

List of Premiums and Coverages January 2025

Premiums and Maximum Coverage

Age 0			Age 1		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$68.26	\$99,886.94	6-Year Maximum Coverage	\$70.60	\$96,008.21
6-Year 75% Coverage	\$52.24	\$74,915.21	6-Year 75% Coverage	\$54.00	\$72,006.16
6-Year 50% Coverage	\$36.22	\$49,943.47	6-Year 50% Coverage	\$37.39	\$48,004.11
6-Year 25% Coverage	\$20.20	\$24,971.74	6-Year 25% Coverage	\$20.79	\$24,002.05
1-Year Maximum Coverage	\$18.29	\$20,557.28	1-Year Maximum Coverage	\$18.80	\$19,759.02
1-Year 75% Coverage	\$14.86	\$15,417.96	1-Year 75% Coverage	\$15.24	\$14,819.26
1-Year 50% Coverage	\$11.43	\$10,278.64	1-Year 50% Coverage	\$11.68	\$9,879.51
1-Year 25% Coverage	\$8.00	\$5,139.32	1-Year 25% Coverage	\$8.12	\$4,939.75
Age 2			Age 3		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$73.24	\$92,280.10	6-Year Maximum Coverage	\$76.24	\$88,696.75
6-Year 75% Coverage	\$55.98	\$69,210.07	6-Year 75% Coverage	\$58.23	\$66,522.56
6-Year 50% Coverage	\$38.72	\$46,140.05	6-Year 50% Coverage	\$40.21	\$44,348.37
6-Year 25% Coverage	\$21.45	\$23,070.02	6-Year 25% Coverage	\$22.20	\$22,174.19
1-Year Maximum Coverage	\$19.36	\$18,991.75	1-Year Maximum Coverage	\$20.00	\$18,254.28
1-Year 75% Coverage	\$15.66	\$14,243.81	1-Year 75% Coverage	\$16.14	\$13,690.71
1-Year 50% Coverage	\$11.96	\$9,495.88	1-Year 50% Coverage	\$12.29	\$9,127.14
1-Year 25% Coverage	\$8.27	\$4,747.94	1-Year 25% Coverage	\$8.43	\$4,563.57
Age 4			Kindergarten		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$79.66	\$85,252.54	6-Year Maximum Coverage	\$83.60	\$81,942.08
6-Year 75% Coverage	\$60.79	\$63,939.41	6-Year 75% Coverage	\$63.75	\$61,456.56
6-Year 50% Coverage	\$41.92	\$42,626.27	6-Year 50% Coverage	\$43.89	\$40,971.04
6-Year 25% Coverage	\$23.06	\$21,313.14	6-Year 25% Coverage	\$24.04	\$20,485.52
1-Year Maximum Coverage	\$20.74	\$17,545.44	1-Year Maximum Coverage	\$21.58	\$16,864.13
1-Year 75% Coverage	\$16.69	\$13,159.08	1-Year 75% Coverage	\$17.33	\$12,648.10
1-Year 50% Coverage	\$12.65	\$8,772.72	1-Year 50% Coverage	\$13.07	\$8,432.07
1-Year 25% Coverage	\$8.61	\$4,386.36	1-Year 25% Coverage	\$8.82	\$4,216.03
1st Grade			2nd Grade		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$93.57	\$75,701.82	6-Year Maximum Coverage	\$99.98	\$72,762.23
6-Year 75% Coverage	\$71.22	\$56,776.36	6-Year 75% Coverage	\$76.03	\$54,571.67
6-Year 50% Coverage	\$48.88	\$37,850.91	6-Year 50% Coverage	\$52.08	\$36,381.11
6-Year 25% Coverage	\$26.53	\$18,925.45	6-Year 25% Coverage	\$28.14	\$18,190.56
1-Year Maximum Coverage	\$23.72	\$15,579.85	1-Year Maximum Coverage	\$25.09	\$14,974.87
1-Year 75% Coverage	\$18.93	\$11,684.89	1-Year 75% Coverage	\$19.96	\$11,231.15
1-Year 50% Coverage	\$14.14	\$7,789.93	1-Year 50% Coverage	\$14.83	\$7,487.43
1-Year 25% Coverage	\$9.35	\$3,894.96	1-Year 25% Coverage	\$9.70	\$3,743.72
3rd Grade			4th Grade		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$107.74	\$69,936.78	6-Year Maximum Coverage	\$117.30	\$67,221.05
6-Year 75% Coverage	\$81.85	\$52,452.58	6-Year 75% Coverage	\$89.02	\$50,415.79
6-Year 50% Coverage	\$55.96	\$34,968.39	6-Year 50% Coverage	\$60.74	\$33,610.52
6-Year 25% Coverage	\$30.07	\$17,484.19	6-Year 25% Coverage	\$32.47	\$16,805.26
1-Year Maximum Coverage	\$26.75	\$14,393.37	1-Year Maximum Coverage	\$28.80	\$13,834.46
1-Year 75% Coverage	\$21.20	\$10,795.03	1-Year 75% Coverage	\$22.74	\$10,375.85
1-Year 50% Coverage	\$15.66	\$7,196.69	1-Year 50% Coverage	\$16.68	\$6,917.23
1-Year 25% Coverage	\$10.11	\$3,598.34	1-Year 25% Coverage	\$10.63	\$3,458.62
5th Grade					
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$129.36	\$64,610.77			
6-Year 75% Coverage	\$98.07	\$48,458.08			
6-Year 50% Coverage	\$66.78	\$32,305.39			
6-Year 25% Coverage	\$35.48	\$16,152.69			
1-Year Maximum Coverage	\$31.38	\$13,297.25			
1-Year 75% Coverage	\$24.68	\$9,972.94			
1-Year 50% Coverage	\$17.98	\$6,648.63			
1-Year 25% Coverage	\$11.27	\$3,324.31			

Coverage By Semester

Age 0	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$10,176.87	\$7,632.65	\$5,088.44	\$2,544.22	\$10,176.87	\$7,632.65	\$5,088.44	\$2,544.22
Semester 2	\$20,557.28	\$15,417.96	\$10,278.64	\$5,139.32	\$20,557.28	\$15,417.96	\$10,278.64	\$5,139.32
Semester 3	\$31,145.30	\$23,358.98	\$15,572.65	\$7,786.33				
Semester 4	\$41,945.08	\$31,458.81	\$20,972.54	\$10,486.27				
Semester 5	\$52,960.85	\$39,720.64	\$26,480.43	\$13,240.21				
Semester 6	\$64,196.94	\$48,147.71	\$32,098.47	\$16,049.24				
Semester 7	\$75,657.75	\$56,743.32	\$37,828.88	\$18,914.44				
Semester 8	\$87,347.78	\$65,510.84	\$43,673.89	\$21,836.95				
Semester 9	\$94,125.70	\$70,594.27	\$47,062.85	\$23,531.42				
Semester 10	\$96,008.21	\$72,006.16	\$48,004.11	\$24,002.05				
Semester 11	\$97,928.38	\$73,446.28	\$48,964.19	\$24,482.09				
Semester 12	\$99,886.94	\$74,915.21	\$49,943.47	\$24,971.74				
Age 1	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$9,781.69	\$7,336.27	\$4,890.85	\$2,445.42	\$9,781.69	\$7,336.27	\$4,890.85	\$2,445.42
Semester 2	\$19,759.02	\$14,819.26	\$9,879.51	\$4,939.75	\$19,759.02	\$14,819.26	\$9,879.51	\$4,939.75
Semester 3	\$29,935.89	\$22,451.92	\$14,967.95	\$7,483.97				
Semester 4	\$40,316.30	\$30,237.23	\$20,158.15	\$10,079.08				
Semester 5	\$50,904.32	\$38,178.24	\$25,452.16	\$12,726.08				
Semester 6	\$61,704.10	\$46,278.07	\$30,852.05	\$15,426.02				
Semester 7	\$72,719.87	\$54,539.90	\$36,359.94	\$18,179.97				
Semester 8	\$83,955.96	\$62,966.97	\$41,977.98	\$20,988.99				
Semester 9	\$90,470.68	\$67,853.01	\$45,235.34	\$22,617.67				
Semester 10	\$92,280.10	\$69,210.07	\$46,140.05	\$23,070.02				
Semester 11	\$94,125.70	\$70,594.27	\$47,062.85	\$23,531.42				
Semester 12	\$96,008.21	\$72,006.16	\$48,004.11	\$24,002.05				
Age 2	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$9,401.86	\$7,051.39	\$4,700.93	\$2,350.46	\$9,401.86	\$7,051.39	\$4,700.93	\$2,350.46
Semester 2	\$18,991.75	\$14,243.81	\$9,495.88	\$4,747.94	\$18,991.75	\$14,243.81	\$9,495.88	\$4,747.94
Semester 3	\$28,773.44	\$21,580.08	\$14,386.72	\$7,193.36				
Semester 4	\$38,750.77	\$29,063.08	\$19,375.38	\$9,687.69				
Semester 5	\$48,927.64	\$36,695.73	\$24,463.82	\$12,231.91				
Semester 6	\$59,308.05	\$44,481.04	\$29,654.03	\$14,827.01				
Semester 7	\$69,896.07	\$52,422.05	\$34,948.04	\$17,474.02				
Semester 8	\$80,695.85	\$60,521.89	\$40,347.92	\$20,173.96				
Semester 9	\$86,957.59	\$65,218.20	\$43,478.80	\$21,739.40				
Semester 10	\$88,696.75	\$66,522.56	\$44,348.37	\$22,174.19				
Semester 11	\$90,470.68	\$67,853.01	\$45,235.34	\$22,617.67				
Semester 12	\$92,280.10	\$69,210.07	\$46,140.05	\$23,070.02				
Age 3	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$9,036.77	\$6,777.58	\$4,518.39	\$2,259.19	\$9,036.77	\$6,777.58	\$4,518.39	\$2,259.19
Semester 2	\$18,254.28	\$13,690.71	\$9,127.14	\$4,563.57	\$18,254.28	\$13,690.71	\$9,127.14	\$4,563.57
Semester 3	\$27,656.14	\$20,742.10	\$13,828.07	\$6,914.03				
Semester 4	\$37,246.03	\$27,934.52	\$18,623.02	\$9,311.51				
Semester 5	\$47,027.72	\$35,270.79	\$23,513.86	\$11,756.93				
Semester 6	\$57,005.05	\$42,753.79	\$28,502.52	\$14,251.26				
Semester 7	\$67,181.92	\$50,386.44	\$33,590.96	\$16,795.48				
Semester 8	\$77,562.33	\$58,171.75	\$38,781.17	\$19,390.58				
Semester 9	\$83,580.93	\$62,685.69	\$41,790.46	\$20,895.23				
Semester 10	\$85,252.54	\$63,939.41	\$42,626.27	\$21,313.14				
Semester 11	\$86,957.59	\$65,218.20	\$43,478.80	\$21,739.40				
Semester 12	\$88,696.75	\$66,522.56	\$44,348.37	\$22,174.19				
Age 4	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$8,685.86	\$6,514.40	\$4,342.93	\$2,171.47	\$8,685.86	\$6,514.40	\$4,342.93	\$2,171.47
Semester 2	\$17,545.44	\$13,159.08	\$8,772.72	\$4,386.36	\$17,545.44	\$13,159.08	\$8,772.72	\$4,386.36
Semester 3	\$26,582.21	\$19,936.66	\$13,291.11	\$6,645.55				
Semester 4	\$35,799.72	\$26,849.79	\$17,899.86	\$8,949.93				
Semester 5	\$45,201.58	\$33,901.18	\$22,600.79	\$11,300.39				
Semester 6	\$54,791.47	\$41,093.60	\$27,395.74	\$13,697.87				
Semester 7	\$64,573.17	\$48,429.87	\$32,286.58	\$16,143.29				
Semester 8	\$74,550.49	\$55,912.87	\$37,275.25	\$18,637.62				
Semester 9	\$80,335.38	\$60,251.53	\$40,167.69	\$20,083.84				
Semester 10	\$81,942.08	\$61,456.56	\$40,971.04	\$20,485.52				
Semester 11	\$83,580.93	\$62,685.69	\$41,790.46	\$20,895.23				
Semester 12	\$85,252.54	\$63,939.41	\$42,626.27	\$21,313.14				
Kindergarten	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$8,348.58	\$6,261.44	\$4,174.29	\$2,087.15	\$8,348.58	\$6,261.44	\$4,174.29	\$2,087.15
Semester 2	\$16,864.13	\$12,648.10	\$8,432.07	\$4,216.03	\$16,864.13	\$12,648.10	\$8,432.07	\$4,216.03
Semester 3	\$25,549.99	\$19,162.50	\$12,775.00	\$6,387.50				
Semester 4	\$34,409.57	\$25,807.18	\$17,204.79	\$8,602.39				
Semester 5	\$43,446.35	\$32,584.76	\$21,723.17	\$10,861.59				
Semester 6	\$52,663.85	\$39,497.89	\$26,331.93	\$13,165.96				
Semester 7	\$62,065.71	\$46,549.28	\$31,032.86	\$15,516.43				
Semester 8	\$71,655.60	\$53,741.70	\$35,827.80	\$17,913.90				
Semester 9	\$77,215.86	\$57,911.89	\$38,607.93	\$19,303.96				
Semester 10	\$78,760.17	\$59,070.13	\$39,380.09	\$19,690.04				
Semester 11	\$80,335.38	\$60,251.53	\$40,167.69	\$20,083.84				
Semester 12	\$81,942.08	\$61,456.56	\$40,971.04	\$20,485.52				
1st Grade	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$7,712.80	\$5,784.60	\$3,856.40	\$1,928.20	\$7,712.80	\$5,784.60	\$3,856.40	\$1,928.20
Semester 2	\$15,579.85	\$11,684.89	\$7,789.93	\$3,894.96	\$15,579.85	\$11,684.89	\$7,789.93	\$3,894.96
Semester 3	\$23,604.25	\$17,703.18	\$11,802.12	\$5,901.06				
Semester 4	\$31,789.13	\$23,841.85	\$15,894.56	\$7,947.28				
Semester 5	\$40,137.71	\$30,103.28	\$20,068.85	\$10,034.43				
Semester 6	\$48,653.26	\$36,489.94	\$24,326.63	\$12,163.31				
Semester 7	\$57,339.12	\$43,004.34	\$28,669.56	\$14,334.78				
Semester 8	\$66,198.70	\$49,649.03	\$33,099.35	\$16,549.68				
Semester 9	\$71,335.52	\$53,501.64	\$35,667.76	\$17,833.88				
Semester 10	\$72,762.23	\$54,571.67	\$36,381.11	\$18,190.56				
Semester 11	\$74,217.47	\$55,663.10	\$37,108.73	\$18,554.37				
Semester 12	\$75,701.82	\$56,776.36	\$37,850.91	\$18,925.45				

2nd Grade	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$7,413.30	\$5,559.98	\$3,706.65	\$1,853.33	\$7,413.30	\$5,559.98	\$3,706.65	\$1,853.33
Semester 2	\$14,974.87	\$11,231.15	\$7,487.43	\$3,743.72	\$14,974.87	\$11,231.15	\$7,487.43	\$3,743.72
Semester 3	\$22,687.66	\$17,015.75	\$11,343.83	\$5,671.92				
Semester 4	\$30,554.72	\$22,916.04	\$15,277.36	\$7,638.68				
Semester 5	\$38,579.11	\$28,934.33	\$19,289.56	\$9,644.78				
Semester 6	\$46,763.99	\$35,073.00	\$23,382.00	\$11,691.00				
Semester 7	\$55,112.57	\$41,334.43	\$27,556.29	\$13,778.14				
Semester 8	\$63,628.13	\$47,721.09	\$31,814.06	\$15,907.03				
Semester 9	\$68,565.47	\$51,424.10	\$34,282.74	\$17,141.37				
Semester 10	\$69,936.78	\$52,452.58	\$34,968.39	\$17,484.19				
Semester 11	\$71,335.52	\$53,501.64	\$35,667.76	\$17,833.88				
Semester 12	\$72,762.23	\$54,571.67	\$36,381.11	\$18,190.56				
3rd Grade	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$7,125.43	\$5,344.07	\$3,562.72	\$1,781.36	\$7,125.43	\$5,344.07	\$3,562.72	\$1,781.36
Semester 2	\$14,393.37	\$10,795.03	\$7,196.69	\$3,598.34	\$14,393.37	\$10,795.03	\$7,196.69	\$3,598.34
Semester 3	\$21,806.67	\$16,355.01	\$10,903.34	\$5,451.67				
Semester 4	\$29,368.24	\$22,026.18	\$14,684.12	\$7,342.06				
Semester 5	\$37,081.04	\$27,810.78	\$18,540.52	\$9,270.26				
Semester 6	\$44,948.09	\$33,711.07	\$22,474.05	\$11,237.02				
Semester 7	\$52,972.49	\$39,729.36	\$26,486.24	\$13,243.12				
Semester 8	\$61,157.37	\$45,868.03	\$30,578.68	\$15,289.34				
Semester 9	\$65,902.99	\$49,427.24	\$32,951.49	\$16,475.75				
Semester 10	\$67,221.05	\$50,415.79	\$33,610.52	\$16,805.26				
Semester 11	\$68,565.47	\$51,424.10	\$34,282.74	\$17,141.37				
Semester 12	\$69,936.78	\$52,452.58	\$34,968.39	\$17,484.19				
4th Grade	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$6,848.74	\$5,136.56	\$3,424.37	\$1,712.19	\$6,848.74	\$5,136.56	\$3,424.37	\$1,712.19
Semester 2	\$13,834.46	\$10,375.85	\$6,917.23	\$3,458.62	\$13,834.46	\$10,375.85	\$6,917.23	\$3,458.62
Semester 3	\$20,959.89	\$15,719.92	\$10,479.95	\$5,239.97				
Semester 4	\$28,227.84	\$21,170.88	\$14,113.92	\$7,056.96				
Semester 5	\$35,641.14	\$26,730.85	\$17,820.57	\$8,910.28				
Semester 6	\$43,202.70	\$32,402.03	\$21,601.35	\$10,800.68				
Semester 7	\$50,915.50	\$38,186.63	\$25,457.75	\$12,728.88				
Semester 8	\$58,782.55	\$44,086.92	\$29,391.28	\$14,695.64				
Semester 9	\$63,343.90	\$47,507.92	\$31,671.95	\$15,835.97				
Semester 10	\$64,610.77	\$48,458.08	\$32,305.39	\$16,152.69				
Semester 11	\$65,902.99	\$49,427.24	\$32,951.49	\$16,475.75				
Semester 12	\$67,221.05	\$50,415.79	\$33,610.52	\$16,805.26				
5th Grade	6-Year Maximum Coverage	6-Year 75% Coverage	6-Year 50% Coverage	6-Year 25% Coverage	1-Year Maximum Coverage	1-Year 75% Coverage	1-Year 50% Coverage	1-Year 25% Coverage
Semester 1	\$6,582.80	\$4,937.10	\$3,291.40	\$1,645.70	\$6,582.80	\$4,937.10	\$3,291.40	\$1,645.70
Semester 2	\$13,297.25	\$9,972.94	\$6,648.63	\$3,324.31	\$13,297.25	\$9,972.94	\$6,648.63	\$3,324.31
Semester 3	\$20,146.00	\$15,109.50	\$10,073.00	\$5,036.50				
Semester 4	\$27,131.71	\$20,348.79	\$13,565.86	\$6,782.93				
Semester 5	\$34,257.15	\$25,692.86	\$17,128.57	\$8,564.29				
Semester 6	\$41,525.09	\$31,143.82	\$20,762.54	\$10,381.27				
Semester 7	\$48,938.39	\$36,703.79	\$24,469.19	\$12,234.60				
Semester 8	\$56,499.96	\$42,374.97	\$28,249.98	\$14,124.99				
Semester 9	\$60,884.18	\$45,663.13	\$30,442.09	\$15,221.04				
Semester 10	\$62,101.86	\$46,576.39	\$31,050.93	\$15,525.46				
Semester 11	\$63,343.90	\$47,507.92	\$31,671.95	\$15,835.97				
Semester 12	\$64,610.77	\$48,458.08	\$32,305.39	\$16,152.69				