

Minnesota *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	\$503.72	\$384.97	\$377.70	\$320.79	\$322.27
15	\$503.72	\$384.97	\$377.70	\$320.79	\$322.27
16	\$503.72	\$384.97	\$377.70	\$320.79	\$322.27
17	\$503.72	\$384.97	\$377.70	\$320.79	\$322.27
18	\$503.72	\$384.97	\$377.70	\$320.79	\$322.27
19	\$503.72	\$384.97	\$377.70	\$320.79	\$322.27
20	\$503.72	\$384.97	\$377.70	\$320.79	\$322.27
21	\$565.97	\$432.55	\$424.39	\$360.44	\$362.11
22	\$565.97	\$432.55	\$424.39	\$360.44	\$362.11
23	\$565.97	\$432.55	\$424.39	\$360.44	\$362.11
24	\$565.97	\$432.55	\$424.39	\$360.44	\$362.11
25	\$568.24	\$434.28	\$426.08	\$361.88	\$363.55
26	\$579.56	\$442.93	\$434.57	\$369.09	\$370.80
27	\$593.14	\$453.31	\$444.76	\$377.74	\$379.49
28	\$615.21	\$470.18	\$461.31	\$391.80	\$393.61
29	\$633.32	\$484.02	\$474.89	\$403.33	\$405.20
30	\$642.38	\$490.94	\$481.68	\$409.10	\$410.99
31	\$655.96	\$501.32	\$491.86	\$417.75	\$419.68
32	\$669.55	\$511.70	\$502.05	\$426.40	\$428.37
33	\$678.04	\$518.19	\$508.41	\$431.80	\$433.80
34	\$687.09	\$525.11	\$515.20	\$437.57	\$439.60
35	\$691.62	\$528.57	\$518.60	\$440.45	\$442.49
36	\$696.15	\$532.03	\$521.99	\$443.34	\$445.39
37	\$700.68	\$535.49	\$525.39	\$446.22	\$448.29
38	\$705.20	\$538.95	\$528.78	\$449.10	\$451.18
39	\$714.26	\$545.88	\$535.57	\$454.87	\$456.98
40	\$723.31	\$552.80	\$542.36	\$460.64	\$462.77
41	\$736.90	\$563.18	\$552.55	\$469.29	\$471.46
42	\$749.91	\$573.13	\$562.31	\$477.58	\$479.79
43	\$768.03	\$586.97	\$575.89	\$489.11	\$491.38
44	\$790.66	\$604.27	\$592.86	\$503.53	\$505.86
45	\$817.26	\$624.60	\$612.81	\$520.47	\$522.88
46	\$848.96	\$648.82	\$636.58	\$540.65	\$543.16
47	\$884.62	\$676.07	\$663.31	\$563.36	\$565.97
48	\$925.37	\$707.21	\$693.87	\$589.31	\$592.04
49	\$965.55	\$737.92	\$724.00	\$614.90	\$617.75
50	\$1,010.83	\$772.53	\$757.95	\$643.74	\$646.72
51	\$1,055.54	\$806.70	\$791.47	\$672.21	\$675.32
52	\$1,104.78	\$844.33	\$828.40	\$703.57	\$706.83
53	\$1,154.58	\$882.39	\$865.74	\$735.29	\$738.69
54	\$1,208.35	\$923.49	\$906.06	\$769.53	\$773.09
55	\$1,262.12	\$964.58	\$946.37	\$803.77	\$807.49
56	\$1,320.41	\$1,009.13	\$990.09	\$840.89	\$844.79
57	\$1,379.27	\$1,054.11	\$1,034.22	\$878.38	\$882.44
58	\$1,442.10	\$1,102.13	\$1,081.33	\$918.39	\$922.64
59	\$1,473.22	\$1,125.92	\$1,104.67	\$938.21	\$942.55
60	\$1,536.05	\$1,173.93	\$1,151.77	\$978.22	\$982.75
61	\$1,590.38	\$1,215.45	\$1,192.51	\$1,012.82	\$1,017.51
62	\$1,626.04	\$1,242.70	\$1,219.25	\$1,035.53	\$1,040.32
63	\$1,670.75	\$1,276.87	\$1,252.78	\$1,064.00	\$1,068.93
64+	\$1,697.90	\$1,297.63	\$1,273.14	\$1,081.29	\$1,086.30

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	\$316.88	\$312.46	\$314.91	\$297.01	\$295.33	\$286.76
15	\$316.88	\$312.46	\$314.91	\$297.01	\$295.33	\$286.76
16	\$316.88	\$312.46	\$314.91	\$297.01	\$295.33	\$286.76
17	\$316.88	\$312.46	\$314.91	\$297.01	\$295.33	\$286.76
18	\$316.88	\$312.46	\$314.91	\$297.01	\$295.33	\$286.76
19	\$316.88	\$312.46	\$314.91	\$297.01	\$295.33	\$286.76
20	\$316.88	\$312.46	\$314.91	\$297.01	\$295.33	\$286.76
21	\$356.05	\$351.08	\$353.83	\$333.71	\$331.83	\$322.20
22	\$356.05	\$351.08	\$353.83	\$333.71	\$331.83	\$322.20
23	\$356.05	\$351.08	\$353.83	\$333.71	\$331.83	\$322.20
24	\$356.05	\$351.08	\$353.83	\$333.71	\$331.83	\$322.20
25	\$357.47	\$352.48	\$355.25	\$335.05	\$333.16	\$323.49
26	\$364.59	\$359.51	\$362.32	\$341.72	\$339.80	\$329.93
27	\$373.14	\$367.93	\$370.82	\$349.73	\$347.76	\$337.66
28	\$387.02	\$381.62	\$384.61	\$362.75	\$360.70	\$350.23
29	\$398.42	\$392.86	\$395.94	\$373.42	\$371.32	\$360.54
30	\$404.11	\$398.48	\$401.60	\$378.76	\$376.63	\$365.69
31	\$412.66	\$406.90	\$410.09	\$386.77	\$384.59	\$373.43
32	\$421.20	\$415.33	\$418.58	\$394.78	\$392.56	\$381.16
33	\$426.54	\$420.59	\$423.89	\$399.79	\$397.53	\$385.99
34	\$432.24	\$426.21	\$429.55	\$405.13	\$402.84	\$391.15
35	\$435.09	\$429.02	\$432.38	\$407.80	\$405.50	\$393.72
36	\$437.94	\$431.83	\$435.21	\$410.47	\$408.15	\$396.30
37	\$440.78	\$434.64	\$438.04	\$413.14	\$410.81	\$398.88
38	\$443.63	\$437.44	\$440.87	\$415.81	\$413.46	\$401.46
39	\$449.33	\$443.06	\$446.53	\$421.14	\$418.77	\$406.61
40	\$455.03	\$448.68	\$452.20	\$426.48	\$424.08	\$411.77
41	\$463.57	\$457.10	\$460.69	\$434.49	\$432.04	\$419.50
42	\$471.76	\$465.18	\$468.83	\$442.17	\$439.68	\$426.91
43	\$483.15	\$476.41	\$480.15	\$452.85	\$450.29	\$437.22
44	\$497.39	\$490.46	\$494.30	\$466.20	\$463.57	\$450.11
45	\$514.13	\$506.96	\$510.93	\$481.88	\$479.16	\$465.25
46	\$534.07	\$526.62	\$530.74	\$500.57	\$497.75	\$483.29
47	\$556.50	\$548.74	\$553.04	\$521.59	\$518.65	\$503.59
48	\$582.13	\$574.01	\$578.51	\$545.62	\$542.54	\$526.79
49	\$607.41	\$598.94	\$603.63	\$569.31	\$566.10	\$549.66
50	\$635.89	\$627.03	\$631.94	\$596.01	\$592.65	\$575.44
51	\$664.02	\$654.76	\$659.89	\$622.37	\$618.86	\$600.89
52	\$695.00	\$685.30	\$690.67	\$651.40	\$647.73	\$628.92
53	\$726.33	\$716.20	\$721.81	\$680.77	\$676.93	\$657.28
54	\$760.15	\$749.55	\$755.42	\$712.47	\$708.46	\$687.89
55	\$793.98	\$782.90	\$789.04	\$744.17	\$739.98	\$718.49
56	\$830.65	\$819.06	\$825.48	\$778.55	\$774.16	\$751.68
57	\$867.68	\$855.58	\$862.28	\$813.25	\$808.67	\$785.19
58	\$907.20	\$894.54	\$901.55	\$850.29	\$845.50	\$820.95
59	\$926.78	\$913.85	\$921.02	\$868.65	\$863.75	\$838.67
60	\$966.30	\$952.82	\$960.29	\$905.69	\$900.58	\$874.43
61	\$1,000.48	\$986.53	\$994.26	\$937.73	\$932.44	\$905.37
62	\$1,022.91	\$1,008.64	\$1,016.55	\$958.75	\$953.34	\$925.66
63	\$1,051.04	\$1,036.38	\$1,044.50	\$985.11	\$979.56	\$951.12
64+	\$1,068.12	\$1,053.22	\$1,061.47	\$1,001.12	\$995.48	\$966.57

Minnesota *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	\$510.27	\$389.97	\$382.61	\$324.96	\$326.46
15	\$510.27	\$389.97	\$382.61	\$324.96	\$326.46
16	\$510.27	\$389.97	\$382.61	\$324.96	\$326.46
17	\$510.27	\$389.97	\$382.61	\$324.96	\$326.46
18	\$510.27	\$389.97	\$382.61	\$324.96	\$326.46
19	\$510.27	\$389.97	\$382.61	\$324.96	\$326.46
20	\$510.27	\$389.97	\$382.61	\$324.96	\$326.46
21	\$573.33	\$438.17	\$429.90	\$365.12	\$366.81
22	\$573.33	\$438.17	\$429.90	\$365.12	\$366.81
23	\$573.33	\$438.17	\$429.90	\$365.12	\$366.81
24	\$573.33	\$438.17	\$429.90	\$365.12	\$366.81
25	\$575.63	\$439.92	\$431.62	\$366.58	\$368.28
26	\$587.09	\$448.69	\$440.22	\$373.89	\$375.62
27	\$600.85	\$459.20	\$450.54	\$382.65	\$384.42
28	\$623.21	\$476.29	\$467.30	\$396.89	\$398.73
29	\$641.56	\$490.31	\$481.06	\$408.57	\$410.46
30	\$650.73	\$497.32	\$487.94	\$414.41	\$416.33
31	\$664.49	\$507.84	\$498.26	\$423.18	\$425.14
32	\$678.25	\$518.36	\$508.57	\$431.94	\$433.94
33	\$686.85	\$524.93	\$515.02	\$437.42	\$439.44
34	\$696.02	\$531.94	\$521.90	\$443.26	\$445.31
35	\$700.61	\$535.44	\$525.34	\$446.18	\$448.24
36	\$705.20	\$538.95	\$528.78	\$449.10	\$451.18
37	\$709.78	\$542.46	\$532.22	\$452.02	\$454.11
38	\$714.37	\$545.96	\$535.66	\$454.94	\$457.05
39	\$723.54	\$552.97	\$542.54	\$460.78	\$462.92
40	\$732.72	\$559.98	\$549.41	\$466.63	\$468.79
41	\$746.48	\$570.50	\$559.73	\$475.39	\$477.59
42	\$759.66	\$580.58	\$569.62	\$483.79	\$486.03
43	\$778.01	\$594.60	\$583.38	\$495.47	\$497.76
44	\$800.94	\$612.12	\$600.57	\$510.07	\$512.44
45	\$827.89	\$632.72	\$620.78	\$527.24	\$529.68
46	\$860.00	\$657.26	\$644.85	\$547.68	\$550.22
47	\$896.12	\$684.86	\$671.93	\$570.68	\$573.33
48	\$937.39	\$716.41	\$702.89	\$596.97	\$599.74
49	\$978.10	\$747.52	\$733.41	\$622.90	\$625.78
50	\$1,023.97	\$782.57	\$767.80	\$652.11	\$655.12
51	\$1,069.26	\$817.19	\$801.76	\$680.95	\$684.10
52	\$1,119.14	\$855.31	\$839.17	\$712.72	\$716.01
53	\$1,169.59	\$893.87	\$877.00	\$744.85	\$748.29
54	\$1,224.06	\$935.49	\$917.84	\$779.53	\$783.14
55	\$1,278.52	\$977.12	\$958.68	\$814.22	\$817.99
56	\$1,337.58	\$1,022.25	\$1,002.96	\$851.83	\$855.77
57	\$1,397.20	\$1,067.82	\$1,047.67	\$889.80	\$893.92
58	\$1,460.84	\$1,116.45	\$1,095.38	\$930.33	\$934.63
59	\$1,492.38	\$1,140.55	\$1,119.03	\$950.41	\$954.81
60	\$1,556.01	\$1,189.19	\$1,166.75	\$990.94	\$995.52
61	\$1,611.05	\$1,231.25	\$1,208.02	\$1,025.99	\$1,030.74
62	\$1,647.17	\$1,258.86	\$1,235.10	\$1,048.99	\$1,053.84
63	\$1,692.47	\$1,293.47	\$1,269.06	\$1,077.83	\$1,082.82
64+	\$1,719.98	\$1,314.50	\$1,289.69	\$1,095.35	\$1,100.42

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	\$321.00	\$316.52	\$319.00	\$300.87	\$299.17	\$290.48
15	\$321.00	\$316.52	\$319.00	\$300.87	\$299.17	\$290.48
16	\$321.00	\$316.52	\$319.00	\$300.87	\$299.17	\$290.48
17	\$321.00	\$316.52	\$319.00	\$300.87	\$299.17	\$290.48
18	\$321.00	\$316.52	\$319.00	\$300.87	\$299.17	\$290.48
19	\$321.00	\$316.52	\$319.00	\$300.87	\$299.17	\$290.48
20	\$321.00	\$316.52	\$319.00	\$300.87	\$299.17	\$290.48
21	\$360.67	\$355.64	\$358.43	\$338.05	\$336.15	\$326.39
22	\$360.67	\$355.64	\$358.43	\$338.05	\$336.15	\$326.39
23	\$360.67	\$355.64	\$358.43	\$338.05	\$336.15	\$326.39
24	\$360.67	\$355.64	\$358.43	\$338.05	\$336.15	\$326.39
25	\$362.12	\$357.07	\$359.86	\$339.40	\$337.49	\$327.69
26	\$369.33	\$364.18	\$367.03	\$346.16	\$344.21	\$334.22
27	\$377.99	\$372.71	\$375.64	\$354.28	\$352.28	\$342.05
28	\$392.05	\$386.58	\$389.61	\$367.46	\$365.39	\$354.78
29	\$403.59	\$397.97	\$401.08	\$378.28	\$376.15	\$365.22
30	\$409.37	\$403.66	\$406.82	\$383.69	\$381.53	\$370.45
31	\$418.02	\$412.19	\$415.42	\$391.80	\$389.59	\$378.28
32	\$426.68	\$420.73	\$424.02	\$399.91	\$397.66	\$386.11
33	\$432.09	\$426.06	\$429.40	\$404.98	\$402.70	\$391.01
34	\$437.86	\$431.75	\$435.13	\$410.39	\$408.08	\$396.23
35	\$440.74	\$434.60	\$438.00	\$413.10	\$410.77	\$398.84
36	\$443.63	\$437.44	\$440.87	\$415.80	\$413.46	\$401.45
37	\$446.51	\$440.29	\$443.74	\$418.51	\$416.15	\$404.06
38	\$449.40	\$443.13	\$446.60	\$421.21	\$418.84	\$406.68
39	\$455.17	\$448.82	\$452.34	\$426.62	\$424.21	\$411.90
40	\$460.94	\$454.51	\$458.07	\$432.03	\$429.59	\$417.12
41	\$469.60	\$463.05	\$466.68	\$440.14	\$437.66	\$424.95
42	\$477.89	\$471.23	\$474.92	\$447.92	\$445.39	\$432.46
43	\$489.43	\$482.61	\$486.39	\$458.73	\$456.15	\$442.90
44	\$503.86	\$496.83	\$500.73	\$472.26	\$469.59	\$455.96
45	\$520.81	\$513.55	\$517.57	\$488.14	\$485.39	\$471.30
46	\$541.01	\$533.46	\$537.64	\$507.07	\$504.22	\$489.58
47	\$563.73	\$555.87	\$560.23	\$528.37	\$525.39	\$510.14
48	\$589.70	\$581.47	\$586.03	\$552.71	\$549.60	\$533.64
49	\$615.31	\$606.73	\$611.48	\$576.71	\$573.46	\$556.81
50	\$644.16	\$635.18	\$640.15	\$603.76	\$600.35	\$582.92
51	\$672.65	\$663.27	\$668.47	\$630.46	\$626.91	\$608.70
52	\$704.03	\$694.21	\$699.65	\$659.87	\$656.15	\$637.10
53	\$735.77	\$725.51	\$731.19	\$689.62	\$685.73	\$665.82
54	\$770.04	\$759.29	\$765.25	\$721.73	\$717.67	\$696.83
55	\$804.30	\$793.08	\$799.30	\$753.85	\$749.60	\$727.83
56	\$841.45	\$829.71	\$836.21	\$788.67	\$784.22	\$761.45
57	\$878.96	\$866.70	\$873.49	\$823.82	\$819.18	\$795.39
58	\$918.99	\$906.17	\$913.28	\$861.35	\$856.49	\$831.62
59	\$938.83	\$925.73	\$932.99	\$879.94	\$874.98	\$849.57
60	\$978.86	\$965.21	\$972.77	\$917.46	\$912.29	\$885.80
61	\$1,013.49	\$999.35	\$1,007.18	\$949.92	\$944.56	\$917.13
62	\$1,036.21	\$1,021.76	\$1,029.76	\$971.21	\$965.74	\$937.70
63	\$1,064.70	\$1,049.85	\$1,058.08	\$997.92	\$992.29	\$963.48
64+	\$1,082.00	\$1,066.91	\$1,075.27	\$1,014.13	\$1,008.42	\$979.14

Minnesota *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	\$516.31	\$394.59	\$387.15	\$328.81	\$330.33
15	\$516.31	\$394.59	\$387.15	\$328.81	\$330.33
16	\$516.31	\$394.59	\$387.15	\$328.81	\$330.33
17	\$516.31	\$394.59	\$387.15	\$328.81	\$330.33
18	\$516.31	\$394.59	\$387.15	\$328.81	\$330.33
19	\$516.31	\$394.59	\$387.15	\$328.81	\$330.33
20	\$516.31	\$394.59	\$387.15	\$328.81	\$330.33
21	\$580.12	\$443.36	\$435.00	\$369.45	\$371.16
22	\$580.12	\$443.36	\$435.00	\$369.45	\$371.16
23	\$580.12	\$443.36	\$435.00	\$369.45	\$371.16
24	\$580.12	\$443.36	\$435.00	\$369.45	\$371.16
25	\$582.44	\$445.14	\$436.74	\$370.93	\$372.64
26	\$594.05	\$454.00	\$445.43	\$378.31	\$380.07
27	\$607.97	\$464.64	\$455.87	\$387.18	\$388.97
28	\$630.59	\$481.93	\$472.84	\$401.59	\$403.45
29	\$649.16	\$496.12	\$486.76	\$413.41	\$415.33
30	\$658.44	\$503.22	\$493.72	\$419.32	\$421.26
31	\$672.36	\$513.86	\$504.16	\$428.19	\$430.17
32	\$686.29	\$524.50	\$514.60	\$437.06	\$439.08
33	\$694.99	\$531.15	\$521.12	\$442.60	\$444.65
34	\$704.27	\$538.24	\$528.08	\$448.51	\$450.59
35	\$708.91	\$541.79	\$531.56	\$451.46	\$453.55
36	\$713.55	\$545.33	\$535.04	\$454.42	\$456.52
37	\$718.19	\$548.88	\$538.52	\$457.38	\$459.49
38	\$722.83	\$552.43	\$542.00	\$460.33	\$462.46
39	\$732.11	\$559.52	\$548.96	\$466.24	\$468.40
40	\$741.40	\$566.62	\$555.92	\$472.15	\$474.34
41	\$755.32	\$577.26	\$566.36	\$481.02	\$483.25
42	\$768.66	\$587.45	\$576.37	\$489.52	\$491.78
43	\$787.23	\$601.64	\$590.29	\$501.34	\$503.66
44	\$810.43	\$619.38	\$607.69	\$516.12	\$518.51
45	\$837.70	\$640.21	\$628.13	\$533.48	\$535.95
46	\$870.18	\$665.04	\$652.49	\$554.17	\$556.74
47	\$906.73	\$692.97	\$679.89	\$577.44	\$580.12
48	\$948.50	\$724.89	\$711.21	\$604.04	\$606.84
49	\$989.69	\$756.37	\$742.10	\$630.28	\$633.19
50	\$1,036.10	\$791.84	\$776.90	\$659.83	\$662.88
51	\$1,081.93	\$826.87	\$811.26	\$689.02	\$692.21
52	\$1,132.40	\$865.44	\$849.11	\$721.16	\$724.50
53	\$1,183.45	\$904.45	\$887.39	\$753.67	\$757.16
54	\$1,238.56	\$946.57	\$928.71	\$788.77	\$792.42
55	\$1,293.67	\$988.69	\$970.03	\$823.86	\$827.68
56	\$1,353.42	\$1,034.36	\$1,014.84	\$861.92	\$865.91
57	\$1,413.75	\$1,080.47	\$1,060.08	\$900.34	\$904.51
58	\$1,478.15	\$1,129.68	\$1,108.36	\$941.35	\$945.70
59	\$1,510.05	\$1,154.06	\$1,132.28	\$961.67	\$966.12
60	\$1,574.45	\$1,203.28	\$1,180.57	\$1,002.67	\$1,007.32
61	\$1,630.14	\$1,245.84	\$1,222.33	\$1,038.14	\$1,042.95
62	\$1,666.69	\$1,273.77	\$1,249.73	\$1,061.42	\$1,066.33
63	\$1,712.52	\$1,308.80	\$1,284.10	\$1,090.60	\$1,095.65
64+	\$1,740.35	\$1,330.07	\$1,304.97	\$1,108.32	\$1,113.46

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	\$324.80	\$320.27	\$322.78	\$304.43	\$302.71	\$293.92
15	\$324.80	\$320.27	\$322.78	\$304.43	\$302.71	\$293.92
16	\$324.80	\$320.27	\$322.78	\$304.43	\$302.71	\$293.92
17	\$324.80	\$320.27	\$322.78	\$304.43	\$302.71	\$293.92
18	\$324.80	\$320.27	\$322.78	\$304.43	\$302.71	\$293.92
19	\$324.80	\$320.27	\$322.78	\$304.43	\$302.71	\$293.92
20	\$324.80	\$320.27	\$322.78	\$304.43	\$302.71	\$293.92
21	\$364.95	\$359.86	\$362.68	\$342.06	\$340.13	\$330.25
22	\$364.95	\$359.86	\$362.68	\$342.06	\$340.13	\$330.25
23	\$364.95	\$359.86	\$362.68	\$342.06	\$340.13	\$330.25
24	\$364.95	\$359.86	\$362.68	\$342.06	\$340.13	\$330.25
25	\$366.41	\$361.30	\$364.13	\$343.42	\$341.49	\$331.57
26	\$373.71	\$368.49	\$371.38	\$350.27	\$348.29	\$338.18
27	\$382.46	\$377.13	\$380.09	\$358.47	\$356.45	\$346.10
28	\$396.70	\$391.16	\$394.23	\$371.81	\$369.72	\$358.98
29	\$408.38	\$402.68	\$405.84	\$382.76	\$380.60	\$369.55
30	\$414.21	\$408.44	\$411.64	\$388.23	\$386.04	\$374.84
31	\$422.97	\$417.07	\$420.34	\$396.44	\$394.21	\$382.76
32	\$431.73	\$425.71	\$429.05	\$404.65	\$402.37	\$390.69
33	\$437.21	\$431.11	\$434.49	\$409.78	\$407.47	\$395.64
34	\$443.05	\$436.87	\$440.29	\$415.25	\$412.91	\$400.92
35	\$445.96	\$439.74	\$443.19	\$417.99	\$415.64	\$403.57
36	\$448.88	\$442.62	\$446.09	\$420.73	\$418.36	\$406.21
37	\$451.80	\$445.50	\$448.99	\$423.46	\$421.08	\$408.85
38	\$454.72	\$448.38	\$451.89	\$426.20	\$423.80	\$411.49
39	\$460.56	\$454.14	\$457.70	\$431.67	\$429.24	\$416.78
40	\$466.40	\$459.90	\$463.50	\$437.15	\$434.68	\$422.06
41	\$475.16	\$468.53	\$472.20	\$445.36	\$442.85	\$429.99
42	\$483.55	\$476.81	\$480.55	\$453.22	\$450.67	\$437.58
43	\$495.23	\$488.32	\$492.15	\$464.17	\$461.55	\$448.15
44	\$509.83	\$502.72	\$506.66	\$477.85	\$475.16	\$461.36
45	\$526.98	\$519.63	\$523.70	\$493.93	\$491.14	\$476.88
46	\$547.42	\$539.78	\$544.01	\$513.08	\$510.19	\$495.38
47	\$570.41	\$562.45	\$566.86	\$534.63	\$531.62	\$516.18
48	\$596.69	\$588.36	\$592.97	\$559.26	\$556.11	\$539.96
49	\$622.60	\$613.91	\$618.72	\$583.54	\$580.25	\$563.41
50	\$651.79	\$642.70	\$647.74	\$610.91	\$607.46	\$589.83
51	\$680.62	\$671.13	\$676.39	\$637.93	\$634.33	\$615.92
52	\$712.37	\$702.44	\$707.94	\$667.69	\$663.92	\$644.65
53	\$744.49	\$734.10	\$739.86	\$697.79	\$693.86	\$673.71
54	\$779.16	\$768.29	\$774.31	\$730.28	\$726.17	\$705.08
55	\$813.83	\$802.48	\$808.76	\$762.78	\$758.48	\$736.46
56	\$851.42	\$839.54	\$846.12	\$798.01	\$793.51	\$770.47
57	\$889.37	\$876.96	\$883.84	\$833.58	\$828.88	\$804.82
58	\$929.88	\$916.91	\$924.09	\$871.55	\$866.64	\$841.47
59	\$949.95	\$936.70	\$944.04	\$890.36	\$885.34	\$859.64
60	\$990.46	\$976.64	\$984.30	\$928.33	\$923.10	\$896.30
61	\$1,025.49	\$1,011.19	\$1,019.11	\$961.17	\$955.75	\$928.00
62	\$1,048.48	\$1,033.86	\$1,041.96	\$982.72	\$977.18	\$948.80
63	\$1,077.32	\$1,062.29	\$1,070.61	\$1,009.74	\$1,004.05	\$974.89
64+	\$1,094.82	\$1,079.55	\$1,088.01	\$1,026.15	\$1,020.36	\$990.74

Minnesota *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	\$522.86	\$399.60	\$392.06	\$332.98	\$334.52
15	\$522.86	\$399.60	\$392.06	\$332.98	\$334.52
16	\$522.86	\$399.60	\$392.06	\$332.98	\$334.52
17	\$522.86	\$399.60	\$392.06	\$332.98	\$334.52
18	\$522.86	\$399.60	\$392.06	\$332.98	\$334.52
19	\$522.86	\$399.60	\$392.06	\$332.98	\$334.52
20	\$522.86	\$399.60	\$392.06	\$332.98	\$334.52
21	\$587.48	\$448.99	\$440.51	\$374.13	\$375.87
22	\$587.48	\$448.99	\$440.51	\$374.13	\$375.87
23	\$587.48	\$448.99	\$440.51	\$374.13	\$375.87
24	\$587.48	\$448.99	\$440.51	\$374.13	\$375.87
25	\$589.83	\$450.78	\$442.27	\$375.63	\$377.37
26	\$601.58	\$459.76	\$451.08	\$383.11	\$384.89
27	\$615.68	\$470.54	\$461.66	\$392.09	\$393.91
28	\$638.59	\$488.05	\$478.84	\$406.68	\$408.57
29	\$657.39	\$502.41	\$492.93	\$418.66	\$420.59
30	\$666.79	\$509.60	\$499.98	\$424.64	\$426.61
31	\$680.89	\$520.37	\$510.55	\$433.62	\$435.63
32	\$694.99	\$531.15	\$521.12	\$442.60	\$444.65
33	\$703.80	\$537.88	\$527.73	\$448.21	\$450.29
34	\$713.20	\$545.07	\$534.78	\$454.20	\$456.30
35	\$717.90	\$548.66	\$538.30	\$457.19	\$459.31
36	\$722.60	\$552.25	\$541.83	\$460.18	\$462.31
37	\$727.30	\$555.84	\$545.35	\$463.18	\$465.32
38	\$732.00	\$559.43	\$548.88	\$466.17	\$468.33
39	\$741.40	\$566.62	\$555.93	\$472.16	\$474.34
40	\$750.80	\$573.80	\$562.97	\$478.14	\$480.35
41	\$764.90	\$584.58	\$573.55	\$487.12	\$489.38
42	\$778.41	\$594.90	\$583.68	\$495.73	\$498.02
43	\$797.21	\$609.27	\$597.77	\$507.70	\$510.05
44	\$820.71	\$627.23	\$615.39	\$522.66	\$525.08
45	\$848.32	\$648.33	\$636.10	\$540.25	\$542.75
46	\$881.22	\$673.48	\$660.77	\$561.20	\$563.80
47	\$918.23	\$701.76	\$688.52	\$584.77	\$587.48
48	\$960.53	\$734.09	\$720.23	\$611.71	\$614.54
49	\$1,002.24	\$765.97	\$751.51	\$638.27	\$641.22
50	\$1,049.24	\$801.88	\$786.75	\$668.20	\$671.29
51	\$1,095.65	\$837.35	\$821.55	\$697.76	\$700.99
52	\$1,146.76	\$876.41	\$859.87	\$730.30	\$733.69
53	\$1,198.46	\$915.92	\$898.64	\$763.23	\$766.76
54	\$1,254.27	\$958.58	\$940.49	\$798.77	\$802.47
55	\$1,310.08	\$1,001.23	\$982.34	\$834.31	\$838.17
56	\$1,370.59	\$1,047.48	\$1,027.71	\$872.85	\$876.89
57	\$1,431.68	\$1,094.17	\$1,073.52	\$911.76	\$915.98
58	\$1,496.89	\$1,144.01	\$1,122.42	\$953.29	\$957.70
59	\$1,529.21	\$1,168.70	\$1,146.65	\$973.86	\$978.37
60	\$1,594.42	\$1,218.54	\$1,195.54	\$1,015.39	\$1,020.09
61	\$1,650.81	\$1,261.64	\$1,237.83	\$1,051.31	\$1,056.17
62	\$1,687.82	\$1,289.93	\$1,265.58	\$1,074.88	\$1,079.85
63	\$1,734.24	\$1,325.39	\$1,300.38	\$1,104.43	\$1,109.55
64+	\$1,762.42	\$1,346.94	\$1,321.52	\$1,122.38	\$1,127.58

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	\$328.92	\$324.34	\$326.88	\$308.29	\$306.55	\$297.65
15	\$328.92	\$324.34	\$326.88	\$308.29	\$306.55	\$297.65
16	\$328.92	\$324.34	\$326.88	\$308.29	\$306.55	\$297.65
17	\$328.92	\$324.34	\$326.88	\$308.29	\$306.55	\$297.65
18	\$328.92	\$324.34	\$326.88	\$308.29	\$306.55	\$297.65
19	\$328.92	\$324.34	\$326.88	\$308.29	\$306.55	\$297.65
20	\$328.92	\$324.34	\$326.88	\$308.29	\$306.55	\$297.65
21	\$369.58	\$364.42	\$367.28	\$346.39	\$344.44	\$334.44
22	\$369.58	\$364.42	\$367.28	\$346.39	\$344.44	\$334.44
23	\$369.58	\$364.42	\$367.28	\$346.39	\$344.44	\$334.44
24	\$369.58	\$364.42	\$367.28	\$346.39	\$344.44	\$334.44
25	\$371.05	\$365.88	\$368.75	\$347.78	\$345.82	\$335.78
26	\$378.45	\$373.17	\$376.09	\$354.71	\$352.71	\$342.47
27	\$387.32	\$381.91	\$384.91	\$363.02	\$360.97	\$350.49
28	\$401.73	\$396.13	\$399.23	\$376.53	\$374.41	\$363.54
29	\$413.55	\$407.79	\$410.98	\$387.61	\$385.43	\$374.24
30	\$419.47	\$413.62	\$416.86	\$393.16	\$390.94	\$379.59
31	\$428.34	\$422.36	\$425.67	\$401.47	\$399.21	\$387.62
32	\$437.21	\$431.11	\$434.49	\$409.78	\$407.47	\$395.64
33	\$442.75	\$436.58	\$440.00	\$414.98	\$412.64	\$400.66
34	\$448.66	\$442.41	\$445.87	\$420.52	\$418.15	\$406.01
35	\$451.62	\$445.32	\$448.81	\$423.29	\$420.91	\$408.69
36	\$454.58	\$448.24	\$451.75	\$426.06	\$423.66	\$411.36
37	\$457.53	\$451.15	\$454.69	\$428.83	\$426.42	\$414.04
38	\$460.49	\$454.07	\$457.63	\$431.61	\$429.17	\$416.71
39	\$466.40	\$459.90	\$463.50	\$437.15	\$434.68	\$422.06
40	\$472.32	\$465.73	\$469.38	\$442.69	\$440.20	\$427.41
41	\$481.19	\$474.47	\$478.19	\$451.00	\$448.46	\$435.44
42	\$489.69	\$482.86	\$486.64	\$458.97	\$456.38	\$443.13
43	\$501.51	\$494.52	\$498.39	\$470.06	\$467.41	\$453.83
44	\$516.30	\$509.09	\$513.08	\$483.91	\$481.18	\$467.21
45	\$533.67	\$526.22	\$530.35	\$500.19	\$497.37	\$482.93
46	\$554.36	\$546.63	\$550.91	\$519.59	\$516.66	\$501.66
47	\$577.64	\$569.59	\$574.05	\$541.41	\$538.36	\$522.73
48	\$604.25	\$595.83	\$600.49	\$566.35	\$563.16	\$546.81
49	\$630.49	\$621.70	\$626.57	\$590.95	\$587.61	\$570.55
50	\$660.06	\$650.85	\$655.95	\$618.66	\$615.17	\$597.31
51	\$689.25	\$679.64	\$684.97	\$646.02	\$642.38	\$623.73
52	\$721.41	\$711.35	\$716.92	\$676.16	\$672.35	\$652.82
53	\$753.93	\$743.41	\$749.24	\$706.64	\$702.66	\$682.25
54	\$789.04	\$778.03	\$784.13	\$739.55	\$735.38	\$714.02
55	\$824.15	\$812.65	\$819.02	\$772.45	\$768.10	\$745.80
56	\$862.21	\$850.19	\$856.85	\$808.13	\$803.58	\$780.24
57	\$900.65	\$888.09	\$895.05	\$844.16	\$839.40	\$815.02
58	\$941.67	\$928.54	\$935.81	\$882.60	\$877.63	\$852.15
59	\$962.00	\$948.58	\$956.01	\$901.66	\$896.57	\$870.54
60	\$1,003.02	\$989.03	\$996.78	\$940.11	\$934.81	\$907.66
61	\$1,038.50	\$1,024.01	\$1,032.04	\$973.36	\$967.87	\$939.77
62	\$1,061.78	\$1,046.97	\$1,055.18	\$995.18	\$989.57	\$960.84
63	\$1,090.98	\$1,075.76	\$1,084.19	\$1,022.55	\$1,016.78	\$987.26
64+	\$1,108.71	\$1,093.24	\$1,101.81	\$1,039.16	\$1,033.30	\$1,003.30