



# 2026

*Rate Book*

\*\*VL \$250 ONLY AVAILABLE FOR RENEWAL FOR CURRENT LIFEX EMPLOYEES

# Visit Limit Plan Rates

PREMIUMS BY AGE BAND					
PLAN	VL \$250	VL \$500	VL \$750	VL \$1,000	VL \$1,500
NETWORK	PHCS PPO				
<b>AGES 18-29</b>					
Employee	\$349.00	\$329.00	\$308.00	\$287.00	\$267.00
Employee + Spouse	\$679.00	\$658.00	\$638.00	\$617.00	\$596.00
Employee + Child(ren)	\$699.00	\$648.00	\$627.00	\$607.00	\$586.00
Family	\$957.00	\$905.00	\$885.00	\$864.00	\$844.00
<b>AGES 30-44</b>					
Employee	\$421.00	\$390.00	\$370.00	\$349.00	\$318.00
Employee + Spouse	\$751.00	\$699.00	\$668.00	\$648.00	\$627.00
Employee + Child(ren)	\$730.00	\$689.00	\$658.00	\$638.00	\$611.00
Family	\$998.00	\$967.00	\$936.00	\$905.00	\$885.00
<b>AGES 45-54</b>					
Employee	\$452.00	\$421.00	\$401.00	\$380.00	\$359.00
Employee + Spouse	\$761.00	\$741.00	\$710.00	\$689.00	\$679.00
Employee + Child(ren)	\$751.00	\$730.00	\$699.00	\$679.00	\$658.00
Family	\$1,050.00	\$1,019.00	\$998.00	\$977.00	\$957.00
<b>AGES 55-64</b>					
Employee	\$504.00	\$473.00	\$452.00	\$432.00	\$411.00
Employee + Spouse	\$782.00	\$761.00	\$741.00	\$720.00	\$710.00
Employee + Child(ren)	\$761.00	\$741.00	\$720.00	\$710.00	\$668.00
Family	\$1,080.00	\$1,060.00	\$1,019.00	\$998.00	\$977.00

# Major Medical Plan Rates

PREMIUMS BY AGE BAND						
PLAN	MM \$1,000		MM \$2,500		MM \$3,500	
NETWORK	PHCS PPO	CIGNA PPO	PHCS PPO	CIGNA PPO	PHCS PPO	CIGNA PPO
<b>AGES 18-29</b>						
Employee	\$811.00	\$872.00	\$703.00	\$764.00	\$635.00	\$696.00
Employee + Spouse	\$1,436.00	\$1,518.00	\$1,227.00	\$1,309.00	\$1,094.00	\$1,176.00
Employee + Child(ren)	\$1,322.00	\$1,403.00	\$1,132.00	\$1,213.00	\$1,011.00	\$1,092.00
Family	\$2,069.00	\$2,171.00	\$1,759.00	\$1,861.00	\$1,562.00	\$1,664.00
<b>AGES 30-44</b>						
Employee	\$837.00	\$898.00	\$725.00	\$786.00	\$679.00	\$741.00
Employee + Spouse	\$1,487.00	\$1,569.00	\$1,270.00	\$1,352.00	\$1,213.00	\$1,294.00
Employee + Child(ren)	\$1,368.00	\$1,450.00	\$1,194.00	\$1,276.00	\$1,111.00	\$1,192.00
Family	\$2,145.00	\$2,247.00	\$1,823.00	\$1,925.00	\$1,660.00	\$1,762.00
<b>AGES 45-54</b>						
Employee	\$875.00	\$936.00	\$758.00	\$819.00	\$708.00	\$769.00
Employee + Spouse	\$1,556.00	\$1,638.00	\$1,328.00	\$1,410.00	\$1,235.00	\$1,317.00
Employee + Child(ren)	\$1,431.00	\$1,513.00	\$1,249.00	\$1,331.00	\$1,141.00	\$1,223.00
Family	\$2,245.00	\$2,347.00	\$1,907.00	\$2,009.00	\$1,723.00	\$1,825.00
<b>AGES 55-64</b>						
Employee	\$939.00	\$1,030.00	\$836.00	\$897.00	\$754.00	\$815.00
Employee + Spouse	\$1,744.00	\$1,825.00	\$1,485.00	\$1,566.00	\$1,315.00	\$1,396.00
Employee + Child(ren)	\$1,601.00	\$1,683.00	\$1,366.00	\$1,447.00	\$1,215.00	\$1,296.00
Family	\$2,526.00	\$2,628.00	\$2,141.00	\$2,243.00	\$1,860.00	\$1,962.00

# MM Plus Plans Plan Rates

PREMIUMS BY AGE BAND				
PLAN	MM 4,900+		MM 7,250+	
NETWORK	PHCS PPO	CIGNA PPO	PHCS PPO	CIGNA PPO
<b>AGES 18-29</b>				
Employee	\$612.00	\$673.00	\$521.00	\$582.00
Employee + Spouse	\$1,079.00	\$1,161.00	\$896.00	\$978.00
Employee + Child(ren)	\$988.00	\$1,069.00	\$823.00	\$905.00
Family	\$1,551.00	\$1,653.00	\$1,277.00	\$1,379.00
<b>AGES 30-44</b>				
Employee	\$630.00	\$692.00	\$535.00	\$596.00
Employee + Spouse	\$1,116.00	\$1,197.00	\$925.00	\$1,007.00
Employee + Child(ren)	\$1,021.00	\$1,102.00	\$849.00	\$931.00
Family	\$1,606.00	\$1,708.00	\$1,321.00	\$1,423.00
<b>AGES 45-54</b>				
Employee	\$658.00	\$720.00	\$559.00	\$620.00
Employee + Spouse	\$1,166.00	\$1,248.00	\$967.00	\$1,049.00
Employee + Child(ren)	\$1,067.00	\$1,148.00	\$888.00	\$969.00
Family	\$1,680.00	\$1,782.00	\$1,381.00	\$1,483.00
<b>AGES 55-64</b>				
Employee	\$700.00	\$761.00	\$591.00	\$652.00
Employee + Spouse	\$1,255.00	\$1,336.00	\$1,037.00	\$1,118.00
Employee + Child(ren)	\$1,146.00	\$1,227.00	\$950.00	\$1,031.00
Family	\$1,815.00	\$1,917.00	\$1,488.00	\$1,590.00

PREMIUMS BY AGE BAND				
PLAN	HSA \$3,500		HSA \$5,000	
NETWORK	PHCS PPO	CIGNA PPO	PHCS PPO	CIGNA PPO
<b>AGES 18-29</b>				
Employee	\$543.00	\$604.00	\$527.00	\$588.00
Employee + Spouse	\$952.00	\$1,033.00	\$920.00	\$1,002.00
Employee + Child(ren)	\$872.00	\$954.00	\$843.00	\$925.00
Family	\$1,366.00	\$1,468.00	\$1,318.00	\$1,420.00
<b>AGES 30-44</b>				
Employee	\$559.00	\$620.00	\$542.00	\$603.00
Employee + Spouse	\$984.00	\$1,065.00	\$951.00	\$1,032.00
Employee + Child(ren)	\$901.00	\$982.00	\$871.00	\$952.00
Family	\$1,414.00	\$1,516.00	\$1,364.00	\$1,466.00
<b>AGES 45-54</b>				
Employee	\$584.00	\$645.00	\$566.00	\$627.00
Employee + Spouse	\$1,029.00	\$1,110.00	\$994.00	\$1,075.00
Employee + Child(ren)	\$941.00	\$1,023.00	\$910.00	\$992.00
Family	\$1,478.00	\$1,580.00	\$1,426.00	\$1,528.00
<b>AGES 55-64</b>				
Employee	\$620.00	\$681.00	\$601.00	\$662.00
Employee + Spouse	\$1,106.00	\$1,187.00	\$1,067.00	\$1,149.00
Employee + Child(ren)	\$1,010.00	\$1,092.00	\$976.00	\$1,058.00
Family	\$1,596.00	\$1,698.00	\$1,539.00	\$1,641.00

# Cigna EPO Plan Rates

PREMIUMS BY AGE BAND				
PLAN	\$500 EPO	\$750 EPO	\$1000 EPO	\$1,500 EPO
NETWORK	CIGNA EPO	CIGNA EPO	CIGNA EPO	CIGNA EPO
AGES 18-29				
Employee	\$429.00	\$409.00	\$389.00	\$369.00
Employee + Spouse	\$789.00	\$769.00	\$749.00	\$729.00
Employee + Child(ren)	\$779.00	\$759.00	\$739.00	\$719.00
Family	\$1,059.00	\$1,039.00	\$1,019.00	\$999.00
AGES 30-44				
Employee	\$489.00	\$469.00	\$449.00	\$419.00
Employee + Spouse	\$829.00	\$799.00	\$779.00	\$759.00
Employee + Child(ren)	\$819.00	\$789.00	\$769.00	\$743.00
Family	\$1,119.00	\$1,089.00	\$1,059.00	\$1,039.00
AGES 45-54				
Employee	\$519.00	\$499.00	\$479.00	\$459.00
Employee + Spouse	\$869.00	\$839.00	\$819.00	\$809.00
Employee + Child(ren)	\$859.00	\$829.00	\$809.00	\$789.00
Family	\$1,169.00	\$1,149.00	\$1,129.00	\$1,109.00
AGES 55-64				
Employee	\$569.00	\$549.00	\$529.00	\$509.00
Employee + Spouse	\$889.00	\$869.00	\$849.00	\$839.00
Employee + Child(ren)	\$869.00	\$849.00	\$839.00	\$799.00
Family	\$1,209.00	\$1,169.00	\$1,149.00	\$1,129.00

VISION	
EMP	\$10.74
ESP	\$19.46
ECH	\$18.48
FAM	\$29.04

UNLIMITED PPO \$1,500	Not Available in AK / GA / LA / SD / TX / WV
EMP	\$52.07
ESP	\$104.15
ECH	\$132.78
FAM	\$184.86

PPO UNLIMITED W/1000 ORTHO	Not Available in AK / GA / LA / SD / TX / WV
EMP	\$59.48
ESP	\$118.95
ECH	\$159.01
FAM	\$220.49

TRP \$1,500	ONLY Available in AK / GA / LA / SD / TX / WV
EMP	\$45.50
ESP	\$91.00
ECH	\$116.03
FAM	\$161.52

TRP UNLIMITED W/1000 ORTHO	ONLY Available in AK / GA / LA / SD / TX / WV
EMP	\$53.98
ESP	\$107.96
ECH	\$144.99
FAM	\$200.97