

IOWA 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	\$312.29	\$241.91	\$241.84	\$212.21	\$197.67
15	\$340.05	\$263.42	\$263.34	\$231.07	\$215.23
16	\$350.66	\$271.64	\$271.56	\$238.28	\$221.95
17	\$361.27	\$279.86	\$279.78	\$245.49	\$228.67
18	\$372.70	\$288.71	\$288.63	\$253.26	\$235.91
19	\$384.13	\$297.57	\$297.48	\$261.03	\$243.14
20	\$395.97	\$306.74	\$306.65	\$269.07	\$250.63
21	\$408.22	\$316.22	\$316.13	\$277.39	\$258.38
22	\$408.22	\$316.22	\$316.13	\$277.39	\$258.38
23	\$408.22	\$316.22	\$316.13	\$277.39	\$258.38
24	\$408.22	\$316.22	\$316.13	\$277.39	\$258.38
25	\$409.85	\$317.49	\$317.40	\$278.50	\$259.42
26	\$418.02	\$323.81	\$323.72	\$284.05	\$264.59
27	\$427.81	\$331.40	\$331.31	\$290.71	\$270.79
28	\$443.73	\$343.74	\$343.64	\$301.53	\$280.86
29	\$456.80	\$353.86	\$353.75	\$310.40	\$289.13
30	\$463.33	\$358.91	\$358.81	\$314.84	\$293.27
31	\$473.12	\$366.50	\$366.40	\$321.50	\$299.47
32	\$482.92	\$374.09	\$373.98	\$328.16	\$305.67
33	\$489.04	\$378.84	\$378.73	\$332.32	\$309.54
34	\$495.58	\$383.90	\$383.78	\$336.76	\$313.68
35	\$498.84	\$386.43	\$386.31	\$338.97	\$315.74
36	\$502.11	\$388.96	\$388.84	\$341.19	\$317.81
37	\$505.37	\$391.49	\$391.37	\$343.41	\$319.88
38	\$508.64	\$394.01	\$393.90	\$345.63	\$321.95
39	\$515.17	\$399.07	\$398.96	\$350.07	\$326.08
40	\$521.70	\$404.13	\$404.02	\$354.51	\$330.21
41	\$531.50	\$411.72	\$411.60	\$361.17	\$336.41
42	\$540.89	\$419.00	\$418.87	\$367.55	\$342.36
43	\$553.95	\$429.12	\$428.99	\$376.42	\$350.63
44	\$570.28	\$441.76	\$441.64	\$387.52	\$360.96
45	\$589.46	\$456.63	\$456.49	\$400.55	\$373.10
46	\$612.32	\$474.33	\$474.20	\$416.09	\$387.57
47	\$638.04	\$494.26	\$494.11	\$433.56	\$403.85
48	\$667.43	\$517.02	\$516.87	\$453.54	\$422.46
49	\$696.42	\$539.48	\$539.32	\$473.23	\$440.80
50	\$729.07	\$564.77	\$564.61	\$495.42	\$461.47
51	\$761.32	\$589.76	\$589.58	\$517.34	\$481.88
52	\$796.84	\$617.27	\$617.09	\$541.47	\$504.36
53	\$832.76	\$645.09	\$644.91	\$565.88	\$527.10
54	\$871.54	\$675.13	\$674.94	\$592.23	\$551.64
55	\$910.32	\$705.18	\$704.97	\$618.58	\$576.19
56	\$952.37	\$737.75	\$737.53	\$647.15	\$602.80
57	\$994.82	\$770.63	\$770.41	\$676.00	\$629.68
58	\$1,040.13	\$805.73	\$805.50	\$706.79	\$658.36
59	\$1,062.58	\$823.13	\$822.89	\$722.05	\$672.57
60	\$1,107.90	\$858.23	\$857.98	\$752.84	\$701.25
61	\$1,147.08	\$888.58	\$888.32	\$779.47	\$726.05
62	\$1,172.80	\$908.50	\$908.24	\$796.94	\$742.33
63	\$1,205.05	\$933.49	\$933.21	\$818.86	\$762.74
64+	\$1,224.63	\$948.65	\$948.38	\$832.16	\$775.13

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	\$209.27	\$191.43	\$190.29	\$181.30	\$179.69	\$170.73
15	\$227.87	\$208.45	\$207.21	\$197.41	\$195.66	\$185.91
16	\$234.98	\$214.95	\$213.67	\$203.57	\$201.77	\$191.71
17	\$242.09	\$221.46	\$220.14	\$209.74	\$207.88	\$197.52
18	\$249.75	\$228.46	\$227.11	\$216.37	\$214.45	\$203.76
19	\$257.41	\$235.47	\$234.07	\$223.01	\$221.03	\$210.01
20	\$265.34	\$242.73	\$241.28	\$229.88	\$227.84	\$216.49
21	\$273.55	\$250.23	\$248.75	\$236.99	\$234.89	\$223.18
22	\$273.55	\$250.23	\$248.75	\$236.99	\$234.89	\$223.18
23	\$273.55	\$250.23	\$248.75	\$236.99	\$234.89	\$223.18
24	\$273.55	\$250.23	\$248.75	\$236.99	\$234.89	\$223.18
25	\$274.64	\$251.24	\$249.74	\$237.94	\$235.83	\$224.07
26	\$280.11	\$256.24	\$254.72	\$242.68	\$240.52	\$228.54
27	\$286.68	\$262.25	\$260.68	\$248.36	\$246.16	\$233.89
28	\$297.35	\$272.00	\$270.39	\$257.61	\$255.32	\$242.60
29	\$306.10	\$280.01	\$278.35	\$265.19	\$262.84	\$249.74
30	\$310.48	\$284.02	\$282.33	\$268.98	\$266.60	\$253.31
31	\$317.04	\$290.02	\$288.30	\$274.67	\$272.23	\$258.67
32	\$323.61	\$296.03	\$294.26	\$280.36	\$277.87	\$264.02
33	\$327.71	\$299.78	\$298.00	\$283.91	\$281.39	\$267.37
34	\$332.09	\$303.78	\$301.98	\$287.70	\$285.15	\$270.94
35	\$334.28	\$305.79	\$303.97	\$289.60	\$287.03	\$272.73
36	\$336.46	\$307.79	\$305.96	\$291.50	\$288.91	\$274.51
37	\$338.65	\$309.79	\$307.95	\$293.39	\$290.79	\$276.30
38	\$340.84	\$311.79	\$309.94	\$295.29	\$292.67	\$278.08
39	\$345.22	\$315.79	\$313.92	\$299.08	\$296.43	\$281.65
40	\$349.59	\$319.80	\$317.90	\$302.87	\$300.18	\$285.22
41	\$356.16	\$325.80	\$323.87	\$308.56	\$305.82	\$290.58
42	\$362.45	\$331.56	\$329.59	\$314.01	\$311.22	\$295.71
43	\$371.20	\$339.57	\$337.55	\$321.59	\$318.74	\$302.85
44	\$382.15	\$349.58	\$347.50	\$331.07	\$328.13	\$311.78
45	\$395.00	\$361.34	\$359.19	\$342.21	\$339.17	\$322.27
46	\$410.32	\$375.35	\$373.12	\$355.48	\$352.33	\$334.77
47	\$427.55	\$391.11	\$388.79	\$370.41	\$367.13	\$348.83
48	\$447.25	\$409.13	\$406.70	\$387.47	\$384.04	\$364.90
49	\$466.67	\$426.90	\$424.36	\$404.30	\$400.71	\$380.74
50	\$488.55	\$446.91	\$444.26	\$423.26	\$419.50	\$398.60
51	\$510.16	\$466.68	\$463.91	\$441.98	\$438.06	\$416.23
52	\$533.96	\$488.45	\$485.55	\$462.60	\$458.49	\$435.64
53	\$558.03	\$510.47	\$507.44	\$483.45	\$479.16	\$455.28
54	\$584.02	\$534.25	\$531.07	\$505.97	\$501.48	\$476.49
55	\$610.01	\$558.02	\$554.70	\$528.48	\$523.79	\$497.69
56	\$638.18	\$583.79	\$580.32	\$552.89	\$547.98	\$520.67
57	\$666.63	\$609.81	\$606.19	\$577.54	\$572.41	\$543.88
58	\$696.99	\$637.59	\$633.80	\$603.84	\$598.48	\$568.66
59	\$712.04	\$651.35	\$647.48	\$616.87	\$611.40	\$580.93
60	\$742.40	\$679.13	\$675.09	\$643.18	\$637.47	\$605.70
61	\$768.66	\$703.15	\$698.97	\$665.93	\$660.02	\$627.13
62	\$785.90	\$718.91	\$714.64	\$680.86	\$674.82	\$641.19
63	\$807.51	\$738.68	\$734.29	\$699.58	\$693.38	\$658.82
64+	\$820.63	\$750.68	\$746.22	\$710.95	\$704.64	\$669.52

IOWA 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	\$316.35	\$245.06	\$244.99	\$214.97	\$200.23
15	\$344.47	\$266.84	\$266.76	\$234.07	\$218.03
16	\$355.22	\$275.17	\$275.09	\$241.38	\$224.84
17	\$365.97	\$283.50	\$283.42	\$248.69	\$231.64
18	\$377.55	\$292.47	\$292.38	\$256.55	\$238.97
19	\$389.13	\$301.44	\$301.35	\$264.42	\$246.30
20	\$401.12	\$310.73	\$310.64	\$272.57	\$253.89
21	\$413.52	\$320.34	\$320.24	\$281.00	\$261.74
22	\$413.52	\$320.34	\$320.24	\$281.00	\$261.74
23	\$413.52	\$320.34	\$320.24	\$281.00	\$261.74
24	\$413.52	\$320.34	\$320.24	\$281.00	\$261.74
25	\$415.18	\$321.62	\$321.52	\$282.12	\$262.79
26	\$423.45	\$328.02	\$327.93	\$287.74	\$268.02
27	\$433.37	\$335.71	\$335.61	\$294.49	\$274.31
28	\$449.50	\$348.20	\$348.10	\$305.45	\$284.51
29	\$462.73	\$358.46	\$358.35	\$314.44	\$292.89
30	\$469.35	\$363.58	\$363.47	\$318.93	\$297.08
31	\$479.27	\$371.27	\$371.16	\$325.68	\$303.36
32	\$489.20	\$378.96	\$378.85	\$332.42	\$309.64
33	\$495.40	\$383.76	\$383.65	\$336.64	\$313.57
34	\$502.02	\$388.89	\$388.77	\$341.13	\$317.76
35	\$505.33	\$391.45	\$391.34	\$343.38	\$319.85
36	\$508.63	\$394.01	\$393.90	\$345.63	\$321.94
37	\$511.94	\$396.57	\$396.46	\$347.88	\$324.04
38	\$515.25	\$399.14	\$399.02	\$350.12	\$326.13
39	\$521.87	\$404.26	\$404.14	\$354.62	\$330.32
40	\$528.48	\$409.39	\$409.27	\$359.12	\$334.51
41	\$538.41	\$417.08	\$416.95	\$365.86	\$340.79
42	\$547.92	\$424.44	\$424.32	\$372.32	\$346.81
43	\$561.15	\$434.69	\$434.57	\$381.32	\$355.18
44	\$577.69	\$447.51	\$447.38	\$392.56	\$365.65
45	\$597.13	\$462.56	\$462.43	\$405.76	\$377.95
46	\$620.28	\$480.50	\$480.36	\$421.50	\$392.61
47	\$646.34	\$500.68	\$500.54	\$439.20	\$409.10
48	\$676.11	\$523.75	\$523.59	\$459.43	\$427.95
49	\$705.47	\$546.49	\$546.33	\$479.38	\$446.53
50	\$738.55	\$572.12	\$571.95	\$501.86	\$467.47
51	\$771.22	\$597.42	\$597.25	\$524.06	\$488.15
52	\$807.20	\$625.29	\$625.11	\$548.51	\$510.92
53	\$843.59	\$653.48	\$653.29	\$573.23	\$533.95
54	\$882.87	\$683.91	\$683.71	\$599.93	\$558.82
55	\$922.15	\$714.34	\$714.14	\$626.62	\$583.68
56	\$964.75	\$747.34	\$747.12	\$655.57	\$610.64
57	\$1,007.75	\$780.65	\$780.42	\$684.79	\$637.86
58	\$1,053.65	\$816.21	\$815.97	\$715.98	\$666.91
59	\$1,076.40	\$833.83	\$833.58	\$731.44	\$681.31
60	\$1,122.30	\$869.38	\$869.13	\$762.63	\$710.36
61	\$1,162.00	\$900.13	\$899.87	\$789.60	\$735.49
62	\$1,188.05	\$920.32	\$920.05	\$807.30	\$751.98
63	\$1,220.72	\$945.62	\$945.35	\$829.50	\$772.66
64+	\$1,240.55	\$960.99	\$960.71	\$842.98	\$785.21

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	\$211.99	\$193.92	\$192.77	\$183.65	\$182.03	\$172.95
15	\$230.83	\$211.16	\$209.90	\$199.98	\$198.21	\$188.33
16	\$238.03	\$217.75	\$216.45	\$206.22	\$204.39	\$194.21
17	\$245.24	\$224.34	\$223.00	\$212.46	\$210.58	\$200.08
18	\$253.00	\$231.43	\$230.06	\$219.18	\$217.24	\$206.41
19	\$260.76	\$238.53	\$237.11	\$225.91	\$223.90	\$212.74
20	\$268.79	\$245.88	\$244.42	\$232.87	\$230.80	\$219.30
21	\$277.10	\$253.49	\$251.98	\$240.07	\$237.94	\$226.08
22	\$277.10	\$253.49	\$251.98	\$240.07	\$237.94	\$226.08
23	\$277.10	\$253.49	\$251.98	\$240.07	\$237.94	\$226.08
24	\$277.10	\$253.49	\$251.98	\$240.07	\$237.94	\$226.08
25	\$278.21	\$254.50	\$252.99	\$241.03	\$238.89	\$226.99
26	\$283.76	\$259.57	\$258.03	\$245.83	\$243.65	\$231.51
27	\$290.41	\$265.65	\$264.07	\$251.59	\$249.36	\$236.93
28	\$301.21	\$275.54	\$273.90	\$260.96	\$258.64	\$245.75
29	\$310.08	\$283.65	\$281.96	\$268.64	\$266.25	\$252.99
30	\$314.51	\$287.71	\$286.00	\$272.48	\$270.06	\$256.60
31	\$321.16	\$293.79	\$292.04	\$278.24	\$275.77	\$262.03
32	\$327.81	\$299.87	\$298.09	\$284.00	\$281.48	\$267.45
33	\$331.97	\$303.68	\$301.87	\$287.60	\$285.05	\$270.85
34	\$336.40	\$307.73	\$305.90	\$291.44	\$288.86	\$274.46
35	\$338.62	\$309.76	\$307.92	\$293.36	\$290.76	\$276.27
36	\$340.84	\$311.79	\$309.93	\$295.28	\$292.67	\$278.08
37	\$343.05	\$313.82	\$311.95	\$297.21	\$294.57	\$279.89
38	\$345.27	\$315.84	\$313.96	\$299.13	\$296.47	\$281.70
39	\$349.70	\$319.90	\$318.00	\$302.97	\$300.28	\$285.31
40	\$354.14	\$323.96	\$322.03	\$306.81	\$304.09	\$288.93
41	\$360.79	\$330.04	\$328.08	\$312.57	\$309.80	\$294.36
42	\$367.16	\$335.87	\$333.87	\$318.09	\$315.27	\$299.56
43	\$376.03	\$343.98	\$341.93	\$325.77	\$322.88	\$306.79
44	\$387.11	\$354.12	\$352.01	\$335.38	\$332.40	\$315.83
45	\$400.14	\$366.03	\$363.86	\$346.66	\$343.58	\$326.46
46	\$415.65	\$380.23	\$377.97	\$360.10	\$356.91	\$339.12
47	\$433.11	\$396.20	\$393.84	\$375.23	\$371.90	\$353.36
48	\$453.06	\$414.45	\$411.98	\$392.51	\$389.03	\$369.64
49	\$472.74	\$432.45	\$429.87	\$409.56	\$405.92	\$385.69
50	\$494.91	\$452.72	\$450.03	\$428.76	\$424.96	\$403.78
51	\$516.80	\$472.75	\$469.94	\$447.73	\$443.75	\$421.64
52	\$540.90	\$494.80	\$491.86	\$468.61	\$464.45	\$441.31
53	\$565.29	\$517.11	\$514.03	\$489.74	\$485.39	\$461.20
54	\$591.61	\$541.19	\$537.97	\$512.54	\$508.00	\$482.68
55	\$617.94	\$565.27	\$561.91	\$535.35	\$530.60	\$504.16
56	\$646.48	\$591.38	\$587.86	\$560.08	\$555.11	\$527.44
57	\$675.30	\$617.74	\$614.07	\$585.04	\$579.85	\$550.95
58	\$706.06	\$645.88	\$642.03	\$611.69	\$606.26	\$576.05
59	\$721.30	\$659.82	\$655.89	\$624.89	\$619.35	\$588.48
60	\$752.05	\$687.96	\$683.86	\$651.54	\$645.76	\$613.58
61	\$778.66	\$712.29	\$708.05	\$674.59	\$668.60	\$635.28
62	\$796.11	\$728.26	\$723.93	\$689.71	\$683.59	\$649.52
63	\$818.00	\$748.29	\$743.83	\$708.68	\$702.39	\$667.38
64+	\$831.29	\$760.44	\$755.92	\$720.19	\$713.80	\$678.23

IOWA 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	\$320.10	\$247.96	\$247.89	\$217.51	\$202.61
15	\$348.55	\$270.00	\$269.92	\$236.85	\$220.62
16	\$359.43	\$278.43	\$278.35	\$244.24	\$227.50
17	\$370.31	\$286.86	\$286.77	\$251.63	\$234.39
18	\$382.02	\$295.93	\$295.85	\$259.59	\$241.80
19	\$393.74	\$305.01	\$304.92	\$267.55	\$249.22
20	\$405.87	\$314.41	\$314.32	\$275.80	\$256.90
21	\$418.42	\$324.13	\$324.04	\$284.33	\$264.84
22	\$418.42	\$324.13	\$324.04	\$284.33	\$264.84
23	\$418.42	\$324.13	\$324.04	\$284.33	\$264.84
24	\$418.42	\$324.13	\$324.04	\$284.33	\$264.84
25	\$420.10	\$325.43	\$325.33	\$285.47	\$265.90
26	\$428.47	\$331.91	\$331.81	\$291.15	\$271.20
27	\$438.51	\$339.69	\$339.59	\$297.98	\$277.56
28	\$454.83	\$352.33	\$352.23	\$309.06	\$287.88
29	\$468.22	\$362.70	\$362.60	\$318.16	\$296.36
30	\$474.91	\$367.89	\$367.78	\$322.71	\$300.60
31	\$484.95	\$375.67	\$375.56	\$329.54	\$306.95
32	\$494.99	\$383.45	\$383.33	\$336.36	\$313.31
33	\$501.27	\$388.31	\$388.19	\$340.62	\$317.28
34	\$507.96	\$393.49	\$393.38	\$345.17	\$321.52
35	\$511.31	\$396.09	\$395.97	\$347.45	\$323.64
36	\$514.66	\$398.68	\$398.56	\$349.72	\$325.76
37	\$518.01	\$401.27	\$401.16	\$352.00	\$327.88
38	\$521.35	\$403.87	\$403.75	\$354.27	\$329.99
39	\$528.05	\$409.05	\$408.93	\$358.82	\$334.23
40	\$534.74	\$414.24	\$414.12	\$363.37	\$338.47
41	\$544.79	\$422.02	\$421.89	\$370.19	\$344.82
42	\$554.41	\$429.47	\$429.35	\$376.73	\$350.92
43	\$567.80	\$439.84	\$439.72	\$385.83	\$359.39
44	\$584.54	\$452.81	\$452.68	\$397.21	\$369.98
45	\$604.20	\$468.04	\$467.91	\$410.57	\$382.43
46	\$627.63	\$486.19	\$486.05	\$426.49	\$397.26
47	\$653.99	\$506.61	\$506.47	\$444.40	\$413.95
48	\$684.12	\$529.95	\$529.80	\$464.87	\$433.02
49	\$713.83	\$552.96	\$552.80	\$485.06	\$451.82
50	\$747.30	\$578.89	\$578.72	\$507.81	\$473.01
51	\$780.36	\$604.50	\$604.32	\$530.27	\$493.93
52	\$816.76	\$632.70	\$632.51	\$555.00	\$516.97
53	\$853.58	\$661.22	\$661.03	\$580.03	\$540.28
54	\$893.33	\$692.01	\$691.81	\$607.04	\$565.44
55	\$933.08	\$722.80	\$722.59	\$634.05	\$590.60
56	\$976.18	\$756.19	\$755.97	\$663.33	\$617.87
57	\$1,019.69	\$789.90	\$789.67	\$692.90	\$645.42
58	\$1,066.13	\$825.88	\$825.64	\$724.46	\$674.81
59	\$1,089.15	\$843.70	\$843.46	\$740.10	\$689.38
60	\$1,135.59	\$879.68	\$879.43	\$771.66	\$718.78
61	\$1,175.76	\$910.80	\$910.53	\$798.95	\$744.20
62	\$1,202.12	\$931.22	\$930.95	\$816.87	\$760.89
63	\$1,235.18	\$956.82	\$956.55	\$839.33	\$781.81
64+	\$1,255.25	\$972.37	\$972.09	\$852.97	\$794.51

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	\$214.50	\$196.22	\$195.05	\$185.83	\$184.18	\$175.00
15	\$233.56	\$213.66	\$212.39	\$202.35	\$200.55	\$190.56
16	\$240.85	\$220.33	\$219.01	\$208.66	\$206.81	\$196.51
17	\$248.14	\$226.99	\$225.64	\$214.98	\$213.07	\$202.45
18	\$255.99	\$234.18	\$232.78	\$221.78	\$219.81	\$208.86
19	\$263.84	\$241.36	\$239.92	\$228.58	\$226.55	\$215.26
20	\$271.98	\$248.80	\$247.32	\$235.63	\$233.54	\$221.90
21	\$280.39	\$256.49	\$254.96	\$242.91	\$240.76	\$228.76
22	\$280.39	\$256.49	\$254.96	\$242.91	\$240.76	\$228.76
23	\$280.39	\$256.49	\$254.96	\$242.91	\$240.76	\$228.76
24	\$280.39	\$256.49	\$254.96	\$242.91	\$240.76	\$228.76
25	\$281.51	\$257.52	\$255.98	\$243.89	\$241.72	\$229.68
26	\$287.12	\$262.65	\$261.08	\$248.74	\$246.54	\$234.25
27	\$293.85	\$268.80	\$267.20	\$254.57	\$252.31	\$239.74
28	\$304.78	\$278.80	\$277.15	\$264.05	\$261.70	\$248.66
29	\$313.75	\$287.01	\$285.30	\$271.82	\$269.41	\$255.98
30	\$318.24	\$291.12	\$289.38	\$275.71	\$273.26	\$259.64
31	\$324.97	\$297.27	\$295.50	\$281.54	\$279.04	\$265.13
32	\$331.70	\$303.43	\$301.62	\$287.37	\$284.82	\$270.62
33	\$335.90	\$307.27	\$305.45	\$291.01	\$288.43	\$274.05
34	\$340.39	\$311.38	\$309.53	\$294.90	\$292.28	\$277.71
35	\$342.63	\$313.43	\$311.56	\$296.84	\$294.21	\$279.54
36	\$344.88	\$315.48	\$313.60	\$298.78	\$296.13	\$281.37
37	\$347.12	\$317.53	\$315.64	\$300.73	\$298.06	\$283.20
38	\$349.36	\$319.59	\$317.68	\$302.67	\$299.98	\$285.03
39	\$353.85	\$323.69	\$321.76	\$306.56	\$303.84	\$288.69
40	\$358.33	\$327.79	\$325.84	\$310.44	\$307.69	\$292.35
41	\$365.06	\$333.95	\$331.96	\$316.27	\$313.47	\$297.84
42	\$371.51	\$339.85	\$337.83	\$321.86	\$319.00	\$303.11
43	\$380.48	\$348.06	\$345.98	\$329.63	\$326.71	\$310.43
44	\$391.70	\$358.31	\$356.18	\$339.35	\$336.34	\$319.58
45	\$404.88	\$370.37	\$368.17	\$350.77	\$347.65	\$330.33
46	\$420.58	\$384.73	\$382.44	\$364.37	\$361.14	\$343.14
47	\$438.24	\$400.89	\$398.51	\$379.67	\$376.30	\$357.55
48	\$458.43	\$419.36	\$416.86	\$397.16	\$393.64	\$374.02
49	\$478.34	\$437.57	\$434.96	\$414.41	\$410.73	\$390.26
50	\$500.77	\$458.09	\$455.36	\$433.84	\$429.99	\$408.56
51	\$522.92	\$478.35	\$475.50	\$453.03	\$449.01	\$426.63
52	\$547.31	\$500.66	\$497.68	\$474.16	\$469.96	\$446.54
53	\$571.98	\$523.23	\$520.12	\$495.54	\$491.14	\$466.67
54	\$598.62	\$547.60	\$544.34	\$518.62	\$514.01	\$488.40
55	\$625.26	\$571.97	\$568.56	\$541.69	\$536.89	\$510.13
56	\$654.14	\$598.39	\$594.82	\$566.71	\$561.68	\$533.69
57	\$683.30	\$625.06	\$621.34	\$591.97	\$586.72	\$557.48
58	\$714.42	\$653.53	\$649.64	\$618.94	\$613.45	\$582.87
59	\$729.84	\$667.64	\$663.66	\$632.30	\$626.69	\$595.45
60	\$760.96	\$696.11	\$691.96	\$659.26	\$653.41	\$620.85
61	\$787.88	\$720.73	\$716.44	\$682.58	\$676.52	\$642.81
62	\$805.54	\$736.89	\$732.50	\$697.88	\$691.69	\$657.22
63	\$827.69	\$757.15	\$752.64	\$717.07	\$710.71	\$675.29
64+	\$841.14	\$769.45	\$764.87	\$728.72	\$722.26	\$686.26

Iowa 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	\$324.15	\$251.11	\$251.03	\$220.27	\$205.18
15	\$352.97	\$273.43	\$273.35	\$239.85	\$223.41
16	\$363.98	\$281.96	\$281.88	\$247.34	\$230.39
17	\$375.00	\$290.49	\$290.41	\$254.82	\$237.36
18	\$386.87	\$299.68	\$299.60	\$262.88	\$244.87
19	\$398.73	\$308.88	\$308.79	\$270.95	\$252.38
20	\$411.02	\$318.39	\$318.30	\$279.30	\$260.16
21	\$423.73	\$328.24	\$328.15	\$287.93	\$268.20
22	\$423.73	\$328.24	\$328.15	\$287.93	\$268.20
23	\$423.73	\$328.24	\$328.15	\$287.93	\$268.20
24	\$423.73	\$328.24	\$328.15	\$287.93	\$268.20
25	\$425.43	\$329.55	\$329.46	\$289.09	\$269.28
26	\$433.90	\$336.12	\$336.02	\$294.85	\$274.64
27	\$444.07	\$344.00	\$343.90	\$301.76	\$281.08
28	\$460.59	\$356.80	\$356.69	\$312.98	\$291.54
29	\$474.15	\$367.30	\$367.19	\$322.20	\$300.12
30	\$480.93	\$372.55	\$372.44	\$326.81	\$304.41
31	\$491.10	\$380.43	\$380.32	\$333.72	\$310.85
32	\$501.27	\$388.31	\$388.20	\$340.63	\$317.28
33	\$507.63	\$393.23	\$393.12	\$344.94	\$321.31
34	\$514.41	\$398.48	\$398.37	\$349.55	\$325.60
35	\$517.80	\$401.11	\$400.99	\$351.86	\$327.74
36	\$521.19	\$403.74	\$403.62	\$354.16	\$329.89
37	\$524.58	\$406.36	\$406.24	\$356.46	\$332.03
38	\$527.97	\$408.99	\$408.87	\$358.77	\$334.18
39	\$534.75	\$414.24	\$414.12	\$363.37	\$338.47
40	\$541.53	\$419.49	\$419.37	\$367.98	\$342.76
41	\$551.70	\$427.37	\$427.24	\$374.89	\$349.20
42	\$561.44	\$434.92	\$434.79	\$381.51	\$355.37
43	\$575.00	\$445.42	\$445.29	\$390.73	\$363.95
44	\$591.95	\$458.55	\$458.42	\$402.24	\$374.68
45	\$611.86	\$473.98	\$473.84	\$415.78	\$387.28
46	\$635.59	\$492.36	\$492.22	\$431.90	\$402.30
47	\$662.29	\$513.04	\$512.89	\$450.04	\$419.20
48	\$692.80	\$536.67	\$536.52	\$470.77	\$438.51
49	\$722.88	\$559.98	\$559.81	\$491.21	\$457.55
50	\$756.78	\$586.23	\$586.06	\$514.25	\$479.01
51	\$790.25	\$612.17	\$611.99	\$536.99	\$500.19
52	\$827.12	\$640.72	\$640.54	\$562.04	\$523.53
53	\$864.40	\$669.61	\$669.41	\$587.38	\$547.13
54	\$904.66	\$700.79	\$700.59	\$614.74	\$572.61
55	\$944.91	\$731.97	\$731.76	\$642.09	\$598.09
56	\$988.56	\$765.78	\$765.56	\$671.75	\$625.71
57	\$1,032.62	\$799.92	\$799.68	\$701.69	\$653.60
58	\$1,079.66	\$836.35	\$836.11	\$733.65	\$683.37
59	\$1,102.96	\$854.40	\$854.16	\$749.49	\$698.12
60	\$1,149.99	\$890.84	\$890.58	\$781.45	\$727.89
61	\$1,190.67	\$922.35	\$922.08	\$809.09	\$753.64
62	\$1,217.37	\$943.03	\$942.75	\$827.23	\$770.54
63	\$1,250.84	\$968.96	\$968.68	\$849.97	\$791.72
64+	\$1,271.17	\$984.70	\$984.42	\$863.78	\$804.59

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	\$217.22	\$198.70	\$197.52	\$188.19	\$186.52	\$177.22
15	\$236.53	\$216.37	\$215.08	\$204.91	\$203.10	\$192.97
16	\$243.91	\$223.12	\$221.79	\$211.31	\$209.44	\$199.00
17	\$251.29	\$229.87	\$228.51	\$217.71	\$215.77	\$205.02
18	\$259.24	\$237.15	\$235.73	\$224.59	\$222.60	\$211.51
19	\$267.19	\$244.42	\$242.96	\$231.48	\$229.43	\$217.99
20	\$275.43	\$251.95	\$250.45	\$238.61	\$236.50	\$224.71
21	\$283.94	\$259.74	\$258.20	\$245.99	\$243.81	\$231.66
22	\$283.94	\$259.74	\$258.20	\$245.99	\$243.81	\$231.66
23	\$283.94	\$259.74	\$258.20	\$245.99	\$243.81	\$231.66
24	\$283.94	\$259.74	\$258.20	\$245.99	\$243.81	\$231.66
25	\$285.08	\$260.78	\$259.23	\$246.98	\$244.79	\$232.59
26	\$290.76	\$265.98	\$264.39	\$251.90	\$249.66	\$237.22
27	\$297.57	\$272.21	\$270.59	\$257.80	\$255.51	\$242.78
28	\$308.65	\$282.34	\$280.66	\$267.40	\$265.02	\$251.82
29	\$317.73	\$290.65	\$288.92	\$275.27	\$272.83	\$259.23
30	\$322.27	\$294.81	\$293.05	\$279.20	\$276.73	\$262.94
31	\$329.09	\$301.04	\$299.25	\$285.11	\$282.58	\$268.49
32	\$335.90	\$307.28	\$305.45	\$291.01	\$288.43	\$274.05
33	\$340.16	\$311.17	\$309.32	\$294.70	\$292.09	\$277.53
34	\$344.71	\$315.33	\$313.45	\$298.64	\$295.99	\$281.24
35	\$346.98	\$317.41	\$315.52	\$300.60	\$297.94	\$283.09
36	\$349.25	\$319.48	\$317.58	\$302.57	\$299.89	\$284.94
37	\$351.52	\$321.56	\$319.65	\$304.54	\$301.84	\$286.80
38	\$353.79	\$323.64	\$321.71	\$306.51	\$303.79	\$288.65
39	\$358.34	\$327.79	\$325.84	\$310.44	\$307.69	\$292.36
40	\$362.88	\$331.95	\$329.98	\$314.38	\$311.59	\$296.06
41	\$369.69	\$338.18	\$336.17	\$320.28	\$317.44	\$301.62
42	\$376.22	\$344.16	\$342.11	\$325.94	\$323.05	\$306.95
43	\$385.31	\$352.47	\$350.37	\$333.81	\$330.85	\$314.36
44	\$396.67	\$362.86	\$360.70	\$343.65	\$340.60	\$323.63
45	\$410.01	\$375.07	\$372.84	\$355.21	\$352.06	\$334.52
46	\$425.91	\$389.61	\$387.29	\$368.99	\$365.72	\$347.49
47	\$443.80	\$405.98	\$403.56	\$384.49	\$381.08	\$362.08
48	\$464.24	\$424.68	\$422.15	\$402.20	\$398.63	\$378.76
49	\$484.40	\$443.12	\$440.48	\$419.66	\$415.94	\$395.21
50	\$507.12	\$463.90	\$461.14	\$439.34	\$435.44	\$413.74
51	\$529.55	\$484.42	\$481.53	\$458.78	\$454.71	\$432.04
52	\$554.25	\$507.01	\$504.00	\$480.18	\$475.92	\$452.20
53	\$579.24	\$529.87	\$526.72	\$501.82	\$497.37	\$472.58
54	\$606.21	\$554.55	\$551.25	\$525.19	\$520.53	\$494.59
55	\$633.19	\$579.22	\$575.77	\$548.56	\$543.70	\$516.60
56	\$662.43	\$605.97	\$602.37	\$573.90	\$568.81	\$540.46
57	\$691.96	\$632.99	\$629.22	\$599.48	\$594.16	\$564.55
58	\$723.48	\$661.82	\$657.88	\$626.79	\$621.23	\$590.27
59	\$739.10	\$676.10	\$672.08	\$640.32	\$634.64	\$603.01
60	\$770.61	\$704.93	\$700.74	\$667.62	\$661.70	\$628.72
61	\$797.87	\$729.87	\$725.53	\$691.24	\$685.10	\$650.96
62	\$815.76	\$746.23	\$741.79	\$706.73	\$700.46	\$665.55
63	\$838.19	\$766.75	\$762.19	\$726.17	\$719.72	\$683.85
64+	\$851.81	\$779.21	\$774.57	\$737.96	\$731.42	\$694.96