

List of Premiums and Coverages April 2026

Premiums and Maximum Coverage

Age 0 (209 Payments)			Age 1 (197 Payments)		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$58.84	\$81,155.31	6-Year Maximum Coverage	\$61.59	\$78,631.25
6-Year 75% Coverage	\$45.20	\$60,866.48	6-Year 75% Coverage	\$47.27	\$58,973.43
6-Year 50% Coverage	\$31.57	\$40,577.65	6-Year 50% Coverage	\$32.95	\$39,315.62
6-Year 25% Coverage	\$17.94	\$20,288.83	6-Year 25% Coverage	\$18.62	\$19,657.81
1-Year Maximum Coverage	\$16.54	\$18,054.81	1-Year Maximum Coverage	\$17.15	\$17,493.27
1-Year 75% Coverage	\$13.57	\$13,541.10	1-Year 75% Coverage	\$14.02	\$13,119.95
1-Year 50% Coverage	\$10.59	\$9,027.40	1-Year 50% Coverage	\$10.89	\$8,746.64
1-Year 25% Coverage	\$7.61	\$4,513.70	1-Year 25% Coverage	\$7.76	\$4,373.32
Age 2 (185 Payments)			Age 3 (173 Payments)		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$64.70	\$76,185.69	6-Year Maximum Coverage	\$68.25	\$73,816.19
6-Year 75% Coverage	\$49.60	\$57,139.26	6-Year 75% Coverage	\$52.26	\$55,362.14
6-Year 50% Coverage	\$34.50	\$38,092.84	6-Year 50% Coverage	\$36.27	\$36,908.09
6-Year 25% Coverage	\$19.40	\$19,046.42	6-Year 25% Coverage	\$20.29	\$18,454.05
1-Year Maximum Coverage	\$17.82	\$16,949.20	1-Year Maximum Coverage	\$18.60	\$16,422.05
1-Year 75% Coverage	\$14.53	\$12,711.90	1-Year 75% Coverage	\$15.11	\$12,316.54
1-Year 50% Coverage	\$11.23	\$8,474.60	1-Year 50% Coverage	\$11.62	\$8,211.03
1-Year 25% Coverage	\$7.93	\$4,237.30	1-Year 25% Coverage	\$8.12	\$4,105.51
Age 4 (161 Payments)			Kindergarten (149 Payments)		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$72.31	\$71,520.38	6-Year Maximum Coverage	\$77.04	\$69,295.98
6-Year 75% Coverage	\$55.31	\$53,640.29	6-Year 75% Coverage	\$58.85	\$51,971.99
6-Year 50% Coverage	\$38.31	\$35,760.19	6-Year 50% Coverage	\$40.67	\$34,647.99
6-Year 25% Coverage	\$21.30	\$17,880.10	6-Year 25% Coverage	\$22.49	\$17,324.00
1-Year Maximum Coverage	\$19.49	\$15,911.30	1-Year Maximum Coverage	\$20.52	\$15,416.43
1-Year 75% Coverage	\$15.77	\$11,933.48	1-Year 75% Coverage	\$16.55	\$11,562.33
1-Year 50% Coverage	\$12.06	\$7,955.65	1-Year 50% Coverage	\$12.58	\$7,708.22
1-Year 25% Coverage	\$8.35	\$3,977.83	1-Year 25% Coverage	\$8.60	\$3,854.11
1st Grade (137 Payments)			2nd Grade (125 Payments)		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$82.58	\$67,140.76	6-Year Maximum Coverage	\$89.20	\$65,052.58
6-Year 75% Coverage	\$63.01	\$50,355.57	6-Year 75% Coverage	\$67.97	\$48,789.43
6-Year 50% Coverage	\$43.44	\$33,570.38	6-Year 50% Coverage	\$46.75	\$32,526.29
6-Year 25% Coverage	\$23.87	\$16,785.19	6-Year 25% Coverage	\$25.53	\$16,263.14
1-Year Maximum Coverage	\$21.73	\$14,936.96	1-Year Maximum Coverage	\$23.17	\$14,472.39
1-Year 75% Coverage	\$17.46	\$11,202.72	1-Year 75% Coverage	\$18.54	\$10,854.30
1-Year 50% Coverage	\$13.18	\$7,468.48	1-Year 50% Coverage	\$13.90	\$7,236.20
1-Year 25% Coverage	\$8.91	\$3,734.24	1-Year 25% Coverage	\$9.27	\$3,618.10
3rd Grade (113 Payments)			4th Grade (101 Payments)		
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$97.21	\$63,029.33	6-Year Maximum Coverage	\$107.13	\$61,069.02
6-Year 75% Coverage	\$73.98	\$47,272.00	6-Year 75% Coverage	\$81.42	\$45,801.76
6-Year 50% Coverage	\$50.76	\$31,514.67	6-Year 50% Coverage	\$55.71	\$30,534.51
6-Year 25% Coverage	\$27.53	\$15,757.33	6-Year 25% Coverage	\$30.01	\$15,267.25
1-Year Maximum Coverage	\$24.92	\$14,022.28	1-Year Maximum Coverage	\$27.09	\$13,586.16
1-Year 75% Coverage	\$19.85	\$10,516.71	1-Year 75% Coverage	\$21.48	\$10,189.62
1-Year 50% Coverage	\$14.78	\$7,011.14	1-Year 50% Coverage	\$15.86	\$6,793.08
1-Year 25% Coverage	\$9.71	\$3,505.57	1-Year 25% Coverage	\$10.25	\$3,396.54
5th Grade (89 Payments)					
	Premiums	Maximum Coverage		Premiums	Maximum Coverage
6-Year Maximum Coverage	\$119.72	\$59,169.67			
6-Year 75% Coverage	\$90.86	\$44,377.25			
6-Year 50% Coverage	\$62.01	\$29,584.84			
6-Year 25% Coverage	\$33.16	\$14,792.42			
1-Year Maximum Coverage	\$29.84	\$13,163.61			
1-Year 75% Coverage	\$23.54	\$9,872.71			
1-Year 50% Coverage	\$17.24	\$6,581.81			
1-Year 25% Coverage	\$10.93	\$3,290.90			

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	\$8,956.10	\$6,717.07	\$4,478.05	\$2,239.02	\$8,956.10	\$6,717.07	\$4,478.05	\$2,239.02
Semester 2	\$18,054.81	\$13,541.10	\$9,027.40	\$4,513.70	\$18,054.81	\$13,541.10	\$9,027.40	\$4,513.70
Semester 3	\$27,298.40	\$20,473.80	\$13,649.20	\$6,824.60				
Semester 4	\$36,689.17	\$27,516.88	\$18,344.59	\$9,172.29				
Semester 5	\$46,229.48	\$34,672.11	\$23,114.74	\$11,557.37				
Semester 6	\$55,921.70	\$41,941.28	\$27,960.85	\$13,980.43				
Semester 7	\$65,768.25	\$49,326.19	\$32,884.13	\$16,442.06				
Semester 8	\$75,771.59	\$56,828.70	\$37,885.80	\$18,942.90				
Semester 9	\$77,398.81	\$58,049.11	\$38,699.40	\$19,349.70				
Semester 10	\$78,631.25	\$58,973.43	\$39,315.62	\$19,657.81				
Semester 11	\$79,883.31	\$59,912.48	\$39,941.65	\$19,970.83				
Semester 12	\$81,155.31	\$60,866.48	\$40,577.65	\$20,288.83				
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	\$8,677.55	\$6,508.16	\$4,338.77	\$2,169.39	\$8,677.55	\$6,508.16	\$4,338.77	\$2,169.39
Semester 2	\$17,493.27	\$13,119.95	\$8,746.64	\$4,373.32	\$17,493.27	\$13,119.95	\$8,746.64	\$4,373.32
Semester 3	\$26,449.37	\$19,837.03	\$13,224.69	\$6,612.34				
Semester 4	\$35,548.08	\$26,661.06	\$17,774.04	\$8,887.02				
Semester 5	\$44,791.67	\$33,593.75	\$22,395.83	\$11,197.92				
Semester 6	\$54,182.44	\$40,636.83	\$27,091.22	\$13,545.61				
Semester 7	\$63,722.75	\$47,792.06	\$31,861.38	\$15,930.69				
Semester 8	\$73,414.97	\$55,061.23	\$36,707.49	\$18,353.74				
Semester 9	\$74,991.58	\$56,243.68	\$37,495.79	\$18,747.89				
Semester 10	\$76,185.69	\$57,139.26	\$38,092.84	\$19,046.42				
Semester 11	\$77,398.81	\$58,049.11	\$38,699.40	\$19,349.70				
Semester 12	\$78,631.25	\$58,973.43	\$39,315.62	\$19,657.81				
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	\$8,407.66	\$6,305.75	\$4,203.83	\$2,101.92	\$8,407.66	\$6,305.75	\$4,203.83	\$2,101.92
Semester 2	\$16,949.20	\$12,711.90	\$8,474.60	\$4,237.30	\$16,949.20	\$12,711.90	\$8,474.60	\$4,237.30
Semester 3	\$25,626.75	\$19,220.06	\$12,813.38	\$6,406.69				
Semester 4	\$34,442.48	\$25,831.86	\$17,221.24	\$8,610.62				
Semester 5	\$43,398.57	\$32,548.93	\$21,699.29	\$10,849.64				
Semester 6	\$52,497.28	\$39,372.96	\$26,248.64	\$13,124.32				
Semester 7	\$61,740.87	\$46,305.65	\$30,870.44	\$15,435.22				
Semester 8	\$71,131.65	\$53,348.74	\$35,565.82	\$17,782.91				
Semester 9	\$72,659.22	\$54,494.41	\$36,329.61	\$18,164.80				
Semester 10	\$73,816.19	\$55,362.14	\$36,908.09	\$18,454.05				
Semester 11	\$74,991.58	\$56,243.68	\$37,495.79	\$18,747.89				
Semester 12	\$76,185.69	\$57,139.26	\$38,092.84	\$19,046.42				
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	\$8,146.17	\$6,109.63	\$4,073.09	\$2,036.54	\$8,146.17	\$6,109.63	\$4,073.09	\$2,036.54
Semester 2	\$16,422.05	\$12,316.54	\$8,211.03	\$4,105.51	\$16,422.05	\$12,316.54	\$8,211.03	\$4,105.51
Semester 3	\$24,829.72	\$18,622.29	\$12,414.86	\$6,207.43				
Semester 4	\$33,371.26	\$25,028.44	\$16,685.63	\$8,342.81				
Semester 5	\$42,048.81	\$31,536.61	\$21,024.40	\$10,512.20				
Semester 6	\$50,864.53	\$38,148.40	\$25,432.27	\$12,716.13				
Semester 7	\$59,820.63	\$44,865.47	\$29,910.31	\$14,955.16				
Semester 8	\$68,919.34	\$51,689.50	\$34,459.67	\$17,229.83				
Semester 9	\$70,399.40	\$52,799.55	\$35,199.70	\$17,599.85				
Semester 10	\$71,520.38	\$53,640.29	\$35,760.19	\$17,880.10				
Semester 11	\$72,659.22	\$54,494.41	\$36,329.61	\$18,164.80				
Semester 12	\$73,816.19	\$55,362.14	\$36,908.09	\$18,454.05				
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	\$7,892.81	\$5,919.61	\$3,946.41	\$1,973.20	\$7,892.81	\$5,919.61	\$3,946.41	\$1,973.20
Semester 2	\$15,911.30	\$11,933.48	\$7,955.65	\$3,977.83	\$15,911.30	\$11,933.48	\$7,955.65	\$3,977.83
Semester 3	\$24,057.47	\$18,043.10	\$12,028.74	\$6,014.37				
Semester 4	\$32,333.36	\$24,250.02	\$16,166.68	\$8,083.34				
Semester 5	\$40,741.02	\$30,555.77	\$20,370.51	\$10,185.26				
Semester 6	\$49,282.56	\$36,961.92	\$24,641.28	\$12,320.64				
Semester 7	\$57,960.11	\$43,470.08	\$28,980.05	\$14,490.03				
Semester 8	\$66,775.83	\$50,081.87	\$33,387.92	\$16,693.96				
Semester 9	\$68,209.86	\$51,157.40	\$34,104.93	\$17,052.47				
Semester 10	\$69,295.98	\$51,971.99	\$34,647.99	\$17,324.00				
Semester 11	\$70,399.40	\$52,799.55	\$35,199.70	\$17,599.85				
Semester 12	\$71,520.38	\$53,640.29	\$35,760.19	\$17,880.10				
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	\$7,647.33	\$5,735.50	\$3,823.67	\$1,911.83	\$7,647.33	\$5,735.50	\$3,823.67	\$1,911.83
Semester 2	\$15,416.43	\$11,562.33	\$7,708.22	\$3,854.11	\$15,416.43	\$11,562.33	\$7,708.22	\$3,854.11
Semester 3	\$23,309.25	\$17,481.93	\$11,654.62	\$5,827.31				
Semester 4	\$31,327.74	\$23,495.80	\$15,663.87	\$7,831.93				
Semester 5	\$39,473.91	\$29,605.43	\$19,736.95	\$9,868.48				
Semester 6	\$47,749.79	\$35,812.34	\$23,874.90	\$11,937.45				
Semester 7	\$56,157.45	\$42,118.09	\$28,078.73	\$14,039.36				
Semester 8	\$64,698.99	\$48,524.25	\$32,349.50	\$16,174.75				
Semester 9	\$66,088.42	\$49,566.32	\$33,044.21	\$16,522.11				
Semester 10	\$67,140.76	\$50,355.57	\$33,570.38	\$16,785.19				
Semester 11	\$68,209.86	\$51,157.40	\$34,104.93	\$17,052.47				
Semester 12	\$69,295.98	\$51,971.99	\$34,647.99	\$17,324.00				
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	\$7,409.49	\$5,557.12	\$3,704.74	\$1,852.37	\$7,409.49	\$5,557.12	\$3,704.74	\$1,852.37
Semester 2	\$14,936.96	\$11,202.72	\$7,468.48	\$3,734.24	\$14,936.96	\$11,202.72	\$7,468.48	\$3,734.24
Semester 3	\$22,584.29	\$16,938.22	\$11,292.15	\$5,646.07				
Semester 4	\$30,353.39	\$22,765.04	\$15,176.70	\$7,588.35				
Semester 5	\$38,246.20	\$28,684.65	\$19,123.10	\$9,561.55				
Semester 6	\$46,264.70	\$34,698.52	\$23,132.35	\$11,566.17				
Semester 7	\$54,410.87	\$40,808.15	\$27,205.43	\$13,602.72				
Semester 8	\$62,686.75	\$47,015.06	\$31,343.38	\$15,671.69				
Semester 9	\$64,032.96	\$48,024.72	\$32,016.48	\$16,008.24				
Semester 10	\$65,052.58	\$48,789.43	\$32,526.29	\$16,263.14				
Semester 11	\$66,088.42	\$49,566.32	\$33,044.21	\$16,522.11				
Semester 12	\$67,140.76	\$50,355.57	\$33,570.38	\$16,785.19				

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	\$7,179.04	\$5,384.28	\$3,589.52	\$1,794.76	\$7,179.04	\$5,384.28	\$3,589.52	\$1,794.76
Semester 2	\$14,472.39	\$10,854.30	\$7,236.20	\$3,618.10	\$14,472.39	\$10,854.30	\$7,236.20	\$3,618.10
Semester 3	\$21,881.88	\$16,411.41	\$10,940.94	\$5,470.47				
Semester 4	\$29,409.35	\$22,057.01	\$14,704.68	\$7,352.34				
Semester 5	\$37,056.68	\$27,792.51	\$18,528.34	\$9,264.17				
Semester 6	\$44,825.79	\$33,619.34	\$22,412.89	\$11,206.45				
Semester 7	\$52,718.60	\$39,538.95	\$26,359.30	\$13,179.65				
Semester 8	\$60,737.09	\$45,552.82	\$30,368.54	\$15,184.27				
Semester 9	\$62,041.43	\$46,531.08	\$31,020.72	\$15,510.36				
Semester 10	\$63,029.33	\$47,272.00	\$31,514.67	\$15,757.33				
Semester 11	\$64,032.96	\$48,024.72	\$32,016.48	\$16,008.24				
Semester 12	\$65,052.58	\$48,789.43	\$32,526.29	\$16,263.14				
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	\$6,955.76	\$5,216.82	\$3,477.88	\$1,738.94	\$6,955.76	\$5,216.82	\$3,477.88	\$1,738.94
Semester 2	\$14,022.28	\$10,516.71	\$7,011.14	\$3,505.57	\$14,022.28	\$10,516.71	\$7,011.14	\$3,505.57
Semester 3	\$21,201.32	\$15,900.99	\$10,600.66	\$5,300.33				
Semester 4	\$28,494.67	\$21,371.01	\$14,247.34	\$7,123.67				
Semester 5	\$35,904.16	\$26,928.12	\$17,952.08	\$8,976.04				
Semester 6	\$43,431.63	\$32,573.72	\$21,715.82	\$10,857.91				
Semester 7	\$51,078.96	\$38,309.22	\$25,539.48	\$12,769.74				
Semester 8	\$58,848.07	\$44,136.05	\$29,424.03	\$14,712.02				
Semester 9	\$60,111.84	\$45,083.88	\$30,055.92	\$15,027.96				
Semester 10	\$61,069.02	\$45,801.76	\$30,534.51	\$15,267.25				
Semester 11	\$62,041.43	\$46,531.08	\$31,020.72	\$15,510.36				
Semester 12	\$63,029.33	\$47,272.00	\$31,514.67	\$15,757.33				
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	\$6,739.43	\$5,054.57	\$3,369.71	\$1,684.86	\$6,739.43	\$5,054.57	\$3,369.71	\$1,684.86
Semester 2	\$13,586.16	\$10,189.62	\$6,793.08	\$3,396.54	\$13,586.16	\$10,189.62	\$6,793.08	\$3,396.54
Semester 3	\$20,541.92	\$15,406.44	\$10,270.96	\$5,135.48				
Semester 4	\$27,608.44	\$20,706.33	\$13,804.22	\$6,902.11				
Semester 5	\$34,787.48	\$26,090.61	\$17,393.74	\$8,696.87				
Semester 6	\$42,080.84	\$31,560.63	\$21,040.42	\$10,520.21				
Semester 7	\$49,490.32	\$37,117.74	\$24,745.16	\$12,372.58				
Semester 8	\$57,017.80	\$42,763.35	\$28,508.90	\$14,254.45				
Semester 9	\$58,242.27	\$43,681.70	\$29,121.13	\$14,560.57				
Semester 10	\$59,169.67	\$44,377.25	\$29,584.84	\$14,792.42				
Semester 11	\$60,111.84	\$45,083.88	\$30,055.92	\$15,027.96				
Semester 12	\$61,069.02	\$45,801.76	\$30,534.51	\$15,267.25				
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	\$6,529.82	\$4,897.36	\$3,264.91	\$1,632.45	\$6,529.82	\$4,897.36	\$3,264.91	\$1,632.45
Semester 2	\$13,163.61	\$9,872.71	\$6,581.81	\$3,290.90	\$13,163.61	\$9,872.71	\$6,581.81	\$3,290.90
Semester 3	\$19,903.04	\$14,927.28	\$9,951.52	\$4,975.76				
Semester 4	\$26,749.77	\$20,062.33	\$13,374.89	\$6,687.44				
Semester 5	\$33,705.54	\$25,279.15	\$16,852.77	\$8,426.38				
Semester 6	\$40,772.05	\$30,579.04	\$20,386.03	\$10,193.01				
Semester 7	\$47,951.09	\$35,963.32	\$23,975.55	\$11,987.77				
Semester 8	\$55,244.45	\$41,433.34	\$27,622.22	\$13,811.11				
Semester 9	\$56,430.84	\$42,323.13	\$28,215.42	\$14,107.71				
Semester 10	\$57,329.40	\$42,997.05	\$28,664.70	\$14,332.35				
Semester 11	\$58,242.27	\$43,681.70	\$29,121.13	\$14,560.57				
Semester 12	\$59,169.67	\$44,377.25	\$29,584.84	\$14,792.42				