

North Dakota *Simplicity* 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 Simplicity \$500	Sanford Simplicity \$1,500	Sanford Simplicity \$1,750	Sanford Simplicity \$2,700	Sanford Simplicity \$3,000 HDHP
0-14	\$372.61	\$307.16	\$295.86	\$254.18	\$260.92
15	\$405.73	\$334.46	\$322.16	\$276.77	\$284.11
16	\$418.40	\$344.90	\$332.21	\$285.41	\$292.98
17	\$431.06	\$355.34	\$342.27	\$294.05	\$301.85
18	\$444.70	\$366.58	\$353.10	\$303.35	\$311.39
19	\$458.34	\$377.83	\$363.93	\$312.65	\$320.94
20	\$472.46	\$389.47	\$375.14	\$322.29	\$330.84
21	\$487.07	\$401.52	\$386.74	\$332.26	\$341.07
22	\$487.07	\$401.52	\$386.74	\$332.26	\$341.07
23	\$487.07	\$401.52	\$386.74	\$332.26	\$341.07
24	\$487.07	\$401.52	\$386.74	\$332.26	\$341.07
25	\$489.02	\$403.12	\$388.29	\$333.59	\$342.43
26	\$498.76	\$411.15	\$396.03	\$340.23	\$349.25
27	\$510.45	\$420.79	\$405.31	\$348.21	\$357.44
28	\$529.45	\$436.45	\$420.39	\$361.16	\$370.74
29	\$545.03	\$449.29	\$432.77	\$371.80	\$381.65
30	\$552.83	\$455.72	\$438.95	\$377.11	\$387.11
31	\$564.52	\$465.36	\$448.23	\$385.09	\$395.30
32	\$576.21	\$474.99	\$457.52	\$393.06	\$403.48
33	\$583.51	\$481.01	\$463.32	\$398.04	\$408.60
34	\$591.31	\$487.44	\$469.51	\$403.36	\$414.05
35	\$595.20	\$490.65	\$472.60	\$406.02	\$416.78
36	\$599.10	\$493.86	\$475.69	\$408.68	\$419.51
37	\$603.00	\$497.07	\$478.79	\$411.33	\$422.24
38	\$606.89	\$500.29	\$481.88	\$413.99	\$424.97
39	\$614.68	\$506.71	\$488.07	\$419.31	\$430.43
40	\$622.48	\$513.13	\$494.26	\$424.62	\$435.88
41	\$634.17	\$522.77	\$503.54	\$432.60	\$444.07
42	\$645.37	\$532.01	\$512.43	\$440.24	\$451.91
43	\$660.96	\$544.85	\$524.81	\$450.87	\$462.83
44	\$680.44	\$560.91	\$540.28	\$464.16	\$476.47
45	\$703.33	\$579.79	\$558.46	\$479.78	\$492.50
46	\$730.61	\$602.27	\$580.11	\$498.38	\$511.60
47	\$761.29	\$627.57	\$604.48	\$519.32	\$533.09
48	\$796.36	\$656.47	\$632.32	\$543.24	\$557.64
49	\$830.94	\$684.98	\$659.78	\$566.83	\$581.86
50	\$869.91	\$717.10	\$690.72	\$593.41	\$609.14
51	\$908.39	\$748.82	\$721.27	\$619.66	\$636.09
52	\$950.76	\$783.75	\$754.92	\$648.56	\$665.76
53	\$993.62	\$819.09	\$788.95	\$677.80	\$695.77
54	\$1,039.89	\$857.23	\$825.69	\$709.36	\$728.17
55	\$1,086.17	\$895.37	\$862.43	\$740.93	\$760.57
56	\$1,136.33	\$936.73	\$902.27	\$775.15	\$795.70
57	\$1,186.99	\$978.48	\$942.49	\$809.70	\$831.17
58	\$1,241.05	\$1,023.05	\$985.41	\$846.58	\$869.03
59	\$1,267.84	\$1,045.14	\$1,006.68	\$864.86	\$887.79
60	\$1,321.91	\$1,089.70	\$1,049.61	\$901.74	\$925.65
61	\$1,368.67	\$1,128.25	\$1,086.74	\$933.63	\$958.39
62	\$1,399.35	\$1,153.54	\$1,111.10	\$954.57	\$979.88
63	\$1,437.83	\$1,185.26	\$1,141.66	\$980.81	\$1,006.82
64+	\$1,461.20	\$1,204.53	\$1,160.21	\$996.75	\$1,023.18

Age Band	Sanford Simplicity \$3,500	Sanford Simplicity \$3,750 HDHP	Sanford Simplicity \$5,150 HDHP	Sanford Simplicity \$5,250	Sanford Simplicity \$6,000	Sanford Simplicity \$7,050 HDHP
0-14	\$250.92	\$244.51	\$243.27	\$229.33	\$224.68	\$221.37
15	\$273.22	\$266.24	\$264.89	\$249.72	\$244.65	\$241.05
16	\$281.75	\$274.55	\$273.16	\$257.51	\$252.29	\$248.57
17	\$290.28	\$282.86	\$281.43	\$265.30	\$259.92	\$256.09
18	\$299.46	\$291.81	\$290.33	\$273.70	\$268.14	\$264.20
19	\$308.65	\$300.76	\$299.24	\$282.09	\$276.37	\$272.30
20	\$318.16	\$310.03	\$308.46	\$290.79	\$284.89	\$280.69
21	\$328.00	\$319.62	\$318.00	\$299.78	\$293.70	\$289.37
22	\$328.00	\$319.62	\$318.00	\$299.78	\$293.70	\$289.37
23	\$328.00	\$319.62	\$318.00	\$299.78	\$293.70	\$289.37
24	\$328.00	\$319.62	\$318.00	\$299.78	\$293.70	\$289.37
25	\$329.31	\$320.90	\$319.27	\$300.98	\$294.87	\$290.53
26	\$335.87	\$327.29	\$325.63	\$306.97	\$300.74	\$296.32
27	\$343.74	\$334.96	\$333.26	\$314.17	\$307.79	\$303.26
28	\$356.53	\$347.42	\$345.66	\$325.86	\$319.25	\$314.55
29	\$367.03	\$357.65	\$355.84	\$335.45	\$328.65	\$323.81
30	\$372.28	\$362.77	\$360.93	\$340.25	\$333.34	\$328.44
31	\$380.15	\$370.44	\$368.56	\$347.44	\$340.39	\$335.38
32	\$388.02	\$378.11	\$376.19	\$354.64	\$347.44	\$342.33
33	\$392.94	\$382.90	\$380.96	\$359.13	\$351.85	\$346.67
34	\$398.19	\$388.02	\$386.05	\$363.93	\$356.55	\$351.30
35	\$400.81	\$390.57	\$388.59	\$366.33	\$358.90	\$353.61
36	\$403.44	\$393.13	\$391.14	\$368.73	\$361.24	\$355.93
37	\$406.06	\$395.69	\$393.68	\$371.12	\$363.59	\$358.24
38	\$408.68	\$398.24	\$396.22	\$373.52	\$365.94	\$360.56
39	\$413.93	\$403.36	\$401.31	\$378.32	\$370.64	\$365.19
40	\$419.18	\$408.47	\$406.40	\$383.12	\$375.34	\$369.82
41	\$427.05	\$416.14	\$414.03	\$390.31	\$382.39	\$376.76
42	\$434.59	\$423.49	\$421.35	\$397.21	\$389.15	\$383.42
43	\$445.09	\$433.72	\$431.52	\$406.80	\$398.54	\$392.68
44	\$458.21	\$446.50	\$444.24	\$418.79	\$410.29	\$404.25
45	\$473.63	\$461.53	\$459.19	\$432.88	\$424.09	\$417.85
46	\$491.99	\$479.42	\$477.00	\$449.67	\$440.54	\$434.06
47	\$512.66	\$499.56	\$497.03	\$468.55	\$459.04	\$452.29
48	\$536.27	\$522.57	\$519.92	\$490.14	\$480.19	\$473.12
49	\$559.56	\$545.27	\$542.50	\$511.42	\$501.04	\$493.66
50	\$585.80	\$570.83	\$567.94	\$535.40	\$524.54	\$516.81
51	\$611.71	\$596.08	\$593.06	\$559.08	\$547.74	\$539.67
52	\$640.25	\$623.89	\$620.73	\$585.16	\$573.29	\$564.85
53	\$669.11	\$652.02	\$648.71	\$611.54	\$599.13	\$590.31
54	\$700.27	\$682.38	\$678.92	\$640.02	\$627.04	\$617.80
55	\$731.43	\$712.74	\$709.13	\$668.50	\$654.94	\$645.29
56	\$765.21	\$745.66	\$741.88	\$699.38	\$685.19	\$675.10
57	\$799.32	\$778.90	\$774.95	\$730.55	\$715.73	\$705.19
58	\$835.73	\$814.38	\$810.25	\$763.83	\$748.33	\$737.31
59	\$853.77	\$831.96	\$827.74	\$780.32	\$764.48	\$753.23
60	\$890.18	\$867.44	\$863.04	\$813.59	\$797.08	\$785.35
61	\$921.66	\$898.12	\$893.57	\$842.37	\$825.28	\$813.13
62	\$942.33	\$918.25	\$913.60	\$861.26	\$843.78	\$831.36
63	\$968.24	\$943.50	\$938.72	\$884.94	\$866.98	\$854.22
64+	\$983.97	\$958.83	\$953.98	\$899.32	\$881.07	\$868.10

North Dakota *Simplicity* 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 Simplicity \$500	Sanford Simplicity \$1,500	Sanford Simplicity \$1,750	Sanford Simplicity \$2,700	Sanford Simplicity \$3,000 HDHP
0-14	\$377.46	\$311.16	\$299.71	\$257.49	\$264.32
15	\$411.01	\$338.81	\$326.35	\$280.37	\$287.81
16	\$423.84	\$349.39	\$336.53	\$289.13	\$296.79
17	\$436.67	\$359.96	\$346.72	\$297.88	\$305.78
18	\$450.49	\$371.35	\$357.70	\$307.30	\$315.44
19	\$464.30	\$382.75	\$368.67	\$316.72	\$325.12
20	\$478.61	\$394.54	\$380.02	\$326.48	\$335.15
21	\$493.41	\$406.74	\$391.77	\$336.58	\$345.51
22	\$493.41	\$406.74	\$391.77	\$336.58	\$345.51
23	\$493.41	\$406.74	\$391.77	\$336.58	\$345.51
24	\$493.41	\$406.74	\$391.77	\$336.58	\$345.51
25	\$495.38	\$408.37	\$393.34	\$337.93	\$346.89
26	\$505.25	\$416.50	\$401.18	\$344.66	\$353.80
27	\$517.09	\$426.27	\$410.58	\$352.74	\$362.09
28	\$536.34	\$442.13	\$425.86	\$365.86	\$375.56
29	\$552.12	\$455.14	\$438.40	\$376.64	\$386.62
30	\$560.02	\$461.65	\$444.66	\$382.02	\$392.15
31	\$571.86	\$471.41	\$454.06	\$390.10	\$400.44
32	\$583.71	\$481.17	\$463.47	\$398.17	\$408.73
33	\$591.10	\$487.27	\$469.35	\$403.22	\$413.92
34	\$599.00	\$493.78	\$475.62	\$408.61	\$419.44
35	\$602.94	\$497.03	\$478.75	\$411.30	\$422.20
36	\$606.89	\$500.29	\$481.88	\$414.00	\$424.97
37	\$610.84	\$503.54	\$485.02	\$416.68	\$427.73
38	\$614.78	\$506.80	\$488.15	\$419.38	\$430.50
39	\$622.68	\$513.30	\$494.42	\$424.77	\$436.03
40	\$630.58	\$519.81	\$500.69	\$430.15	\$441.55
41	\$642.42	\$529.57	\$510.09	\$438.23	\$449.85
42	\$653.76	\$538.93	\$519.10	\$445.97	\$457.79
43	\$669.56	\$551.94	\$531.64	\$456.74	\$468.85
44	\$689.29	\$568.21	\$547.31	\$470.20	\$482.67
45	\$712.48	\$587.33	\$565.72	\$486.02	\$498.91
46	\$740.11	\$610.10	\$587.66	\$504.86	\$518.26
47	\$771.19	\$635.73	\$612.34	\$526.08	\$540.03
48	\$806.72	\$665.01	\$640.55	\$550.31	\$564.89
49	\$841.75	\$693.89	\$668.36	\$574.20	\$589.43
50	\$881.22	\$726.43	\$699.70	\$601.13	\$617.06
51	\$920.20	\$758.56	\$730.65	\$627.72	\$644.36
52	\$963.12	\$793.94	\$764.74	\$657.00	\$674.42
53	\$1,006.54	\$829.74	\$799.21	\$686.62	\$704.82
54	\$1,053.41	\$868.38	\$836.43	\$718.59	\$737.64
55	\$1,100.30	\$907.01	\$873.65	\$750.57	\$770.46
56	\$1,151.11	\$948.91	\$914.00	\$785.23	\$806.05
57	\$1,202.43	\$991.21	\$954.75	\$820.23	\$841.98
58	\$1,257.19	\$1,036.35	\$998.23	\$857.59	\$880.33
59	\$1,284.33	\$1,058.73	\$1,019.77	\$876.11	\$899.34
60	\$1,339.10	\$1,103.87	\$1,063.26	\$913.47	\$937.69
61	\$1,386.47	\$1,142.92	\$1,100.87	\$945.77	\$970.85
62	\$1,417.55	\$1,168.54	\$1,125.55	\$966.98	\$992.62
63	\$1,456.53	\$1,200.67	\$1,156.51	\$993.57	\$1,019.91
64+	\$1,480.19	\$1,220.18	\$1,175.29	\$1,009.70	\$1,036.48

Age Band	Sanford Simplicity \$3,500	Sanford Simplicity \$3,750 HDHP	Sanford Simplicity \$5,150 HDHP	Sanford Simplicity \$5,250	Sanford Simplicity \$6,000	Sanford Simplicity \$7,050 HDHP
0-14	\$254.19	\$247.69	\$246.44	\$232.32	\$227.61	\$224.25
15	\$276.78	\$269.71	\$268.34	\$252.97	\$247.84	\$244.19
16	\$285.42	\$278.12	\$276.72	\$260.86	\$255.57	\$251.81
17	\$294.06	\$286.54	\$285.09	\$268.75	\$263.30	\$259.42
18	\$303.36	\$295.61	\$294.11	\$277.26	\$271.63	\$267.64
19	\$312.67	\$304.67	\$303.14	\$285.76	\$279.97	\$275.84
20	\$322.30	\$314.07	\$312.47	\$294.58	\$288.60	\$284.34
21	\$332.27	\$323.78	\$322.14	\$303.68	\$297.52	\$293.14
22	\$332.27	\$323.78	\$322.14	\$303.68	\$297.52	\$293.14
23	\$332.27	\$323.78	\$322.14	\$303.68	\$297.52	\$293.14
24	\$332.27	\$323.78	\$322.14	\$303.68	\$297.52	\$293.14
25	\$333.60	\$325.08	\$323.43	\$304.90	\$298.71	\$294.31
26	\$340.24	\$331.55	\$329.87	\$310.97	\$304.65	\$300.18
27	\$348.21	\$339.32	\$337.60	\$318.26	\$311.80	\$307.21
28	\$361.17	\$351.94	\$350.16	\$330.10	\$323.41	\$318.64
29	\$371.81	\$362.30	\$360.47	\$339.82	\$332.93	\$328.02
30	\$377.12	\$367.49	\$365.63	\$344.68	\$337.68	\$332.71
31	\$385.10	\$375.26	\$373.36	\$351.96	\$344.82	\$339.74
32	\$393.07	\$383.03	\$381.09	\$359.26	\$351.96	\$346.79
33	\$398.05	\$387.88	\$385.92	\$363.80	\$356.43	\$351.18
34	\$403.37	\$393.07	\$391.07	\$368.67	\$361.19	\$355.87
35	\$406.03	\$395.65	\$393.65	\$371.10	\$363.57	\$358.21
36	\$408.69	\$398.25	\$396.23	\$373.53	\$365.94	\$360.56
37	\$411.34	\$400.84	\$398.80	\$375.95	\$368.32	\$362.90
38	\$414.00	\$403.42	\$401.38	\$378.38	\$370.70	\$365.25
39	\$419.32	\$408.61	\$406.53	\$383.24	\$375.46	\$369.94
40	\$424.63	\$413.79	\$411.69	\$388.11	\$380.22	\$374.63
41	\$432.61	\$421.55	\$419.42	\$395.39	\$387.37	\$381.66
42	\$440.24	\$429.00	\$426.83	\$402.38	\$394.21	\$388.41
43	\$450.88	\$439.36	\$437.13	\$412.09	\$403.73	\$397.79
44	\$464.17	\$452.31	\$450.02	\$424.24	\$415.63	\$409.51
45	\$479.79	\$467.53	\$465.16	\$438.51	\$429.61	\$423.29
46	\$498.39	\$485.66	\$483.21	\$455.52	\$446.27	\$439.71
47	\$519.33	\$506.06	\$503.50	\$474.65	\$465.01	\$458.17
48	\$543.25	\$529.37	\$526.68	\$496.52	\$486.44	\$479.28
49	\$566.84	\$552.36	\$549.56	\$518.07	\$507.56	\$500.08
50	\$593.42	\$578.26	\$575.33	\$542.37	\$531.36	\$523.53
51	\$619.67	\$603.83	\$600.77	\$566.35	\$554.87	\$546.69
52	\$648.58	\$632.01	\$628.80	\$592.77	\$580.75	\$572.20
53	\$677.81	\$660.50	\$657.15	\$619.50	\$606.92	\$597.99
54	\$709.38	\$691.26	\$687.75	\$648.35	\$635.20	\$625.84
55	\$740.94	\$722.01	\$718.35	\$677.20	\$663.46	\$653.68
56	\$775.16	\$755.36	\$751.53	\$708.48	\$694.10	\$683.88
57	\$809.72	\$789.03	\$785.03	\$740.05	\$725.04	\$714.36
58	\$846.60	\$824.97	\$820.79	\$773.76	\$758.06	\$746.90
59	\$864.87	\$842.78	\$838.51	\$790.47	\$774.42	\$763.03
60	\$901.76	\$878.72	\$874.26	\$824.17	\$807.45	\$795.56
61	\$933.65	\$909.80	\$905.19	\$853.33	\$836.01	\$823.71
62	\$954.59	\$930.19	\$925.48	\$872.46	\$854.75	\$842.17
63	\$980.83	\$955.77	\$950.93	\$896.45	\$878.26	\$865.33
64+	\$996.76	\$971.29	\$966.38	\$911.01	\$892.52	\$879.38

North Dakota *Simplicity* 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 Simplicity \$500	Sanford Simplicity \$1,500	Sanford Simplicity \$1,750	Sanford Simplicity \$2,700	Sanford Simplicity \$3,000 HDHP
0-14	\$381.93	\$314.84	\$303.26	\$260.53	\$267.44
15	\$415.88	\$342.82	\$330.21	\$283.69	\$291.21
16	\$428.86	\$353.52	\$340.52	\$292.54	\$300.30
17	\$441.84	\$364.22	\$350.82	\$301.40	\$309.39
18	\$455.82	\$375.75	\$361.92	\$310.93	\$319.18
19	\$469.79	\$387.27	\$373.02	\$320.47	\$328.97
20	\$484.27	\$399.21	\$384.52	\$330.35	\$339.11
21	\$499.25	\$411.55	\$396.41	\$340.56	\$349.59
22	\$499.25	\$411.55	\$396.41	\$340.56	\$349.59
23	\$499.25	\$411.55	\$396.41	\$340.56	\$349.59
24	\$499.25	\$411.55	\$396.41	\$340.56	\$349.59
25	\$501.25	\$413.20	\$398.00	\$341.93	\$350.99
26	\$511.23	\$421.43	\$405.93	\$348.74	\$357.98
27	\$523.21	\$431.31	\$415.44	\$356.91	\$366.37
28	\$542.68	\$447.36	\$430.90	\$370.19	\$380.01
29	\$558.66	\$460.53	\$443.58	\$381.09	\$391.19
30	\$566.65	\$467.11	\$449.93	\$386.54	\$396.79
31	\$578.63	\$476.99	\$459.44	\$394.71	\$405.18
32	\$590.61	\$486.87	\$468.95	\$402.89	\$413.57
33	\$598.10	\$493.04	\$474.90	\$407.99	\$418.81
34	\$606.09	\$499.62	\$481.24	\$413.44	\$424.41
35	\$610.08	\$502.92	\$484.41	\$416.17	\$427.20
36	\$614.08	\$506.21	\$487.59	\$418.89	\$430.00
37	\$618.07	\$509.50	\$490.76	\$421.62	\$432.80
38	\$622.06	\$512.79	\$493.93	\$424.34	\$435.59
39	\$630.05	\$519.38	\$500.27	\$429.79	\$441.19
40	\$638.04	\$525.96	\$506.61	\$435.24	\$446.78
41	\$650.02	\$535.84	\$516.13	\$443.41	\$455.17
42	\$661.50	\$545.31	\$525.24	\$451.24	\$463.21
43	\$677.48	\$558.48	\$537.93	\$462.14	\$474.40
44	\$697.45	\$574.94	\$553.79	\$475.77	\$488.38
45	\$720.91	\$594.28	\$572.42	\$491.77	\$504.81
46	\$748.87	\$617.33	\$594.62	\$510.84	\$524.39
47	\$780.32	\$643.25	\$619.59	\$532.30	\$546.41
48	\$816.27	\$672.89	\$648.13	\$556.82	\$571.58
49	\$851.72	\$702.11	\$676.27	\$581.00	\$596.40
50	\$891.66	\$735.03	\$707.99	\$608.24	\$624.37
51	\$931.10	\$767.54	\$739.30	\$635.15	\$651.99
52	\$974.53	\$803.35	\$773.79	\$664.78	\$682.40
53	\$1,018.46	\$839.56	\$808.67	\$694.74	\$713.17
54	\$1,065.89	\$878.66	\$846.33	\$727.10	\$746.38
55	\$1,113.32	\$917.76	\$883.99	\$759.45	\$779.59
56	\$1,164.74	\$960.15	\$924.82	\$794.53	\$815.60
57	\$1,216.66	\$1,002.95	\$966.05	\$829.95	\$851.95
58	\$1,272.08	\$1,048.63	\$1,010.05	\$867.75	\$890.76
59	\$1,299.54	\$1,071.26	\$1,031.85	\$886.48	\$909.98
60	\$1,354.95	\$1,116.95	\$1,075.85	\$924.28	\$948.79
61	\$1,402.88	\$1,156.45	\$1,113.91	\$956.97	\$982.35
62	\$1,434.33	\$1,182.38	\$1,138.88	\$978.43	\$1,004.37
63	\$1,473.77	\$1,214.89	\$1,170.20	\$1,005.33	\$1,031.99
64+	\$1,497.73	\$1,234.64	\$1,189.22	\$1,021.67	\$1,048.76

Age Band	Sanford Simplicity \$3,500	Sanford Simplicity \$3,750 HDHP	Sanford Simplicity \$5,150 HDHP	Sanford Simplicity \$5,250	Sanford Simplicity \$6,000	Sanford Simplicity \$7,050 HDHP
0-14	\$257.19	\$250.62	\$249.35	\$235.07	\$230.30	\$226.90
15	\$280.05	\$272.90	\$271.52	\$255.96	\$250.77	\$247.07
16	\$288.79	\$281.42	\$279.99	\$263.95	\$258.59	\$254.79
17	\$297.53	\$289.93	\$288.46	\$271.94	\$266.42	\$262.50
18	\$306.95	\$299.11	\$297.59	\$280.54	\$274.85	\$270.80
19	\$316.36	\$308.28	\$306.72	\$289.14	\$283.28	\$279.11
20	\$326.11	\$317.78	\$316.17	\$298.06	\$292.01	\$287.71
21	\$336.20	\$327.61	\$325.95	\$307.27	\$301.04	\$296.61
22	\$336.20	\$327.61	\$325.95	\$307.27	\$301.04	\$296.61
23	\$336.20	\$327.61	\$325.95	\$307.27	\$301.04	\$296.61
24	\$336.20	\$327.61	\$325.95	\$307.27	\$301.04	\$296.61
25	\$337.54	\$328.92	\$327.25	\$308.50	\$302.24	\$297.79
26	\$344.27	\$335.47	\$333.77	\$314.65	\$308.26	\$303.72
27	\$352.33	\$343.33	\$341.59	\$322.02	\$315.49	\$310.84
28	\$365.45	\$356.11	\$354.31	\$334.01	\$327.23	\$322.41
29	\$376.20	\$366.59	\$364.74	\$343.84	\$336.86	\$331.90
30	\$381.58	\$371.84	\$369.95	\$348.75	\$341.68	\$336.65
31	\$389.65	\$379.70	\$377.77	\$356.13	\$348.90	\$343.77
32	\$397.72	\$387.56	\$385.60	\$363.50	\$356.13	\$350.88
33	\$402.76	\$392.47	\$390.48	\$368.11	\$360.64	\$355.33
34	\$408.14	\$397.72	\$395.70	\$373.03	\$365.46	\$360.08
35	\$410.83	\$400.34	\$398.31	\$375.49	\$367.87	\$362.45
36	\$413.52	\$402.96	\$400.92	\$377.94	\$370.28	\$364.82
37	\$416.21	\$405.58	\$403.52	\$380.40	\$372.68	\$367.20
38	\$418.90	\$408.20	\$406.13	\$382.86	\$375.09	\$369.57
39	\$424.28	\$413.44	\$411.35	\$387.78	\$379.91	\$374.32
40	\$429.66	\$418.68	\$416.56	\$392.69	\$384.73	\$379.06
41	\$437.73	\$426.54	\$424.38	\$400.07	\$391.95	\$386.18
42	\$445.46	\$434.08	\$431.88	\$407.14	\$398.87	\$393.00
43	\$456.22	\$444.56	\$442.31	\$416.97	\$408.51	\$402.49
44	\$469.67	\$457.67	\$455.35	\$429.26	\$420.55	\$414.36
45	\$485.47	\$473.06	\$470.67	\$443.70	\$434.70	\$428.30
46	\$504.29	\$491.41	\$488.92	\$460.91	\$451.55	\$444.91
47	\$525.47	\$512.05	\$509.45	\$480.27	\$470.52	\$463.59
48	\$549.68	\$535.64	\$532.92	\$502.39	\$492.19	\$484.95
49	\$573.55	\$558.90	\$556.06	\$524.20	\$513.57	\$506.01
50	\$600.44	\$585.10	\$582.14	\$548.79	\$537.65	\$529.73
51	\$627.00	\$610.99	\$607.89	\$573.06	\$561.43	\$553.17
52	\$656.25	\$639.49	\$636.25	\$599.79	\$587.62	\$578.97
53	\$685.84	\$668.32	\$664.93	\$626.83	\$614.11	\$605.07
54	\$717.77	\$699.44	\$695.89	\$656.02	\$642.71	\$633.25
55	\$749.71	\$730.56	\$726.86	\$685.21	\$671.31	\$661.43
56	\$784.34	\$764.30	\$760.43	\$716.86	\$702.32	\$691.98
57	\$819.30	\$798.37	\$794.33	\$748.82	\$733.62	\$722.82
58	\$856.62	\$834.74	\$830.51	\$782.92	\$767.04	\$755.74
59	\$875.11	\$852.76	\$848.44	\$799.82	\$783.59	\$772.06
60	\$912.43	\$889.12	\$884.61	\$833.93	\$817.01	\$804.98
61	\$944.70	\$920.57	\$915.91	\$863.43	\$845.91	\$833.45
62	\$965.88	\$941.21	\$936.44	\$882.79	\$864.87	\$852.14
63	\$992.44	\$967.09	\$962.19	\$907.06	\$888.65	\$875.57
64+	\$1,008.57	\$982.81	\$977.82	\$921.80	\$903.09	\$889.80

North Dakota *Simplicity* 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 Simplicity \$500	Sanford Simplicity \$1,500	Sanford Simplicity \$1,750	Sanford Simplicity \$2,700	Sanford Simplicity \$3,000 HDHP
0-14	\$386.77	\$318.83	\$307.10	\$263.84	\$270.83
15	\$421.15	\$347.17	\$334.40	\$287.29	\$294.91
16	\$434.30	\$358.01	\$344.84	\$296.25	\$304.11
17	\$447.44	\$368.84	\$355.27	\$305.22	\$313.32
18	\$461.60	\$380.51	\$366.51	\$314.88	\$323.23
19	\$475.75	\$392.18	\$377.75	\$324.53	\$333.14
20	\$490.41	\$404.27	\$389.40	\$334.54	\$343.41
21	\$505.58	\$416.77	\$401.44	\$344.88	\$354.03
22	\$505.58	\$416.77	\$401.44	\$344.88	\$354.03
23	\$505.58	\$416.77	\$401.44	\$344.88	\$354.03
24	\$505.58	\$416.77	\$401.44	\$344.88	\$354.03
25	\$507.60	\$418.44	\$403.05	\$346.26	\$355.44
26	\$517.72	\$426.77	\$411.07	\$353.16	\$362.52
27	\$529.85	\$436.78	\$420.71	\$361.44	\$371.02
28	\$549.57	\$453.03	\$436.36	\$374.89	\$384.83
29	\$565.75	\$466.37	\$449.21	\$385.92	\$396.16
30	\$573.83	\$473.04	\$455.63	\$391.44	\$401.82
31	\$585.97	\$483.04	\$465.27	\$399.72	\$410.32
32	\$598.10	\$493.04	\$474.90	\$408.00	\$418.81
33	\$605.69	\$499.29	\$480.92	\$413.17	\$424.12
34	\$613.77	\$505.96	\$487.35	\$418.69	\$429.79
35	\$617.82	\$509.29	\$490.56	\$421.45	\$432.62
36	\$621.86	\$512.63	\$493.77	\$424.20	\$435.45
37	\$625.91	\$515.96	\$496.98	\$426.96	\$438.29
38	\$629.95	\$519.30	\$500.19	\$429.72	\$441.12
39	\$638.04	\$525.97	\$506.62	\$435.24	\$446.78
40	\$646.13	\$532.63	\$513.04	\$440.76	\$452.45
41	\$658.27	\$542.64	\$522.67	\$449.04	\$460.94
42	\$669.89	\$552.22	\$531.91	\$456.97	\$469.09
43	\$686.07	\$565.56	\$544.75	\$468.00	\$480.41
44	\$706.30	\$582.23	\$560.81	\$481.80	\$494.57
45	\$730.06	\$601.82	\$579.68	\$498.01	\$511.21
46	\$758.37	\$625.16	\$602.16	\$517.32	\$531.04
47	\$790.22	\$651.41	\$627.45	\$539.05	\$553.34
48	\$826.62	\$681.42	\$656.35	\$563.88	\$578.83
49	\$862.52	\$711.01	\$684.85	\$588.37	\$603.97
50	\$902.96	\$744.35	\$716.97	\$615.96	\$632.29
51	\$942.91	\$777.28	\$748.68	\$643.20	\$660.26
52	\$986.89	\$813.53	\$783.60	\$673.21	\$691.06
53	\$1,031.38	\$850.21	\$818.93	\$703.56	\$722.21
54	\$1,079.41	\$889.80	\$857.07	\$736.32	\$755.84
55	\$1,127.44	\$929.40	\$895.20	\$769.08	\$789.48
56	\$1,179.51	\$972.32	\$936.55	\$804.60	\$825.94
57	\$1,232.09	\$1,015.67	\$978.30	\$840.47	\$862.76
58	\$1,288.21	\$1,061.93	\$1,022.86	\$878.75	\$902.05
59	\$1,316.02	\$1,084.85	\$1,044.94	\$897.72	\$921.53
60	\$1,372.14	\$1,131.11	\$1,089.50	\$936.00	\$960.82
61	\$1,420.67	\$1,171.12	\$1,128.04	\$969.11	\$994.81
62	\$1,452.53	\$1,197.38	\$1,153.33	\$990.84	\$1,017.11
63	\$1,492.47	\$1,230.30	\$1,185.04	\$1,018.08	\$1,045.08
64+	\$1,516.72	\$1,250.30	\$1,204.30	\$1,034.63	\$1,062.06

Age Band	Sanford Simplicity \$3,500	Sanford Simplicity \$3,750 HDHP	Sanford Simplicity \$5,150 HDHP	Sanford Simplicity \$5,250	Sanford Simplicity \$6,000	Sanford Simplicity \$7,050 HDHP
0-14	\$260.45	\$253.80	\$252.51	\$238.05	\$233.22	\$229.78
15	\$283.60	\$276.36	\$274.96	\$259.21	\$253.95	\$250.21
16	\$292.46	\$284.99	\$283.54	\$267.30	\$261.87	\$258.02
17	\$301.31	\$293.61	\$292.12	\$275.39	\$269.80	\$265.83
18	\$310.84	\$302.90	\$301.37	\$284.10	\$278.33	\$274.24
19	\$320.37	\$312.19	\$310.61	\$292.81	\$286.87	\$282.65
20	\$330.25	\$321.81	\$320.18	\$301.84	\$295.71	\$291.36
21	\$340.46	\$331.76	\$330.08	\$311.17	\$304.86	\$300.37
22	\$340.46	\$331.76	\$330.08	\$311.17	\$304.86	\$300.37
23	\$340.46	\$331.76	\$330.08	\$311.17	\$304.86	\$300.37
24	\$340.46	\$331.76	\$330.08	\$311.17	\$304.86	\$300.37
25	\$341.82	\$333.09	\$331.40	\$312.41	\$306.08	\$301.57
26	\$348.63	\$339.73	\$338.00	\$318.64	\$312.17	\$307.58
27	\$356.80	\$347.69	\$345.93	\$326.11	\$319.49	\$314.79
28	\$370.08	\$360.63	\$358.80	\$338.24	\$331.38	\$326.50
29	\$380.98	\$371.24	\$369.36	\$348.20	\$341.13	\$336.11
30	\$386.42	\$376.55	\$374.64	\$353.18	\$346.01	\$340.92
31	\$394.59	\$384.51	\$382.56	\$360.65	\$353.33	\$348.13
32	\$402.76	\$392.48	\$390.49	\$368.11	\$360.64	\$355.33
33	\$407.87	\$397.45	\$395.44	\$372.78	\$365.22	\$359.84
34	\$413.32	\$402.76	\$400.72	\$377.76	\$370.09	\$364.65
35	\$416.04	\$405.41	\$403.36	\$380.25	\$372.53	\$367.05
36	\$418.77	\$408.07	\$406.00	\$382.74	\$374.97	\$369.45
37	\$421.49	\$410.72	\$408.64	\$385.23	\$377.41	\$371.85
38	\$424.21	\$413.38	\$411.28	\$387.72	\$379.85	\$374.26
39	\$429.66	\$418.68	\$416.56	\$392.70	\$384.73	\$379.06
40	\$435.11	\$423.99	\$421.84	\$397.67	\$389.60	\$383.87
41	\$443.28	\$431.95	\$429.77	\$405.14	\$396.92	\$391.08
42	\$451.11	\$439.59	\$437.36	\$412.30	\$403.93	\$397.99
43	\$462.00	\$450.20	\$447.92	\$422.26	\$413.69	\$407.60
44	\$475.62	\$463.47	\$461.12	\$434.70	\$425.88	\$419.61
45	\$491.62	\$479.06	\$476.64	\$449.33	\$440.21	\$433.73
46	\$510.69	\$497.64	\$495.12	\$466.75	\$457.28	\$450.55
47	\$532.14	\$518.54	\$515.92	\$486.36	\$476.49	\$469.47
48	\$556.65	\$542.43	\$539.68	\$508.76	\$498.44	\$491.10
49	\$580.82	\$565.99	\$563.12	\$530.85	\$520.08	\$512.42
50	\$608.06	\$592.53	\$589.52	\$555.75	\$544.47	\$536.45
51	\$634.96	\$618.73	\$615.60	\$580.33	\$568.55	\$560.18
52	\$664.57	\$647.60	\$644.32	\$607.40	\$595.07	\$586.31
53	\$694.53	\$676.79	\$673.36	\$634.78	\$621.90	\$612.75
54	\$726.88	\$708.31	\$704.72	\$664.34	\$650.86	\$641.28
55	\$759.22	\$739.83	\$736.08	\$693.90	\$679.82	\$669.81
56	\$794.29	\$774.00	\$770.07	\$725.95	\$711.22	\$700.75
57	\$829.70	\$808.50	\$804.40	\$758.31	\$742.93	\$731.99
58	\$867.49	\$845.33	\$841.04	\$792.85	\$776.77	\$765.33
59	\$886.21	\$863.57	\$859.20	\$809.97	\$793.53	\$781.85
60	\$924.00	\$900.40	\$895.83	\$844.51	\$827.37	\$815.19
61	\$956.69	\$932.25	\$927.52	\$874.38	\$856.64	\$844.02
62	\$978.13	\$953.15	\$948.32	\$893.98	\$875.84	\$862.95
63	\$1,005.03	\$979.36	\$974.39	\$918.56	\$899.93	\$886.68
64+	\$1,021.36	\$995.27	\$990.23	\$933.49	\$914.55	\$901.08