



Off/On Exchange Individual Silver 5000 Plan Effective 1/1/20 - 12/31/20

Age*	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	
	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate
0-14	\$216.85	\$216.85	\$216.85	\$216.85	\$182.50	\$182.50	\$216.85	\$216.85	\$182.50	\$182.50	\$184.06	\$184.06	\$177.03	\$177.03	\$177.62	\$177.62
15	\$236.13	\$236.13	\$236.13	\$236.13	\$198.72	\$198.72	\$236.13	\$236.13	\$198.72	\$198.72	\$200.42	\$200.42	\$192.77	\$192.77	\$193.41	\$193.41
16	\$243.50	\$243.50	\$243.50	\$243.50	\$204.92	\$204.92	\$243.50	\$243.50	\$204.92	\$204.92	\$206.68	\$206.68	\$198.79	\$198.79	\$199.44	\$199.44
17	\$250.87	\$250.87	\$250.87	\$250.87	\$211.12	\$211.12	\$250.87	\$250.87	\$211.12	\$211.12	\$212.93	\$212.93	\$204.80	\$204.80	\$205.48	\$205.48
18	\$258.80	\$297.62	\$258.80	\$297.62	\$217.80	\$250.48	\$258.80	\$297.62	\$217.80	\$250.48	\$219.67	\$252.62	\$211.28	\$242.97	\$211.98	\$243.78
19	\$266.74	\$306.75	\$266.74	\$306.75	\$224.48	\$258.16	\$266.74	\$306.75	\$224.48	\$258.16	\$226.40	\$260.37	\$217.76	\$250.43	\$218.48	\$251.25
20	\$274.96	\$316.20	\$274.96	\$316.20	\$231.40	\$266.11	\$274.96	\$316.20	\$231.40	\$266.11	\$233.38	\$268.39	\$224.47	\$258.14	\$225.22	\$259.00
21	\$283.46	\$325.98	\$283.46	\$325.98	\$238.56	\$274.34	\$283.46	\$325.98	\$238.56	\$274.34	\$240.60	\$276.69	\$231.42	\$266.13	\$232.18	\$267.01
22	\$283.46	\$325.98	\$283.46	\$325.98	\$238.56	\$274.34	\$283.46	\$325.98	\$238.56	\$274.34	\$240.60	\$276.69	\$231.42	\$266.13	\$232.18	\$267.01
23	\$283.46	\$325.98	\$283.46	\$325.98	\$238.56	\$274.34	\$283.46	\$325.98	\$238.56	\$274.34	\$240.60	\$276.69	\$231.42	\$266.13	\$232.18	\$267.01
24	\$283.46	\$325.98	\$283.46	\$325.98	\$238.56	\$274.34	\$283.46	\$325.98	\$238.56	\$274.34	\$240.60	\$276.69	\$231.42	\$266.13	\$232.18	\$267.01
25	\$284.60	\$327.29	\$284.60	\$327.29	\$239.51	\$275.44	\$284.60	\$327.29	\$239.51	\$275.44	\$241.56	\$277.80	\$232.34	\$267.19	\$233.11	\$268.08
26	\$290.27	\$333.81	\$290.27	\$333.81	\$244.28	\$280.93	\$290.27	\$333.81	\$244.28	\$280.93	\$246.37	\$283.33	\$236.97	\$272.51	\$237.75	\$273.42
27	\$297.07	\$341.63	\$297.07	\$341.63	\$250.01	\$287.51	\$297.07	\$341.63	\$250.01	\$287.51	\$252.15	\$289.97	\$242.52	\$278.90	\$243.33	\$279.82
28	\$308.13	\$354.34	\$308.13	\$354.34	\$259.31	\$298.21	\$308.13	\$354.34	\$259.31	\$298.21	\$261.53	\$300.76	\$251.55	\$289.28	\$252.38	\$290.24
29	\$317.20	\$364.78	\$317.20	\$364.78	\$266.95	\$306.99	\$317.20	\$364.78	\$266.95	\$306.99	\$269.23	\$309.62	\$258.95	\$297.80	\$259.81	\$298.78
30	\$321.73	\$369.99	\$321.73	\$369.99	\$270.76	\$311.38	\$321.73	\$369.99	\$270.76	\$311.38	\$273.08	\$314.04	\$262.66	\$302.05	\$263.53	\$303.05
31	\$328.54	\$377.82	\$328.54	\$377.82	\$276.49	\$317.96	\$328.54	\$377.82	\$276.49	\$317.96	\$278.86	\$320.68	\$268.21	\$308.44	\$269.10	\$309.46
32	\$335.34	\$385.64	\$335.34	\$385.64	\$282.22	\$324.55	\$335.34	\$385.64	\$282.22	\$324.55	\$284.63	\$327.32	\$273.76	\$314.83	\$274.67	\$315.87
33	\$339.59	\$390.53	\$339.59	\$390.53	\$285.79	\$328.66	\$339.59	\$390.53	\$285.79	\$328.66	\$288.24	\$331.48	\$277.24	\$318.82	\$278.15	\$319.88
34	\$344.13	\$395.74	\$344.13	\$395.74	\$289.61	\$333.05	\$344.13	\$395.74	\$289.61	\$333.05	\$292.09	\$335.90	\$280.94	\$323.08	\$281.87	\$324.15
35	\$346.39	\$398.35	\$346.39	\$398.35	\$291.52	\$335.25	\$346.39	\$398.35	\$291.52	\$335.25	\$294.01	\$338.12	\$282.79	\$325.21	\$283.72	\$326.28
36	\$348.66	\$400.96	\$348.66	\$400.96	\$293.43	\$337.44	\$348.66	\$400.96	\$293.43	\$337.44	\$295.94	\$340.33	\$284.64	\$327.34	\$285.58	\$328.42
37	\$350.93	\$403.57	\$350.93	\$403.57	\$295.34	\$339.64	\$350.93	\$403.57	\$295.34	\$339.64	\$297.86	\$342.54	\$286.49	\$329.47	\$287.44	\$330.56
38	\$353.20	\$406.18	\$353.20	\$406.18	\$297.24	\$341.83	\$353.20	\$406.18	\$297.24	\$341.83	\$299.79	\$344.76	\$288.34	\$331.59	\$289.30	\$332.69
39	\$357.73	\$411.39	\$357.73	\$411.39	\$301.06	\$346.22	\$357.73	\$411.39	\$301.06	\$346.22	\$303.64	\$349.18	\$292.05	\$335.85	\$293.01	\$336.96
40	\$362.27	\$416.61	\$362.27	\$416.61	\$304.88	\$350.61	\$362.27	\$416.61	\$304.88	\$350.61	\$307.49	\$353.61	\$295.75	\$340.11	\$296.73	\$341.24
41	\$369.07	\$424.43	\$369.07	\$424.43	\$310.60	\$357.19	\$369.07	\$424.43	\$310.60	\$357.19	\$313.26	\$360.25	\$301.30	\$346.50	\$302.30	\$347.64
42	\$375.59	\$431.93	\$375.59	\$431.93	\$316.09	\$363.50	\$375.59	\$431.93	\$316.09	\$363.50	\$318.80	\$366.61	\$306.63	\$352.62	\$307.64	\$353.79
43	\$384.66	\$442.36	\$384.66	\$442.36	\$323.72	\$372.28	\$384.66	\$442.36	\$323.72	\$372.28	\$326.49	\$375.47	\$314.03	\$361.14	\$315.07	\$362.33
44	\$396.00	\$455.40	\$396.00	\$455.40	\$333.27	\$383.26	\$396.00	\$455.40	\$333.27	\$383.26	\$336.12	\$386.54	\$323.29	\$371.78	\$324.36	\$373.01
45	\$409.32	\$470.72	\$409.32	\$470.72	\$344.48	\$396.15	\$409.32	\$470.72	\$344.48	\$396.15	\$347.43	\$399.54	\$334.16	\$384.29	\$335.27	\$385.56
46	\$425.20	\$488.98	\$425.20	\$488.98	\$357.84	\$411.51	\$425.20	\$488.98	\$357.84	\$411.51	\$360.90	\$415.04	\$347.12	\$399.19	\$348.27	\$400.51
47	\$443.06	\$509.51	\$443.06	\$509.51	\$372.87	\$428.80	\$443.06	\$509.51	\$372.87	\$428.80	\$376.06	\$432.47	\$361.70	\$415.96	\$362.90	\$417.33
48	\$463.46	\$532.98	\$463.46	\$532.98	\$390.04	\$448.55	\$463.46	\$532.98	\$390.04	\$448.55	\$393.38	\$452.39	\$378.36	\$435.12	\$379.62	\$436.56
49	\$483.59	\$556.13	\$483.59	\$556.13	\$406.98	\$468.03	\$483.59	\$556.13	\$406.98	\$468.03	\$410.46	\$472.03	\$394.79	\$454.01	\$396.10	\$455.52
50	\$506.27	\$582.21	\$506.27	\$582.21	\$426.07	\$489.98	\$506.27	\$582.21	\$426.07	\$489.98	\$429.71	\$494.17	\$413.31	\$475.30	\$414.67	\$476.88
51	\$528.66	\$607.96	\$528.66	\$607.96	\$444.91	\$511.65	\$528.66	\$607.96	\$444.91	\$511.65	\$448.72	\$516.03	\$431.59	\$496.33	\$433.02	\$497.97
52	\$553.32	\$636.32	\$553.32	\$636.32	\$465.67	\$535.52	\$553.32	\$636.32	\$465.67	\$535.52	\$469.65	\$540.10	\$451.72	\$519.48	\$453.22	\$521.20
53	\$578.27	\$665.01	\$578.27	\$665.01	\$486.66	\$559.66	\$578.27	\$665.01	\$486.66	\$559.66	\$490.82	\$564.45	\$472.09	\$542.90	\$473.65	\$544.70
54	\$605.20	\$695.98	\$605.20	\$695.98	\$509.32	\$585.72	\$605.20	\$695.98	\$509.32	\$585.72	\$513.68	\$590.73	\$494.07	\$568.18	\$495.71	\$570.06
55	\$632.13	\$726.94	\$632.13	\$726.94	\$531.99	\$611.79	\$632.13	\$726.94	\$531.99	\$611.79	\$536.54	\$617.02	\$516.06	\$593.46	\$517.76	\$595.43
56	\$661.32	\$760.52	\$661.32	\$760.52	\$556.56	\$640.04	\$661.32	\$760.52	\$556.56	\$640.04	\$561.32	\$645.52	\$539.89	\$620.88	\$541.68	\$622.93
57	\$690.80	\$794.42	\$690.80	\$794.42	\$581.37	\$668.57	\$690.80	\$794.42	\$581.37	\$668.57	\$586.34	\$674.29	\$563.96	\$648.55	\$565.82	\$650.70
58	\$722.27	\$830.61	\$722.27	\$830.61	\$607.85	\$699.03	\$722.27	\$830.61	\$607.85	\$699.03	\$613.05	\$705.01	\$589.65	\$678.09	\$591.60	\$680.34
59	\$737.86	\$848.54	\$737.86	\$848.54	\$620.97	\$714.12	\$737.86	\$848.54	\$620.97	\$714.12	\$626.28	\$720.23	\$602.37	\$692.73	\$604.37	\$695.02
60	\$769.32	\$884.72	\$769.32	\$884.72	\$647.45	\$744.57	\$769.32	\$884.72	\$647.45	\$744.57	\$652.99	\$750.94	\$628.06	\$722.27	\$630.14	\$724.66
61	\$796.54	\$916.02	\$796.54	\$916.02	\$670.35	\$770.90	\$796.54	\$916.02	\$670.35	\$770.90	\$676.09	\$777.50	\$650.28	\$747.82	\$652.43	\$750.29
62	\$814.39	\$936.55	\$814.39	\$936.55	\$685.38	\$788.19	\$814.39	\$936.55	\$685.38	\$788.19	\$691.24	\$794.93	\$664.86	\$764.58	\$667.06	\$767.11
63	\$836.79	\$962.31	\$836.79	\$962.31	\$704.23	\$809.86	\$836.79	\$962.31	\$704.23	\$809.86	\$710.25	\$816.79	\$683.14	\$785.61	\$685.40	\$788.21
64+	\$850.38	\$977.94	\$850.38	\$977.94	\$715.67	\$823.02	\$850.38	\$977.94	\$715.67	\$823.02	\$721.79	\$830.06	\$694.24	\$798.37	\$696.53	\$801.01

Age*	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-O	
	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate	Non-Tobacco Rate	Tobacco Rate
0-14	\$231.10	\$231.10	\$231.10	\$231.10	\$231.10	\$231.10	\$231.10	\$231.10	\$231.10	\$231.10	\$215.87	\$215.87	\$215.87	\$215.87
15	\$251.64	\$251.64	\$251.64	\$251.64	\$251.64	\$251.64	\$251.64	\$251.64	\$251.64	\$251.64	\$235.06	\$235.06	\$235.06	\$235.06
16	\$259.50	\$259.50	\$259.50	\$259.50	\$259.50	\$259.50	\$259.50	\$259.50	\$259.50	\$259.50	\$242.40	\$242.40	\$242.40	\$242.40
17	\$267.35	\$267.35	\$267.35	\$267.35	\$267.35	\$267.35	\$267.35	\$267.35	\$267.35	\$267.35	\$249.74	\$249.74	\$249.74	\$249.74
18	\$275.81	\$317.18	\$275.81	\$317.18	\$275.81	\$317.18	\$275.81	\$317.18	\$275.81	\$317.18	\$257.64	\$296.28	\$257.64	\$296.28
19	\$284.27	\$326.91	\$284.27	\$326.91	\$284.27	\$326.91	\$284.27	\$326.91	\$284.27	\$326.91	\$265.54	\$305.37	\$265.54	\$305.37
20	\$293.03	\$336.98	\$293.03	\$336.98	\$293.03	\$336.98	\$293.03	\$336.98	\$293.03	\$336.98	\$273.72	\$314.78	\$273.72	\$314.78
21	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$282.19	\$324.52	\$282.19	\$324.52
22	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$282.19	\$324.52	\$282.19	\$324.52
23	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$282.19	\$324.52	\$282.19	\$324.52
24	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$302.09	\$347.40	\$282.19	\$324.52	\$282.19	\$324.52
25	\$303.30	\$348.79	\$303.30	\$348.79	\$303.30	\$348.79	\$303.30	\$348.79	\$303.30	\$348.79	\$283.32	\$325.82	\$283.32	\$325.82
26	\$309.34	\$355.74	\$309.34	\$355.74	\$309.34	\$355.74	\$309.34	\$355.74	\$309.34	\$355.74	\$288.96	\$332.31	\$288.96	\$332.31
27	\$316.59	\$364.08	\$316.59	\$364.08	\$316.59	\$364.08	\$316.59	\$364.08	\$316.59	\$364.08	\$295.73	\$340.09	\$295.73	\$340.09
28	\$328.37	\$377.63	\$328.37	\$377.63	\$328.37	\$377.63	\$328.37	\$377.63	\$328.37	\$377.63	\$306.74	\$352.75	\$306.74	\$352.75
29	\$338.04	\$388.74	\$338.04	\$388.74	\$338.04	\$388.74	\$338.04	\$388.74	\$338.04	\$388.74	\$315.77	\$363.13	\$315.77	\$363.13
30	\$342.87	\$394.30	\$342.87	\$394.30	\$342.87	\$394.30	\$342.87	\$394.30	\$342.87	\$394.30	\$320.28	\$368.33	\$320.28	\$368.33
31	\$350.12	\$402.64	\$350.12	\$402.64	\$350.12	\$402.64	\$350.12	\$402.64	\$350.12	\$402.64	\$327.06	\$376.12	\$327.06	\$376.12
32	\$357.37	\$410.98	\$357.37	\$410.98	\$357.37	\$410.98	\$357.37	\$410.98	\$357.37	\$410.98	\$333.83	\$383.90	\$333.83	\$383.90
33	\$361.90	\$416.19	\$361.90	\$416.19	\$361.90	\$416.19	\$361.90	\$416.19	\$361.90	\$416.19	\$338.06	\$388.77	\$338.06	\$388.77
34	\$366.74	\$421.75	\$366.74	\$421.75	\$366.74	\$421.75	\$366.74	\$421.75	\$366.74	\$421.75	\$342.58	\$393.96	\$342.58	\$393.96
35	\$369.15	\$424.53	\$369.15	\$424.53	\$369.15	\$424.53	\$369.15	\$424.53	\$369.15	\$424.53	\$344.83	\$396.56	\$344.83	\$396.56
36	\$371.57	\$427.31	\$371.57	\$427.31	\$371.57	\$427.31	\$371.57	\$427.31	\$371.57	\$427.31	\$347.09	\$399.16	\$347.09	\$399.16
37	\$373.99	\$430.09	\$373.99	\$430.09	\$373.99	\$430.09	\$373.99	\$430.09	\$373.99	\$430.09	\$349.35	\$401.75	\$349.35	\$401.75
38	\$376.40	\$432.86	\$376.40	\$432.86	\$376.40	\$432.86	\$376.40	\$432.86	\$376.40	\$432.86	\$351.61	\$404.35	\$351.61	\$404.35
39	\$381.24	\$438.42	\$381.24	\$438.42	\$381.24	\$438.42	\$381.24	\$438.42	\$381.24	\$438.42	\$356.12	\$409.54	\$356.12	\$409.54
40	\$386.07	\$443.98	\$386.07	\$443.98	\$386.07	\$443.98	\$386.07	\$443.98	\$386.07	\$443.98	\$360.64	\$414.73	\$360.64	\$414.73
41	\$393.32	\$452.32	\$393.32	\$452.32	\$393.32	\$452.32	\$393.32	\$452.32	\$393.32	\$452.32	\$367.41	\$422.52	\$367.41	\$422.52
42	\$400.27	\$460.31	\$400.27	\$460.31	\$400.27	\$460.31	\$400.27	\$460.31	\$400.27	\$460.31	\$373.90	\$429.99	\$373.90	\$429.99
43	\$409.94	\$471.43	\$409.94	\$471.43	\$409.94	\$471.43	\$409.94	\$471.43	\$409.94	\$471.43	\$382.93	\$440.37	\$382.93	\$440.37
44	\$422.02	\$485.32	\$422.02	\$485.32	\$422.02	\$485.32	\$422.02	\$485.32	\$422.02	\$485.32	\$394.22	\$453.35	\$394.22	\$453.35
45	\$436.22	\$501.65	\$436.22	\$501.65	\$436.22	\$501.65	\$436.22	\$501.65	\$436.22	\$501.65	\$407.48	\$468.60	\$407.48	\$468.60
46	\$453.13	\$521.11	\$453.13	\$521.11	\$453.13	\$521.11	\$453.13	\$521.11	\$453.13	\$521.11	\$423.28	\$486.78	\$423.28	\$486.78
47	\$472.17	\$542.99	\$472.17	\$542.99	\$472.17	\$542.99	\$472.17	\$542.99	\$472.17	\$542.99	\$441.06	\$507.22	\$441.06	\$507.22
48	\$493.92	\$568.00	\$493.92	\$568.00	\$493.92	\$568.00	\$493.92	\$568.00	\$493.92	\$568.00	\$461.38	\$530.59	\$461.38	\$530.59
49	\$515.37	\$592.67	\$515.37	\$592.67	\$515.37	\$592.67	\$515.37	\$592.67	\$515.37	\$592.67	\$481.41	\$553.63	\$481.41	\$553.63
50	\$539.53	\$620.46	\$539.53	\$620.46	\$539.53	\$620.46	\$539.53	\$620.46	\$539.53	\$620.46	\$503.99	\$579.59	\$503.99	\$579.59
51	\$563.40	\$647.91	\$563.40	\$647.91	\$563.40	\$647.91	\$563.40	\$647.91	\$563.40	\$647.91	\$526.28	\$605.22	\$526.28	\$605.22
52	\$589.68	\$678.13	\$589.68	\$678.13	\$589.68	\$678.13	\$589.68	\$678.13	\$589.68	\$678.13	\$550.83	\$633.46	\$550.83	\$633.46
53	\$616.26	\$708.70	\$616.26	\$708.70	\$616.26	\$708.70	\$616.26	\$708.70	\$616.26	\$708.70	\$575.67	\$662.01	\$575.67	\$662.01
54	\$644.96	\$741.71	\$644.96	\$741.71	\$644.96	\$741.71	\$644.96	\$741.71	\$644.96	\$741.71	\$602.47	\$692.84	\$602.47	\$692.84
55	\$673.66	\$774.71	\$673.66	\$774.71	\$673.66	\$774.71	\$673.66	\$774.71	\$673.66	\$774.71	\$629.28	\$723.67	\$629.28	\$723.67
56	\$704.78	\$810.49	\$704.78	\$810.49	\$704.78	\$810.49	\$704.78	\$810.49	\$704.78	\$810.49	\$658.35	\$757.10	\$658.35	\$757.10
57	\$736.19	\$846.62	\$736.19	\$846.62	\$736.19	\$846.62	\$736.19	\$846.62	\$736.19	\$846.62	\$687.69	\$790.85	\$687.69	\$790.85
58	\$769.73	\$885.18	\$769.73	\$885.18	\$769.73	\$885.18	\$769.73	\$885.18	\$769.73	\$885.18	\$719.02	\$826.87	\$719.02	\$826.87
59	\$786.34	\$904.29	\$786.34	\$904.29	\$786.34	\$904.29	\$786.34	\$904.29	\$786.34	\$904.29	\$734.54	\$844.72	\$734.54	\$844.72
60	\$819.87	\$942.85	\$819.87	\$942.85	\$819.87	\$942.85	\$819.87	\$942.85	\$819.87	\$942.85	\$765.86	\$880.74	\$765.86	\$880.74
61	\$848.87	\$976.20	\$848.87	\$976.20	\$848.87	\$976.20	\$848.87	\$976.20	\$848.87	\$976.20	\$792.95	\$911.89	\$792.95	\$911.89
62	\$867.90	\$998.09	\$867.90	\$998.09	\$867.90	\$998.09	\$867.90	\$998.09	\$867.90	\$998.09	\$810.73	\$932.34	\$810.73	\$932.34
63	\$891.77	\$1,025.54	\$891.77	\$1,025.54	\$891.77	\$1,025.54	\$891.77	\$1,025.54	\$891.77	\$1,025.54	\$833.02	\$957.97	\$833.02	\$957.97
64+	\$906.26	\$1,042.20	\$906.26	\$1,042.20	\$906.26	\$1,042.20	\$906.26	\$1,042.20	\$906.26	\$1,042.20	\$846.56	\$973.54	\$846.56	\$973.54