05	130.05	50	292.73	249.70
16	155.18	155.18	51	363.01	327.25	16	130.05	130.05	51	302.92	272.97
17	155.18	155.18	52	374.57	354.70	17	130.05	130.05	52	312.67	296.08
18	155.18	155.18	53	392.26	382.26	18	130.05	130.05	53	327.06	319.23
19	156.56	107.34	54	408.89	408.83	19	129.60	89.77	54	340.49	341.58
20	168.14	110.80	55	425.48	435.45	20	138.89	92.70	55	353.94	363.94
21	174.09	114.24	56	443.97	454.99	21	143.96	95.65	56	368.97	380.27
22	179.90	117.69	57	463.92	475.81	22	148.90	98.58	57	385.27	397.72
23	185.85	121.14	58	478.95	496.68	23	153.97	101.51	58	397.83	415.18
24	191.80	124.75	59	494.01	517.55	24	159.04	104.59	59	410.43	432.67
25	204.07	130.02	60	509.21	538.45	25	168.88	108.83	60	423.17	450.14
26	205.80	133.04	61	529.88	568.59	26	170.35	111.23	61	440.54	475.50
27	207.38	136.11	62	550.61	598.54	27	171.69	113.60	62	457.97	500.73
28	208.95	139.32	63	572.60	631.13	28	173.01	116.12	63	476.38	527.91
29	210.66	142.40	64	594.64	663.92	29	174.48	118.52	64	494.77	555.25
30	217.50	145.60	65	636.89	725.93	30	179.76	121.02	65	530.39	607.47
31	225.66	148.73	66	636.89	725.93	31	186.70	123.69	66	530.39	607.47
32	233.82	151.86	67	636.89	725.93	32	193.64	126.35	67	530.39	607.47
33	241.82	155.01	68	636.89	725.93	33	200.46	129.02	68	530.39	607.47
34	249.97	158.14	69	636.89	725.93	34	207.38	131.68	69	530.39	607.47

Complete and Complete Plus (364)
Effective as of January 1, 2026

			Complete						Complete		
			In Network	Out of Network					In Network	Out of Network	
			Deductible	\$5,000	\$15,000				Deductible	\$7,500	\$22,500
			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	358.20	358.20	35	167.91	107.76	0	298.82	298.82	35	138.85	89.17
1	102.35	102.35	36	172.41	110.86	1	85.38	85.38	36	142.64	91.79
2	102.35	102.35	37	176.91	113.87	2	85.38	85.38	37	146.45	94.33
3	102.35	102.35	38	181.41	116.87	3	85.38	85.38	38	150.25	96.87
4	102.35	102.35	39	185.90	119.87	4	85.38	85.38	39	154.05	99.40
5	102.35	102.35	40	190.41	122.86	5	85.38	85.38	40	157.85	101.93
6	102.35	102.35	41	195.34	126.93	6	85.38	85.38	41	162.02	105.38
7	102.35	102.35	42	200.27	131.02	7	85.38	85.38	42	166.18	108.81
8	102.35	102.35	43	205.09	135.08	8	85.38	85.38	43	170.27	112.25
9	102.35	102.35	44	210.03	139.16	9	85.38	85.38	44	174.43	115.70
10	102.35	102.35	45	215.49	144.87	10	85.38	85.38	45	179.01	120.35
11	102.35	102.35	46	216.68	153.84	11	85.38	85.38	46	179.99	127.74
12	102.35	102.35	47	217.75	162.66	12	85.38	85.38	47	180.91	135.01
13	102.35	102.35	48	219.22	171.24	13	85.38	85.38	48	182.08	142.11
14	102.35	102.35	49	220.68	179.71	14	85.38	85.38	49	183.28	149.12
15	102.35	102.35	50	228.98	195.11	15	85.38	85.38	50	190.26	162.01
16	102.35	102.35	51	237.06	213.54	16	85.38	85.38	51	197.07	177.41
17	102.35	102.35	52	244.84	231.83	17	85.38	85.38	52	203.57	192.73
18	102.35	102.35	53	255.69	250.12	18	85.38	85.38	53	212.36	208.05
19	100.39	70.48	54	265.78	267.79	19	82.85	58.69	54	220.51	222.81
20	107.27	72.83	55	275.87	285.44	20	88.38	60.69	55	228.67	237.58
21	111.34	75.17	56	287.25	298.28	21	91.80	62.67	56	237.90	248.28
22	115.31	77.54	57	299.60	312.01	22	95.15	64.66	57	247.98	259.71
23	119.40	79.90	58	309.50	325.72	23	98.61	66.66	58	256.23	271.16
24	123.46	82.36	59	319.42	339.46	24	102.04	68.74	59	264.49	282.61
25	130.72	85.55	60	329.42	353.21	25	107.85	71.31	60	272.84	294.06
26	131.90	87.24	61	343.18	373.27	26	108.85	72.64	61	284.34	310.85
27	132.96	88.96	62	356.96	393.22	27	109.76	73.93	62	295.88	327.55
28	134.03	90.74	63	371.36	414.46	28	110.65	75.35	63	307.84	345.21
29	135.22	92.43	64	385.78	435.83	29	111.66	76.66	64	319.85	362.97
30	138.91	94.23	65	414.03	477.19	30	114.47	78.06	65	343.54	397.62
31	144.48	96.38	66	414.03	477.19	31	119.19	79.89	66	343.54	397.62
32	150.05	98.53	67	414.03	477.19	32	123.89	81.68	67	343.54	397.62
33	155.50	100.66	68	414.03	477.19	33	128.51	83.49	68	343.54	397.62
34	161.08	102.81	69	414.03	477.19	34	133.22	85.30	69	343.54	397.62

Complete and Complete Plus (364)
Effective as of January 1, 2026

						Complete									Complete		
			In Network			Out of Network						In Network			Out of Network		
			\$1,000			\$3,000						\$2,500			\$7,500		
			Deductible			Deductible						Deductible			Deductible		
			Coinsurance			Coinsurance						Coinsurance			Coinsurance		
			70%/30%			50%/50%						70%/30%			50%/50%		
			OOP Max			\$4,500						OOP Max			\$18,000		
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Complete and Complete Plus (364)
Effective as of January 1, 2026

			Complete						Complete		
			In Network	Out of Network					In Network	Out of Network	
			Deductible	\$5,000	\$15,000				Deductible	\$7,500	\$22,500
			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	344.73	344.73	35	161.36	103.55	0	289.01	289.01	35	134.14	86.15
1	98.50	98.50	36	165.72	106.56	1	82.58	82.58	36	137.82	88.70
2	98.50	98.50	37	170.06	109.45	2	82.58	82.58	37	141.51	91.16
3	98.50	98.50	38	174.39	112.34	3	82.58	82.58	38	145.19	93.60
4	98.50	98.50	39	178.74	115.24	4	82.58	82.58	39	148.88	96.07
5	98.50	98.50	40	183.07	118.13	5	82.58	82.58	40	152.56	98.53
6	98.50	98.50	41	187.83	122.05	6	82.58	82.58	41	156.60	101.86
7	98.50	98.50	42	192.57	126.00	7	82.58	82.58	42	160.63	105.20
8	98.50	98.50	43	197.23	129.91	8	82.58	82.58	43	164.58	108.53
9	98.50	98.50	44	201.98	133.83	9	82.58	82.58	44	168.61	111.85
10	98.50	98.50	45	207.23	139.33	10	82.58	82.58	45	173.03	116.35
11	98.50	98.50	46	208.39	147.93	11	82.58	82.58	46	174.00	123.46
12	98.50	98.50	47	209.42	156.42	12	82.58	82.58	47	174.86	130.49
13	98.50	98.50	48	210.82	164.66	13	82.58	82.58	48	176.02	137.35
14	98.50	98.50	49	212.23	172.78	14	82.58	82.58	49	177.14	144.14
15	98.50	98.50	50	220.23	187.63	15	82.58	82.58	50	183.92	156.58
16	98.50	98.50	51	228.02	205.34	16	82.58	82.58	51	190.51	171.50
17	98.50	98.50	52	235.51	222.98	17	82.58	82.58	52	196.81	186.32
18	98.50	98.50	53	245.89	240.61	18	82.58	82.58	53	205.26	201.14
19	96.45	67.80	54	255.56	257.60	19	80.01	56.75	54	213.12	215.44
20	103.02	70.07	55	265.21	274.62	20	85.33	58.68	55	220.96	229.73
21	106.94	72.34	56	276.12	286.95	21	88.65	60.61	56	229.87	240.07
22	110.77	74.63	57	287.99	300.16	22	91.91	62.54	57	239.59	251.13
23	114.70	76.90	58	297.48	313.34	23	95.25	64.47	58	247.55	262.20
24	118.63	79.28	59	307.03	326.57	24	98.57	66.49	59	255.53	273.25
25	125.58	82.31	60	316.67	339.80	25	104.14	68.98	60	263.60	284.34
26	126.71	83.93	61	329.89	359.13	26	105.10	70.22	61	274.74	300.59
27	127.74	85.54	62	343.15	378.33	27	105.99	71.48	62	285.90	316.73
28	128.78	87.27	63	357.03	398.76	28	106.86	72.84	63	297.50	333.81
29	129.91	88.86	64	370.90	419.31	29	107.83	74.07	64	309.09	350.95
30	133.42	90.58	65	398.10	459.16	30	110.53	75.43	65	332.01	384.51
31	138.79	92.65	66	398.10	459.16	31	115.09	77.19	66	332.01	384.51
32	144.18	94.72	67	398.10	459.16	32	119.67	78.94	67	332.01	384.51
33	149.43	96.79	68	398.10	459.16	33	124.13	80.70	68	332.01	384.51
34	154.82	98.85	69	398.10	459.16	34	128.70	82.45	69	332.01	384.51

Complete and Complete Plus (36)
Effective as of January 1, 2026

			Complete Plus						Complete Plus		
			In Network	Out of Network					In Network	Out of Network	
			\$500	\$1,500					\$1,000	\$3,000	
			80%/20%	60%/40%					80%/20%	60%/40%	
			OOP Max	\$3,000					OOP Max	\$3,500	
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	633.98	633.98	35	301.41	193.18	0	603.94	603.94	35	288.35	184.74
1	181.14	181.14	36	309.20	198.57	1	172.55	172.55	36	295.73	189.85
2	181.14	181.14	37	317.00	203.76	2	172.55	172.55	37	303.10	194.77
3	181.14	181.14	38	324.80	208.96	3	172.55	172.55	38	310.48	199.67
4	181.14	181.14	39	332.59	214.17	4	172.55	172.55	39	317.85	204.60
5	181.14	181.14	40	340.40	219.35	5	172.55	172.55	40	325.24	209.53
6	181.14	181.14	41	348.93	226.41	6	172.55	172.55	41	333.32	216.19
7	181.14	181.14	42	357.46	233.46	7	172.55	172.55	42	341.41	222.88
8	181.14	181.14	43	365.83	240.52	8	172.55	172.55	43	349.32	229.56
9	181.14	181.14	44	374.36	247.58	9	172.55	172.55	44	357.40	236.23
10	181.14	181.14	45	384.08	258.14	10	172.55	172.55	45	366.65	246.42
11	181.14	181.14	46	386.12	274.32	11	172.55	172.55	46	368.58	261.91
12	181.14	181.14	47	387.97	290.26	12	172.55	172.55	47	370.34	277.20
13	181.14	181.14	48	390.64	305.58	13	172.55	172.55	48	372.90	291.84
14	181.14	181.14	49	393.32	320.76	14	172.55	172.55	49	375.49	306.34
15	181.14	181.14	50	407.86	347.96	15	172.55	172.55	50	389.32	332.23
16	181.14	181.14	51	422.06	380.34	16	172.55	172.55	51	402.79	363.03
17	181.14	181.14	52	435.66	412.53	17	172.55	172.55	52	415.68	393.63
18	181.14	181.14	53	455.70	444.77	18	172.55	172.55	53	435.05	424.30
19	180.71	125.07	54	474.52	475.88	19	173.03	119.25	54	453.23	453.91
20	193.69	129.14	55	493.28	507.04	20	185.61	123.11	55	471.37	483.55
21	200.74	133.23	56	514.27	529.80	21	192.29	126.98	56	491.61	505.24
22	207.61	137.31	57	537.02	554.09	22	198.79	130.84	57	513.52	528.41
23	214.67	141.41	58	554.53	578.42	23	205.46	134.70	58	530.20	551.60
24	221.72	145.68	59	572.06	602.77	24	212.15	138.74	59	546.94	574.79
25	235.46	151.60	60	589.81	627.12	25	225.50	144.48	60	563.84	598.00
26	237.51	154.95	61	614.03	662.42	26	227.43	147.76	61	586.85	631.59
27	239.34	158.29	62	638.30	697.56	27	229.18	151.04	62	609.95	665.00
28	241.21	161.81	63	663.89	735.39	28	230.94	154.49	63	634.37	701.11
29	243.26	165.16	64	689.54	773.49	29	232.87	157.79	64	658.84	737.47
30	250.66	168.68	65	739.15	846.20	30	240.18	161.23	65	705.98	806.60
31	260.32	172.39	66	739.15	846.20	31	249.31	164.75	66	705.98	806.60
32	269.97	176.10	67	739.15	846.20	32	258.45	168.26	67	705.98	806.60
33	279.44	179.82	68	739.15	846.20	33	267.41	171.77	68	705.98	806.60
34	289.09	183.54	69	739.15	846.20	34	276.55	175.29	69	705.98	806.60

Complete and Complete Plus (36)
Effective as of January 1, 2026

			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	537.07	537.07	35	259.24	165.95	0	460.55	460.55	35	225.97	144.45
1	153.45	153.45	36	265.71	170.41	1	131.59	131.59	36	231.34	148.16
2	153.45	153.45	37	272.15	174.70	2	131.59	131.59	37	236.73	151.74
3	153.45	153.45	38	278.60	178.99	3	131.59	131.59	38	242.11	155.34
4	153.45	153.45	39	285.04	183.30	4	131.59	131.59	39	247.50	158.93
5	153.45	153.45	40	291.50	187.60	5	131.59	131.59	40	252.88	162.51
6	153.45	153.45	41	298.56	193.44	6	131.59	131.59	41	258.80	167.40
7	153.45	153.45	42	305.62	199.27	7	131.59	131.59	42	264.68	172.26
8	153.45	153.45	43	312.53	205.10	8	131.59	131.59	43	270.45	177.14
9	153.45	153.45	44	319.59	210.94	9	131.59	131.59	44	276.34	182.00
10	153.45	153.45	45	327.83	220.28	10	131.59	131.59	45	283.43	190.39
11	153.45	153.45	46	329.53	234.27	11	131.59	131.59	46	284.84	202.66
12	153.45	153.45	47	331.05	248.07	12	131.59	131.59	47	286.12	214.75
13	153.45	153.45	48	333.40	261.23	13	131.59	131.59	48	288.21	226.18
14	153.45	153.45	49	335.77	274.24	14	131.59	131.59	49	290.32	237.50
15	153.45	153.45	50	347.93	297.20	15	131.59	131.59	50	300.62	257.12
16	153.45	153.45	51	359.82	324.47	16	131.59	131.59	51	310.67	280.33
17	153.45	153.45	52	371.19	351.53	17	131.59	131.59	52	320.30	303.37
18	153.45	153.45	53	389.02	378.71	18	131.59	131.59	53	336.33	326.55
19	155.91	106.28	54	405.80	404.95	19	136.32	91.43	54	351.52	348.94
20	167.63	109.65	55	422.54	431.23	20	147.07	94.25	55	366.69	371.36
21	173.47	113.02	56	441.12	450.55	21	151.93	97.06	56	383.36	387.98
22	179.15	116.40	57	461.18	471.17	22	156.68	99.89	57	401.29	405.68
23	184.99	119.79	58	476.02	491.81	23	161.55	102.70	58	414.03	423.41
24	190.82	123.31	59	490.91	512.45	24	166.43	105.65	59	426.81	441.14
25	203.28	128.60	60	505.94	533.12	25	177.87	110.43	60	439.72	458.89
26	204.98	131.75	61	526.34	562.85	26	179.29	113.43	61	457.11	484.21
27	206.50	134.91	62	546.80	592.43	27	180.57	116.43	62	474.55	509.41
28	208.04	138.20	63	568.58	624.72	28	181.85	119.56	63	493.32	537.31
29	209.74	141.34	64	590.42	657.22	29	183.26	122.55	64	512.13	565.42
30	216.82	144.65	65	632.06	718.36	30	190.09	125.67	65	547.49	617.40
31	224.81	147.72	66	632.06	718.36	31	196.76	128.24	66	547.49	617.40
32	232.78	150.79	67	632.06	718.36	32	203.42	130.80	67	547.49	617.40
33	240.63	153.86	68	632.06	718.36	33	209.96	133.37	68	547.49	617.40
34	248.60	156.94	69	632.06	718.36	34	216.63	135.95	69	547.49	617.40

Complete and Complete Plus (36)
Effective as of January 1, 2026

Complete							Complete						
			In Network	Out of Network					In Network	Out of Network			
			Deductible	\$1,000	\$3,000				Deductible	\$2,500	\$7,500		
			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	Attained						
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male		
0	624.70	624.70	35	299.76	191.96	0	523.49	523.49	35	248.67	159.39		
1	178.48	178.48	36	307.34	197.20	1	149.58	149.58	36	255.11	163.85		
2	178.48	178.48	37	314.90	202.25	2	149.58	149.58	37	261.56	168.15		
3	178.48	178.48	38	322.47	207.30	3	149.58	149.58	38	268.00	172.45		
4	178.48	178.48	39	330.06	212.35	4	149.58	149.58	39	274.45	176.75		
5	178.48	178.48	40	337.63	217.40	5	149.58	149.58	40	280.91	181.03		
6	178.48	178.48	41	345.92	224.25	6	149.58	149.58	41	287.97	186.88		
7	178.48	178.48	42	354.22	231.10	7	149.58	149.58	42	295.03	192.71		
8	178.48	178.48	43	362.32	237.94	8	149.58	149.58	43	301.92	198.54		
9	178.48	178.48	44	370.62	244.80	9	149.58	149.58	44	308.98	204.37		
10	178.48	178.48	45	380.20	255.50	10	149.58	149.58	45	317.00	213.06		
11	178.48	178.48	46	382.17	271.65	11	149.58	149.58	46	318.70	226.43		
12	178.48	178.48	47	383.98	287.56	12	149.58	149.58	47	320.23	239.57		
13	178.48	178.48	48	386.70	302.76	13	149.58	149.58	48	322.43	252.20		
14	178.48	178.48	49	389.38	317.84	14	149.58	149.58	49	324.66	264.72		
15	178.48	178.48	50	403.62	344.58	15	149.58	149.58	50	336.67	287.20		
16	178.48	178.48	51	417.50	376.38	16	149.58	149.58	51	348.39	313.95		
17	178.48	178.48	52	430.80	407.96	17	149.58	149.58	52	359.63	340.52		
18	178.48	178.48	53	451.15	439.65	18	149.58	149.58	53	376.15	367.15		
19	180.06	123.46	54	470.28	470.21	19	149.08	103.25	54	391.62	392.85		
20	193.37	127.43	55	489.37	500.81	20	159.74	106.63	55	407.07	418.59		
21	200.23	131.40	56	510.61	523.28	21	165.57	110.01	56	424.34	437.37		
22	206.89	135.36	57	533.58	547.26	22	171.26	113.39	57	443.09	457.44		
23	213.75	139.32	58	550.85	571.22	23	177.09	116.76	58	457.55	477.52		
24	220.60	143.48	59	568.16	595.25	24	182.91	120.29	59	472.06	497.63		
25	234.73	149.51	60	585.67	619.28	25	194.23	125.17	60	486.69	517.75		
26	236.70	153.03	61	609.42	653.93	26	195.91	127.93	61	506.67	546.89		
27	238.51	156.54	62	633.28	688.42	27	197.45	130.65	62	526.72	575.91		
28	240.32	160.24	63	658.55	725.89	28	198.97	133.57	63	547.86	607.17		
29	242.29	163.75	64	683.90	763.57	29	200.67	136.30	64	569.04	638.60		
30	250.16	167.45	65	732.51	834.91	30	206.75	139.20	65	610.02	698.65		
31	259.54	171.04	66	732.51	834.91	31	214.72	142.26	66	610.02	698.65		
32	268.91	174.66	67	732.51	834.91	32	222.70	145.33	67	610.02	698.65		
33	278.11	178.26	68	732.51	834.91	33	230.53	148.40	68	610.02	698.65		
34	287.48	181.87	69	732.51	834.91	34	238.52	151.47	69	610.02	698.65		

Complete and Complete Plus (36)
Effective as of January 1, 2026

			Complete						Complete		
			In Network	Out of Network					In Network	Out of Network	
			Deductible Coinsurance OOP Max	\$5,000 80%/20% \$7,500	\$15,000 60%/40% \$22,500				Deductible Coinsurance OOP Max	\$7,500 80%/20% \$10,000	\$22,500 60%/40% \$30,000
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	411.97	411.97	35	193.13	123.94	0	343.68	343.68	35	159.69	102.55
1	117.72	117.72	36	198.30	127.51	1	98.20	98.20	36	164.06	105.57
2	117.72	117.72	37	203.47	130.96	2	98.20	98.20	37	168.44	108.49
3	117.72	117.72	38	208.64	134.41	3	98.20	98.20	38	172.81	111.39
4	117.72	117.72	39	213.82	137.86	4	98.20	98.20	39	177.18	114.31
5	117.72	117.72	40	219.00	141.30	5	98.20	98.20	40	181.57	117.22
6	117.72	117.72	41	224.67	146.00	6	98.20	98.20	41	186.34	121.18
7	117.72	117.72	42	230.34	150.69	7	98.20	98.20	42	191.13	125.15
8	117.72	117.72	43	235.89	155.36	8	98.20	98.20	43	195.83	129.10
9	117.72	117.72	44	241.55	160.04	9	98.20	98.20	44	200.60	133.06
10	117.72	117.72	45	247.85	166.63	10	98.20	98.20	45	205.87	138.42
11	117.72	117.72	46	249.21	176.93	11	98.20	98.20	46	207.03	146.92
12	117.72	117.72	47	250.44	187.08	12	98.20	98.20	47	208.07	155.30
13	117.72	117.72	48	252.10	196.93	13	98.20	98.20	48	209.42	163.44
14	117.72	117.72	49	253.80	206.68	14	98.20	98.20	49	210.80	171.50
15	117.72	117.72	50	263.36	224.40	15	98.20	98.20	50	218.83	186.32
16	117.72	117.72	51	272.67	245.58	16	98.20	98.20	51	226.64	204.06
17	117.72	117.72	52	281.60	266.61	17	98.20	98.20	52	234.15	221.68
18	117.72	117.72	53	294.06	287.68	18	98.20	98.20	53	244.23	239.28
19	115.45	81.05	54	305.68	307.99	19	95.29	67.49	54	253.63	256.26
20	123.35	83.76	55	317.29	328.30	20	101.63	69.77	55	262.99	273.27
21	128.05	86.47	56	330.37	343.06	21	105.59	72.07	56	273.62	285.55
22	132.60	89.17	57	344.58	358.84	22	109.43	74.36	57	285.21	298.70
23	137.28	91.89	58	355.97	374.62	23	113.40	76.66	58	294.69	311.87
24	141.98	94.72	59	367.37	390.42	24	117.36	79.05	59	304.18	325.03
25	150.33	98.39	60	378.87	406.24	25	124.04	82.02	60	313.78	338.18
26	151.70	100.34	61	394.69	429.28	26	125.19	83.53	61	327.02	357.51
27	152.94	102.29	62	410.55	452.25	27	126.23	85.04	62	340.27	376.73
28	154.15	104.36	63	427.10	476.68	28	127.27	86.65	63	354.07	397.02
29	155.52	106.32	64	443.70	501.26	29	128.41	88.16	64	367.88	417.43
30	159.76	108.38	65	476.19	548.84	30	131.67	89.78	65	395.13	457.31
31	166.16	110.84	66	476.19	548.84	31	137.09	91.87	66	395.13	457.31
32	172.57	113.31	67	476.19	548.84	32	142.49	93.95	67	395.13	457.31
33	178.87	115.76	68	476.19	548.84	33	147.80	96.03	68	395.13	457.31
34	185.27	118.23	69	476.19	548.84	34	153.22	98.12	69	395.13	457.31

Complete			Complete		
	In Network	Out of Network		In Network	Out of Network
Deductible	\$1,000	\$3,000	Deductible	\$2,500	\$7,500
Coinurance	70%/30%	50%/50%	Coinurance	70%/30%	50%/50%
OOP Max	\$4,500	\$13,500	OOP Max	\$6,000	\$18,000

Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	591.78	591.78	35	283.35	181.50	0	499.05	499.05	35	236.60	151.68
1	169.08	169.08	36	290.55	186.47	1	142.57	142.57	36	242.76	155.94
2	169.08	169.08	37	297.75	191.28	2	142.57	142.57	37	248.92	160.05
3	169.08	169.08	38	304.93	196.07	3	142.57	142.57	38	255.08	164.14
4	169.08	169.08	39	312.13	200.87	4	142.57	142.57	39	261.24	168.22
5	169.08	169.08	40	319.34	205.67	5	142.57	142.57	40	267.41	172.38
6	169.08	169.08	41	327.21	212.19	6	142.57	142.57	41	274.16	177.95
7	169.08	169.08	42	335.10	218.69	7	142.57	142.57	42	280.91	183.53
8	169.08	169.08	43	342.83	225.21	8	142.57	142.57	43	287.51	189.10
9	169.08	169.08	44	350.70	231.73	9	142.57	142.57	44	294.26	194.68
10	169.08	169.08	45	359.77	241.79	10	142.57	142.57	45	301.92	202.94
11	169.08	169.08	46	361.66	257.01	11	142.57	142.57	46	303.54	215.61
12	169.08	169.08	47	363.38	272.07	12	142.57	142.57	47	305.00	228.11
13	169.08	169.08	48	365.91	286.43	13	142.57	142.57	48	307.09	240.15
14	169.08	169.08	49	368.46	300.70	14	142.57	142.57	49	309.19	252.07
15	169.08	169.08	50	381.99	326.05	15	142.57	142.57	50	320.66	273.50
16	169.08	169.08	51	395.15	356.19	16	142.57	142.57	51	331.85	299.04
17	169.08	169.08	52	407.75	386.13	17	142.57	142.57	52	342.58	324.36
18	169.08	169.08	53	426.90	416.18	18	142.57	142.57	53	358.24	349.79
19	170.12	116.91	54	444.89	445.15	19	141.78	98.39	54	372.89	374.30
20	182.62	120.68	55	462.84	474.17	20	151.87	101.62	55	387.52	398.83
21	189.13	124.44	56	482.85	495.41	21	157.45	104.84	56	403.91	416.73
22	195.47	128.21	57	504.47	518.15	22	162.87	108.07	57	421.67	435.89
23	201.99	131.99	58	520.83	540.84	23	168.45	111.30	58	435.45	455.01
24	208.49	135.95	59	537.21	563.60	24	174.02	114.67	59	449.26	474.17
25	221.76	141.61	60	553.78	586.34	25	184.72	119.31	60	463.23	493.36
26	223.63	144.89	61	576.31	619.20	26	186.34	121.89	61	482.29	521.17
27	225.35	148.17	62	598.92	651.90	27	187.79	124.47	62	501.42	548.83
28	227.06	151.62	63	622.87	687.37	28	189.26	127.18	63	521.58	578.61
29	228.95	154.91	64	646.88	723.04	29	190.88	129.76	64	541.74	608.53
30	236.27	158.34	65	692.97	790.67	30	196.57	132.49	65	580.85	665.86
31	245.18	161.78	66	692.97	790.67	31	204.21	135.42	66	580.85	665.86
32	254.09	165.20	67	692.97	790.67	32	211.82	138.36	67	580.85	665.86
33	262.83	168.63	68	692.97	790.67	33	219.31	141.29	68	580.85	665.86
34	271.74	172.05	69	692.97	790.67	34	226.95	144.22	69	580.85	665.86

Complete and Complete Plus (36)
Effective as of January 1, 2026

			Complete						Complete		
			In Network	Out of Network					In Network	Out of Network	
			Deductible Coinsurance OOP Max	\$5,000 70%/30% \$8,500	\$15,000 50%/50% \$25,500				Deductible Coinsurance OOP Max	\$7,500 70%/30% \$11,000	\$22,500 50%/50% \$33,000
Attained			Attained			Attained			Attained		
Age	Female	Male	Age	Female	Male	Age	Female	Male	Age	Female	Male
0	396.46	396.46	35	185.59	119.13	0	332.39	332.39	35	154.25	99.08
1	113.28	113.28	36	190.57	122.57	1	94.98	94.98	36	158.49	102.00
2	113.28	113.28	37	195.57	125.89	2	94.98	94.98	37	162.71	104.83
3	113.28	113.28	38	200.56	129.22	3	94.98	94.98	38	166.97	107.65
4	113.28	113.28	39	205.54	132.56	4	94.98	94.98	39	171.19	110.49
5	113.28	113.28	40	210.54	135.88	5	94.98	94.98	40	175.44	113.29
6	113.28	113.28	41	216.02	140.39	6	94.98	94.98	41	180.09	117.13
7	113.28	113.28	42	221.49	144.91	7	94.98	94.98	42	184.73	120.96
8	113.28	113.28	43	226.82	149.43	8	94.98	94.98	43	189.26	124.81
9	113.28	113.28	44	232.29	153.94	9	94.98	94.98	44	193.91	128.64
10	113.28	113.28	45	238.35	160.26	10	94.98	94.98	45	198.98	133.80
11	113.28	113.28	46	239.66	170.15	11	94.98	94.98	46	200.10	141.99
12	113.28	113.28	47	240.86	179.90	12	94.98	94.98	47	201.10	150.09
13	113.28	113.28	48	242.46	189.37	13	94.98	94.98	48	202.44	157.97
14	113.28	113.28	49	244.08	198.73	14	94.98	94.98	49	203.75	165.75
15	113.28	113.28	50	253.28	215.79	15	94.98	94.98	50	211.52	180.10
16	113.28	113.28	51	262.27	236.20	16	94.98	94.98	51	219.11	197.26
17	113.28	113.28	52	270.85	256.45	17	94.98	94.98	52	226.35	214.29
18	113.28	113.28	53	282.81	276.72	18	94.98	94.98	53	236.08	231.34
19	110.91	78.00	54	293.92	296.27	19	92.02	65.27	54	245.12	247.78
20	118.49	80.60	55	305.02	315.84	20	98.12	67.48	55	254.14	264.21
21	123.00	83.21	56	317.56	330.03	21	101.96	69.71	56	264.37	276.12
22	127.40	85.84	57	331.20	345.20	22	105.69	71.92	57	275.55	288.83
23	131.92	88.44	58	342.14	360.40	23	109.53	74.13	58	284.71	301.55
24	136.43	91.17	59	353.11	375.60	24	113.35	76.46	59	293.89	314.28
25	144.44	94.69	60	364.19	390.81	25	119.79	79.33	60	303.17	327.02
26	145.75	96.53	61	379.41	413.03	26	120.89	80.76	61	315.98	345.71
27	146.95	98.38	62	394.67	435.13	27	121.91	82.21	62	328.81	364.30
28	148.12	100.38	63	410.62	458.62	28	122.91	83.75	63	342.14	383.92
29	149.43	102.21	64	426.57	482.27	29	124.03	85.19	64	355.50	403.66
30	153.45	104.20	65	457.87	528.08	30	127.12	86.76	65	381.86	442.23
31	159.62	106.56	66	457.87	528.08	31	132.37	88.77	66	381.86	442.23
32	165.80	108.93	67	457.87	528.08	32	137.62	90.79	67	381.86	442.23
33	171.85	111.31	68	457.87	528.08	33	142.76	92.80	68	381.86	442.23
34	178.05	113.70	69	457.87	528.08	34	148.01	94.83	69	381.86	442.23