

Iowa 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	\$389.84	\$306.89	\$301.55	\$269.29	\$246.83
15	\$424.50	\$334.17	\$328.36	\$293.22	\$268.77
16	\$437.75	\$344.60	\$338.61	\$302.38	\$277.16
17	\$450.99	\$355.03	\$348.86	\$311.53	\$285.55
18	\$465.26	\$366.26	\$359.89	\$321.38	\$294.58
19	\$479.53	\$377.50	\$370.93	\$331.24	\$303.61
20	\$494.31	\$389.13	\$382.36	\$341.45	\$312.97
21	\$509.60	\$401.16	\$394.19	\$352.01	\$322.65
22	\$509.60	\$401.16	\$394.19	\$352.01	\$322.65
23	\$509.60	\$401.16	\$394.19	\$352.01	\$322.65
24	\$509.60	\$401.16	\$394.19	\$352.01	\$322.65
25	\$511.64	\$402.77	\$395.76	\$353.42	\$323.94
26	\$521.83	\$410.79	\$403.65	\$360.46	\$330.39
27	\$534.06	\$420.42	\$413.11	\$368.90	\$338.14
28	\$553.93	\$436.07	\$428.48	\$382.63	\$350.72
29	\$570.24	\$448.90	\$441.10	\$393.90	\$361.05
30	\$578.39	\$455.32	\$447.40	\$399.53	\$366.21
31	\$590.62	\$464.95	\$456.86	\$407.98	\$373.95
32	\$602.85	\$474.58	\$466.32	\$416.43	\$381.69
33	\$610.50	\$480.59	\$472.24	\$421.71	\$386.53
34	\$618.65	\$487.01	\$478.54	\$427.34	\$391.70
35	\$622.73	\$490.22	\$481.70	\$430.15	\$394.28
36	\$626.80	\$493.43	\$484.85	\$432.97	\$396.86
37	\$630.88	\$496.64	\$488.00	\$435.79	\$399.44
38	\$634.96	\$499.85	\$491.16	\$438.60	\$402.02
39	\$643.11	\$506.27	\$497.46	\$444.23	\$407.18
40	\$651.26	\$512.69	\$503.77	\$449.87	\$412.35
41	\$663.49	\$522.32	\$513.23	\$458.31	\$420.09
42	\$675.22	\$531.54	\$522.30	\$466.41	\$427.51
43	\$691.52	\$544.38	\$534.91	\$477.67	\$437.84
44	\$711.91	\$560.43	\$550.68	\$491.75	\$450.74
45	\$735.86	\$579.28	\$569.21	\$508.30	\$465.91
46	\$764.39	\$601.74	\$591.28	\$528.01	\$483.97
47	\$796.50	\$627.02	\$616.11	\$550.19	\$504.30
48	\$833.19	\$655.90	\$644.49	\$575.53	\$527.53
49	\$869.37	\$684.38	\$672.48	\$600.52	\$550.44
50	\$910.14	\$716.48	\$704.02	\$628.68	\$576.25
51	\$950.40	\$748.17	\$735.16	\$656.49	\$601.74
52	\$994.73	\$783.07	\$769.45	\$687.12	\$629.81
53	\$1,039.57	\$818.37	\$804.14	\$718.09	\$658.20
54	\$1,087.99	\$856.48	\$841.59	\$751.53	\$688.85
55	\$1,136.40	\$894.59	\$879.03	\$784.97	\$719.50
56	\$1,188.88	\$935.91	\$919.63	\$821.23	\$752.74
57	\$1,241.88	\$977.63	\$960.63	\$857.84	\$786.29
58	\$1,298.45	\$1,022.16	\$1,004.38	\$896.91	\$822.11
59	\$1,326.47	\$1,044.22	\$1,026.06	\$916.27	\$839.85
60	\$1,383.04	\$1,088.75	\$1,069.82	\$955.34	\$875.67
61	\$1,431.96	\$1,127.26	\$1,107.66	\$989.13	\$906.64
62	\$1,464.07	\$1,152.54	\$1,132.49	\$1,011.31	\$926.97
63	\$1,504.32	\$1,184.23	\$1,163.63	\$1,039.12	\$952.45
64+	\$1,528.77	\$1,203.47	\$1,182.54	\$1,056.01	\$967.93

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	\$265.23	\$238.19	\$238.98	\$226.93	\$225.41	\$213.42
15	\$288.81	\$259.36	\$260.23	\$247.10	\$245.45	\$232.39
16	\$297.82	\$267.46	\$268.35	\$254.81	\$253.11	\$239.64
17	\$306.84	\$275.56	\$276.47	\$262.52	\$260.77	\$246.89
18	\$316.54	\$284.27	\$285.22	\$270.83	\$269.02	\$254.70
19	\$326.25	\$292.99	\$293.96	\$279.13	\$277.27	\$262.52
20	\$336.31	\$302.02	\$303.02	\$287.73	\$285.82	\$270.61
21	\$346.71	\$311.36	\$312.40	\$296.63	\$294.66	\$278.97
22	\$346.71	\$311.36	\$312.40	\$296.63	\$294.66	\$278.97
23	\$346.71	\$311.36	\$312.40	\$296.63	\$294.66	\$278.97
24	\$346.71	\$311.36	\$312.40	\$296.63	\$294.66	\$278.97
25	\$348.09	\$312.61	\$313.65	\$297.82	\$295.84	\$280.09
26	\$355.03	\$318.83	\$319.89	\$303.75	\$301.73	\$285.67
27	\$363.35	\$326.31	\$327.39	\$310.87	\$308.80	\$292.37
28	\$376.87	\$338.45	\$339.57	\$322.44	\$320.29	\$303.25
29	\$387.96	\$348.41	\$349.57	\$331.93	\$329.72	\$312.17
30	\$393.51	\$353.39	\$354.57	\$336.68	\$334.44	\$316.64
31	\$401.83	\$360.87	\$362.07	\$343.80	\$341.51	\$323.33
32	\$410.15	\$368.34	\$369.56	\$350.92	\$348.58	\$330.03
33	\$415.35	\$373.01	\$374.25	\$355.37	\$353.00	\$334.21
34	\$420.90	\$377.99	\$379.25	\$360.11	\$357.71	\$338.67
35	\$423.67	\$380.48	\$381.75	\$362.48	\$360.07	\$340.91
36	\$426.45	\$382.97	\$384.25	\$364.86	\$362.43	\$343.14
37	\$429.22	\$385.46	\$386.74	\$367.23	\$364.78	\$345.37
38	\$431.99	\$387.95	\$389.24	\$369.60	\$367.14	\$347.60
39	\$437.54	\$392.94	\$394.24	\$374.35	\$371.86	\$352.06
40	\$443.09	\$397.92	\$399.24	\$379.10	\$376.57	\$356.53
41	\$451.41	\$405.39	\$406.74	\$386.21	\$383.64	\$363.22
42	\$459.38	\$412.55	\$413.92	\$393.04	\$390.42	\$369.64
43	\$470.48	\$422.52	\$423.92	\$402.53	\$399.85	\$378.57
44	\$484.35	\$434.97	\$436.41	\$414.39	\$411.63	\$389.73
45	\$500.64	\$449.60	\$451.10	\$428.34	\$425.48	\$402.84
46	\$520.06	\$467.04	\$468.59	\$444.95	\$441.98	\$418.46
47	\$541.90	\$486.65	\$488.27	\$463.63	\$460.55	\$436.03
48	\$566.86	\$509.07	\$510.76	\$484.99	\$481.76	\$456.12
49	\$591.48	\$531.18	\$532.94	\$506.05	\$502.68	\$475.93
50	\$619.21	\$556.09	\$557.93	\$529.78	\$526.25	\$498.25
51	\$646.60	\$580.68	\$582.61	\$553.22	\$549.53	\$520.28
52	\$676.77	\$607.77	\$609.79	\$579.02	\$575.17	\$544.55
53	\$707.28	\$635.17	\$637.28	\$605.13	\$601.10	\$569.10
54	\$740.21	\$664.75	\$666.96	\$633.31	\$629.09	\$595.61
55	\$773.15	\$694.33	\$696.64	\$661.49	\$657.08	\$622.11
56	\$808.86	\$726.40	\$728.81	\$692.04	\$687.43	\$650.84
57	\$844.92	\$758.78	\$761.30	\$722.89	\$718.07	\$679.85
58	\$883.40	\$793.34	\$795.98	\$755.81	\$750.78	\$710.82
59	\$902.47	\$810.46	\$813.16	\$772.13	\$766.98	\$726.16
60	\$940.95	\$845.03	\$847.83	\$805.05	\$799.69	\$757.13
61	\$974.24	\$874.92	\$877.82	\$833.53	\$827.98	\$783.91
62	\$996.08	\$894.53	\$897.50	\$852.22	\$846.54	\$801.49
63	\$1,023.47	\$919.13	\$922.18	\$875.65	\$869.82	\$823.52
64+	\$1,040.10	\$934.06	\$937.17	\$889.88	\$883.95	\$836.90

Iowa 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	\$394.91	\$310.88	\$305.48	\$272.79	\$250.04
15	\$430.01	\$338.52	\$332.63	\$297.04	\$272.26
16	\$443.44	\$349.08	\$343.01	\$306.31	\$280.76
17	\$456.86	\$359.65	\$353.39	\$315.58	\$289.26
18	\$471.31	\$371.03	\$364.57	\$325.56	\$298.41
19	\$485.77	\$382.40	\$375.75	\$335.55	\$307.56
20	\$500.74	\$394.19	\$387.33	\$345.89	\$317.04
21	\$516.22	\$406.38	\$399.31	\$356.58	\$326.85
22	\$516.22	\$406.38	\$399.31	\$356.58	\$326.85
23	\$516.22	\$406.38	\$399.31	\$356.58	\$326.85
24	\$516.22	\$406.38	\$399.31	\$356.58	\$326.85
25	\$518.29	\$408.01	\$400.91	\$358.01	\$328.15
26	\$528.61	\$416.13	\$408.90	\$365.14	\$334.69
27	\$541.00	\$425.89	\$418.48	\$373.70	\$342.53
28	\$561.13	\$441.73	\$434.05	\$387.61	\$355.28
29	\$577.65	\$454.74	\$446.83	\$399.02	\$365.74
30	\$585.91	\$461.24	\$453.22	\$404.72	\$370.97
31	\$598.30	\$470.99	\$462.80	\$413.28	\$378.81
32	\$610.69	\$480.75	\$472.39	\$421.84	\$386.66
33	\$618.43	\$486.84	\$478.38	\$427.19	\$391.56
34	\$626.69	\$493.34	\$484.76	\$432.89	\$396.79
35	\$630.82	\$496.60	\$487.96	\$435.75	\$399.40
36	\$634.95	\$499.85	\$491.15	\$438.60	\$402.02
37	\$639.08	\$503.10	\$494.35	\$441.45	\$404.63
38	\$643.21	\$506.35	\$497.54	\$444.30	\$407.25
39	\$651.47	\$512.85	\$503.93	\$450.01	\$412.48
40	\$659.73	\$519.35	\$510.32	\$455.71	\$417.71
41	\$672.12	\$529.11	\$519.90	\$464.27	\$425.55
42	\$683.99	\$538.45	\$529.09	\$472.47	\$433.07
43	\$700.51	\$551.46	\$541.87	\$483.88	\$443.53
44	\$721.16	\$567.71	\$557.84	\$498.15	\$456.60
45	\$745.42	\$586.81	\$576.60	\$514.91	\$471.96
46	\$774.33	\$609.57	\$598.97	\$534.87	\$490.27
47	\$806.85	\$635.17	\$624.12	\$557.34	\$510.86
48	\$844.02	\$664.43	\$652.87	\$583.01	\$534.39
49	\$880.67	\$693.28	\$681.22	\$608.33	\$557.59
50	\$921.97	\$725.79	\$713.17	\$636.86	\$583.74
51	\$962.75	\$757.89	\$744.71	\$665.03	\$609.56
52	\$1,007.66	\$793.25	\$779.45	\$696.05	\$638.00
53	\$1,053.09	\$829.01	\$814.59	\$727.43	\$666.76
54	\$1,102.13	\$867.62	\$852.53	\$761.30	\$697.81
55	\$1,151.17	\$906.22	\$890.46	\$795.18	\$728.86
56	\$1,204.34	\$948.08	\$931.59	\$831.91	\$762.52
57	\$1,258.03	\$990.34	\$973.12	\$868.99	\$796.51
58	\$1,315.33	\$1,035.45	\$1,017.44	\$908.57	\$832.79
59	\$1,343.72	\$1,057.80	\$1,039.40	\$928.18	\$850.77
60	\$1,401.02	\$1,102.91	\$1,083.73	\$967.76	\$887.05
61	\$1,450.58	\$1,141.92	\$1,122.06	\$1,001.99	\$918.43
62	\$1,483.10	\$1,167.52	\$1,147.21	\$1,024.46	\$939.02
63	\$1,523.88	\$1,199.62	\$1,178.76	\$1,052.63	\$964.84
64+	\$1,548.65	\$1,219.12	\$1,197.92	\$1,069.73	\$980.52

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	\$268.68	\$241.29	\$242.09	\$229.88	\$228.34	\$216.19
15	\$292.56	\$262.74	\$263.61	\$250.31	\$248.64	\$235.41
16	\$301.69	\$270.94	\$271.84	\$258.12	\$256.40	\$242.76
17	\$310.82	\$279.14	\$280.06	\$265.93	\$264.16	\$250.10
18	\$320.66	\$287.97	\$288.93	\$274.35	\$272.52	\$258.02
19	\$330.49	\$296.80	\$297.79	\$282.76	\$280.88	\$265.93
20	\$340.68	\$305.95	\$306.96	\$291.47	\$289.53	\$274.12
21	\$351.21	\$315.41	\$316.46	\$300.49	\$298.49	\$282.60
22	\$351.21	\$315.41	\$316.46	\$300.49	\$298.49	\$282.60
23	\$351.21	\$315.41	\$316.46	\$300.49	\$298.49	\$282.60
24	\$351.21	\$315.41	\$316.46	\$300.49	\$298.49	\$282.60
25	\$352.62	\$316.67	\$317.72	\$301.69	\$299.68	\$283.73
26	\$359.64	\$322.98	\$324.05	\$307.70	\$305.65	\$289.38
27	\$368.07	\$330.55	\$331.65	\$314.91	\$312.81	\$296.17
28	\$381.77	\$342.85	\$343.99	\$326.63	\$324.46	\$307.19
29	\$393.01	\$352.94	\$354.11	\$336.25	\$334.01	\$316.23
30	\$398.63	\$357.99	\$359.18	\$341.05	\$338.78	\$320.75
31	\$407.06	\$365.56	\$366.77	\$348.27	\$345.95	\$327.53
32	\$415.48	\$373.13	\$374.37	\$355.48	\$353.11	\$334.32
33	\$420.75	\$377.86	\$379.11	\$359.98	\$357.59	\$338.56
34	\$426.37	\$382.91	\$384.18	\$364.79	\$362.36	\$343.08
35	\$429.18	\$385.43	\$386.71	\$367.20	\$364.75	\$345.34
36	\$431.99	\$387.95	\$389.24	\$369.60	\$367.14	\$347.60
37	\$434.80	\$390.47	\$391.77	\$372.00	\$369.53	\$349.86
38	\$437.61	\$393.00	\$394.30	\$374.41	\$371.91	\$352.12
39	\$443.23	\$398.04	\$399.37	\$379.22	\$376.69	\$356.64
40	\$448.85	\$403.09	\$404.43	\$384.02	\$381.47	\$361.16
41	\$457.28	\$410.66	\$412.03	\$391.24	\$388.63	\$367.95
42	\$465.36	\$417.91	\$419.30	\$398.15	\$395.49	\$374.45
43	\$476.59	\$428.01	\$429.43	\$407.76	\$405.05	\$383.49
44	\$490.64	\$440.62	\$442.09	\$419.78	\$416.99	\$394.79
45	\$507.15	\$455.45	\$456.96	\$433.90	\$431.01	\$408.07
46	\$526.82	\$473.11	\$474.68	\$450.73	\$447.73	\$423.90
47	\$548.94	\$492.98	\$494.62	\$469.66	\$466.53	\$441.70
48	\$574.23	\$515.69	\$517.40	\$491.30	\$488.02	\$462.05
49	\$599.17	\$538.08	\$539.87	\$512.63	\$509.22	\$482.11
50	\$627.26	\$563.32	\$565.19	\$536.67	\$533.10	\$504.72
51	\$655.01	\$588.23	\$590.19	\$560.41	\$556.68	\$527.05
52	\$685.56	\$615.67	\$617.72	\$586.55	\$582.64	\$551.63
53	\$716.47	\$643.43	\$645.57	\$612.99	\$608.91	\$576.50
54	\$749.83	\$673.39	\$675.63	\$641.54	\$637.27	\$603.35
55	\$783.20	\$703.36	\$705.69	\$670.08	\$665.62	\$630.19
56	\$819.37	\$735.84	\$738.29	\$701.03	\$696.37	\$659.30
57	\$855.90	\$768.64	\$771.20	\$732.28	\$727.41	\$688.69
58	\$894.88	\$803.65	\$806.32	\$765.64	\$760.54	\$720.06
59	\$914.20	\$821.00	\$823.73	\$782.17	\$776.96	\$735.60
60	\$953.18	\$856.01	\$858.86	\$815.52	\$810.09	\$766.97
61	\$986.90	\$886.29	\$889.23	\$844.37	\$838.74	\$794.10
62	\$1,009.03	\$906.16	\$909.17	\$863.30	\$857.55	\$811.90
63	\$1,036.77	\$931.08	\$934.17	\$887.03	\$881.13	\$834.23
64+	\$1,053.62	\$946.21	\$949.35	\$901.45	\$895.44	\$847.78

Iowa 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	\$399.59	\$314.56	\$309.09	\$276.02	\$253.00
15	\$435.11	\$342.53	\$336.57	\$300.55	\$275.49
16	\$448.69	\$353.22	\$347.07	\$309.94	\$284.09
17	\$462.27	\$363.91	\$357.58	\$319.32	\$292.68
18	\$476.89	\$375.42	\$368.89	\$329.42	\$301.94
19	\$491.52	\$386.93	\$380.20	\$339.52	\$311.20
20	\$506.67	\$398.86	\$391.92	\$349.98	\$320.80
21	\$522.34	\$411.19	\$404.04	\$360.81	\$330.72
22	\$522.34	\$411.19	\$404.04	\$360.81	\$330.72
23	\$522.34	\$411.19	\$404.04	\$360.81	\$330.72
24	\$522.34	\$411.19	\$404.04	\$360.81	\$330.72
25	\$524.43	\$412.84	\$405.66	\$362.25	\$332.04
26	\$534.87	\$421.06	\$413.74	\$369.47	\$338.65
27	\$547.41	\$430.93	\$423.44	\$378.13	\$346.59
28	\$567.78	\$446.97	\$439.19	\$392.20	\$359.49
29	\$584.50	\$460.13	\$452.12	\$403.74	\$370.07
30	\$592.85	\$466.70	\$458.59	\$409.52	\$375.36
31	\$605.39	\$476.57	\$468.28	\$418.18	\$383.30
32	\$617.92	\$486.44	\$477.98	\$426.84	\$391.24
33	\$625.76	\$492.61	\$484.04	\$432.25	\$396.20
34	\$634.12	\$499.19	\$490.51	\$438.02	\$401.49
35	\$638.30	\$502.48	\$493.74	\$440.91	\$404.13
36	\$642.47	\$505.77	\$496.97	\$443.79	\$406.78
37	\$646.65	\$509.06	\$500.20	\$446.68	\$409.43
38	\$650.83	\$512.35	\$503.44	\$449.57	\$412.07
39	\$659.19	\$518.93	\$509.90	\$455.34	\$417.36
40	\$667.55	\$525.50	\$516.36	\$461.11	\$422.65
41	\$680.08	\$535.37	\$526.06	\$469.77	\$430.59
42	\$692.10	\$544.83	\$535.35	\$478.07	\$438.20
43	\$708.81	\$557.99	\$548.28	\$489.62	\$448.78
44	\$729.70	\$574.44	\$564.45	\$504.05	\$462.01
45	\$754.25	\$593.76	\$583.44	\$521.01	\$477.55
46	\$783.50	\$616.79	\$606.06	\$541.21	\$496.07
47	\$816.41	\$642.69	\$631.52	\$563.94	\$516.91
48	\$854.02	\$672.30	\$660.61	\$589.92	\$540.72
49	\$891.10	\$701.49	\$689.29	\$615.54	\$564.20
50	\$932.89	\$734.39	\$721.62	\$644.40	\$590.66
51	\$974.16	\$766.87	\$753.53	\$672.90	\$616.78
52	\$1,019.60	\$802.65	\$788.69	\$704.29	\$645.55
53	\$1,065.56	\$838.83	\$824.24	\$736.04	\$674.66
54	\$1,115.19	\$877.89	\$862.63	\$770.32	\$706.07
55	\$1,164.81	\$916.96	\$901.01	\$804.60	\$737.49
56	\$1,218.61	\$959.31	\$942.62	\$841.76	\$771.56
57	\$1,272.93	\$1,002.07	\$984.64	\$879.28	\$805.95
58	\$1,330.91	\$1,047.71	\$1,029.49	\$919.33	\$842.66
59	\$1,359.64	\$1,070.33	\$1,051.71	\$939.18	\$860.85
60	\$1,417.62	\$1,115.97	\$1,096.56	\$979.23	\$897.56
61	\$1,467.76	\$1,155.45	\$1,135.35	\$1,013.86	\$929.31
62	\$1,500.67	\$1,181.35	\$1,160.80	\$1,036.59	\$950.14
63	\$1,541.93	\$1,213.83	\$1,192.72	\$1,065.10	\$976.27
64+	\$1,566.99	\$1,233.56	\$1,212.11	\$1,082.41	\$992.13

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	\$271.86	\$244.15	\$244.96	\$232.60	\$231.05	\$218.75
15	\$296.03	\$265.85	\$266.73	\$253.27	\$251.59	\$238.20
16	\$305.27	\$274.15	\$275.06	\$261.18	\$259.44	\$245.63
17	\$314.51	\$282.44	\$283.38	\$269.08	\$267.29	\$253.07
18	\$324.46	\$291.38	\$292.35	\$277.60	\$275.75	\$261.07
19	\$334.41	\$300.32	\$301.31	\$286.11	\$284.20	\$269.08
20	\$344.71	\$309.57	\$310.60	\$294.93	\$292.96	\$277.37
21	\$355.37	\$319.14	\$320.21	\$304.05	\$302.02	\$285.95
22	\$355.37	\$319.14	\$320.21	\$304.05	\$302.02	\$285.95
23	\$355.37	\$319.14	\$320.21	\$304.05	\$302.02	\$285.95
24	\$355.37	\$319.14	\$320.21	\$304.05	\$302.02	\$285.95
25	\$356.80	\$320.42	\$321.49	\$305.26	\$303.23	\$287.09
26	\$363.90	\$326.80	\$327.89	\$311.35	\$309.27	\$292.81
27	\$372.43	\$334.46	\$335.58	\$318.64	\$316.52	\$299.67
28	\$386.29	\$346.91	\$348.06	\$330.50	\$328.30	\$310.83
29	\$397.66	\$357.12	\$358.31	\$340.23	\$337.96	\$319.98
30	\$403.35	\$362.23	\$363.43	\$345.09	\$342.80	\$324.55
31	\$411.88	\$369.89	\$371.12	\$352.39	\$350.04	\$331.41
32	\$420.41	\$377.55	\$378.80	\$359.69	\$357.29	\$338.28
33	\$425.74	\$382.33	\$383.61	\$364.25	\$361.82	\$342.57
34	\$431.42	\$387.44	\$388.73	\$369.11	\$366.66	\$347.14
35	\$434.27	\$389.99	\$391.29	\$371.55	\$369.07	\$349.43
36	\$437.11	\$392.55	\$393.85	\$373.98	\$371.49	\$351.72
37	\$439.95	\$395.10	\$396.41	\$376.41	\$373.90	\$354.00
38	\$442.79	\$397.65	\$398.97	\$378.84	\$376.32	\$356.29
39	\$448.48	\$402.76	\$404.10	\$383.71	\$381.15	\$360.87
40	\$454.17	\$407.87	\$409.22	\$388.57	\$385.98	\$365.44
41	\$462.70	\$415.53	\$416.91	\$395.87	\$393.23	\$372.30
42	\$470.87	\$422.87	\$424.27	\$402.86	\$400.18	\$378.88
43	\$482.24	\$433.08	\$434.52	\$412.59	\$409.84	\$388.03
44	\$496.46	\$445.84	\$447.33	\$424.75	\$421.92	\$399.47
45	\$513.16	\$460.84	\$462.37	\$439.04	\$436.12	\$412.91
46	\$533.06	\$478.71	\$480.31	\$456.07	\$453.03	\$428.92
47	\$555.45	\$498.82	\$500.48	\$475.23	\$472.06	\$446.94
48	\$581.03	\$521.80	\$523.53	\$497.12	\$493.81	\$467.52
49	\$606.26	\$544.46	\$546.27	\$518.70	\$515.25	\$487.83
50	\$634.69	\$569.99	\$571.88	\$543.03	\$539.41	\$510.70
51	\$662.77	\$595.20	\$597.18	\$567.05	\$563.27	\$533.29
52	\$693.68	\$622.97	\$625.04	\$593.50	\$589.55	\$558.17
53	\$724.96	\$651.05	\$653.21	\$620.25	\$616.12	\$583.33
54	\$758.72	\$681.37	\$683.63	\$649.14	\$644.81	\$610.50
55	\$792.48	\$711.69	\$714.05	\$678.02	\$673.51	\$637.66
56	\$829.08	\$744.56	\$747.03	\$709.34	\$704.61	\$667.11
57	\$866.04	\$777.75	\$780.33	\$740.96	\$736.02	\$696.85
58	\$905.48	\$813.17	\$815.88	\$774.71	\$769.55	\$728.59
59	\$925.03	\$830.73	\$833.49	\$791.43	\$786.16	\$744.32
60	\$964.48	\$866.15	\$869.03	\$825.18	\$819.68	\$776.06
61	\$998.59	\$896.79	\$899.77	\$854.37	\$848.68	\$803.51
62	\$1,020.98	\$916.89	\$919.94	\$873.52	\$867.70	\$821.52
63	\$1,049.05	\$942.11	\$945.24	\$897.54	\$891.56	\$844.11
64+	\$1,066.10	\$957.41	\$960.60	\$912.13	\$906.05	\$857.83

Iowa 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	\$404.66	\$318.55	\$313.01	\$279.52	\$256.21
15	\$440.63	\$346.87	\$340.84	\$304.37	\$278.98
16	\$454.38	\$357.70	\$351.48	\$313.87	\$287.69
17	\$468.13	\$368.52	\$362.11	\$323.37	\$296.40
18	\$482.94	\$380.18	\$373.57	\$333.60	\$305.77
19	\$497.75	\$391.84	\$385.03	\$343.83	\$315.15
20	\$513.09	\$403.92	\$396.89	\$354.42	\$324.86
21	\$528.96	\$416.41	\$409.17	\$365.38	\$334.91
22	\$528.96	\$416.41	\$409.17	\$365.38	\$334.91
23	\$528.96	\$416.41	\$409.17	\$365.38	\$334.91
24	\$528.96	\$416.41	\$409.17	\$365.38	\$334.91
25	\$531.08	\$418.07	\$410.80	\$366.85	\$336.25
26	\$541.66	\$426.40	\$418.99	\$374.15	\$342.95
27	\$554.35	\$436.40	\$428.81	\$382.92	\$350.99
28	\$574.98	\$452.64	\$444.76	\$397.17	\$364.05
29	\$591.91	\$465.96	\$457.86	\$408.86	\$374.76
30	\$600.37	\$472.62	\$464.40	\$414.71	\$380.12
31	\$613.07	\$482.62	\$474.22	\$423.48	\$388.16
32	\$625.76	\$492.61	\$484.04	\$432.25	\$396.20
33	\$633.70	\$498.86	\$490.18	\$437.73	\$401.22
34	\$642.16	\$505.52	\$496.73	\$443.58	\$406.58
35	\$646.39	\$508.85	\$500.00	\$446.50	\$409.26
36	\$650.62	\$512.18	\$503.27	\$449.42	\$411.94
37	\$654.85	\$515.51	\$506.55	\$452.34	\$414.62
38	\$659.09	\$518.84	\$509.82	\$455.27	\$417.30
39	\$667.55	\$525.51	\$516.37	\$461.11	\$422.66
40	\$676.01	\$532.17	\$522.91	\$466.96	\$428.02
41	\$688.71	\$542.16	\$532.73	\$475.73	\$436.05
42	\$700.87	\$551.74	\$542.14	\$484.13	\$443.76
43	\$717.80	\$565.07	\$555.24	\$495.83	\$454.47
44	\$738.96	\$581.72	\$571.60	\$510.44	\$467.87
45	\$763.82	\$601.29	\$590.83	\$527.61	\$483.61
46	\$793.44	\$624.61	\$613.75	\$548.07	\$502.36
47	\$826.77	\$650.84	\$639.53	\$571.09	\$523.46
48	\$864.85	\$680.83	\$668.98	\$597.40	\$547.58
49	\$902.41	\$710.39	\$698.04	\$623.34	\$571.35
50	\$944.72	\$743.70	\$730.77	\$652.57	\$598.15
51	\$986.51	\$776.60	\$763.09	\$681.44	\$624.60
52	\$1,032.53	\$812.83	\$798.69	\$713.23	\$653.74
53	\$1,079.08	\$849.47	\$834.70	\$745.38	\$683.21
54	\$1,129.33	\$889.03	\$873.57	\$780.09	\$715.03
55	\$1,179.58	\$928.59	\$912.44	\$814.80	\$746.85
56	\$1,234.06	\$971.48	\$954.58	\$852.44	\$781.34
57	\$1,289.07	\$1,014.78	\$997.13	\$890.44	\$816.17
58	\$1,347.79	\$1,061.00	\$1,042.55	\$930.99	\$853.35
59	\$1,376.88	\$1,083.90	\$1,065.05	\$951.09	\$871.77
60	\$1,435.60	\$1,130.13	\$1,110.47	\$991.65	\$908.94
61	\$1,486.38	\$1,170.10	\$1,149.75	\$1,026.72	\$941.09
62	\$1,519.70	\$1,196.33	\$1,175.53	\$1,049.74	\$962.19
63	\$1,561.49	\$1,229.23	\$1,207.85	\$1,078.61	\$988.65
64+	\$1,586.87	\$1,249.21	\$1,227.48	\$1,096.13	\$1,004.71

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	\$275.31	\$247.24	\$248.07	\$235.55	\$233.98	\$221.53
15	\$299.78	\$269.22	\$270.11	\$256.49	\$254.78	\$241.22
16	\$309.14	\$277.62	\$278.55	\$264.49	\$262.73	\$248.75
17	\$318.50	\$286.03	\$286.98	\$272.50	\$270.68	\$256.28
18	\$328.57	\$295.08	\$296.06	\$281.12	\$279.25	\$264.38
19	\$338.65	\$304.12	\$305.14	\$289.74	\$287.81	\$272.49
20	\$349.08	\$313.50	\$314.54	\$298.67	\$296.68	\$280.89
21	\$359.88	\$323.19	\$324.27	\$307.90	\$305.85	\$289.58
22	\$359.88	\$323.19	\$324.27	\$307.90	\$305.85	\$289.58
23	\$359.88	\$323.19	\$324.27	\$307.90	\$305.85	\$289.58
24	\$359.88	\$323.19	\$324.27	\$307.90	\$305.85	\$289.58
25	\$361.32	\$324.49	\$325.56	\$309.14	\$307.08	\$290.73
26	\$368.52	\$330.95	\$332.05	\$315.29	\$313.19	\$296.53
27	\$377.15	\$338.71	\$339.83	\$322.68	\$320.53	\$303.48
28	\$391.19	\$351.31	\$352.48	\$334.69	\$332.46	\$314.77
29	\$402.71	\$361.65	\$362.85	\$344.54	\$342.25	\$324.03
30	\$408.46	\$366.82	\$368.04	\$349.47	\$347.14	\$328.67
31	\$417.10	\$374.58	\$375.82	\$356.86	\$354.48	\$335.62
32	\$425.74	\$382.34	\$383.61	\$364.25	\$361.82	\$342.57
33	\$431.14	\$387.18	\$388.47	\$368.87	\$366.41	\$346.91
34	\$436.89	\$392.35	\$393.66	\$373.80	\$371.31	\$351.54
35	\$439.77	\$394.94	\$396.25	\$376.26	\$373.75	\$353.86
36	\$442.65	\$397.53	\$398.85	\$378.72	\$376.20	\$356.18
37	\$445.53	\$400.11	\$401.44	\$381.18	\$378.65	\$358.49
38	\$448.41	\$402.70	\$404.03	\$383.65	\$381.09	\$360.81
39	\$454.17	\$407.87	\$409.22	\$388.57	\$385.99	\$365.44
40	\$459.93	\$413.04	\$414.41	\$393.50	\$390.88	\$370.08
41	\$468.56	\$420.80	\$422.19	\$400.89	\$398.22	\$377.03
42	\$476.84	\$428.23	\$429.65	\$407.97	\$405.26	\$383.69
43	\$488.36	\$438.57	\$440.03	\$417.83	\$415.04	\$392.95
44	\$502.75	\$451.50	\$453.00	\$430.14	\$427.28	\$404.54
45	\$519.67	\$466.69	\$468.24	\$444.61	\$441.65	\$418.14
46	\$539.82	\$484.79	\$486.40	\$461.85	\$458.78	\$434.36
47	\$562.49	\$505.15	\$506.83	\$481.25	\$478.05	\$452.60
48	\$588.40	\$528.42	\$530.17	\$503.42	\$500.07	\$473.45
49	\$613.95	\$551.36	\$553.20	\$525.28	\$521.78	\$494.01
50	\$642.74	\$577.22	\$579.14	\$549.91	\$546.25	\$517.18
51	\$671.17	\$602.75	\$604.75	\$574.24	\$570.41	\$540.05
52	\$702.48	\$630.87	\$632.96	\$601.03	\$597.02	\$565.25
53	\$734.15	\$659.31	\$661.50	\$628.12	\$623.94	\$590.73
54	\$768.34	\$690.01	\$692.30	\$657.37	\$652.99	\$618.24
55	\$802.53	\$720.71	\$723.11	\$686.62	\$682.05	\$645.75
56	\$839.60	\$754.00	\$756.51	\$718.34	\$713.55	\$675.57
57	\$877.02	\$787.61	\$790.23	\$750.36	\$745.36	\$705.69
58	\$916.97	\$823.49	\$826.22	\$784.53	\$779.31	\$737.83
59	\$936.76	\$841.26	\$844.06	\$801.47	\$796.13	\$753.76
60	\$976.71	\$877.14	\$880.05	\$835.65	\$830.08	\$785.90
61	\$1,011.26	\$908.16	\$911.18	\$865.20	\$859.44	\$813.70
62	\$1,033.93	\$928.52	\$931.61	\$884.60	\$878.71	\$831.94
63	\$1,062.36	\$954.05	\$957.23	\$908.93	\$902.87	\$854.82
64+	\$1,079.62	\$969.56	\$972.78	\$923.69	\$917.54	\$868.71