

Minnesota 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	\$404.34	\$304.46	\$303.07	\$252.82	\$257.47
15	\$404.34	\$304.46	\$303.07	\$252.82	\$257.47
16	\$404.34	\$304.46	\$303.07	\$252.82	\$257.47
17	\$404.34	\$304.46	\$303.07	\$252.82	\$257.47
18	\$404.34	\$304.46	\$303.07	\$252.82	\$257.47
19	\$404.34	\$304.46	\$303.07	\$252.82	\$257.47
20	\$404.34	\$304.46	\$303.07	\$252.82	\$257.47
21	\$454.32	\$342.09	\$340.53	\$284.07	\$289.29
22	\$454.32	\$342.09	\$340.53	\$284.07	\$289.29
23	\$454.32	\$342.09	\$340.53	\$284.07	\$289.29
24	\$454.32	\$342.09	\$340.53	\$284.07	\$289.29
25	\$456.13	\$343.45	\$341.89	\$285.21	\$290.45
26	\$465.22	\$350.30	\$348.70	\$290.89	\$296.24
27	\$476.12	\$358.51	\$356.88	\$297.71	\$303.18
28	\$493.84	\$371.85	\$370.16	\$308.79	\$314.46
29	\$508.38	\$382.79	\$381.05	\$317.88	\$323.72
30	\$515.65	\$388.27	\$386.50	\$322.42	\$328.35
31	\$526.55	\$396.48	\$394.68	\$329.24	\$335.29
32	\$537.46	\$404.69	\$402.85	\$336.06	\$342.23
33	\$544.27	\$409.82	\$407.96	\$340.32	\$346.57
34	\$551.54	\$415.29	\$413.40	\$344.86	\$351.20
35	\$555.17	\$418.03	\$416.13	\$347.13	\$353.52
36	\$558.81	\$420.76	\$418.85	\$349.41	\$355.83
37	\$562.44	\$423.50	\$421.58	\$351.68	\$358.14
38	\$566.08	\$426.24	\$424.30	\$353.95	\$360.46
39	\$573.35	\$431.71	\$429.75	\$358.50	\$365.09
40	\$580.62	\$437.18	\$435.20	\$363.04	\$369.72
41	\$591.52	\$445.39	\$443.37	\$369.86	\$376.66
42	\$601.97	\$453.26	\$451.20	\$376.39	\$383.31
43	\$616.51	\$464.21	\$462.10	\$385.48	\$392.57
44	\$634.68	\$477.89	\$475.72	\$396.85	\$404.14
45	\$656.03	\$493.97	\$491.73	\$410.20	\$417.74
46	\$681.47	\$513.13	\$510.79	\$426.11	\$433.94
47	\$710.09	\$534.68	\$532.25	\$444.00	\$452.16
48	\$742.80	\$559.31	\$556.77	\$464.45	\$472.99
49	\$775.06	\$583.60	\$580.94	\$484.62	\$493.53
50	\$811.41	\$610.96	\$608.19	\$507.35	\$516.68
51	\$847.30	\$637.99	\$635.09	\$529.79	\$539.53
52	\$886.82	\$667.75	\$664.71	\$554.50	\$564.70
53	\$926.80	\$697.85	\$694.68	\$579.50	\$590.15
54	\$969.96	\$730.35	\$727.03	\$606.49	\$617.64
55	\$1,013.12	\$762.85	\$759.38	\$633.47	\$645.12
56	\$1,059.91	\$798.08	\$794.45	\$662.73	\$674.92
57	\$1,107.16	\$833.66	\$829.87	\$692.28	\$705.00
58	\$1,157.59	\$871.63	\$867.67	\$723.81	\$737.11
59	\$1,182.58	\$890.44	\$886.40	\$739.43	\$753.02
60	\$1,233.01	\$928.41	\$924.19	\$770.96	\$785.14
61	\$1,276.62	\$961.25	\$956.88	\$798.23	\$812.91
62	\$1,305.24	\$982.80	\$978.34	\$816.13	\$831.13
63	\$1,341.13	\$1,009.83	\$1,005.24	\$838.57	\$853.99
64+	\$1,362.93	\$1,026.24	\$1,021.57	\$852.20	\$867.86

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	\$249.47	\$251.15	\$251.92	\$237.75	\$236.16	\$229.13
15	\$249.47	\$251.15	\$251.92	\$237.75	\$236.16	\$229.13
16	\$249.47	\$251.15	\$251.92	\$237.75	\$236.16	\$229.13
17	\$249.47	\$251.15	\$251.92	\$237.75	\$236.16	\$229.13
18	\$249.47	\$251.15	\$251.92	\$237.75	\$236.16	\$229.13
19	\$249.47	\$251.15	\$251.92	\$237.75	\$236.16	\$229.13
20	\$249.47	\$251.15	\$251.92	\$237.75	\$236.16	\$229.13
21	\$280.30	\$282.19	\$283.06	\$267.14	\$265.34	\$257.45
22	\$280.30	\$282.19	\$283.06	\$267.14	\$265.34	\$257.45
23	\$280.30	\$282.19	\$283.06	\$267.14	\$265.34	\$257.45
24	\$280.30	\$282.19	\$283.06	\$267.14	\$265.34	\$257.45
25	\$281.42	\$283.31	\$284.19	\$268.21	\$266.41	\$258.48
26	\$287.03	\$288.96	\$289.85	\$273.55	\$271.71	\$263.63
27	\$293.76	\$295.73	\$296.65	\$279.96	\$278.08	\$269.81
28	\$304.69	\$306.74	\$307.69	\$290.38	\$288.43	\$279.85
29	\$313.66	\$315.76	\$316.74	\$298.93	\$296.92	\$288.09
30	\$318.14	\$320.28	\$321.27	\$303.20	\$301.16	\$292.20
31	\$324.87	\$327.05	\$328.07	\$309.61	\$307.53	\$298.38
32	\$331.60	\$333.82	\$334.86	\$316.02	\$313.90	\$304.56
33	\$335.80	\$338.06	\$339.10	\$320.03	\$317.88	\$308.42
34	\$340.29	\$342.57	\$343.63	\$324.30	\$322.13	\$312.54
35	\$342.53	\$344.83	\$345.90	\$326.44	\$324.25	\$314.60
36	\$344.77	\$347.09	\$348.16	\$328.58	\$326.37	\$316.66
37	\$347.01	\$349.34	\$350.43	\$330.71	\$328.49	\$318.72
38	\$349.25	\$351.60	\$352.69	\$332.85	\$330.62	\$320.78
39	\$353.74	\$356.12	\$357.22	\$337.13	\$334.86	\$324.90
40	\$358.22	\$360.63	\$361.75	\$341.40	\$339.11	\$329.02
41	\$364.95	\$367.40	\$368.54	\$347.81	\$345.48	\$335.20
42	\$371.40	\$373.89	\$375.05	\$353.95	\$351.58	\$341.12
43	\$380.37	\$382.92	\$384.11	\$362.50	\$360.07	\$349.36
44	\$391.58	\$394.21	\$395.43	\$373.19	\$370.68	\$359.65
45	\$404.75	\$407.47	\$408.74	\$385.74	\$383.15	\$371.75
46	\$420.45	\$423.28	\$424.59	\$400.70	\$398.01	\$386.17
47	\$438.11	\$441.05	\$442.42	\$417.53	\$414.73	\$402.39
48	\$458.29	\$461.37	\$462.80	\$436.77	\$433.83	\$420.93
49	\$478.19	\$481.40	\$482.90	\$455.73	\$452.67	\$439.21
50	\$500.62	\$503.98	\$505.54	\$477.10	\$473.90	\$459.80
51	\$522.76	\$526.27	\$527.90	\$498.21	\$494.86	\$480.14
52	\$547.14	\$550.82	\$552.53	\$521.45	\$517.95	\$502.54
53	\$571.81	\$575.65	\$577.44	\$544.95	\$541.30	\$525.19
54	\$598.44	\$602.46	\$604.33	\$570.33	\$566.50	\$549.65
55	\$625.07	\$629.27	\$631.22	\$595.71	\$591.71	\$574.11
56	\$653.94	\$658.33	\$660.37	\$623.22	\$619.04	\$600.62
57	\$683.09	\$687.68	\$689.81	\$651.00	\$646.64	\$627.40
58	\$714.20	\$719.00	\$721.23	\$680.66	\$676.09	\$655.97
59	\$729.62	\$734.52	\$736.80	\$695.35	\$690.68	\$670.13
60	\$760.73	\$765.84	\$768.22	\$725.00	\$720.13	\$698.71
61	\$787.64	\$792.93	\$795.39	\$750.64	\$745.61	\$723.42
62	\$805.30	\$810.71	\$813.22	\$767.47	\$762.32	\$739.64
63	\$827.44	\$833.00	\$835.58	\$788.58	\$783.28	\$759.98
64+	\$840.89	\$846.54	\$849.16	\$801.39	\$796.01	\$772.33

Minnesota 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	\$409.60	\$308.42	\$307.01	\$256.11	\$260.82
15	\$409.60	\$308.42	\$307.01	\$256.11	\$260.82
16	\$409.60	\$308.42	\$307.01	\$256.11	\$260.82
17	\$409.60	\$308.42	\$307.01	\$256.11	\$260.82
18	\$409.60	\$308.42	\$307.01	\$256.11	\$260.82
19	\$409.60	\$308.42	\$307.01	\$256.11	\$260.82
20	\$409.60	\$308.42	\$307.01	\$256.11	\$260.82
21	\$460.22	\$346.53	\$344.96	\$287.76	\$293.05
22	\$460.22	\$346.53	\$344.96	\$287.76	\$293.05
23	\$460.22	\$346.53	\$344.96	\$287.76	\$293.05
24	\$460.22	\$346.53	\$344.96	\$287.76	\$293.05
25	\$462.06	\$347.92	\$346.34	\$288.92	\$294.23
26	\$471.27	\$354.85	\$353.24	\$294.67	\$300.09
27	\$482.31	\$363.17	\$361.52	\$301.58	\$307.12
28	\$500.26	\$376.68	\$374.97	\$312.80	\$318.55
29	\$514.99	\$387.77	\$386.01	\$322.01	\$327.93
30	\$522.35	\$393.31	\$391.53	\$326.61	\$332.62
31	\$533.40	\$401.63	\$399.81	\$333.52	\$339.65
32	\$544.44	\$409.95	\$408.08	\$340.42	\$346.68
33	\$551.35	\$415.15	\$413.26	\$344.74	\$351.08
34	\$558.71	\$420.69	\$418.78	\$349.35	\$355.77
35	\$562.39	\$423.46	\$421.54	\$351.65	\$358.11
36	\$566.07	\$426.23	\$424.30	\$353.95	\$360.46
37	\$569.75	\$429.01	\$427.06	\$356.25	\$362.80
38	\$573.44	\$431.78	\$429.82	\$358.55	\$365.15
39	\$580.80	\$437.32	\$435.34	\$363.16	\$369.83
40	\$588.16	\$442.87	\$440.86	\$367.76	\$374.52
41	\$599.21	\$451.18	\$449.13	\$374.67	\$381.56
42	\$609.79	\$459.15	\$457.07	\$381.29	\$388.30
43	\$624.52	\$470.24	\$468.11	\$390.49	\$397.67
44	\$642.93	\$484.10	\$481.90	\$402.01	\$409.40
45	\$664.56	\$500.39	\$498.12	\$415.53	\$423.17
46	\$690.33	\$519.80	\$517.44	\$431.64	\$439.58
47	\$719.32	\$541.63	\$539.17	\$449.77	\$458.04
48	\$752.46	\$566.58	\$564.00	\$470.49	\$479.14
49	\$785.14	\$591.18	\$588.50	\$490.92	\$499.95
50	\$821.95	\$618.90	\$616.09	\$513.94	\$523.39
51	\$858.31	\$646.28	\$643.34	\$536.68	\$546.54
52	\$898.35	\$676.43	\$673.35	\$561.71	\$572.04
53	\$938.85	\$706.92	\$703.71	\$587.03	\$597.83
54	\$982.57	\$739.84	\$736.48	\$614.37	\$625.67
55	\$1,026.29	\$772.76	\$769.25	\$641.71	\$653.51
56	\$1,073.69	\$808.46	\$804.78	\$671.35	\$683.69
57	\$1,121.56	\$844.49	\$840.66	\$701.28	\$714.17
58	\$1,172.64	\$882.96	\$878.95	\$733.22	\$746.70
59	\$1,197.95	\$902.02	\$897.92	\$749.04	\$762.81
60	\$1,249.04	\$940.48	\$936.21	\$780.98	\$795.34
61	\$1,293.22	\$973.75	\$969.32	\$808.61	\$823.47
62	\$1,322.21	\$995.58	\$991.06	\$826.74	\$841.94
63	\$1,358.57	\$1,022.96	\$1,018.31	\$849.47	\$865.09
64+	\$1,380.65	\$1,039.58	\$1,034.86	\$863.27	\$879.14

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	\$252.71	\$254.41	\$255.20	\$240.84	\$239.23	\$232.11
15	\$252.71	\$254.41	\$255.20	\$240.84	\$239.23	\$232.11
16	\$252.71	\$254.41	\$255.20	\$240.84	\$239.23	\$232.11
17	\$252.71	\$254.41	\$255.20	\$240.84	\$239.23	\$232.11
18	\$252.71	\$254.41	\$255.20	\$240.84	\$239.23	\$232.11
19	\$252.71	\$254.41	\$255.20	\$240.84	\$239.23	\$232.11
20	\$252.71	\$254.41	\$255.20	\$240.84	\$239.23	\$232.11
21	\$283.95	\$285.85	\$286.74	\$270.61	\$268.79	\$260.80
22	\$283.95	\$285.85	\$286.74	\$270.61	\$268.79	\$260.80
23	\$283.95	\$285.85	\$286.74	\$270.61	\$268.79	\$260.80
24	\$283.95	\$285.85	\$286.74	\$270.61	\$268.79	\$260.80
25	\$285.08	\$287.00	\$287.89	\$271.69	\$269.87	\$261.84
26	\$290.76	\$292.71	\$293.62	\$277.10	\$275.24	\$267.06
27	\$297.57	\$299.57	\$300.50	\$283.60	\$281.69	\$273.31
28	\$308.65	\$310.72	\$311.69	\$294.15	\$292.18	\$283.48
29	\$317.73	\$319.87	\$320.86	\$302.81	\$300.78	\$291.83
30	\$322.28	\$324.44	\$325.45	\$307.14	\$305.08	\$296.00
31	\$329.09	\$331.30	\$332.33	\$313.64	\$311.53	\$302.26
32	\$335.91	\$338.16	\$339.21	\$320.13	\$317.98	\$308.52
33	\$340.17	\$342.45	\$343.51	\$324.19	\$322.01	\$312.43
34	\$344.71	\$347.03	\$348.10	\$328.52	\$326.31	\$316.61
35	\$346.98	\$349.31	\$350.39	\$330.68	\$328.46	\$318.69
36	\$349.25	\$351.60	\$352.69	\$332.85	\$330.61	\$320.78
37	\$351.52	\$353.89	\$354.98	\$335.01	\$332.76	\$322.86
38	\$353.80	\$356.17	\$357.28	\$337.18	\$334.91	\$324.95
39	\$358.34	\$360.75	\$361.86	\$341.51	\$339.22	\$329.12
40	\$362.88	\$365.32	\$366.45	\$345.84	\$343.52	\$333.30
41	\$369.70	\$372.18	\$373.33	\$352.33	\$349.97	\$339.56
42	\$376.23	\$378.75	\$379.93	\$358.56	\$356.15	\$345.55
43	\$385.31	\$387.90	\$389.10	\$367.22	\$364.75	\$353.90
44	\$396.67	\$399.34	\$400.57	\$378.04	\$375.50	\$364.33
45	\$410.02	\$412.77	\$414.05	\$390.76	\$388.13	\$376.59
46	\$425.92	\$428.78	\$430.11	\$405.91	\$403.19	\$391.19
47	\$443.80	\$446.79	\$448.17	\$422.96	\$420.12	\$407.62
48	\$464.25	\$467.37	\$468.82	\$442.44	\$439.47	\$426.40
49	\$484.41	\$487.66	\$489.17	\$461.66	\$458.56	\$444.91
50	\$507.12	\$510.53	\$512.11	\$483.30	\$480.06	\$465.78
51	\$529.55	\$533.11	\$534.76	\$504.68	\$501.29	\$486.38
52	\$554.26	\$557.98	\$559.71	\$528.22	\$524.68	\$509.07
53	\$579.24	\$583.14	\$584.94	\$552.04	\$548.33	\$532.02
54	\$606.22	\$610.29	\$612.18	\$577.75	\$573.87	\$556.79
55	\$633.19	\$637.45	\$639.42	\$603.45	\$599.40	\$581.57
56	\$662.44	\$666.89	\$668.96	\$631.32	\$627.09	\$608.43
57	\$691.97	\$696.62	\$698.78	\$659.47	\$655.04	\$635.55
58	\$723.49	\$728.35	\$730.60	\$689.50	\$684.88	\$664.50
59	\$739.10	\$744.07	\$746.37	\$704.39	\$699.66	\$678.84
60	\$770.62	\$775.80	\$778.20	\$734.43	\$729.50	\$707.79
61	\$797.88	\$803.24	\$805.73	\$760.40	\$755.30	\$732.83
62	\$815.77	\$821.25	\$823.79	\$777.45	\$772.23	\$749.26
63	\$838.20	\$843.83	\$846.44	\$798.83	\$793.47	\$769.86
64+	\$851.82	\$857.54	\$860.20	\$811.81	\$806.36	\$782.37

Minnesota 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	\$414.45	\$312.07	\$310.65	\$259.14	\$263.91
15	\$414.45	\$312.07	\$310.65	\$259.14	\$263.91
16	\$414.45	\$312.07	\$310.65	\$259.14	\$263.91
17	\$414.45	\$312.07	\$310.65	\$259.14	\$263.91
18	\$414.45	\$312.07	\$310.65	\$259.14	\$263.91
19	\$414.45	\$312.07	\$310.65	\$259.14	\$263.91
20	\$414.45	\$312.07	\$310.65	\$259.14	\$263.91
21	\$465.67	\$350.64	\$349.04	\$291.17	\$296.53
22	\$465.67	\$350.64	\$349.04	\$291.17	\$296.53
23	\$465.67	\$350.64	\$349.04	\$291.17	\$296.53
24	\$465.67	\$350.64	\$349.04	\$291.17	\$296.53
25	\$467.54	\$352.04	\$350.44	\$292.34	\$297.71
26	\$476.85	\$359.05	\$357.42	\$298.16	\$303.64
27	\$488.03	\$367.47	\$365.80	\$305.15	\$310.76
28	\$506.19	\$381.14	\$379.41	\$316.51	\$322.32
29	\$521.09	\$392.36	\$390.58	\$325.82	\$331.81
30	\$528.54	\$397.97	\$396.17	\$330.48	\$336.56
31	\$539.72	\$406.39	\$404.54	\$337.47	\$343.67
32	\$550.89	\$414.80	\$412.92	\$344.46	\$350.79
33	\$557.88	\$420.06	\$418.15	\$348.82	\$355.24
34	\$565.33	\$425.67	\$423.74	\$353.48	\$359.98
35	\$569.05	\$428.48	\$426.53	\$355.81	\$362.35
36	\$572.78	\$431.28	\$429.32	\$358.14	\$364.73
37	\$576.50	\$434.09	\$432.12	\$360.47	\$367.10
38	\$580.23	\$436.89	\$434.91	\$362.80	\$369.47
39	\$587.68	\$442.50	\$440.49	\$367.46	\$374.21
40	\$595.13	\$448.11	\$446.08	\$372.12	\$378.96
41	\$606.31	\$456.53	\$454.45	\$379.11	\$386.08
42	\$617.02	\$464.59	\$462.48	\$385.80	\$392.90
43	\$631.92	\$475.81	\$473.65	\$395.12	\$402.38
44	\$650.54	\$489.84	\$487.61	\$406.77	\$414.25
45	\$672.43	\$506.32	\$504.02	\$420.45	\$428.18
46	\$698.51	\$525.95	\$523.56	\$436.76	\$444.79
47	\$727.85	\$548.04	\$545.55	\$455.10	\$463.47
48	\$761.37	\$573.29	\$570.68	\$476.07	\$484.82
49	\$794.44	\$598.19	\$595.47	\$496.74	\$505.87
50	\$831.69	\$626.24	\$623.39	\$520.03	\$529.59
51	\$868.48	\$653.94	\$650.96	\$543.03	\$553.02
52	\$908.99	\$684.44	\$681.33	\$568.37	\$578.81
53	\$949.97	\$715.30	\$712.05	\$593.99	\$604.91
54	\$994.21	\$748.61	\$745.20	\$621.65	\$633.08
55	\$1,038.45	\$781.92	\$778.36	\$649.31	\$661.25
56	\$1,086.41	\$818.03	\$814.31	\$679.30	\$691.79
57	\$1,134.84	\$854.50	\$850.61	\$709.58	\$722.63
58	\$1,186.53	\$893.42	\$889.36	\$741.90	\$755.54
59	\$1,212.14	\$912.70	\$908.56	\$757.92	\$771.85
60	\$1,263.83	\$951.62	\$947.30	\$790.24	\$804.76
61	\$1,308.54	\$985.28	\$980.81	\$818.19	\$833.23
62	\$1,337.87	\$1,007.37	\$1,002.80	\$836.53	\$851.91
63	\$1,374.66	\$1,035.07	\$1,030.37	\$859.53	\$875.34
64+	\$1,397.00	\$1,051.89	\$1,047.11	\$873.50	\$889.56

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	\$255.71	\$257.42	\$258.22	\$243.70	\$242.06	\$234.86
15	\$255.71	\$257.42	\$258.22	\$243.70	\$242.06	\$234.86
16	\$255.71	\$257.42	\$258.22	\$243.70	\$242.06	\$234.86
17	\$255.71	\$257.42	\$258.22	\$243.70	\$242.06	\$234.86
18	\$255.71	\$257.42	\$258.22	\$243.70	\$242.06	\$234.86
19	\$255.71	\$257.42	\$258.22	\$243.70	\$242.06	\$234.86
20	\$255.71	\$257.42	\$258.22	\$243.70	\$242.06	\$234.86
21	\$287.31	\$289.24	\$290.14	\$273.81	\$271.98	\$263.89
22	\$287.31	\$289.24	\$290.14	\$273.81	\$271.98	\$263.89
23	\$287.31	\$289.24	\$290.14	\$273.81	\$271.98	\$263.89
24	\$287.31	\$289.24	\$290.14	\$273.81	\$271.98	\$263.89
25	\$288.46	\$290.40	\$291.30	\$274.91	\$273.07	\$264.94
26	\$294.20	\$296.18	\$297.10	\$280.39	\$278.50	\$270.22
27	\$301.10	\$303.12	\$304.06	\$286.96	\$285.03	\$276.55
28	\$312.30	\$314.40	\$315.38	\$297.64	\$295.64	\$286.84
29	\$321.50	\$323.66	\$324.66	\$306.40	\$304.34	\$295.29
30	\$326.10	\$328.29	\$329.30	\$310.78	\$308.69	\$299.51
31	\$332.99	\$335.23	\$336.27	\$317.35	\$315.22	\$305.84
32	\$339.89	\$342.17	\$343.23	\$323.92	\$321.75	\$312.18
33	\$344.20	\$346.51	\$347.58	\$328.03	\$325.83	\$316.13
34	\$348.79	\$351.14	\$352.22	\$332.41	\$330.18	\$320.36
35	\$351.09	\$353.45	\$354.54	\$334.60	\$332.35	\$322.47
36	\$353.39	\$355.76	\$356.87	\$336.79	\$334.53	\$324.58
37	\$355.69	\$358.08	\$359.19	\$338.98	\$336.71	\$326.69
38	\$357.99	\$360.39	\$361.51	\$341.17	\$338.88	\$328.80
39	\$362.58	\$365.02	\$366.15	\$345.55	\$343.23	\$333.02
40	\$367.18	\$369.65	\$370.79	\$349.93	\$347.59	\$337.24
41	\$374.08	\$376.59	\$377.76	\$356.51	\$354.11	\$343.58
42	\$380.68	\$383.24	\$384.43	\$362.80	\$360.37	\$349.65
43	\$389.88	\$392.50	\$393.71	\$371.56	\$369.07	\$358.09
44	\$401.37	\$404.07	\$405.32	\$382.52	\$379.95	\$368.65
45	\$414.87	\$417.66	\$418.95	\$395.39	\$392.73	\$381.05
46	\$430.96	\$433.86	\$435.20	\$410.72	\$407.96	\$395.83
47	\$449.06	\$452.08	\$453.48	\$427.97	\$425.10	\$412.45
48	\$469.75	\$472.90	\$474.37	\$447.68	\$444.68	\$431.45
49	\$490.15	\$493.44	\$494.97	\$467.12	\$463.99	\$450.19
50	\$513.13	\$516.58	\$518.18	\$489.03	\$485.75	\$471.30
51	\$535.83	\$539.43	\$541.10	\$510.66	\$507.23	\$492.14
52	\$560.82	\$564.59	\$566.34	\$534.48	\$530.89	\$515.10
53	\$586.11	\$590.04	\$591.87	\$558.58	\$554.83	\$538.32
54	\$613.40	\$617.52	\$619.43	\$584.59	\$580.67	\$563.39
55	\$640.69	\$645.00	\$647.00	\$610.60	\$606.50	\$588.46
56	\$670.29	\$674.79	\$676.88	\$638.80	\$634.52	\$615.64
57	\$700.17	\$704.87	\$707.05	\$667.28	\$662.80	\$643.08
58	\$732.06	\$736.98	\$739.26	\$697.67	\$692.99	\$672.37
59	\$747.86	\$752.88	\$755.22	\$712.73	\$707.95	\$686.89
60	\$779.75	\$784.99	\$787.42	\$743.12	\$738.14	\$716.18
61	\$807.33	\$812.76	\$815.27	\$769.41	\$764.25	\$741.51
62	\$825.43	\$830.98	\$833.55	\$786.66	\$781.38	\$758.13
63	\$848.13	\$853.83	\$856.47	\$808.29	\$802.87	\$778.98
64+	\$861.91	\$867.70	\$870.39	\$821.42	\$815.91	\$791.64

Minnesota 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	\$419.71	\$316.03	\$314.59	\$262.43	\$267.26
15	\$419.71	\$316.03	\$314.59	\$262.43	\$267.26
16	\$419.71	\$316.03	\$314.59	\$262.43	\$267.26
17	\$419.71	\$316.03	\$314.59	\$262.43	\$267.26
18	\$419.71	\$316.03	\$314.59	\$262.43	\$267.26
19	\$419.71	\$316.03	\$314.59	\$262.43	\$267.26
20	\$419.71	\$316.03	\$314.59	\$262.43	\$267.26
21	\$471.58	\$355.09	\$353.47	\$294.87	\$300.29
22	\$471.58	\$355.09	\$353.47	\$294.87	\$300.29
23	\$471.58	\$355.09	\$353.47	\$294.87	\$300.29
24	\$471.58	\$355.09	\$353.47	\$294.87	\$300.29
25	\$473.47	\$356.51	\$354.89	\$296.05	\$301.49
26	\$482.90	\$363.61	\$361.95	\$301.94	\$307.49
27	\$494.22	\$372.13	\$370.44	\$309.02	\$314.70
28	\$512.61	\$385.98	\$384.22	\$320.52	\$326.41
29	\$527.70	\$397.34	\$395.53	\$329.95	\$336.02
30	\$535.24	\$403.02	\$401.19	\$334.67	\$340.83
31	\$546.56	\$411.54	\$409.67	\$341.75	\$348.03
32	\$557.88	\$420.06	\$418.16	\$348.83	\$355.24
33	\$564.95	\$425.39	\$423.46	\$353.25	\$359.74
34	\$572.50	\$431.07	\$429.11	\$357.97	\$364.55
35	\$576.27	\$433.91	\$431.94	\$360.33	\$366.95
36	\$580.04	\$436.75	\$434.77	\$362.68	\$369.35
37	\$583.82	\$439.59	\$437.60	\$365.04	\$371.75
38	\$587.59	\$442.43	\$440.42	\$367.40	\$374.16
39	\$595.13	\$448.12	\$446.08	\$372.12	\$378.96
40	\$602.68	\$453.80	\$451.74	\$376.84	\$383.77
41	\$614.00	\$462.32	\$460.22	\$383.91	\$390.97
42	\$624.84	\$470.49	\$468.35	\$390.70	\$397.88
43	\$639.93	\$481.85	\$479.66	\$400.13	\$407.49
44	\$658.80	\$496.05	\$493.80	\$411.93	\$419.50
45	\$680.96	\$512.74	\$510.41	\$425.78	\$433.61
46	\$707.37	\$532.63	\$530.20	\$442.30	\$450.43
47	\$737.08	\$555.00	\$552.47	\$460.87	\$469.35
48	\$771.03	\$580.56	\$577.92	\$482.10	\$490.97
49	\$804.51	\$605.77	\$603.02	\$503.04	\$512.29
50	\$842.24	\$634.18	\$631.30	\$526.63	\$536.31
51	\$879.49	\$662.23	\$659.22	\$549.92	\$560.03
52	\$920.52	\$693.12	\$689.97	\$575.57	\$586.16
53	\$962.02	\$724.37	\$721.08	\$601.52	\$612.58
54	\$1,006.82	\$758.10	\$754.66	\$629.53	\$641.11
55	\$1,051.62	\$791.83	\$788.24	\$657.55	\$669.63
56	\$1,100.19	\$828.41	\$824.64	\$687.92	\$700.56
57	\$1,149.23	\$865.34	\$861.40	\$718.58	\$731.79
58	\$1,201.58	\$904.75	\$900.64	\$751.31	\$765.12
59	\$1,227.52	\$924.28	\$920.08	\$767.53	\$781.64
60	\$1,279.86	\$963.69	\$959.31	\$800.26	\$814.97
61	\$1,325.13	\$997.78	\$993.25	\$828.57	\$843.80
62	\$1,354.84	\$1,020.15	\$1,015.51	\$847.14	\$862.72
63	\$1,392.10	\$1,048.20	\$1,043.44	\$870.44	\$886.44
64+	\$1,414.72	\$1,065.24	\$1,060.39	\$884.58	\$900.84

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	\$258.95	\$260.69	\$261.50	\$246.79	\$245.13	\$237.84
15	\$258.95	\$260.69	\$261.50	\$246.79	\$245.13	\$237.84
16	\$258.95	\$260.69	\$261.50	\$246.79	\$245.13	\$237.84
17	\$258.95	\$260.69	\$261.50	\$246.79	\$245.13	\$237.84
18	\$258.95	\$260.69	\$261.50	\$246.79	\$245.13	\$237.84
19	\$258.95	\$260.69	\$261.50	\$246.79	\$245.13	\$237.84
20	\$258.95	\$260.69	\$261.50	\$246.79	\$245.13	\$237.84
21	\$290.95	\$292.91	\$293.82	\$277.29	\$275.43	\$267.23
22	\$290.95	\$292.91	\$293.82	\$277.29	\$275.43	\$267.23
23	\$290.95	\$292.91	\$293.82	\$277.29	\$275.43	\$267.23
24	\$290.95	\$292.91	\$293.82	\$277.29	\$275.43	\$267.23
25	\$292.12	\$294.08	\$294.99	\$278.40	\$276.53	\$268.30
26	\$297.94	\$299.94	\$300.87	\$283.94	\$282.04	\$273.65
27	\$304.92	\$306.97	\$307.92	\$290.60	\$288.65	\$280.06
28	\$316.27	\$318.39	\$319.38	\$301.41	\$299.39	\$290.48
29	\$325.58	\$327.76	\$328.78	\$310.28	\$308.20	\$299.03
30	\$330.23	\$332.45	\$333.48	\$314.72	\$312.61	\$303.31
31	\$337.21	\$339.48	\$340.53	\$321.38	\$319.22	\$309.72
32	\$344.20	\$346.51	\$347.58	\$328.03	\$325.83	\$316.13
33	\$348.56	\$350.90	\$351.99	\$332.19	\$329.96	\$320.14
34	\$353.22	\$355.59	\$356.69	\$336.63	\$334.37	\$324.42
35	\$355.54	\$357.93	\$359.04	\$338.84	\$336.57	\$326.56
36	\$357.87	\$360.28	\$361.39	\$341.06	\$338.77	\$328.69
37	\$360.20	\$362.62	\$363.74	\$343.28	\$340.98	\$330.83
38	\$362.53	\$364.96	\$366.09	\$345.50	\$343.18	\$332.97
39	\$367.18	\$369.65	\$370.79	\$349.94	\$347.59	\$337.25
40	\$371.84	\$374.34	\$375.49	\$354.37	\$351.99	\$341.52
41	\$378.82	\$381.37	\$382.55	\$361.03	\$358.60	\$347.93
42	\$385.51	\$388.10	\$389.30	\$367.40	\$364.94	\$354.08
43	\$394.82	\$397.47	\$398.71	\$376.28	\$373.75	\$362.63
44	\$406.46	\$409.19	\$410.46	\$387.37	\$384.77	\$373.32
45	\$420.13	\$422.96	\$424.27	\$400.40	\$397.71	\$385.88
46	\$436.43	\$439.36	\$440.72	\$415.93	\$413.14	\$400.85
47	\$454.76	\$457.81	\$459.23	\$433.40	\$430.49	\$417.68
48	\$475.71	\$478.90	\$480.39	\$453.36	\$450.32	\$436.92
49	\$496.36	\$499.70	\$501.25	\$473.05	\$469.87	\$455.89
50	\$519.64	\$523.13	\$524.75	\$495.23	\$491.91	\$477.27
51	\$542.62	\$546.27	\$547.96	\$517.14	\$513.67	\$498.38
52	\$567.94	\$571.75	\$573.52	\$541.26	\$537.63	\$521.63
53	\$593.54	\$597.53	\$599.38	\$565.66	\$561.86	\$545.15
54	\$621.18	\$625.35	\$627.29	\$592.00	\$588.03	\$570.54
55	\$648.82	\$653.18	\$655.20	\$618.35	\$614.20	\$595.92
56	\$678.79	\$683.35	\$685.47	\$646.91	\$642.56	\$623.45
57	\$709.05	\$713.81	\$716.02	\$675.74	\$671.21	\$651.24
58	\$741.34	\$746.32	\$748.63	\$706.52	\$701.78	\$680.90
59	\$757.34	\$762.43	\$764.79	\$721.77	\$716.93	\$695.60
60	\$789.64	\$794.94	\$797.41	\$752.55	\$747.50	\$725.26
61	\$817.57	\$823.06	\$825.61	\$779.17	\$773.94	\$750.91
62	\$835.90	\$841.52	\$844.12	\$796.64	\$791.29	\$767.75
63	\$858.88	\$864.66	\$867.33	\$818.54	\$813.05	\$788.86
64+	\$872.84	\$878.71	\$881.43	\$831.84	\$826.26	\$801.68