

North Dakota TRUE Small Group 2023 Rates

January-March Sales/Renewals

Note: Tobacco and Non-Tobacco rates do not vary. When quoting a family, the number of premiums collected per child is capped at three, regardless of how many children ages 20 and under are covered on the contract. The youngest will be the first to cap at no premium.

| Age Band | Sanford TRUE \$500 | Sanford TRUE \$1,500 | Sanford TRUE \$1,750 | Sanford TRUE \$2,700 | Sanford TRUE \$3,000 HDHP |
|----------|--------------------|----------------------|----------------------|----------------------|---------------------------|
| 0-14 | \$298.77 | \$242.35 | \$237.37 | \$200.81 | \$208.97 |
| 15 | \$325.33 | \$263.89 | \$258.47 | \$218.66 | \$227.55 |
| 16 | \$335.48 | \$272.13 | \$266.53 | \$225.49 | \$234.65 |
| 17 | \$345.63 | \$280.37 | \$274.60 | \$232.31 | \$241.75 |
| 18 | \$356.57 | \$289.24 | \$283.29 | \$239.66 | \$249.40 |
| 19 | \$367.51 | \$298.11 | \$291.98 | \$247.01 | \$257.05 |
| 20 | \$378.83 | \$307.29 | \$300.97 | \$254.63 | \$264.97 |
| 21 | \$390.55 | \$316.80 | \$310.28 | \$262.50 | \$273.17 |
| 22 | \$390.55 | \$316.80 | \$310.28 | \$262.50 | \$273.17 |
| 23 | \$390.55 | \$316.80 | \$310.28 | \$262.50 | \$273.17 |
| 24 | \$390.55 | \$316.80 | \$310.28 | \$262.50 | \$273.17 |
| 25 | \$392.11 | \$318.07 | \$311.52 | \$263.55 | \$274.26 |
| 26 | \$399.92 | \$324.40 | \$317.73 | \$268.80 | \$279.72 |
| 27 | \$409.29 | \$332.00 | \$325.17 | \$275.10 | \$286.28 |
| 28 | \$424.52 | \$344.36 | \$337.28 | \$285.34 | \$296.93 |
| 29 | \$437.02 | \$354.50 | \$347.20 | \$293.74 | \$305.67 |
| 30 | \$443.27 | \$359.57 | \$352.17 | \$297.94 | \$310.04 |
| 31 | \$452.64 | \$367.17 | \$359.62 | \$304.24 | \$316.60 |
| 32 | \$462.02 | \$374.77 | \$367.06 | \$310.54 | \$323.16 |
| 33 | \$467.87 | \$379.52 | \$371.72 | \$314.47 | \$327.25 |
| 34 | \$474.12 | \$384.59 | \$376.68 | \$318.67 | \$331.62 |
| 35 | \$477.25 | \$387.13 | \$379.16 | \$320.77 | \$333.81 |
| 36 | \$480.37 | \$389.66 | \$381.65 | \$322.87 | \$335.99 |
| 37 | \$483.50 | \$392.20 | \$384.13 | \$324.97 | \$338.18 |
| 38 | \$486.62 | \$394.73 | \$386.61 | \$327.07 | \$340.36 |
| 39 | \$492.87 | \$399.80 | \$391.57 | \$331.27 | \$344.74 |
| 40 | \$499.12 | \$404.87 | \$396.54 | \$335.47 | \$349.11 |
| 41 | \$508.49 | \$412.47 | \$403.99 | \$341.77 | \$355.66 |
| 42 | \$517.47 | \$419.76 | \$411.12 | \$347.81 | \$361.94 |
| 43 | \$529.97 | \$429.89 | \$421.05 | \$356.21 | \$370.69 |
| 44 | \$545.59 | \$442.57 | \$433.46 | \$366.71 | \$381.61 |
| 45 | \$563.95 | \$457.45 | \$448.04 | \$379.05 | \$394.45 |
| 46 | \$585.82 | \$475.19 | \$465.42 | \$393.75 | \$409.75 |
| 47 | \$610.42 | \$495.15 | \$484.97 | \$410.28 | \$426.96 |
| 48 | \$638.54 | \$517.96 | \$507.31 | \$429.18 | \$446.62 |
| 49 | \$666.27 | \$540.45 | \$529.34 | \$447.82 | \$466.02 |
| 50 | \$697.51 | \$565.80 | \$554.16 | \$468.82 | \$487.87 |
| 51 | \$728.37 | \$590.82 | \$578.67 | \$489.56 | \$509.45 |
| 52 | \$762.34 | \$618.39 | \$605.67 | \$512.40 | \$533.22 |
| 53 | \$796.71 | \$646.26 | \$632.97 | \$535.49 | \$557.25 |
| 54 | \$833.81 | \$676.36 | \$662.45 | \$560.43 | \$583.21 |
| 55 | \$870.91 | \$706.45 | \$691.92 | \$585.37 | \$609.16 |
| 56 | \$911.14 | \$739.08 | \$723.88 | \$612.41 | \$637.29 |
| 57 | \$951.76 | \$772.03 | \$756.15 | \$639.71 | \$665.70 |
| 58 | \$995.11 | \$807.19 | \$790.59 | \$668.84 | \$696.02 |
| 59 | \$1,016.59 | \$824.62 | \$807.66 | \$683.28 | \$711.04 |
| 60 | \$1,059.94 | \$859.78 | \$842.10 | \$712.42 | \$741.37 |
| 61 | \$1,097.43 | \$890.19 | \$871.88 | \$737.62 | \$767.59 |
| 62 | \$1,122.03 | \$910.15 | \$891.43 | \$754.15 | \$784.80 |
| 63 | \$1,152.89 | \$935.18 | \$915.94 | \$774.89 | \$806.38 |
| 64+ | \$1,171.62 | \$950.37 | \$930.82 | \$787.48 | \$819.48 |

| Age Band | Sanford TRUE \$3,500 | Sanford TRUE \$3,750 HDHP | Sanford TRUE \$5,150 HDHP | Sanford TRUE \$5,250 | Sanford TRUE \$6,000 | Sanford TRUE \$7,050 HDHP |
|----------|-------------------------|------------------------------|------------------------------|-------------------------|-------------------------|------------------------------|
| 0-14 | \$197.83 | \$195.17 | \$194.04 | \$182.48 | \$179.49 | \$178.03 |
| 15 | \$215.41 | \$212.52 | \$211.29 | \$198.70 | \$195.44 | \$193.85 |
| 16 | \$222.14 | \$219.15 | \$217.89 | \$204.90 | \$201.54 | \$199.90 |
| 17 | \$228.86 | \$225.78 | \$224.48 | \$211.10 | \$207.64 | \$205.95 |
| 18 | \$236.10 | \$232.93 | \$231.58 | \$217.78 | \$214.21 | \$212.47 |
| 19 | \$243.34 | \$240.07 | \$238.68 | \$224.46 | \$220.78 | \$218.98 |
| 20 | \$250.84 | \$247.47 | \$246.04 | \$231.37 | \$227.58 | \$225.73 |
| 21 | \$258.60 | \$255.12 | \$253.65 | \$238.53 | \$234.62 | \$232.71 |
| 22 | \$258.60 | \$255.12 | \$253.65 | \$238.53 | \$234.62 | \$232.71 |
| 23 | \$258.60 | \$255.12 | \$253.65 | \$238.53 | \$234.62 | \$232.71 |
| 24 | \$258.60 | \$255.12 | \$253.65 | \$238.53 | \$234.62 | \$232.71 |
| 25 | \$259.63 | \$256.14 | \$254.66 | \$239.48 | \$235.56 | \$233.65 |
| 26 | \$264.80 | \$261.24 | \$259.74 | \$244.25 | \$240.25 | \$238.30 |
| 27 | \$271.01 | \$267.37 | \$265.82 | \$249.98 | \$245.88 | \$243.88 |
| 28 | \$281.10 | \$277.32 | \$275.72 | \$259.28 | \$255.03 | \$252.96 |
| 29 | \$289.37 | \$285.48 | \$283.83 | \$266.91 | \$262.54 | \$260.41 |
| 30 | \$293.51 | \$289.56 | \$287.89 | \$270.73 | \$266.29 | \$264.13 |
| 31 | \$299.71 | \$295.69 | \$293.98 | \$276.45 | \$271.92 | \$269.72 |
| 32 | \$305.92 | \$301.81 | \$300.07 | \$282.18 | \$277.55 | \$275.30 |
| 33 | \$309.80 | \$305.63 | \$303.87 | \$285.76 | \$281.07 | \$278.79 |
| 34 | \$313.94 | \$309.72 | \$307.93 | \$289.57 | \$284.83 | \$282.51 |
| 35 | \$316.01 | \$311.76 | \$309.96 | \$291.48 | \$286.70 | \$284.38 |
| 36 | \$318.07 | \$313.80 | \$311.99 | \$293.39 | \$288.58 | \$286.24 |
| 37 | \$320.14 | \$315.84 | \$314.02 | \$295.30 | \$290.46 | \$288.10 |
| 38 | \$322.21 | \$317.88 | \$316.05 | \$297.21 | \$292.34 | \$289.96 |
| 39 | \$326.35 | \$321.96 | \$320.10 | \$301.02 | \$296.09 | \$293.68 |
| 40 | \$330.49 | \$326.04 | \$324.16 | \$304.84 | \$299.84 | \$297.41 |
| 41 | \$336.69 | \$332.17 | \$330.25 | \$310.56 | \$305.47 | \$302.99 |
| 42 | \$342.64 | \$338.03 | \$336.08 | \$316.05 | \$310.87 | \$308.34 |
| 43 | \$350.92 | \$346.20 | \$344.20 | \$323.68 | \$318.38 | \$315.79 |
| 44 | \$361.26 | \$356.40 | \$354.35 | \$333.22 | \$327.76 | \$325.10 |
| 45 | \$373.41 | \$368.39 | \$366.27 | \$344.43 | \$338.79 | \$336.04 |
| 46 | \$387.89 | \$382.68 | \$380.47 | \$357.79 | \$351.93 | \$349.07 |
| 47 | \$404.19 | \$398.75 | \$396.45 | \$372.82 | \$366.71 | \$363.73 |
| 48 | \$422.80 | \$417.12 | \$414.71 | \$389.99 | \$383.60 | \$380.48 |
| 49 | \$441.16 | \$435.23 | \$432.72 | \$406.93 | \$400.26 | \$397.01 |
| 50 | \$461.85 | \$455.64 | \$453.01 | \$426.01 | \$419.03 | \$415.62 |
| 51 | \$482.28 | \$475.80 | \$473.05 | \$444.85 | \$437.56 | \$434.01 |
| 52 | \$504.78 | \$497.99 | \$495.12 | \$465.60 | \$457.97 | \$454.25 |
| 53 | \$527.53 | \$520.44 | \$517.44 | \$486.59 | \$478.62 | \$474.73 |
| 54 | \$552.10 | \$544.68 | \$541.54 | \$509.25 | \$500.91 | \$496.84 |
| 55 | \$576.67 | \$568.91 | \$565.63 | \$531.91 | \$523.20 | \$518.95 |
| 56 | \$603.30 | \$595.19 | \$591.76 | \$556.48 | \$547.36 | \$542.92 |
| 57 | \$630.20 | \$621.72 | \$618.14 | \$581.29 | \$571.76 | \$567.12 |
| 58 | \$658.90 | \$650.04 | \$646.29 | \$607.76 | \$597.80 | \$592.95 |
| 59 | \$673.12 | \$664.07 | \$660.24 | \$620.88 | \$610.71 | \$605.75 |
| 60 | \$701.83 | \$692.39 | \$688.40 | \$647.36 | \$636.75 | \$631.58 |
| 61 | \$726.65 | \$716.88 | \$712.75 | \$670.26 | \$659.27 | \$653.92 |
| 62 | \$742.94 | \$732.95 | \$728.73 | \$685.28 | \$674.05 | \$668.58 |
| 63 | \$763.37 | \$753.11 | \$748.76 | \$704.13 | \$692.59 | \$686.96 |
| 64+ | \$775.77 | \$765.34 | \$760.93 | \$715.57 | \$703.84 | \$698.12 |

North Dakota TRUE Small Group 2023 Rates

April-June Sales/Renewals

Note: Tobacco and Non-Tobacco rates do not vary. When quoting a family, the number of premiums collected per child is capped at three, regardless of how many children ages 20 and under are covered on the contract. The youngest will be the first to cap at no premium.

| Age Band | Sanford TRUE \$500 | Sanford TRUE \$1,500 | Sanford TRUE \$1,750 | Sanford TRUE \$2,700 | Sanford TRUE \$3,000 HDHP |
|----------|--------------------|----------------------|----------------------|----------------------|---------------------------|
| 0-14 | \$196.57 | \$197.71 | \$184.86 | \$211.69 | \$245.51 |
| 15 | \$214.04 | \$215.29 | \$201.29 | \$230.51 | \$267.33 |
| 16 | \$220.73 | \$222.00 | \$207.57 | \$237.71 | \$275.67 |
| 17 | \$227.40 | \$228.72 | \$213.85 | \$244.90 | \$284.02 |
| 18 | \$234.60 | \$235.96 | \$220.62 | \$252.65 | \$293.01 |
| 19 | \$241.79 | \$243.20 | \$227.38 | \$260.40 | \$301.99 |
| 20 | \$249.24 | \$250.69 | \$234.38 | \$268.42 | \$311.29 |
| 21 | \$256.95 | \$258.44 | \$241.64 | \$276.73 | \$320.92 |
| 22 | \$256.95 | \$258.44 | \$241.64 | \$276.73 | \$320.92 |
| 23 | \$256.95 | \$258.44 | \$241.64 | \$276.73 | \$320.92 |
| 24 | \$256.95 | \$258.44 | \$241.64 | \$276.73 | \$320.92 |
| 25 | \$257.98 | \$259.47 | \$242.60 | \$277.83 | \$322.21 |
| 26 | \$263.12 | \$264.64 | \$247.43 | \$283.36 | \$328.62 |
| 27 | \$269.28 | \$270.85 | \$253.23 | \$290.01 | \$336.32 |
| 28 | \$279.31 | \$280.93 | \$262.66 | \$300.80 | \$348.84 |
| 29 | \$287.52 | \$289.20 | \$270.38 | \$309.65 | \$359.11 |
| 30 | \$291.64 | \$293.33 | \$274.25 | \$314.08 | \$364.25 |
| 31 | \$297.81 | \$299.54 | \$280.05 | \$320.72 | \$371.95 |
| 32 | \$303.98 | \$305.74 | \$285.85 | \$327.37 | \$379.65 |
| 33 | \$307.83 | \$309.61 | \$289.48 | \$331.51 | \$384.46 |
| 34 | \$311.94 | \$313.75 | \$293.34 | \$335.94 | \$389.59 |
| 35 | \$313.99 | \$315.82 | \$295.27 | \$338.15 | \$392.17 |
| 36 | \$316.05 | \$317.88 | \$297.21 | \$340.36 | \$394.73 |
| 37 | \$318.11 | \$319.95 | \$299.14 | \$342.58 | \$397.30 |
| 38 | \$320.16 | \$322.02 | \$301.08 | \$344.79 | \$399.87 |
| 39 | \$324.27 | \$326.15 | \$304.94 | \$349.23 | \$405.00 |
| 40 | \$328.38 | \$330.28 | \$308.81 | \$353.65 | \$410.14 |
| 41 | \$334.55 | \$336.49 | \$314.60 | \$360.29 | \$417.84 |
| 42 | \$340.45 | \$342.43 | \$320.16 | \$366.65 | \$425.22 |
| 43 | \$348.68 | \$350.71 | \$327.89 | \$375.51 | \$435.48 |
| 44 | \$358.96 | \$361.04 | \$337.56 | \$386.58 | \$448.33 |
| 45 | \$371.04 | \$373.18 | \$348.91 | \$399.58 | \$463.40 |
| 46 | \$385.42 | \$387.66 | \$362.45 | \$415.08 | \$481.37 |
| 47 | \$401.61 | \$403.94 | \$377.67 | \$432.52 | \$501.59 |
| 48 | \$420.11 | \$422.55 | \$395.06 | \$452.43 | \$524.70 |
| 49 | \$438.35 | \$440.89 | \$412.23 | \$472.08 | \$547.48 |
| 50 | \$458.90 | \$461.57 | \$431.55 | \$494.22 | \$573.16 |
| 51 | \$479.20 | \$481.99 | \$450.64 | \$516.08 | \$598.51 |
| 52 | \$501.56 | \$504.47 | \$471.66 | \$540.16 | \$626.43 |
| 53 | \$524.17 | \$527.21 | \$492.92 | \$564.50 | \$654.67 |
| 54 | \$548.59 | \$551.77 | \$515.88 | \$590.80 | \$685.16 |
| 55 | \$572.99 | \$576.31 | \$538.83 | \$617.08 | \$715.64 |
| 56 | \$599.46 | \$602.93 | \$563.72 | \$645.58 | \$748.69 |
| 57 | \$626.18 | \$629.81 | \$588.85 | \$674.36 | \$782.07 |
| 58 | \$654.70 | \$658.50 | \$615.67 | \$705.07 | \$817.69 |
| 59 | \$668.83 | \$672.71 | \$628.96 | \$720.29 | \$835.35 |
| 60 | \$697.35 | \$701.40 | \$655.78 | \$751.01 | \$870.96 |
| 61 | \$722.02 | \$726.20 | \$678.98 | \$777.57 | \$901.77 |
| 62 | \$738.21 | \$742.48 | \$694.19 | \$795.01 | \$921.99 |
| 63 | \$758.50 | \$762.91 | \$713.29 | \$816.87 | \$947.34 |
| 64+ | \$770.82 | \$775.28 | \$724.87 | \$830.13 | \$962.72 |

| Age Band | Sanford TRUE \$3,500 | Sanford TRUE \$3,750 HDHP | Sanford TRUE \$5,150 HDHP | Sanford TRUE \$5,250 | Sanford TRUE \$6,000 | Sanford TRUE \$7,050 HDHP |
|----------|-------------------------|------------------------------|------------------------------|-------------------------|-------------------------|------------------------------|
| 0-14 | \$240.46 | \$180.35 | \$203.43 | \$200.41 | \$302.66 | \$181.83 |
| 15 | \$261.84 | \$196.38 | \$221.51 | \$218.22 | \$329.56 | \$197.99 |
| 16 | \$270.00 | \$202.50 | \$228.43 | \$225.03 | \$339.85 | \$204.17 |
| 17 | \$278.17 | \$208.63 | \$235.34 | \$231.84 | \$350.13 | \$210.34 |
| 18 | \$286.98 | \$215.24 | \$242.78 | \$239.17 | \$361.21 | \$217.00 |
| 19 | \$295.78 | \$221.83 | \$250.23 | \$246.51 | \$372.29 | \$223.66 |
| 20 | \$304.89 | \$228.67 | \$257.95 | \$254.11 | \$383.76 | \$230.54 |
| 21 | \$314.32 | \$235.74 | \$265.92 | \$261.97 | \$395.63 | \$237.68 |
| 22 | \$314.32 | \$235.74 | \$265.92 | \$261.97 | \$395.63 | \$237.68 |
| 23 | \$314.32 | \$235.74 | \$265.92 | \$261.97 | \$395.63 | \$237.68 |
| 24 | \$314.32 | \$235.74 | \$265.92 | \$261.97 | \$395.63 | \$237.68 |
| 25 | \$315.57 | \$236.69 | \$266.98 | \$263.01 | \$397.21 | \$238.63 |
| 26 | \$321.87 | \$241.40 | \$272.30 | \$268.25 | \$405.12 | \$243.38 |
| 27 | \$329.40 | \$247.06 | \$278.68 | \$274.54 | \$414.62 | \$249.08 |
| 28 | \$341.67 | \$256.25 | \$289.05 | \$284.76 | \$430.04 | \$258.35 |
| 29 | \$351.72 | \$263.80 | \$297.56 | \$293.14 | \$442.71 | \$265.96 |
| 30 | \$356.75 | \$267.57 | \$301.82 | \$297.33 | \$449.04 | \$269.76 |
| 31 | \$364.30 | \$273.23 | \$308.20 | \$303.61 | \$458.53 | \$275.46 |
| 32 | \$371.84 | \$278.88 | \$314.58 | \$309.90 | \$468.03 | \$281.16 |
| 33 | \$376.56 | \$282.42 | \$318.56 | \$313.83 | \$473.96 | \$284.73 |
| 34 | \$381.58 | \$286.19 | \$322.82 | \$318.03 | \$480.29 | \$288.54 |
| 35 | \$384.09 | \$288.08 | \$324.95 | \$320.12 | \$483.46 | \$290.43 |
| 36 | \$386.62 | \$289.97 | \$327.07 | \$322.21 | \$486.62 | \$292.34 |
| 37 | \$389.13 | \$291.85 | \$329.20 | \$324.31 | \$489.79 | \$294.24 |
| 38 | \$391.64 | \$293.73 | \$331.33 | \$326.40 | \$492.95 | \$296.15 |
| 39 | \$396.67 | \$297.50 | \$335.58 | \$330.60 | \$499.28 | \$299.94 |
| 40 | \$401.70 | \$301.28 | \$339.84 | \$334.79 | \$505.61 | \$303.74 |
| 41 | \$409.25 | \$306.93 | \$346.22 | \$341.07 | \$515.11 | \$309.45 |
| 42 | \$416.47 | \$312.35 | \$352.34 | \$347.10 | \$524.20 | \$314.92 |
| 43 | \$426.53 | \$319.90 | \$360.85 | \$355.49 | \$536.86 | \$322.52 |
| 44 | \$439.10 | \$329.33 | \$371.48 | \$365.96 | \$552.69 | \$332.03 |
| 45 | \$453.87 | \$340.41 | \$383.98 | \$378.27 | \$571.29 | \$343.20 |
| 46 | \$471.48 | \$353.61 | \$398.87 | \$392.94 | \$593.44 | \$356.51 |
| 47 | \$491.28 | \$368.46 | \$415.62 | \$409.45 | \$618.36 | \$371.48 |
| 48 | \$513.91 | \$385.43 | \$434.76 | \$428.30 | \$646.85 | \$388.59 |
| 49 | \$536.23 | \$402.18 | \$453.65 | \$446.90 | \$674.94 | \$405.47 |
| 50 | \$561.37 | \$421.03 | \$474.92 | \$467.86 | \$706.58 | \$424.48 |
| 51 | \$586.20 | \$439.66 | \$495.93 | \$488.55 | \$737.84 | \$443.25 |
| 52 | \$613.55 | \$460.16 | \$519.07 | \$511.35 | \$772.26 | \$463.93 |
| 53 | \$641.20 | \$480.91 | \$542.46 | \$534.39 | \$807.07 | \$484.85 |
| 54 | \$671.07 | \$503.30 | \$567.72 | \$559.28 | \$844.65 | \$507.43 |
| 55 | \$700.92 | \$525.70 | \$592.98 | \$584.17 | \$882.24 | \$530.01 |
| 56 | \$733.30 | \$549.98 | \$620.38 | \$611.15 | \$922.99 | \$554.48 |
| 57 | \$765.98 | \$574.50 | \$648.03 | \$638.40 | \$964.14 | \$579.20 |
| 58 | \$800.87 | \$600.66 | \$677.54 | \$667.47 | \$1,008.05 | \$605.58 |
| 59 | \$818.16 | \$613.63 | \$692.17 | \$681.88 | \$1,029.81 | \$618.65 |
| 60 | \$853.05 | \$639.80 | \$721.69 | \$710.96 | \$1,073.72 | \$645.03 |
| 61 | \$883.22 | \$662.43 | \$747.21 | \$736.10 | \$1,111.70 | \$667.85 |
| 62 | \$903.02 | \$677.28 | \$763.96 | \$752.60 | \$1,136.62 | \$682.82 |
| 63 | \$927.85 | \$695.90 | \$784.97 | \$773.30 | \$1,167.88 | \$701.60 |
| 64+ | \$942.92 | \$707.19 | \$797.71 | \$785.85 | \$1,186.85 | \$712.98 |

North Dakota TRUE Small Group 2023 Rates

July-Sept Sales/Renewals

Note: Tobacco and Non-Tobacco rates do not vary. When quoting a family, the number of premiums collected per child is capped at three, regardless of how many children ages 20 and under are covered on the contract. The youngest will be the first to cap at no premium.

| Age Band | Sanford TRUE \$500 | Sanford TRUE \$1,500 | Sanford TRUE \$1,750 | Sanford TRUE \$2,700 | Sanford TRUE \$3,000 HDHP |
|----------|--------------------|----------------------|----------------------|----------------------|---------------------------|
| 0-14 | \$198.89 | \$200.05 | \$187.04 | \$214.20 | \$248.41 |
| 15 | \$216.57 | \$217.83 | \$203.66 | \$233.24 | \$270.49 |
| 16 | \$223.33 | \$224.63 | \$210.02 | \$240.52 | \$278.93 |
| 17 | \$230.09 | \$231.43 | \$216.38 | \$247.80 | \$287.38 |
| 18 | \$237.37 | \$238.75 | \$223.22 | \$255.64 | \$296.47 |
| 19 | \$244.65 | \$246.07 | \$230.07 | \$263.48 | \$305.56 |
| 20 | \$252.19 | \$253.65 | \$237.16 | \$271.60 | \$314.98 |
| 21 | \$259.99 | \$261.50 | \$244.49 | \$280.00 | \$324.72 |
| 22 | \$259.99 | \$261.50 | \$244.49 | \$280.00 | \$324.72 |
| 23 | \$259.99 | \$261.50 | \$244.49 | \$280.00 | \$324.72 |
| 24 | \$259.99 | \$261.50 | \$244.49 | \$280.00 | \$324.72 |
| 25 | \$261.03 | \$262.55 | \$245.47 | \$281.12 | \$326.02 |
| 26 | \$266.23 | \$267.78 | \$250.36 | \$286.72 | \$332.51 |
| 27 | \$272.47 | \$274.05 | \$256.23 | \$293.44 | \$340.30 |
| 28 | \$282.61 | \$284.25 | \$265.76 | \$304.35 | \$352.97 |
| 29 | \$290.93 | \$292.62 | \$273.59 | \$313.31 | \$363.36 |
| 30 | \$295.09 | \$296.80 | \$277.50 | \$317.79 | \$368.55 |
| 31 | \$301.33 | \$303.08 | \$283.36 | \$324.51 | \$376.35 |
| 32 | \$307.57 | \$309.35 | \$289.23 | \$331.23 | \$384.14 |
| 33 | \$311.47 | \$313.28 | \$292.90 | \$335.43 | \$389.01 |
| 34 | \$315.63 | \$317.46 | \$296.81 | \$339.91 | \$394.21 |
| 35 | \$317.71 | \$319.55 | \$298.77 | \$342.15 | \$396.80 |
| 36 | \$319.79 | \$321.64 | \$300.72 | \$344.39 | \$399.40 |
| 37 | \$321.87 | \$323.74 | \$302.68 | \$346.63 | \$402.00 |
| 38 | \$323.95 | \$325.83 | \$304.64 | \$348.87 | \$404.60 |
| 39 | \$328.11 | \$330.01 | \$308.55 | \$353.35 | \$409.79 |
| 40 | \$332.27 | \$334.19 | \$312.46 | \$357.83 | \$414.99 |
| 41 | \$338.51 | \$340.47 | \$318.33 | \$364.55 | \$422.78 |
| 42 | \$344.49 | \$346.49 | \$323.95 | \$370.99 | \$430.25 |
| 43 | \$352.81 | \$354.85 | \$331.77 | \$379.95 | \$440.64 |
| 44 | \$363.21 | \$365.31 | \$341.55 | \$391.15 | \$453.63 |
| 45 | \$375.42 | \$377.60 | \$353.04 | \$404.31 | \$468.89 |
| 46 | \$389.98 | \$392.25 | \$366.73 | \$419.99 | \$487.07 |
| 47 | \$406.36 | \$408.72 | \$382.14 | \$437.63 | \$507.53 |
| 48 | \$425.08 | \$427.55 | \$399.74 | \$457.79 | \$530.91 |
| 49 | \$443.54 | \$446.11 | \$417.10 | \$477.67 | \$553.97 |
| 50 | \$464.34 | \$467.03 | \$436.66 | \$500.07 | \$579.94 |
| 51 | \$484.88 | \$487.69 | \$455.97 | \$522.19 | \$605.59 |
| 52 | \$507.50 | \$510.44 | \$477.24 | \$546.55 | \$633.84 |
| 53 | \$530.38 | \$533.45 | \$498.76 | \$571.19 | \$662.42 |
| 54 | \$555.07 | \$558.30 | \$521.98 | \$597.79 | \$693.27 |
| 55 | \$579.77 | \$583.14 | \$545.21 | \$624.38 | \$724.12 |
| 56 | \$606.55 | \$610.07 | \$570.39 | \$653.22 | \$757.56 |
| 57 | \$633.59 | \$637.27 | \$595.82 | \$682.34 | \$791.33 |
| 58 | \$662.45 | \$666.29 | \$622.96 | \$713.42 | \$827.37 |
| 59 | \$676.75 | \$680.67 | \$636.40 | \$728.82 | \$845.23 |
| 60 | \$705.61 | \$709.70 | \$663.54 | \$759.90 | \$881.28 |
| 61 | \$730.57 | \$734.80 | \$687.01 | \$786.78 | \$912.45 |
| 62 | \$746.94 | \$751.28 | \$702.41 | \$804.42 | \$932.91 |
| 63 | \$767.48 | \$771.94 | \$721.73 | \$826.54 | \$958.56 |
| 64+ | \$779.95 | \$784.48 | \$733.45 | \$839.97 | \$974.13 |

| Age Band | Sanford TRUE \$3,500 | Sanford TRUE \$3,750 HDHP | Sanford TRUE \$5,150 HDHP | Sanford TRUE \$5,250 | Sanford TRUE \$6,000 | Sanford TRUE \$7,050 HDHP |
|----------|-------------------------|------------------------------|------------------------------|-------------------------|-------------------------|------------------------------|
| 0-14 | \$243.30 | \$182.48 | \$205.83 | \$202.77 | \$306.24 | \$183.97 |
| 15 | \$264.93 | \$198.70 | \$224.13 | \$220.80 | \$333.46 | \$200.33 |
| 16 | \$273.20 | \$204.90 | \$231.13 | \$227.69 | \$343.87 | \$206.58 |
| 17 | \$281.46 | \$211.10 | \$238.12 | \$234.58 | \$354.28 | \$212.83 |
| 18 | \$290.37 | \$217.78 | \$245.65 | \$242.00 | \$365.48 | \$219.56 |
| 19 | \$299.27 | \$224.46 | \$253.19 | \$249.42 | \$376.69 | \$226.30 |
| 20 | \$308.50 | \$231.38 | \$260.99 | \$257.11 | \$388.30 | \$233.27 |
| 21 | \$318.04 | \$238.53 | \$269.06 | \$265.06 | \$400.31 | \$240.49 |
| 22 | \$318.04 | \$238.53 | \$269.06 | \$265.06 | \$400.31 | \$240.49 |
| 23 | \$318.04 | \$238.53 | \$269.06 | \$265.06 | \$400.31 | \$240.49 |
| 24 | \$318.04 | \$238.53 | \$269.06 | \$265.06 | \$400.31 | \$240.49 |
| 25 | \$319.31 | \$239.49 | \$270.14 | \$266.12 | \$401.91 | \$241.45 |
| 26 | \$325.67 | \$244.26 | \$275.52 | \$271.42 | \$409.92 | \$246.26 |
| 27 | \$333.30 | \$249.98 | \$281.98 | \$277.79 | \$419.53 | \$252.03 |
| 28 | \$345.71 | \$259.28 | \$292.47 | \$288.12 | \$435.14 | \$261.41 |
| 29 | \$355.88 | \$266.92 | \$301.08 | \$296.60 | \$447.95 | \$269.10 |
| 30 | \$360.97 | \$270.73 | \$305.39 | \$300.85 | \$454.35 | \$272.95 |
| 31 | \$368.61 | \$276.46 | \$311.84 | \$307.21 | \$463.96 | \$278.72 |
| 32 | \$376.24 | \$282.18 | \$318.30 | \$313.57 | \$473.57 | \$284.49 |
| 33 | \$381.01 | \$285.76 | \$322.34 | \$317.54 | \$479.57 | \$288.10 |
| 34 | \$386.10 | \$289.58 | \$326.64 | \$321.78 | \$485.98 | \$291.95 |
| 35 | \$388.64 | \$291.48 | \$328.79 | \$323.91 | \$489.18 | \$293.87 |
| 36 | \$391.19 | \$293.39 | \$330.95 | \$326.03 | \$492.38 | \$295.80 |
| 37 | \$393.73 | \$295.30 | \$333.10 | \$328.15 | \$495.58 | \$297.72 |
| 38 | \$396.27 | \$297.21 | \$335.25 | \$330.27 | \$498.79 | \$299.64 |
| 39 | \$401.36 | \$301.03 | \$339.56 | \$334.51 | \$505.19 | \$303.49 |
| 40 | \$406.45 | \$304.84 | \$343.86 | \$338.75 | \$511.60 | \$307.34 |
| 41 | \$414.08 | \$310.57 | \$350.32 | \$345.11 | \$521.20 | \$313.11 |
| 42 | \$421.40 | \$316.05 | \$356.51 | \$351.21 | \$530.41 | \$318.64 |
| 43 | \$431.58 | \$323.69 | \$365.12 | \$359.69 | \$543.22 | \$326.34 |
| 44 | \$444.30 | \$333.23 | \$375.88 | \$370.29 | \$559.23 | \$335.96 |
| 45 | \$459.25 | \$344.44 | \$388.52 | \$382.75 | \$578.05 | \$347.26 |
| 46 | \$477.06 | \$357.80 | \$403.59 | \$397.59 | \$600.46 | \$360.73 |
| 47 | \$497.09 | \$372.82 | \$420.54 | \$414.29 | \$625.68 | \$375.88 |
| 48 | \$519.99 | \$390.00 | \$439.91 | \$433.37 | \$654.50 | \$393.19 |
| 49 | \$542.57 | \$406.93 | \$459.02 | \$452.19 | \$682.93 | \$410.27 |
| 50 | \$568.01 | \$426.01 | \$480.54 | \$473.40 | \$714.95 | \$429.50 |
| 51 | \$593.14 | \$444.86 | \$501.80 | \$494.34 | \$746.58 | \$448.50 |
| 52 | \$620.81 | \$465.61 | \$525.20 | \$517.40 | \$781.40 | \$469.42 |
| 53 | \$648.79 | \$486.60 | \$548.88 | \$540.72 | \$816.63 | \$490.59 |
| 54 | \$679.01 | \$509.26 | \$574.44 | \$565.90 | \$854.66 | \$513.43 |
| 55 | \$709.22 | \$531.92 | \$600.00 | \$591.08 | \$892.69 | \$536.28 |
| 56 | \$741.98 | \$556.49 | \$627.72 | \$618.38 | \$933.92 | \$561.05 |
| 57 | \$775.05 | \$581.30 | \$655.70 | \$645.95 | \$975.55 | \$586.06 |
| 58 | \$810.35 | \$607.77 | \$685.56 | \$675.37 | \$1,019.98 | \$612.75 |
| 59 | \$827.85 | \$620.89 | \$700.36 | \$689.95 | \$1,042.00 | \$625.98 |
| 60 | \$863.15 | \$647.37 | \$730.23 | \$719.37 | \$1,086.43 | \$652.67 |
| 61 | \$893.68 | \$670.27 | \$756.06 | \$744.82 | \$1,124.86 | \$675.76 |
| 62 | \$913.72 | \$685.29 | \$773.01 | \$761.52 | \$1,150.08 | \$690.91 |
| 63 | \$938.84 | \$704.14 | \$794.26 | \$782.46 | \$1,181.71 | \$709.90 |
| 64+ | \$954.10 | \$715.58 | \$807.17 | \$795.17 | \$1,200.91 | \$721.44 |

North Dakota TRUE Small Group 2023 Rates

Oct-Dec Sales/Renewals

Note: Tobacco and Non-Tobacco rates do not vary. When quoting a family, the number of premiums collected per child is capped at three, regardless of how many children ages 20 and under are covered on the contract. The youngest will be the first to cap at no premium.

| Age Band | Sanford TRUE \$500 | Sanford TRUE \$1,500 | Sanford TRUE \$1,750 | Sanford TRUE \$2,700 | Sanford TRUE \$3,000 HDHP |
|----------|--------------------|----------------------|----------------------|----------------------|---------------------------|
| 0-14 | \$201.42 | \$202.59 | \$189.41 | \$216.91 | \$251.56 |
| 15 | \$219.32 | \$220.59 | \$206.25 | \$236.20 | \$273.92 |
| 16 | \$226.17 | \$227.48 | \$212.68 | \$243.57 | \$282.47 |
| 17 | \$233.01 | \$234.36 | \$219.12 | \$250.94 | \$291.02 |
| 18 | \$240.38 | \$241.78 | \$226.05 | \$258.88 | \$300.23 |
| 19 | \$247.75 | \$249.19 | \$232.98 | \$266.82 | \$309.44 |
| 20 | \$255.39 | \$256.87 | \$240.16 | \$275.04 | \$318.97 |
| 21 | \$263.29 | \$264.82 | \$247.59 | \$283.55 | \$328.84 |
| 22 | \$263.29 | \$264.82 | \$247.59 | \$283.55 | \$328.84 |
| 23 | \$263.29 | \$264.82 | \$247.59 | \$283.55 | \$328.84 |
| 24 | \$263.29 | \$264.82 | \$247.59 | \$283.55 | \$328.84 |
| 25 | \$264.34 | \$265.88 | \$248.58 | \$284.68 | \$330.15 |
| 26 | \$269.61 | \$271.17 | \$253.53 | \$290.35 | \$336.73 |
| 27 | \$275.93 | \$277.53 | \$259.48 | \$297.16 | \$344.62 |
| 28 | \$286.19 | \$287.85 | \$269.13 | \$308.21 | \$357.44 |
| 29 | \$294.62 | \$296.33 | \$277.06 | \$317.29 | \$367.97 |
| 30 | \$298.83 | \$300.57 | \$281.02 | \$321.82 | \$373.23 |
| 31 | \$305.15 | \$306.92 | \$286.96 | \$328.63 | \$381.12 |
| 32 | \$311.47 | \$313.28 | \$292.90 | \$335.43 | \$389.01 |
| 33 | \$315.42 | \$317.25 | \$296.61 | \$339.69 | \$393.95 |
| 34 | \$319.63 | \$321.49 | \$300.58 | \$344.22 | \$399.21 |
| 35 | \$321.74 | \$323.60 | \$302.56 | \$346.49 | \$401.84 |
| 36 | \$323.84 | \$325.72 | \$304.54 | \$348.76 | \$404.47 |
| 37 | \$325.95 | \$327.84 | \$306.52 | \$351.03 | \$407.10 |
| 38 | \$328.06 | \$329.96 | \$308.50 | \$353.30 | \$409.73 |
| 39 | \$332.27 | \$334.20 | \$312.46 | \$357.83 | \$414.99 |
| 40 | \$336.48 | \$338.43 | \$316.42 | \$362.37 | \$420.25 |
| 41 | \$342.80 | \$344.79 | \$322.36 | \$369.18 | \$428.14 |
| 42 | \$348.86 | \$350.88 | \$328.06 | \$375.70 | \$435.71 |
| 43 | \$357.28 | \$359.35 | \$335.98 | \$384.77 | \$446.23 |
| 44 | \$367.81 | \$369.95 | \$345.88 | \$396.11 | \$459.38 |
| 45 | \$380.19 | \$382.39 | \$357.52 | \$409.44 | \$474.84 |
| 46 | \$394.93 | \$397.22 | \$371.39 | \$425.32 | \$493.25 |
| 47 | \$411.52 | \$413.90 | \$386.98 | \$443.18 | \$513.97 |
| 48 | \$430.47 | \$432.97 | \$404.81 | \$463.60 | \$537.64 |
| 49 | \$449.17 | \$451.77 | \$422.39 | \$483.73 | \$560.99 |
| 50 | \$470.23 | \$472.96 | \$442.20 | \$506.41 | \$587.30 |
| 51 | \$491.03 | \$493.88 | \$461.76 | \$528.81 | \$613.28 |
| 52 | \$513.93 | \$516.92 | \$483.30 | \$553.48 | \$641.88 |
| 53 | \$537.10 | \$540.22 | \$505.08 | \$578.43 | \$670.82 |
| 54 | \$562.11 | \$565.38 | \$528.60 | \$605.37 | \$702.06 |
| 55 | \$587.13 | \$590.53 | \$552.12 | \$632.30 | \$733.30 |
| 56 | \$614.24 | \$617.81 | \$577.63 | \$661.51 | \$767.17 |
| 57 | \$641.63 | \$645.35 | \$603.38 | \$691.00 | \$801.37 |
| 58 | \$670.85 | \$674.74 | \$630.86 | \$722.47 | \$837.87 |
| 59 | \$685.33 | \$689.31 | \$644.47 | \$738.06 | \$855.95 |
| 60 | \$714.56 | \$718.70 | \$671.96 | \$769.54 | \$892.45 |
| 61 | \$739.83 | \$744.12 | \$695.73 | \$796.76 | \$924.02 |
| 62 | \$756.42 | \$760.81 | \$711.32 | \$814.62 | \$944.74 |
| 63 | \$777.22 | \$781.73 | \$730.88 | \$837.02 | \$970.72 |
| 64+ | \$789.84 | \$794.43 | \$742.76 | \$850.62 | \$986.49 |

| Age Band | Sanford TRUE \$3,500 | Sanford TRUE \$3,750 HDHP | Sanford TRUE \$5,150 HDHP | Sanford TRUE \$5,250 | Sanford TRUE \$6,000 | Sanford TRUE \$7,050 HDHP |
|----------|-------------------------|------------------------------|------------------------------|-------------------------|-------------------------|------------------------------|
| 0-14 | \$246.39 | \$184.79 | \$208.44 | \$205.35 | \$310.12 | \$186.31 |
| 15 | \$268.29 | \$201.22 | \$226.97 | \$223.60 | \$337.69 | \$202.87 |
| 16 | \$276.66 | \$207.50 | \$234.06 | \$230.58 | \$348.23 | \$209.20 |
| 17 | \$285.03 | \$213.78 | \$241.14 | \$237.56 | \$358.77 | \$215.53 |
| 18 | \$294.05 | \$220.54 | \$248.77 | \$245.07 | \$370.12 | \$222.35 |
| 19 | \$303.07 | \$227.31 | \$256.40 | \$252.59 | \$381.47 | \$229.17 |
| 20 | \$312.41 | \$234.31 | \$264.30 | \$260.37 | \$393.23 | \$236.23 |
| 21 | \$322.07 | \$241.56 | \$272.47 | \$268.42 | \$405.39 | \$243.54 |
| 22 | \$322.07 | \$241.56 | \$272.47 | \$268.42 | \$405.39 | \$243.54 |
| 23 | \$322.07 | \$241.56 | \$272.47 | \$268.42 | \$405.39 | \$243.54 |
| 24 | \$322.07 | \$241.56 | \$272.47 | \$268.42 | \$405.39 | \$243.54 |
| 25 | \$323.36 | \$242.52 | \$273.56 | \$269.50 | \$407.01 | \$244.51 |
| 26 | \$329.80 | \$247.35 | \$279.01 | \$274.87 | \$415.12 | \$249.38 |
| 27 | \$337.53 | \$253.15 | \$285.55 | \$281.31 | \$424.85 | \$255.23 |
| 28 | \$350.09 | \$262.57 | \$296.18 | \$291.78 | \$440.66 | \$264.72 |
| 29 | \$360.40 | \$270.30 | \$304.90 | \$300.37 | \$453.63 | \$272.52 |
| 30 | \$365.55 | \$274.17 | \$309.26 | \$304.66 | \$460.11 | \$276.41 |
| 31 | \$373.28 | \$279.96 | \$315.80 | \$311.10 | \$469.84 | \$282.26 |
| 32 | \$381.01 | \$285.76 | \$322.34 | \$317.55 | \$479.57 | \$288.10 |
| 33 | \$385.84 | \$289.38 | \$326.42 | \$321.57 | \$485.65 | \$291.75 |
| 34 | \$390.99 | \$293.25 | \$330.78 | \$325.87 | \$492.14 | \$295.65 |
| 35 | \$393.57 | \$295.18 | \$332.96 | \$328.01 | \$495.38 | \$297.60 |
| 36 | \$396.15 | \$297.11 | \$335.14 | \$330.16 | \$498.63 | \$299.55 |
| 37 | \$398.72 | \$299.05 | \$337.32 | \$332.31 | \$501.87 | \$301.50 |
| 38 | \$401.30 | \$300.98 | \$339.50 | \$334.46 | \$505.11 | \$303.44 |
| 39 | \$406.45 | \$304.84 | \$343.86 | \$338.75 | \$511.60 | \$307.34 |
| 40 | \$411.61 | \$308.71 | \$348.22 | \$343.04 | \$518.08 | \$311.24 |
| 41 | \$419.34 | \$314.51 | \$354.76 | \$349.49 | \$527.81 | \$317.08 |
| 42 | \$426.74 | \$320.06 | \$361.03 | \$355.66 | \$537.14 | \$322.68 |
| 43 | \$437.05 | \$327.79 | \$369.75 | \$364.25 | \$550.11 | \$330.48 |
| 44 | \$449.93 | \$337.45 | \$380.65 | \$374.99 | \$566.32 | \$340.22 |
| 45 | \$465.07 | \$348.81 | \$393.45 | \$387.60 | \$585.38 | \$351.66 |
| 46 | \$483.11 | \$362.33 | \$408.71 | \$402.63 | \$608.08 | \$365.30 |
| 47 | \$503.40 | \$377.55 | \$425.88 | \$419.54 | \$633.62 | \$380.64 |
| 48 | \$526.58 | \$394.94 | \$445.49 | \$438.87 | \$662.81 | \$398.18 |
| 49 | \$549.45 | \$412.09 | \$464.84 | \$457.93 | \$691.59 | \$415.47 |
| 50 | \$575.22 | \$431.42 | \$486.64 | \$479.40 | \$724.02 | \$434.95 |
| 51 | \$600.66 | \$450.50 | \$508.16 | \$500.61 | \$756.04 | \$454.19 |
| 52 | \$628.68 | \$471.51 | \$531.87 | \$523.96 | \$791.31 | \$475.38 |
| 53 | \$657.02 | \$492.77 | \$555.84 | \$547.58 | \$826.99 | \$496.81 |
| 54 | \$687.62 | \$515.72 | \$581.73 | \$573.08 | \$865.50 | \$519.94 |
| 55 | \$718.21 | \$538.67 | \$607.61 | \$598.58 | \$904.01 | \$543.08 |
| 56 | \$751.39 | \$563.55 | \$635.68 | \$626.23 | \$945.76 | \$568.16 |
| 57 | \$784.88 | \$588.67 | \$664.01 | \$654.14 | \$987.92 | \$593.49 |
| 58 | \$820.63 | \$615.48 | \$694.26 | \$683.94 | \$1,032.92 | \$620.52 |
| 59 | \$838.35 | \$628.77 | \$709.24 | \$698.70 | \$1,055.22 | \$633.92 |
| 60 | \$874.10 | \$655.58 | \$739.49 | \$728.50 | \$1,100.21 | \$660.95 |
| 61 | \$905.01 | \$678.77 | \$765.64 | \$754.26 | \$1,139.13 | \$684.33 |
| 62 | \$925.30 | \$693.98 | \$782.81 | \$771.17 | \$1,164.67 | \$699.67 |
| 63 | \$950.75 | \$713.07 | \$804.34 | \$792.38 | \$1,196.70 | \$718.91 |
| 64+ | \$966.20 | \$724.65 | \$817.40 | \$805.25 | \$1,216.14 | \$730.59 |