

List of Premiums and Coverages March 2025

Premiums and Maximum Coverage

Age 0 (210 Payments)	Premiums	Return Of Premium	Maximum Coverage	Age 1 (198 Payments)	Premiums	Return Of Premium	Maximum Coverage
6-Year Maximum Coverage	\$103.68	\$20,590.60	\$156,188.79	6-Year Maximum Coverage	\$106.13	\$19,425.10	\$147,347.91
6-Year 75% Coverage	\$78.80	\$15,442.95	\$117,141.59	6-Year 75% Coverage	\$80.65	\$14,568.82	\$110,510.94
6-Year 50% Coverage	\$53.93	\$10,295.30	\$78,094.39	6-Year 50% Coverage	\$55.16	\$9,712.55	\$73,673.96
6-Year 25% Coverage	\$29.06	\$5,147.65	\$39,047.20	6-Year 25% Coverage	\$29.67	\$4,856.27	\$36,836.98
1-Year Maximum Coverage	\$25.06	\$3,886.81	\$29,427.40	1-Year Maximum Coverage	\$25.56	\$3,666.80	\$27,761.70
1-Year 75% Coverage	\$19.93	\$2,915.11	\$22,070.55	1-Year 75% Coverage	\$20.31	\$2,750.10	\$20,821.28
1-Year 50% Coverage	\$14.81	\$1,943.40	\$14,713.70	1-Year 50% Coverage	\$15.06	\$1,833.40	\$13,880.85
1-Year 25% Coverage	\$9.69	\$971.70	\$7,356.85	1-Year 25% Coverage	\$9.82	\$916.70	\$6,940.43
Age 2 (186 Payments)	Premiums	Return Of Premium	Maximum Coverage	Age 3 (174 Payments)	Premiums	Return Of Premium	Maximum Coverage
6-Year Maximum Coverage	\$109.02	\$18,325.56	\$139,007.47	6-Year Maximum Coverage	\$112.43	\$17,288.27	\$131,139.12
6-Year 75% Coverage	\$82.81	\$13,744.17	\$104,255.60	6-Year 75% Coverage	\$85.37	\$12,966.20	\$98,354.34
6-Year 50% Coverage	\$56.60	\$9,162.78	\$69,503.73	6-Year 50% Coverage	\$58.31	\$8,644.13	\$65,569.56
6-Year 25% Coverage	\$30.40	\$4,581.39	\$34,751.87	6-Year 25% Coverage	\$31.25	\$4,322.07	\$32,784.78
1-Year Maximum Coverage	\$26.16	\$3,459.25	\$26,190.29	1-Year Maximum Coverage	\$26.86	\$3,263.44	\$24,707.82
1-Year 75% Coverage	\$20.76	\$2,594.43	\$19,642.71	1-Year 75% Coverage	\$21.29	\$2,447.58	\$18,530.86
1-Year 50% Coverage	\$15.36	\$1,729.62	\$13,095.14	1-Year 50% Coverage	\$15.71	\$1,631.72	\$12,353.91
1-Year 25% Coverage	\$9.97	\$864.81	\$6,547.57	1-Year 25% Coverage	\$10.14	\$815.86	\$6,176.95
Age 4 (162 Payments)	Premiums	Return Of Premium	Maximum Coverage	Kindergarten (150 Payments)	Premiums	Return Of Premium	Maximum Coverage
6-Year Maximum Coverage	\$116.46	\$16,309.69	\$123,716.15	6-Year Maximum Coverage	\$121.27	\$15,386.50	\$116,713.35
6-Year 75% Coverage	\$88.39	\$12,232.26	\$92,787.11	6-Year 75% Coverage	\$92.00	\$11,539.87	\$87,535.01
6-Year 50% Coverage	\$60.32	\$8,154.84	\$61,858.07	6-Year 50% Coverage	\$62.73	\$7,693.25	\$58,356.67
6-Year 25% Coverage	\$32.26	\$4,077.42	\$30,929.04	6-Year 25% Coverage	\$33.46	\$3,846.62	\$29,178.34
1-Year Maximum Coverage	\$27.69	\$3,078.72	\$23,309.26	1-Year Maximum Coverage	\$28.68	\$2,904.45	\$21,989.87
1-Year 75% Coverage	\$21.91	\$2,309.04	\$17,481.95	1-Year 75% Coverage	\$22.65	\$2,178.34	\$16,492.40
1-Year 50% Coverage	\$16.13	\$1,539.36	\$11,654.63	1-Year 50% Coverage	\$16.62	\$1,452.23	\$10,994.93
1-Year 25% Coverage	\$10.35	\$769.68	\$5,827.32	1-Year 25% Coverage	\$10.60	\$726.11	\$5,497.47
1st Grade (138 Payments)	Premiums	Return Of Premium	Maximum Coverage	2nd Grade (126 Payments)	Premiums	Return Of Premium	Maximum Coverage
6-Year Maximum Coverage	\$127.05	\$14,515.56	\$110,106.93	6-Year Maximum Coverage	\$134.08	\$13,693.93	\$103,874.47
6-Year 75% Coverage	\$96.34	\$10,886.67	\$82,580.20	6-Year 75% Coverage	\$101.61	\$10,270.45	\$77,905.85
6-Year 50% Coverage	\$65.62	\$7,257.78	\$55,053.47	6-Year 50% Coverage	\$69.13	\$6,846.96	\$51,937.23
6-Year 25% Coverage	\$34.90	\$3,628.89	\$27,526.73	6-Year 25% Coverage	\$36.66	\$3,423.48	\$25,968.62
1-Year Maximum Coverage	\$29.87	\$2,740.05	\$20,745.16	1-Year Maximum Coverage	\$31.32	\$2,584.95	\$19,570.90
1-Year 75% Coverage	\$23.54	\$2,055.04	\$15,558.87	1-Year 75% Coverage	\$24.63	\$1,938.71	\$14,678.18
1-Year 50% Coverage	\$17.22	\$1,370.02	\$10,372.58	1-Year 50% Coverage	\$17.94	\$1,292.48	\$9,785.45
1-Year 25% Coverage	\$10.89	\$685.01	\$5,186.29	1-Year 25% Coverage	\$11.26	\$646.24	\$4,892.73
3rd Grade (114 Payments)	Premiums	Return Of Premium	Maximum Coverage	4th Grade (102 Payments)	Premiums	Return Of Premium	Maximum Coverage
6-Year Maximum Coverage	\$142.75	\$12,918.80	\$97,994.78	6-Year Maximum Coverage	\$153.63	\$12,187.55	\$92,447.90
6-Year 75% Coverage	\$108.11	\$9,689.10	\$73,496.08	6-Year 75% Coverage	\$116.27	\$9,140.66	\$69,335.93
6-Year 50% Coverage	\$73.47	\$6,459.40	\$48,997.39	6-Year 50% Coverage	\$78.91	\$6,093.77	\$46,223.95
6-Year 25% Coverage	\$38.83	\$3,229.70	\$24,498.69	6-Year 25% Coverage	\$41.55	\$3,046.89	\$23,111.98
1-Year Maximum Coverage	\$33.10	\$2,438.63	\$18,463.12	1-Year Maximum Coverage	\$35.34	\$2,300.60	\$17,418.04
1-Year 75% Coverage	\$25.97	\$1,828.97	\$13,847.34	1-Year 75% Coverage	\$27.65	\$1,725.45	\$13,063.53
1-Year 50% Coverage	\$18.84	\$1,219.32	\$9,231.56	1-Year 50% Coverage	\$19.96	\$1,150.30	\$8,709.02
1-Year 25% Coverage	\$11.70	\$609.66	\$4,615.78	1-Year 25% Coverage	\$12.26	\$575.15	\$4,354.51
5th Grade (90 Payments)	Premiums	Return Of Premium	Maximum Coverage				
6-Year Maximum Coverage	\$167.61	\$11,497.69	\$87,215.00				
6-Year 75% Coverage	\$126.75	\$8,623.26	\$65,411.25				
6-Year 50% Coverage	\$85.90	\$5,748.84	\$43,607.50				
6-Year 25% Coverage	\$45.04	\$2,874.42	\$21,803.75				
1-Year Maximum Coverage	\$38.22	\$2,170.37	\$16,432.11				
1-Year 75% Coverage	\$29.81	\$1,627.78	\$12,324.08				
1-Year 50% Coverage	\$21.39	\$1,085.19	\$8,216.05				
1-Year 25% Coverage	\$12.98	\$542.59	\$4,108.03				

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	\$14,499.38	\$10,874.53	\$7,249.69	\$3,624.84	\$14,499.38	\$10,874.53	\$7,249.69	\$3,624.84
Semester 2	\$29,427.40	\$22,070.55	\$14,713.70	\$7,356.85	\$29,427.40	\$22,070.55	\$14,713.70	\$7,356.85
Semester 3	\$44,796.75	\$33,597.56	\$22,398.37	\$11,199.19				
Semester 4	\$60,620.45	\$45,465.34	\$30,310.23	\$15,155.11				
Semester 5	\$76,911.96	\$57,683.97	\$38,455.98	\$19,227.99				
Semester 6	\$93,685.08	\$70,263.81	\$46,842.54	\$23,421.27				
Semester 7	\$110,954.08	\$83,215.56	\$55,477.04	\$27,738.52				
Semester 8	\$128,733.59	\$96,550.20	\$64,366.80	\$32,183.40				
Semester 9	\$143,116.95	\$107,337.71	\$71,558.47	\$35,779.24				
Semester 10	\$147,347.91	\$110,510.94	\$73,673.96	\$36,836.98				
Semester 11	\$151,703.96	\$113,777.97	\$75,851.98	\$37,925.99				
Semester 12	\$156,188.79	\$117,141.59	\$78,094.39	\$39,047.20				
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	\$13,678.66	\$10,258.99	\$6,839.33	\$3,419.66	\$13,678.66	\$10,258.99	\$6,839.33	\$3,419.66
Semester 2	\$27,761.70	\$20,821.28	\$13,880.85	\$6,940.43	\$27,761.70	\$20,821.28	\$13,880.85	\$6,940.43
Semester 3	\$42,261.08	\$31,695.81	\$21,130.54	\$10,565.27				
Semester 4	\$57,189.11	\$42,891.83	\$28,594.55	\$14,297.28				
Semester 5	\$72,558.45	\$54,418.84	\$36,279.22	\$18,139.61				
Semester 6	\$88,382.16	\$66,286.62	\$44,191.08	\$22,095.54				
Semester 7	\$104,673.66	\$78,505.24	\$52,336.83	\$26,168.41				
Semester 8	\$121,446.79	\$91,085.09	\$60,723.39	\$30,361.70				
Semester 9	\$135,015.99	\$101,261.99	\$67,507.99	\$33,754.00				
Semester 10	\$139,007.47	\$104,255.60	\$69,503.73	\$34,751.87				
Semester 11	\$143,116.95	\$107,337.71	\$71,558.47	\$35,779.24				
Semester 12	\$147,347.91	\$110,510.94	\$73,673.96	\$36,836.98				
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	\$12,904.40	\$9,678.30	\$6,452.20	\$3,226.10	\$12,904.40	\$9,678.30	\$6,452.20	\$3,226.10
Semester 2	\$26,190.29	\$19,642.71	\$13,095.14	\$6,547.57	\$26,190.29	\$19,642.71	\$13,095.14	\$6,547.57
Semester 3	\$39,868.95	\$29,901.71	\$19,934.47	\$9,967.24				
Semester 4	\$53,951.99	\$40,463.99	\$26,975.99	\$13,488.00				
Semester 5	\$68,451.37	\$51,338.53	\$34,225.68	\$17,112.84				
Semester 6	\$83,379.39	\$62,534.54	\$41,689.70	\$20,844.85				
Semester 7	\$98,748.73	\$74,061.55	\$49,374.37	\$24,687.18				
Semester 8	\$114,572.44	\$85,929.33	\$57,286.22	\$28,643.11				
Semester 9	\$127,373.57	\$95,530.18	\$63,686.79	\$31,843.39				
Semester 10	\$131,139.12	\$98,354.34	\$65,569.56	\$32,784.78				
Semester 11	\$135,015.99	\$101,261.99	\$67,507.99	\$33,754.00				
Semester 12	\$139,007.47	\$104,255.60	\$69,503.73	\$34,751.87				
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	\$12,173.96	\$9,130.47	\$6,086.98	\$3,043.49	\$12,173.96	\$9,130.47	\$6,086.98	\$3,043.49
Semester 2	\$24,707.82	\$18,530.86	\$12,353.91	\$6,176.95	\$24,707.82	\$18,530.86	\$12,353.91	\$6,176.95
Semester 3	\$37,612.21	\$28,209.16	\$18,806.11	\$9,403.05				
Semester 4	\$50,898.10	\$38,173.58	\$25,449.05	\$12,724.53				
Semester 5	\$64,576.76	\$48,432.57	\$32,288.38	\$16,144.19				
Semester 6	\$78,659.80	\$58,994.85	\$39,329.90	\$19,664.95				
Semester 7	\$93,159.18	\$69,869.39	\$46,579.59	\$23,289.80				
Semester 8	\$108,087.21	\$81,065.41	\$54,043.60	\$27,021.80				
Semester 9	\$120,163.75	\$90,122.81	\$60,081.87	\$30,040.94				
Semester 10	\$123,716.15	\$92,787.11	\$61,858.07	\$30,929.04				
Semester 11	\$127,373.57	\$95,530.18	\$63,686.79	\$31,843.39				
Semester 12	\$131,139.12	\$98,354.34	\$65,569.56	\$32,784.78				
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	\$11,484.87	\$8,613.65	\$5,742.43	\$2,871.22	\$11,484.87	\$8,613.65	\$5,742.43	\$2,871.22
Semester 2	\$23,309.26	\$17,481.95	\$11,654.63	\$5,827.32	\$23,309.26	\$17,481.95	\$11,654.63	\$5,827.32
Semester 3	\$35,483.22	\$26,612.41	\$17,741.61	\$8,870.80				
Semester 4	\$48,017.08	\$36,012.81	\$24,008.54	\$12,004.27				
Semester 5	\$60,921.47	\$45,691.10	\$30,460.74	\$15,230.37				
Semester 6	\$74,207.36	\$55,655.52	\$37,103.68	\$18,551.84				
Semester 7	\$87,886.02	\$65,914.52	\$43,943.01	\$21,971.51				
Semester 8	\$101,969.06	\$76,476.80	\$50,984.53	\$25,492.27				
Semester 9	\$113,362.03	\$85,021.52	\$56,681.01	\$28,340.51				
Semester 10	\$116,713.35	\$87,535.01	\$58,356.67	\$29,178.34				
Semester 11	\$120,163.75	\$90,122.81	\$60,081.87	\$30,040.94				
Semester 12	\$123,716.15	\$92,787.11	\$61,858.07	\$30,929.04				
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	\$10,834.78	\$8,126.08	\$5,417.39	\$2,708.69	\$10,834.78	\$8,126.08	\$5,417.39	\$2,708.69
Semester 2	\$21,989.87	\$16,492.40	\$10,994.93	\$5,497.47	\$21,989.87	\$16,492.40	\$10,994.93	\$5,497.47
Semester 3	\$33,474.74	\$25,106.05	\$16,737.37	\$8,368.68				
Semester 4	\$45,299.13	\$33,974.35	\$22,649.56	\$11,324.78				
Semester 5	\$57,473.09	\$43,104.82	\$28,736.54	\$14,368.27				
Semester 6	\$70,006.95	\$52,505.21	\$35,003.47	\$17,501.74				
Semester 7	\$82,911.34	\$62,183.51	\$41,455.67	\$20,727.84				
Semester 8	\$96,197.23	\$72,147.92	\$48,098.62	\$24,049.31				
Semester 9	\$106,945.31	\$80,208.98	\$53,472.65	\$26,736.33				
Semester 10	\$110,106.93	\$82,580.20	\$55,053.47	\$27,526.73				
Semester 11	\$113,362.03	\$85,021.52	\$56,681.01	\$28,340.51				
Semester 12	\$116,713.35	\$87,535.01	\$58,356.67	\$29,178.34				
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	\$10,221.49	\$7,666.12	\$5,110.75	\$2,555.37	\$10,221.49	\$7,666.12	\$5,110.75	\$2,555.37
Semester 2	\$20,745.16	\$15,558.87	\$10,372.58	\$5,186.29	\$20,745.16	\$15,558.87	\$10,372.58	\$5,186.29
Semester 3	\$31,579.94	\$23,684.95	\$15,789.97	\$7,894.98				
Semester 4	\$42,735.03	\$32,051.27	\$21,367.51	\$10,683.76				
Semester 5	\$54,219.89	\$40,664.92	\$27,109.95	\$13,554.97				
Semester 6	\$66,044.29	\$49,533.22	\$33,022.14	\$16,511.07				
Semester 7	\$78,218.25	\$58,663.68	\$39,109.12	\$19,554.56				
Semester 8	\$90,752.10	\$68,064.08	\$45,376.05	\$22,688.03				
Semester 9	\$100,891.80	\$75,668.85	\$50,445.90	\$25,222.95				
Semester 10	\$103,874.47	\$77,905.85	\$51,937.23	\$25,968.62				
Semester 11	\$106,945.31	\$80,208.98	\$53,472.65	\$26,736.33				
Semester 12	\$110,106.93	\$82,580.20	\$55,053.47	\$27,526.73				

	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
2nd Grade								
Semester 1	\$9,642.92	\$7,232.19	\$4,821.46	\$2,410.73	\$9,642.92	\$7,232.19	\$4,821.46	\$2,410.73
Semester 2	\$19,570.90	\$14,678.18	\$9,785.45	\$4,892.73	\$19,570.90	\$14,678.18	\$9,785.45	\$4,892.73
Semester 3	\$29,792.40	\$22,344.30	\$14,896.20	\$7,448.10				
Semester 4	\$40,316.06	\$30,237.05	\$20,158.03	\$10,079.02				
Semester 5	\$51,150.84	\$38,363.13	\$25,575.42	\$12,787.71				
Semester 6	\$62,305.93	\$46,729.45	\$31,152.97	\$15,576.48				
Semester 7	\$73,790.80	\$55,343.10	\$36,895.40	\$18,447.70				
Semester 8	\$85,615.19	\$64,211.39	\$42,807.60	\$21,403.80				
Semester 9	\$95,180.94	\$71,385.71	\$47,590.47	\$23,795.24				
Semester 10	\$97,994.78	\$73,496.08	\$48,997.39	\$24,498.69				
Semester 11	\$100,891.80	\$75,668.85	\$50,445.90	\$25,222.95				
Semester 12	\$103,874.47	\$77,905.85	\$51,937.23	\$25,968.62				
3rd Grade								
Semester 1	\$9,097.09	\$6,822.82	\$4,548.55	\$2,274.27	\$9,097.09	\$6,822.82	\$4,548.55	\$2,274.27
Semester 2	\$18,463.12	\$13,847.34	\$9,231.56	\$4,615.78	\$18,463.12	\$13,847.34	\$9,231.56	\$4,615.78
Semester 3	\$28,106.03	\$21,079.52	\$14,053.02	\$7,026.51				
Semester 4	\$38,034.02	\$28,525.52	\$19,017.01	\$9,508.51				
Semester 5	\$48,255.51	\$36,191.63	\$24,127.76	\$12,063.88				
Semester 6	\$58,779.18	\$44,084.39	\$29,389.59	\$14,694.80				
Semester 7	\$69,613.96	\$52,210.47	\$34,806.98	\$17,403.49				
Semester 8	\$80,769.05	\$60,576.79	\$40,384.52	\$20,192.26				
Semester 9	\$89,793.34	\$67,345.01	\$44,896.67	\$22,448.34				
Semester 10	\$92,447.90	\$69,335.93	\$46,223.95	\$23,111.98				
Semester 11	\$95,180.94	\$71,385.71	\$47,590.47	\$23,795.24				
Semester 12	\$97,994.78	\$73,496.08	\$48,997.39	\$24,498.69				
4th Grade								
Semester 1	\$8,582.16	\$6,436.62	\$4,291.08	\$2,145.54	\$8,582.16	\$6,436.62	\$4,291.08	\$2,145.54
Semester 2	\$17,418.04	\$13,063.53	\$8,709.02	\$4,354.51	\$17,418.04	\$13,063.53	\$8,709.02	\$4,354.51
Semester 3	\$26,515.13	\$19,886.34	\$13,257.56	\$6,628.78				
Semester 4	\$35,881.15	\$26,910.86	\$17,940.58	\$8,970.29				
Semester 5	\$45,524.07	\$34,143.05	\$22,762.03	\$11,381.02				
Semester 6	\$55,452.06	\$41,589.04	\$27,726.03	\$13,863.01				
Semester 7	\$65,673.55	\$49,255.16	\$32,836.77	\$16,418.39				
Semester 8	\$76,197.22	\$57,147.91	\$38,098.61	\$19,049.30				
Semester 9	\$84,710.70	\$63,533.03	\$42,355.35	\$21,177.68				
Semester 10	\$87,215.00	\$65,411.25	\$43,607.50	\$21,803.75				
Semester 11	\$89,793.34	\$67,345.01	\$44,896.67	\$22,448.34				
Semester 12	\$92,447.90	\$69,335.93	\$46,223.95	\$23,111.98				
5th Grade								
Semester 1	\$8,096.38	\$6,072.28	\$4,048.19	\$2,024.09	\$8,096.38	\$6,072.28	\$4,048.19	\$2,024.09
Semester 2	\$16,432.11	\$12,324.08	\$8,216.05	\$4,108.03	\$16,432.11	\$12,324.08	\$8,216.05	\$4,108.03
Semester 3	\$25,014.27	\$18,760.70	\$12,507.13	\$6,253.57				
Semester 4	\$33,850.14	\$25,387.61	\$16,925.07	\$8,462.54				
Semester 5	\$42,947.23	\$32,210.43	\$21,473.62	\$10,736.81				
Semester 6	\$52,313.26	\$39,234.95	\$26,156.63	\$13,078.32				
Semester 7	\$61,956.18	\$46,467.13	\$30,978.09	\$15,489.04				
Semester 8	\$71,884.17	\$53,913.12	\$35,942.08	\$17,971.04				
Semester 9	\$79,915.76	\$59,936.82	\$39,957.88	\$19,978.94				
Semester 10	\$82,278.31	\$61,708.73	\$41,139.15	\$20,569.58				
Semester 11	\$84,710.70	\$63,533.03	\$42,355.35	\$21,177.68				
Semester 12	\$87,215.00	\$65,411.25	\$43,607.50	\$21,803.75				