

Off/On Exchange Bronze 6500 Plan Effective 1/1/22 - 12/31/22

	Rating	Area 1-A	Rating Area 2-B		Rating Area 3-C		Rating Area 4-D		Rating Area 5-E	
	Individual Rate*	Tobacco Rate	Individual Rate*	Tobacco Rate	Individual Rate*	Tobacco Rate	Individual Rate*	Tobacco Rate	Individual Rate*	Tobacco Rate
0-14	\$221.10	\$221.10	\$173.00	\$173.00	\$162.37	\$162.37	\$221.10	\$221.10	\$162.37	\$162.37
15	\$240.76	\$240.76	\$188.38	\$188.38	\$176.80	\$176.80	\$240.76	\$240.76	\$176.80	\$176.80
16	\$248.27	\$248.27	\$194.26	\$194.26	\$182.32	\$182.32	\$248.27	\$248.27	\$182.32	\$182.32
17	\$255.79	\$255.79	\$200.14	\$200.14	\$187.84	\$187.84	\$255.79	\$255.79	\$187.84	\$187.84
18	\$263.88	\$263.88	\$206.47	\$206.47	\$193.78	\$193.78	\$263.88	\$263.88	\$193.78	\$193.78
19	\$271.97	\$271.97	\$212.80	\$212.80	\$199.72	\$199.72	\$271.97	\$271.97	\$199.72	\$199.72
20	\$280.35	\$280.35	\$219.36	\$219.36	\$205.88	\$205.88	\$280.35	\$280.35	\$205.88	\$205.88
21	\$289.02	\$332.38	\$226.14	\$260.07	\$212.24	\$244.08	\$289.02	\$332.38	\$212.24	\$244.08
22	\$289.02	\$332.38	\$226.14	\$260.07	\$212.24	\$244.08	\$289.02	\$332.38	\$212.24	\$244.08
23	\$289.02	\$332.38	\$226.14	\$260.07	\$212.24	\$244.08	\$289.02	\$332.38	\$212.24	\$244.08
24	\$289.02	\$332.38	\$226.14	\$260.07	\$212.24	\$244.08	\$289.02	\$332.38	\$212.24	\$244.08
25	\$290.18	\$333.71	\$227.05	\$261.11	\$213.09	\$245.06	\$290.18	\$333.71	\$213.09	\$245.06
26	\$295.96	\$340.35	\$231.57	\$266.31	\$217.34	\$249.94	\$295.96	\$340.35	\$217.34	\$249.94
27	\$302.90	\$348.33	\$237.00	\$272.55	\$222.43	\$255.80	\$302.90	\$348.33	\$222.43	\$255.80
28	\$314.17	\$361.29	\$245.82	\$282.69	\$230.71	\$265.32	\$314.17	\$361.29	\$230.71	\$265.32
29	\$323.42	\$371.93	\$253.06	\$291.01	\$237.50	\$273.13	\$323.42	\$371.93	\$237.50	\$273.13
30	\$328.04	\$377.25	\$256.67	\$295.17	\$240.90	\$277.03	\$328.04	\$377.25	\$240.90	\$277.03
31	\$334.98	\$385.22	\$262.10	\$301.42	\$245.99	\$282.89	\$334.98	\$385.22	\$245.99	\$282.89
32	\$341.91	\$393.20	\$267.53	\$307.66	\$251.09	\$288.75	\$341.91	\$393.20	\$251.09	\$288.75
33	\$346.25	\$398.19	\$270.92	\$311.56	\$254.27	\$292.41	\$346.25	\$398.19	\$254.27	\$292.41
34	\$350.87	\$403.51	\$274.54	\$315.72	\$257.66	\$296.31	\$350.87	\$403.51	\$257.66	\$296.31
35	\$353.19	\$406.16	\$274.34	\$317.80	\$259.36	\$298.27	\$353.19	\$406.16	\$259.36	\$298.27
36	\$355.50	\$408.82	\$278.16	\$317.80	\$261.06	\$300.22	\$355.50	\$408.82	\$261.06	\$300.22
37	\$357.81	\$411.48	\$279.97	\$321.96	\$262.76	\$300.22	\$357.81	\$411.48	\$262.76	\$300.22
38	\$360.12	\$414.14	\$281.78	\$324.04	\$264.46	\$304.13	\$360.12	\$414.14	\$264.46	\$304.13
39	\$364.75	\$419.46	\$285.39	\$328.20	\$267.85	\$308.03	\$364.75	\$419.46	\$267.85	\$304.13
40	\$369.37	\$424.78	\$289.01	\$332.36	\$271.25	\$311.94	\$369.37	\$424.78	\$207.05	\$311.94
41	\$376.31	\$432.75	\$294.44	\$338.61	\$276.34	\$317.79	\$376.31	\$432.75	\$276.34	\$317.79
42	\$382.96	\$440.40	\$299.64	\$344.59	\$281.22	\$323.41	\$382.96	\$440.40	\$276.34	\$323.41
42	\$382.96	\$440.40 \$451.04	\$299.64	\$344.59 \$352.91	\$281.22	\$323.41	\$382.90	\$451.04	\$281.22	\$323.41
43	\$403.77	\$464.33	\$315.92	\$363.31	\$296.51	\$340.98	\$403.77	\$464.33	\$296.51	\$340.98
44	\$403.77	\$464.33 \$479.95	\$315.92	\$375.54	\$306.48	\$340.98	\$403.77 \$417.35	\$464.33 \$479.95	\$306.48	\$340.98 \$352.45
45	\$417.35	\$479.95 \$498.57	\$320.55	\$375.54 \$390.10	\$306.48	\$366.12	\$417.35	\$479.95 \$498.57	\$306.48	\$352.45 \$366.12
47	\$451.74	\$519.50	\$353.46	\$406.48	\$331.74	\$381.50	\$451.74	\$519.50	\$331.74	\$381.50
48	\$472.55	\$543.44	\$369.75	\$425.21	\$347.02	\$399.07	\$472.55	\$543.44	\$347.02	\$399.07
49	\$493.07	\$567.03	\$385.80	\$443.67	\$362.09	\$416.40	\$493.07	\$567.03	\$362.09	\$416.40
50	\$516.20	\$593.62	\$403.89	\$464.48	\$379.07	\$435.93	\$516.20	\$593.62	\$379.07	\$435.93
51	\$539.03	\$619.88	\$421.76	\$485.02	\$395.84	\$455.21	\$539.03	\$619.88	\$395.84	\$455.21
52	\$564.17	\$648.80	\$441.43	\$507.65	\$414.30	\$476.45	\$564.17	\$648.80	\$414.30	\$476.45
53	\$589.61	\$678.05	\$461.33	\$530.53	\$432.98	\$497.93	\$589.61	\$678.05	\$432.98	\$497.93
54	\$617.06	\$709.62	\$482.82	\$555.24	\$453.14	\$521.11	\$617.06	\$709.62	\$453.14	\$521.11
55	\$644.52	\$741.20	\$504.30	\$579.95	\$473.31	\$544.30	\$644.52	\$741.20	\$473.31	\$544.30
56	\$674.29	\$775.44	\$527.59	\$606.73	\$495.17	\$569.44	\$674.29	\$775.44	\$495.17	\$569.44
57 58	\$704.35 \$736.43	\$810.00	\$551.11 \$576.22	\$633.78	\$517.24	\$594.83	\$704.35 \$736.43	\$810.00	\$517.24 \$540.80	\$594.83
		\$846.90		\$662.65	\$540.80	\$621.92		\$846.90		\$621.92
59	\$752.33	\$865.18	\$588.65	\$676.95	\$552.47	\$635.34	\$752.33	\$865.18	\$552.47	\$635.34
60	\$784.41	\$902.07	\$613.76	\$705.82	\$576.03	\$662.44	\$784.41	\$902.07	\$576.03	\$662.44
61	\$812.16	\$933.98	\$635.47	\$730.78	\$596.41	\$685.87	\$812.16	\$933.98	\$596.41	\$685.87
62	\$830.36	\$954.92	\$649.71	\$747.17	\$609.78	\$701.25	\$830.36	\$954.92	\$609.78	\$701.25
63	\$853.20	\$981.18	\$667.58	\$767.71	\$626.55	\$720.53	\$853.20	\$981.18	\$626.55	\$720.53
64+	\$867.06	\$997.13	\$678.42	\$780.20	\$636.72	\$732.24	\$867.06	\$997.13	\$636.72	\$732.24



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	Rating Area 6-F		Rating Area 7-G		Rating Area 8-H		Rating Area 9-I		Rating Area 10-J	
	Individual Rate*	Tobacco Rate								
0-14	\$168.78	\$168.78	\$162.03	\$162.03	\$168.61	\$168.61	\$208.95	\$208.95	\$208.95	\$208.95
15	\$183.78	\$183.78	\$176.43	\$176.43	\$183.60	\$183.60	\$227.52	\$227.52	\$227.52	\$227.52
16	\$189.52	\$189.52	\$181.94	\$181.94	\$189.33	\$189.33	\$234.63	\$234.63	\$234.63	\$234.63
17	\$195.26	\$195.26	\$187.45	\$187.45	\$195.06	\$195.06	\$241.73	\$241.73	\$241.73	\$241.73
18	\$201.43	\$201.43	\$193.38	\$193.38	\$201.23	\$201.23	\$249.38	\$249.38	\$249.38	\$249.38
19	\$207.61	\$207.61	\$199.31	\$199.31	\$207.40	\$207.40	\$257.02	\$257.02	\$257.02	\$257.02
20	\$214.01	\$214.01	\$205.45	\$205.45	\$213.80	\$213.80	\$264.94	\$264.94	\$264.94	\$264.94
21	\$220.63	\$253.72	\$211.80	\$243.57	\$220.41	\$253.47	\$273.14	\$314.11	\$273.14	\$314.11
22	\$220.63	\$253.72	\$211.80	\$243.57	\$220.41	\$253.47	\$273.14	\$314.11	\$273.14	\$314.11
23	\$220.63	\$253.72	\$211.80	\$243.57	\$220.41	\$253.47	\$273.14	\$314.11	\$273.14	\$314.11
24	\$220.63	\$253.72	\$211.80	\$243.57	\$220.41	\$253.47	\$273.14	\$314.11	\$273.14	\$314.11
25	\$221.51	\$254.74	\$212.65	\$244.55	\$221.29	\$254.48	\$274.23	\$315.37	\$274.23	\$315.37
26	\$225.92	\$259.81	\$216.89	\$249.42	\$225.70	\$259.55	\$279.69	\$321.65	\$279.69	\$321.65
27	\$231.22	\$265.90	\$221.97	\$255.27	\$230.99	\$265.64	\$286.25	\$329.19	\$286.25	\$329.19
28	\$239.82	\$275.80	\$230.23	\$264.76	\$239.58	\$275.52	\$296.90	\$341.44	\$296.90	\$341.44
29	\$246.88	\$283.92	\$237.01	\$272.56	\$246.64	\$283.63	\$305.64	\$351.49	\$305.64	\$351.49
30	\$250.41	\$287.98	\$240.40	\$276.46	\$250.16	\$287.69	\$303.04	\$356.51	\$310.01	\$356.51
31	\$255.71	\$294.06	\$245.48	\$282.30	\$255.45	\$293.77	\$316.57	\$364.05	\$316.57	\$364.05
32	\$261.00	\$300.15	\$250.56	\$288.15	\$260.74	\$299.85	\$323.12	\$371.59	\$323.12	\$371.59
33	\$264.31	\$303.96	\$250.56	\$291.80	\$264.05	\$303.66	\$327.22	\$376.30	\$327.22	\$376.30
34	\$267.84	\$308.02	\$257.13	\$295.70	\$267.58	\$303.00	\$331.59		\$331.59	
								\$381.33		\$381.33
35	\$269.61	\$310.05	\$258.82	\$297.65	\$269.34	\$309.74	\$333.77	\$383.84	\$333.77	\$383.84
36	\$271.37	\$312.08	\$260.52	\$299.60	\$271.10	\$311.77	\$335.96	\$386.35	\$335.96	\$386.35
37	\$273.14	\$314.11	\$262.21	\$301.54	\$272.86	\$313.79	\$338.14	\$388.87	\$338.14	\$388.87
38	\$274.90	\$316.14	\$263.91	\$303.49	\$274.63	\$315.82	\$340.33	\$391.38	\$340.33	\$391.38
39	\$278.43	\$320.20	\$267.30	\$307.39	\$278.15	\$319.88	\$344.70	\$396.41	\$344.70	\$396.41
40	\$281.96	\$324.26	\$270.68	\$311.29	\$281.68	\$323.93	\$349.07	\$401.43	\$349.07	\$401.43
41	\$287.26	\$330.35	\$275.77	\$317.13	\$286.97	\$330.02	\$355.63	\$408.97	\$355.63	\$408.97
42	\$292.33	\$336.18	\$280.64	\$322.74	\$292.04	\$335.85	\$361.91	\$416.19	\$361.91	\$416.19
43	\$299.39	\$344.30	\$287.42	\$330.53	\$299.09	\$343.96	\$370.65	\$426.25	\$370.65	\$426.25
44	\$308.22	\$354.45	\$295.89	\$340.27	\$307.91	\$354.10	\$381.57	\$438.81	\$381.57	\$438.81
45	\$318.59	\$366.38	\$305.84	\$351.72	\$318.27	\$366.01	\$394.41	\$453.57	\$394.41	\$453.57
46	\$330.94	\$380.58	\$317.70	\$365.36	\$330.61	\$380.20	\$409.71	\$471.16	\$409.71	\$471.16
47	\$344.84	\$396.57	\$331.05	\$380.71	\$344.50	\$396.17	\$426.91	\$490.95	\$426.91	\$490.95
48	\$360.73	\$414.84	\$346.30	\$398.24	\$360.37	\$414.42	\$446.58	\$513.57	\$446.58	\$513.57
49	\$376.39	\$432.85	\$361.34	\$415.54	\$376.02	\$432.42	\$465.97	\$535.87	\$465.97	\$535.87
50	\$394.04	\$453.15	\$378.28	\$435.02	\$393.65	\$452.70	\$487.82	\$561.00	\$487.82	\$561.00
51	\$411.47	\$473.19	\$395.01	\$454.27	\$411.06	\$472.72	\$509.40	\$585.81	\$509.40	\$585.81
52	\$430.67	\$495.27	\$413.44	\$475.46	\$430.24	\$494.77	\$533.17	\$613.14	\$533.17	\$613.14
53	\$450.08	\$517.59	\$432.08	\$496.89	\$449.63	\$517.08	\$557.20	\$640.78	\$557.20	\$640.78
54	\$471.04	\$541.70	\$452.20	\$520.03	\$470.57	\$541.16	\$583.15	\$670.62	\$583.15	\$670.62
55	\$492.00	\$565.80	\$472.32	\$543.17	\$491.51	\$565.24	\$609.10	\$700.46	\$609.10	\$700.46
56	\$514.73	\$591.94	\$494.14	\$568.26	\$514.21	\$591.34	\$637.23	\$732.82	\$637.23	\$732.82
57	\$537.67	\$618.32	\$516.16	\$593.59	\$537.13	\$617.70	\$665.64	\$765.48	\$665.64	\$765.48
58	\$562.16	\$646.49	\$539.67	\$620.63	\$561.60	\$645.84	\$695.96	\$800.35	\$695.96	\$800.35
59	\$574.30	\$660.44	\$551.32	\$634.02	\$573.72	\$659.78	\$710.98	\$817.63	\$710.98	\$817.63
60	\$598.79	\$688.60	\$574.83	\$661.06	\$598.19	\$687.91	\$741.30	\$852.49	\$741.30	\$852.49
61	\$619.97	\$712.96	\$595.17	\$684.44	\$619.35	\$712.25	\$767.52	\$882.65	\$767.52	\$882.65
62	\$633.87	\$728.95	\$608.51	\$699.79	\$633.23	\$728.22	\$784.73	\$902.43	\$784.73	\$902.43
63	\$651.30	\$748.99	\$625.24	\$719.03	\$650.64	\$748.24	\$806.30	\$927.25	\$806.30	\$927.25
64+	\$661.88	\$761.17	\$635.40	\$730.72	\$661.21	\$760.41	\$819.40	\$942.33	\$819.40	\$942.33



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	Rating A	rea 11-K					Rating Area 14-N		Rating Area 15-O	
	Individual Rate*	Tobacco Rate	Individual Rate*	Tobacco Rate	Individual Rate*	Tobacco Rate	Individual Rate*	Tobacco Rate	Individual Rate*	Tobacco Rate
0-14	\$208.95	\$208.95	\$208.95	\$208.95	\$208.95	\$208.95	\$187.68	\$187.68	\$187.68	\$187.68
15	\$227.52	\$227.52	\$227.52	\$227.52	\$227.52	\$227.52	\$204.37	\$204.37	\$204.37	\$204.37
16	\$234.63	\$234.63	\$234.63	\$234.63	\$234.63	\$234.63	\$210.75	\$210.75	\$210.75	\$210.75
17	\$241.73	\$241.73	\$241.73	\$241.73	\$241.73	\$241.73	\$217.12	\$217.12	\$217.12	\$217.12
18	\$249.38	\$249.38	\$249.38	\$249.38	\$249.38	\$249.38	\$223.99	\$223.99	\$223.99	\$223.99
19	\$257.02	\$257.02	\$257.02	\$257.02	\$257.02	\$257.02	\$230.86	\$230.86	\$230.86	\$230.86
20	\$264.94	\$264.94	\$264.94	\$264.94	\$264.94	\$264.94	\$237.98	\$237.98	\$237.98	\$237.98
21	\$273.14	\$314.11	\$273.14	\$314.11	\$273.14	\$314.11	\$245.34	\$282.14	\$245.34	\$282.14
22	\$273.14	\$314.11	\$273.14	\$314.11	\$273.14	\$314.11	\$245.34	\$282.14	\$245.34	\$282.14
23	\$273.14	\$314.11	\$273.14	\$314.11	\$273.14	\$314.11	\$245.34	\$282.14	\$245.34	\$282.14
24	\$273.14	\$314.11	\$273.14	\$314.11	\$273.14	\$314.11	\$245.34	\$282.14	\$245.34	\$282.14
25	\$274.23	\$315.37	\$274.23	\$315.37	\$274.23	\$315.37	\$246.32	\$283.27	\$246.32	\$283.27
26	\$279.69	\$321.65	\$279.69	\$321.65	\$279.69	\$321.65	\$251.23	\$288.91	\$251.23	\$288.91
27	\$286.25	\$329.19	\$286.25	\$329.19	\$286.25	\$329.19	\$257.12	\$295.68	\$257.12	\$295.68
28	\$296.90	\$341.44	\$296.90	\$341.44	\$296.90	\$341.44	\$266.68	\$306.69	\$266.68	\$306.69
29	\$305.64	\$351.49	\$305.64	\$351.49	\$305.64	\$351.49	\$274.53	\$315.71	\$274.53	\$315.71
30	\$310.01	\$356.51	\$310.01	\$356.51	\$310.01	\$356.51	\$278.46	\$320.23	\$278.46	\$320.23
31	\$316.57	\$364.05	\$316.57	\$364.05	\$316.57	\$364.05	\$284.35	\$327.00	\$284.35	\$327.00
32	\$323.12	\$371.59	\$323.12	\$371.59	\$323.12	\$371.59	\$290.24	\$333.77	\$290.24	\$333.77
33	\$327.22	\$376.30	\$327.22	\$376.30	\$327.22	\$376.30	\$293.92	\$338.00	\$293.92	\$338.00
34	\$331.59	\$381.33	\$331.59	\$381.33	\$331.59	\$381.33	\$297.84	\$342.52	\$297.84	\$342.52
35	\$333.77	\$383.84	\$333.77	\$383.84	\$333.77	\$383.84	\$299.80	\$344.77	\$299.80	\$344.77
36	\$335.96	\$386.35	\$335.96	\$386.35	\$335.96	\$386.35	\$301.77	\$347.03	\$301.77	\$347.03
37	\$338.14	\$388.87	\$338.14	\$388.87	\$338.14	\$388.87	\$303.73	\$349.29	\$301.77	\$349.29
38	\$340.33	\$391.38	\$340.33	\$391.38	\$340.33	\$391.38	\$305.69	\$351.55	\$305.69	\$351.55
39	\$344.70	\$396.41	\$344.70	\$396.41	\$344.70	\$396.41	\$309.62	\$356.06	\$309.62	\$356.06
40	\$344.70	\$401.43	\$344.70	\$401.43	\$344.70	\$401.43	\$313.54	\$360.57	\$313.54	\$360.57
41	\$355.63	\$408.97	\$355.63	\$408.97	\$355.63	\$401.43	\$319.43	\$367.35	\$319.43	\$367.35
42	\$361.91	\$416.19	\$361.91	\$416.19		\$416.19	\$325.07		\$319.43	\$373.84
43	\$370.65	\$416.19	\$370.65	\$416.19	\$361.91 \$370.65		\$325.07	\$373.84 \$382.86	\$325.07	\$382.86
44	\$381.57	\$438.81	\$381.57	\$438.81		\$426.25 \$438.81	\$342.74	\$394.15	\$342.74	\$394.15
45				\$453.57	\$381.57		\$342.74			
46	\$394.41	\$453.57	\$394.41		\$394.41 \$409.71	\$453.57		\$407.41 \$423.21	\$354.27	\$407.41
	\$409.71	\$471.16	\$409.71	\$471.16	· ·	\$471.16	\$368.01		\$368.01	\$423.21
47	\$426.91	\$490.95	\$426.91	\$490.95	\$426.91	\$490.95	\$383.46	\$440.98	\$383.46	\$440.98
48	\$446.58	\$513.57	\$446.58	\$513.57	\$446.58	\$513.57	\$401.13	\$461.30	\$401.13	\$461.30
49	\$465.97	\$535.87	\$465.97	\$535.87	\$465.97	\$535.87	\$418.55	\$481.33	\$418.55	\$481.33
50	\$487.82	\$561.00	\$487.82	\$561.00	\$487.82	\$561.00	\$438.18	\$503.90	\$438.18	\$503.90
51	\$509.40	\$585.81	\$509.40	\$585.81	\$509.40	\$585.81	\$457.56	\$526.19	\$457.56	\$526.19
52 53	\$533.17	\$613.14 \$640.78	\$533.17	\$613.14	\$533.17 \$557.20	\$613.14	\$478.90	\$550.74	\$478.90	\$550.74
	\$557.20		\$557.20	\$640.78		\$640.78	\$500.49	\$575.56	\$500.49	\$575.56
54	\$583.15	\$670.62	\$583.15	\$670.62	\$583.15	\$670.62	\$523.80	\$602.37	\$523.80	\$602.37
55	\$609.10	\$700.46	\$609.10	\$700.46	\$609.10	\$700.46	\$547.11	\$629.17	\$547.11	\$629.17
56	\$637.23	\$732.82	\$637.23	\$732.82	\$637.23	\$732.82	\$572.38	\$658.23	\$572.38	\$658.23
57	\$665.64	\$765.48	\$665.64	\$765.48	\$665.64	\$765.48	\$597.89	\$687.57	\$597.89	\$687.57
58	\$695.96	\$800.35	\$695.96	\$800.35	\$695.96	\$800.35	\$625.12	\$718.89	\$625.12	\$718.89
59	\$710.98	\$817.63	\$710.98	\$817.63	\$710.98	\$817.63	\$638.62	\$734.41	\$638.62	\$734.41
60	\$741.30	\$852.49	\$741.30	\$852.49	\$741.30	\$852.49	\$665.85	\$765.73	\$665.85	\$765.73
61	\$767.52	\$882.65	\$767.52	\$882.65	\$767.52	\$882.65	\$689.40	\$792.81	\$689.40	\$792.81
62	\$784.73	\$902.43	\$784.73	\$902.43	\$784.73	\$902.43	\$704.86	\$810.59	\$704.86	\$810.59
63	\$806.30	\$927.25	\$806.30	\$927.25	\$806.30	\$927.25	\$724.24	\$832.88	\$724.24	\$832.88
64+	\$819.40	\$942.33	\$819.40	\$942.33	\$819.40	\$942.33	\$736.01	\$846.42	\$736.01	\$846.42