

Off Exchange Only Individual Silver 5000 Plan Effective 1/1/19 - 12/31/19

HEALTH PLAN COMMUNITY

	Rating Area 1-A		Rating Area 2-B		Rating Area 3-C		Rating Area 4-D		Rating Area 5-E		Rating Area 6-F		Rating Area 7-G		Rating Area 8-H	
Age*	Non-Tobacco	Tobacco Rate	Non-Tobacco	Tobacco Rate	Non-Tobacco	Tobacco Rate	Non-Tobacco	Tobacco Rate	Non-Tobacco	Tobacco Rate	Non-Tobacco	Tobacco Rate	Non-Tobacco	Tobacco Rate	Non-Tobacco	Tobacco Rate
-	Rate		Rate		Rate		Rate		Rate		Rate		Rate		Rate	
0-14	\$227.38	\$227.38	\$227.38	\$227.38	\$191.69	\$191.69	\$227.38	\$227.38	\$206.93	\$206.93	\$202.32	\$202.32	\$189.08	\$189.08	\$195.70	\$195.70
15	\$247.59	\$247.59	\$247.59	\$247.59	\$208.73	\$208.73	\$247.59	\$247.59	\$225.32	\$225.32	\$220.30	\$220.30	\$205.89	\$205.89	\$213.10	\$213.10
16	\$255.32	\$255.32	\$255.32	\$255.32	\$215.25	\$215.25	\$255.32	\$255.32	\$232.36	\$232.36	\$227.18	\$227.18	\$212.32	\$212.32	\$219.75	\$219.75
17	\$263.05	\$263.05	\$263.05	\$263.05	\$221.76	\$221.76	\$263.05	\$263.05	\$239.39	\$239.39	\$234.06	\$234.06	\$218.75	\$218.75	\$226.40	\$226.40
18	\$271.37	\$312.08	\$271.37	\$312.08	\$228.78	\$263.09	\$271.37	\$312.08	\$246.96	\$284.01	\$241.46	\$277.68	\$225.67	\$259.52	\$233.56	\$268.60
19	\$279.70	\$321.65	\$279.70	\$321.65	\$235.79	\$271.16	\$279.70	\$321.65	\$254.54	\$292.72	\$248.87	\$286.20	\$232.59	\$267.47	\$240.73	\$276.83
20	\$288.32	\$331.56	\$288.32	\$331.56	\$243.06	\$279.52	\$288.32	\$331.56	\$262.38	\$301.74	\$256.53	\$295.02	\$239.75	\$275.72	\$248.14	\$285.37
21	\$297.23	\$341.82	\$297.23	\$341.82	\$250.58	\$288.16	\$297.23	\$341.82	\$270.50	\$311.07	\$264.47	\$304.14	\$247.17	\$284.25	\$255.82	\$294.19
22 23	\$297.23 \$297.23	\$341.82	\$297.23 \$297.23	\$341.82 \$341.82	\$250.58 \$250.58	\$288.16	\$297.23 \$297.23	\$341.82 \$341.82	\$270.50	\$311.07	\$264.47 \$264.47	\$304.14 \$304.14	\$247.17 \$247.17	\$284.25 \$284.25	\$255.82 \$255.82	\$294.19 \$294.19
23 24	\$297.23 \$297.23	\$341.82	\$297.23 \$297.23	\$341.82	\$250.58 \$250.58	\$288.16 \$288.16	\$297.23 \$297.23	\$341.82 \$341.82	\$270.50 \$270.50	\$311.07 \$311.07	\$264.47 \$264.47	\$304.14 \$304.14	\$247.17 \$247.17	\$284.25 \$284.25	\$255.82 \$255.82	\$294.19 \$294.19
24 25	\$297.23 \$298.42	\$341.82 \$343.18	\$297.23 \$298.42	\$343.18	\$250.58 \$251.58	\$289.32	\$297.23 \$298.42	\$343.18	\$270.50 \$271.58	\$312.32	\$265.53	\$304.14 \$305.36	\$248.16	\$285.38	\$255.82 \$256.84	\$294.19 \$295.37
25 26	\$298.42 \$304.37	\$350.02	\$298.42 \$304.37	\$350.02	\$256.59	\$289.32 \$295.08	\$298.42 \$304.37	\$350.02	\$271.56	\$318.54	\$205.53 \$270.82	\$305.36 \$311.44	\$248.16 \$253.10	\$205.30 \$291.07	\$250.84 \$261.96	\$295.37 \$301.25
20	\$304.37	\$358.22	\$311.50	\$358.22	\$262.60	\$302.00	\$311.50	\$358.22	\$283.48	\$326.00	\$270.82	\$318.74	\$259.03	\$297.89	\$268.10	\$308.31
27	\$323.09	\$371.56	\$323.09	\$371.56	\$272.38	\$313.23	\$323.09	\$371.56	\$294.03	\$338.14	\$287.48	\$330.60	\$268.67	\$308.97	\$278.08	\$319.79
29	\$332.60	\$382.49	\$332.60	\$382.49	\$280.40	\$322.46	\$332.60	\$382.49	\$302.69	\$348.09	\$295.94	\$340.33	\$276.58	\$318.07	\$286.26	\$329.20
30	\$337.36	\$387.96	\$337.36	\$387.96	\$284.41	\$327.07	\$337.36	\$387.96	\$307.01	\$353.07	\$300.17	\$345.20	\$280.54	\$322.62	\$290.35	\$333.91
31	\$344.49	\$396.17	\$344.49	\$396.17	\$290.42	\$333.98	\$344.49	\$396.17	\$313.51	\$360.53	\$306.52	\$352.50	\$286.47	\$329.44	\$296.49	\$340.97
32	\$351.63	\$404.37	\$351.63	\$404.37	\$296.43	\$340.90	\$351.63	\$404.37	\$320.00	\$368.00	\$312.87	\$359.80	\$292.40	\$336.26	\$302.63	\$348.03
33	\$356.08	\$409.50	\$356.08	\$409.50	\$300.19	\$345.22	\$356.08	\$409.50	\$324.06	\$372.66	\$316.83	\$364.36	\$296.11	\$340.53	\$306.47	\$352.44
34	\$360.84	\$414.97	\$360.84	\$414.97	\$304.20	\$349.83	\$360.84	\$414.97	\$328.38	\$377.64	\$321.07	\$369.23	\$300.06	\$345.07	\$310.56	\$357.15
35	\$363.22	\$417.70	\$363.22	\$417.70	\$306.21	\$352.14	\$363.22	\$417.70	\$330.55	\$380.13	\$323.18	\$371.66	\$302.04	\$347.35	\$312.61	\$359.50
36	\$365.60	\$420.44	\$365.60	\$420.44	\$308.21	\$354.44	\$365.60	\$420.44	\$332.71	\$382.62	\$325.30	\$374.09	\$304.02	\$349.62	\$314.66	\$361.86
37	\$367.97	\$423.17	\$367.97	\$423.17	\$310.21	\$356.75	\$367.97	\$423.17	\$334.88	\$385.11	\$327.41	\$376.52	\$306.00	\$351.90	\$316.70	\$364.21
38	\$370.35	\$425.90	\$370.35	\$425.90	\$312.22	\$359.05	\$370.35	\$425.90	\$337.04	\$387.60	\$329.53	\$378.96	\$307.97	\$354.17	\$318.75	\$366.56
39	\$375.11	\$431.37	\$375.11	\$431.37	\$316.23	\$363.66	\$375.11	\$431.37	\$341.37	\$392.57	\$333.76	\$383.82	\$311.93	\$358.72	\$322.84	\$371.27
40	\$379.86	\$436.84	\$379.86	\$436.84	\$320.24	\$368.27	\$379.86	\$436.84	\$345.70	\$397.55	\$337.99	\$388.69	\$315.88	\$363.27	\$326.94	\$375.98
41	\$387.00	\$445.05	\$387.00	\$445.05	\$326.25	\$375.19	\$387.00	\$445.05	\$352.19	\$405.02	\$344.34	\$395.99	\$321.81	\$370.09	\$333.08	\$383.04
42	\$393.83	\$452.91	\$393.83	\$452.91	\$332.01	\$381.82	\$393.83	\$452.91	\$358.41	\$412.17	\$350.42	\$402.98	\$327.50	\$376.62	\$338.96	\$389.80
43	\$403.34	\$463.85	\$403.34	\$463.85	\$340.03	\$391.04	\$403.34	\$463.85	\$367.07	\$422.12	\$358.88	\$412.72	\$335.41	\$385.72	\$347.15	\$399.22
44	\$415.23	\$477.52	\$415.23	\$477.52	\$350.06	\$402.56	\$415.23	\$477.52	\$377.89	\$434.57	\$369.46	\$424.88	\$345.30	\$397.09	\$357.38	\$410.99
45	\$429.20	\$493.58	\$429.20	\$493.58	\$361.83	\$416.11	\$429.20	\$493.58	\$390.60	\$449.19	\$381.89	\$439.18	\$356.91	\$410.45	\$369.40	\$424.81
46	\$445.85	\$512.73	\$445.85	\$512.73	\$375.87	\$432.25	\$445.85	\$512.73	\$405.75	\$466.61	\$396.70	\$456.21	\$370.75	\$426.37	\$383.73	\$441.29
47	\$464.57	\$534.26	\$464.57	\$534.26	\$391.65	\$450.40	\$464.57	\$534.26	\$422.79	\$486.21	\$413.37	\$475.37	\$386.33	\$444.28	\$399.85	\$459.82
48	\$485.98	\$558.87	\$485.98	\$558.87	\$409.69	\$471.15	\$485.98	\$558.87	\$442.26	\$508.60	\$432.41	\$497.27	\$404.12	\$464.74	\$418.26	\$481.00
49	\$507.08	\$583.14	\$507.08	\$583.14	\$427.48	\$491.61	\$507.08	\$583.14	\$461.47	\$530.69	\$451.18	\$518.86	\$421.67	\$484.92	\$436.43	\$501.89
50	\$530.86	\$610.49	\$530.86	\$610.49	\$447.53	\$514.66	\$530.86	\$610.49	\$483.11	\$555.57	\$472.34	\$543.19	\$441.45	\$507.66	\$456.89	\$525.43
51	\$554.34	\$637.49	\$554.34	\$637.49	\$467.33	\$537.43	\$554.34	\$637.49	\$504.48	\$580.15	\$493.23	\$567.22	\$460.97	\$530.12	\$477.10	\$548.67
52	\$580.20	\$667.23	\$580.20	\$667.23	\$489.13	\$562.50	\$580.20	\$667.23	\$528.01	\$607.21	\$516.24	\$593.68	\$482.48	\$554.85	\$499.36	\$574.26
53	\$606.35	\$697.31	\$606.35	\$697.31	\$511.18	\$587.85	\$606.35	\$697.31	\$551.81	\$634.59	\$539.52	\$620.44	\$504.23	\$579.86	\$521.87	\$600.15
54	\$634.59	\$729.78	\$634.59	\$729.78	\$534.98	\$615.23	\$634.59	\$729.78	\$577.51	\$664.14	\$564.64	\$649.34	\$527.71	\$606.86	\$546.17	\$628.10
55	\$662.83	\$762.25	\$662.83	\$762.25	\$558.79	\$642.61	\$662.83	\$762.25	\$603.21	\$693.69	\$589.77	\$678.23	\$551.19	\$633.87	\$570.48	\$656.05
56	\$693.44	\$797.46	\$693.44	\$797.46	\$584.60	\$672.29	\$693.44	\$797.46	\$631.07	\$725.73	\$617.01	\$709.56	\$576.65	\$663.14	\$596.83	\$686.35
57	\$724.36	\$833.01	\$724.36	\$833.01	\$610.66	\$702.26	\$724.36	\$833.01	\$659.20	\$758.08	\$644.51	\$741.19	\$602.35	\$692.71	\$623.43	\$716.95
58	\$757.35	\$870.95	\$757.35	\$870.95	\$638.47	\$734.24	\$757.35	\$870.95	\$689.23	\$792.61	\$673.87	\$774.95	\$629.79	\$724.26	\$651.83	\$749.60
59	\$773.70	\$889.75	\$773.70	\$889.75	\$652.25	\$750.09	\$773.70	\$889.75	\$704.11	\$809.72	\$688.41	\$791.67	\$643.38	\$739.89	\$665.90	\$765.78
60	\$806.69	\$927.69	\$806.69	\$927.69	\$680.07	\$782.08	\$806.69	\$927.69	\$734.13	\$844.25	\$717.77	\$825.43	\$670.82	\$771.44	\$694.29	\$798.44
61	\$835.22	\$960.51	\$835.22	\$960.51	\$704.12	\$809.74	\$835.22	\$960.51	\$760.10	\$874.11	\$743.16	\$854.63	\$694.55	\$798.73	\$718.85	\$826.68
62 63	\$853.95	\$982.04	\$853.95	\$982.04	\$719.91	\$827.89	\$853.95	\$982.04	\$777.14	\$893.71	\$759.82	\$873.79	\$710.12	\$816.64	\$734.97	\$845.21
63 64+	\$877.43 \$891.69	\$1,009.05 \$1,025.45	\$877.43 \$891.69	\$1,009.05 \$1,025.45	\$739.70 \$751.72	\$850.66 \$864.49	\$877.43 \$891.69	\$1,009.05 \$1,025.45	\$798.51 \$811.48	\$918.28 \$933.22	\$780.71 \$793.40	\$897.82 \$912.42	\$729.65 \$741.50	\$839.09 \$852.74	\$755.18 \$767.45	\$868.46 \$882.58
04+	\$091.09	φ1,023.45	4091.09	φ1,020.45	\$101.1Z	φο 04 .49	4091.09	φ1,023.45	φ 0 11.46	\$ \$33.22	ar 93.40	φ 9 12.42	φ/41.5U	φου2.74	φ/0/.45	¢00∠.08

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	Rating Area 9-I		Rating Area 10-J		Rating Area 11-K		Rating Area 12-L		Rating Area 13-M		Rating Area 14-N		Rating Area 15-0	
Age*	Non-Tobacco	Tobacco Rate												
0-14	Rate \$227.18	\$227.18	Rate \$202.92	\$202.92	Rate \$202.92	\$202.92								
15	\$247.38	\$247.38	\$247.38	\$247.38	\$247.38	\$247.38	\$247.38	\$247.38	\$247.38	\$247.38	\$202.92	\$202.92	\$202.92	\$202.92
16	\$255.10	\$255.10	\$255.10	\$255.10	\$255.10	\$255.10	\$255.10	\$255.10	\$255.10	\$255.10	\$227.85	\$220.90	\$227.85	\$227.85
17	\$262.82	\$262.82	\$262.82	\$262.82	\$262.82	\$262.82	\$262.82	\$262.82	\$262.82	\$262.82	\$234.75	\$234.75	\$234.75	\$234.75
18	\$271.13	\$311.80	\$271.13	\$311.80	\$271.13	\$311.80	\$271.13	\$311.80	\$271.13	\$311.80	\$242.18	\$278.50	\$242.18	\$278.50
19	\$279.45	\$321.37	\$279.45	\$321.37	\$279.45	\$321.37	\$279.45	\$321.37	\$279.45	\$321.37	\$249.61	\$287.05	\$249.61	\$287.05
20	\$288.06	\$331.27	\$288.06	\$331.27	\$288.06	\$331.27	\$288.06	\$331.27	\$288.06	\$331.27	\$257.30	\$295.89	\$257.30	\$295.89
21	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$265.26	\$305.04	\$265.26	\$305.04
22	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$265.26	\$305.04	\$265.26	\$305.04
23	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$265.26	\$305.04	\$265.26	\$305.04
24	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$296.97	\$341.52	\$265.26	\$305.04	\$265.26	\$305.04
25	\$298.16	\$342.88	\$298.16	\$342.88	\$298.16	\$342.88	\$298.16	\$342.88	\$298.16	\$342.88	\$266.32	\$306.26	\$266.32	\$306.26
26	\$304.10	\$349.71	\$304.10	\$349.71	\$304.10	\$349.71	\$304.10	\$349.71	\$304.10	\$349.71	\$271.62	\$312.36	\$271.62	\$312.36
27	\$311.23	\$357.91	\$311.23	\$357.91	\$311.23	\$357.91	\$311.23	\$357.91	\$311.23	\$357.91	\$277.99	\$319.69	\$277.99	\$319.69
28	\$322.81	\$371.23	\$322.81	\$371.23	\$322.81	\$371.23	\$322.81	\$371.23	\$322.81	\$371.23	\$288.33	\$331.58	\$288.33	\$331.58
29	\$332.31	\$382.16	\$332.31	\$382.16	\$332.31	\$382.16	\$332.31	\$382.16	\$332.31	\$382.16	\$296.82	\$341.34	\$296.82	\$341.34
30	\$337.06	\$387.62	\$337.06	\$387.62	\$337.06	\$387.62	\$337.06	\$387.62	\$337.06	\$387.62	\$301.06	\$346.22	\$301.06	\$346.22
31	\$344.19	\$395.82	\$344.19	\$395.82	\$344.19	\$395.82	\$344.19	\$395.82	\$344.19	\$395.82	\$307.43	\$353.55	\$307.43	\$353.55
32	\$351.32	\$404.01	\$351.32	\$404.01	\$351.32	\$404.01	\$351.32	\$404.01	\$351.32	\$404.01	\$313.80	\$360.87	\$313.80	\$360.87
33	\$355.77	\$409.14	\$355.77	\$409.14	\$355.77	\$409.14	\$355.77	\$409.14	\$355.77	\$409.14	\$317.78	\$365.44	\$317.78	\$365.44
34	\$360.52	\$414.60	\$360.52	\$414.60	\$360.52	\$414.60	\$360.52	\$414.60	\$360.52	\$414.60	\$322.02	\$370.32	\$322.02	\$370.32
35	\$362.90	\$417.33	\$362.90	\$417.33	\$362.90	\$417.33	\$362.90	\$417.33	\$362.90	\$417.33	\$324.14	\$372.76	\$324.14	\$372.76
36	\$365.27	\$420.06	\$365.27	\$420.06	\$365.27	\$420.06	\$365.27	\$420.06	\$365.27	\$420.06	\$326.26	\$375.20	\$326.26	\$375.20
37	\$367.65	\$422.80	\$367.65	\$422.80	\$367.65	\$422.80	\$367.65	\$422.80	\$367.65	\$422.80	\$328.39	\$377.64	\$328.39	\$377.64
38	\$370.03	\$425.53	\$370.03	\$425.53	\$370.03	\$425.53	\$370.03	\$425.53	\$370.03	\$425.53	\$330.51	\$380.08	\$330.51	\$380.08
39	\$374.78	\$430.99	\$374.78	\$430.99	\$374.78	\$430.99	\$374.78	\$430.99	\$374.78	\$430.99	\$334.75	\$384.97	\$334.75	\$384.97
40	\$379.53	\$436.46	\$379.53	\$436.46	\$379.53	\$436.46	\$379.53	\$436.46	\$379.53	\$436.46	\$339.00	\$389.85	\$339.00	\$389.85
41	\$386.66	\$444.65	\$386.66	\$444.65	\$386.66	\$444.65	\$386.66	\$444.65	\$386.66	\$444.65	\$345.36	\$397.17	\$345.36	\$397.17
42	\$393.49	\$452.51	\$393.49	\$452.51	\$393.49	\$452.51	\$393.49	\$452.51	\$393.49	\$452.51	\$351.46	\$404.18	\$351.46	\$404.18
43	\$402.99	\$463.44	\$402.99	\$463.44	\$402.99	\$463.44	\$402.99	\$463.44	\$402.99	\$463.44	\$359.95	\$413.94	\$359.95	\$413.94
44	\$414.87	\$477.10	\$414.87	\$477.10	\$414.87	\$477.10	\$414.87	\$477.10	\$414.87	\$477.10	\$370.56	\$426.15	\$370.56	\$426.15
45	\$428.83	\$493.15	\$428.83	\$493.15	\$428.83	\$493.15	\$428.83	\$493.15	\$428.83	\$493.15	\$383.03	\$440.48	\$383.03	\$440.48
46	\$445.46	\$512.27	\$445.46	\$512.27	\$445.46	\$512.27	\$445.46	\$512.27	\$445.46	\$512.27	\$397.88	\$457.57	\$397.88	\$457.57
47	\$464.17	\$533.79	\$464.17	\$533.79	\$464.17	\$533.79	\$464.17	\$533.79	\$464.17	\$533.79	\$414.59	\$476.78	\$414.59	\$476.78
48	\$485.55	\$558.38	\$485.55	\$558.38	\$485.55	\$558.38	\$485.55	\$558.38	\$485.55	\$558.38	\$433.69	\$498.75	\$433.69	\$498.75
49	\$506.63	\$582.63	\$506.63	\$582.63	\$506.63	\$582.63	\$506.63	\$582.63	\$506.63	\$582.63	\$452.53	\$520.40	\$452.53	\$520.40
50	\$530.39	\$609.95	\$530.39	\$609.95	\$530.39	\$609.95	\$530.39	\$609.95	\$530.39	\$609.95	\$473.75	\$544.81	\$473.75	\$544.81
51	\$553.85	\$636.93	\$553.85	\$636.93	\$553.85	\$636.93	\$553.85	\$636.93	\$553.85	\$636.93	\$494.70	\$568.91	\$494.70	\$568.91
52 53	\$579.69 \$605.82	\$666.64 \$696.69	\$517.78 \$541.12	\$595.45 \$622.29	\$517.78 \$541.12	\$595.45 \$622.29								
53 54		\$729.14	\$634.03	\$729.14	\$634.03	\$729.14	\$634.03		\$634.03	\$090.09 \$729.14	\$566.32	\$651.27	\$566.32	\$651.27
54 55	\$634.03 \$662.24	\$729.14 \$761.58	\$662.24	\$729.14 \$761.58	\$662.24	\$729.14 \$761.58	\$662.24	\$729.14 \$761.58	\$662.24	\$729.14 \$761.58	\$500.32 \$591.52	\$680.25	\$500.32 \$591.52	\$680.25
		\$796.76		\$796.76										
56 57	\$692.83 \$723.72	\$796.76 \$832.28	\$618.84 \$646.43	\$711.67 \$743.39	\$618.84 \$646.43	\$711.67 \$743.39								
57	\$756.68	\$032.20 \$870.18	\$756.68	\$032.20 \$870.18	\$756.68	\$032.20 \$870.18	\$756.68	\$032.20 \$870.18	\$756.68	\$870.18	\$675.87	\$743.39 \$777.25	\$675.87	\$743.39 \$777.25
59	\$750.08	\$888.97	\$773.01	\$888.97	\$773.01	\$888.97	\$750.08	\$888.97	\$750.08	\$888.97	\$690.46	\$794.03	\$690.46	\$794.03
59 60	\$805.98	\$926.88	\$805.98	\$000.97 \$926.88	\$805.98	\$000.97 \$926.88	\$805.98	\$926.88	\$805.98	\$000.97 \$926.88	\$690.46 \$719.90	\$794.03 \$827.89	\$690.46 \$719.90	\$794.03 \$827.89
60	\$834.49	\$920.88 \$959.66	\$834.49	\$920.00 \$959.66	\$834.49	\$920.00 \$959.66	\$834.49	\$920.00 \$959.66	\$834.49	\$920.88 \$959.66	\$719.90 \$745.37	\$857.17	\$719.90 \$745.37	\$857.17
62	\$853.20	\$981.18	\$853.20	\$959.00 \$981.18	\$853.20	\$959.00 \$981.18	\$853.20	\$959.00 \$981.18	\$853.20	\$959.00 \$981.18	\$745.37 \$762.08	\$876.39	\$745.37 \$762.08	\$876.39
62	\$876.66	\$961.16	\$876.66	\$961.16	\$653.20 \$876.66	\$1,008.16	\$876.66	\$1,008.16	\$653.20 \$876.66	\$961.16	\$783.03	\$900.49	\$783.03	\$876.39 \$900.49
64+	\$890.90	\$1,008.16	\$890.90	\$1,008.16	\$890.90	\$1,008.16	\$890.90	\$1,008.16	\$890.90	\$1,008.16	\$795.76	\$900.49	\$795.76	\$900.49
04+	φ050.90	φ1,024.00	4090.90	φ1,024.00	4050.90	φ1,024.00	φ050.90	φ1,024.00	φ 0 50.90	φ1,024.00	<i>415</i> 3.10	φ σ 13.13	φι 55.10	φ σ 13.13