2023 ARMOR HEALTH RATE BOOK







Armor Health policies are medically underwritten based on medical history, age, sex and tobacco use. The rates in this book are meant to serve as a general guide for premium rates, your actual rate may vary based on medical underwriting.

Armor Health Rating Area: ZIP codes beginning with 680 and 681

	Option 1 Armor Health 2500		Opti Armor He	on 2 ealth 5000	Option 3 Armor Health 7500		
Age	\$2,500 De	ductible*	\$5,000 De	ductible*	\$7,500 Deductible*		
	Male	Female	Male	Female	Male	Female	
0 - 2	\$259.17	\$259.17	\$224.44	\$224.44	\$180.12	\$180.12	
3 - 11	\$207.33	\$207.33	\$179.55	\$179.55	\$144.10	\$144.10	
12	\$209.06	\$209.06	\$181.05	\$181.05	\$145.30	\$145.30	
13	\$210.78	\$210.78	\$182.54	\$182.54	\$146.50	\$146.50	
14	\$215.97	\$215.97	\$187.03	\$187.03	\$150.10	\$150.10	
15	\$226.51	\$226.51	\$196.16	\$196.16	\$157.42	\$157.42	
16	\$234.98	\$238.26	\$203.49	\$206.33	\$163.30	\$165.59	
17	\$232.21	\$249.14	\$201.10	\$215.76	\$161.38	\$173.15	
18	\$227.72	\$258.82	\$197.21	\$224.14	\$158.26	\$179.88	
19	\$216.14	\$267.46	\$187.18	\$231.62	\$150.22	\$185.88	
20	\$205.26	\$274.89	\$177.75	\$238.05	\$142.66	\$191.05	
21	\$194.89	\$281.10	\$168.78	\$243.44	\$135.45	\$195.37	
22	\$185.04	\$286.29	\$160.25	\$247.93	\$128.61	\$198.97	
23	\$175.71	\$290.61	\$152.17	\$251.66	\$122.12	\$201.98	
24	\$172.78	\$294.06	\$149.62	\$254.66	\$120.08	\$204.38	
25	\$168.98	\$297.00	\$146.34	\$257.20	\$117.44	\$206.42	
26	\$165.52	\$299.42	\$143.34	\$259.30	\$115.03	\$208.10	
27	\$164.31	\$301.66	\$142.30	\$261.24	\$114.19	\$209.66	
28	\$165.18	\$303.91	\$143.04	\$263.19	\$114.79	\$211.22	
29	\$168.98	\$306.33	\$146.34	\$265.28	\$117.44	\$212.90	
30	\$171.22	\$309.10	\$148.28	\$267.68	\$119.00	\$214.82	
31	\$173.46	\$312.38	\$150.22	\$270.52	\$120.56	\$217.10	
32	\$175.71	\$316.53	\$152.17	\$274.11	\$122.12	\$219.98	
33	\$184.70	\$325.51	\$159.95	\$281.89	\$128.37	\$226.23	
34 35	\$194.20 \$204.22	\$334.84 \$344.51	\$168.18	\$289.97	\$134.97	\$232.71	
36	\$204.22 \$214.76	\$354.51 \$354.36	\$176.86 \$185.98	\$298.35 \$306.88	\$141.94 \$149.26	\$239.44 \$246.28	
37	\$214.70	\$364.38	\$195.56	\$315.56	\$156.94	\$253.25	
38	\$237.39	\$374.92	\$205.58	\$315.50	\$164.99	\$260.58	
39	\$249.66	\$385.64	\$216.21	\$333.96	\$173.51	\$268.02	
40	\$262.45	\$396.70	\$227.28	\$343.54	\$182.40	\$275.70	
41	\$276.10	\$408.10	\$239.10	\$353.41	\$191.89	\$283.62	
42	\$290.26	\$419.67	\$251.37	\$363.44	\$201.74	\$291.67	
43	\$305.30	\$431.77	\$264.38	\$373.91	\$212.18	\$300.08	
44	\$321.02	\$444.21	\$278.00	\$384.68	\$223.10	\$308.72	
45	\$337.43	\$456.82	\$292.22	\$395.61	\$234.51	\$317.49	
46	\$354.88	\$469.95	\$307.33	\$406.98	\$246.64	\$326.62	
47	\$373.20	\$483.42	\$323.18	\$418.65	\$259.37	\$335.98	
48	\$392.38	\$497.25	\$339.80	\$430.62	\$272.70	\$345.59	
49	\$412.59	\$511.42	\$357.30	\$442.89	\$286.75	\$355.43	
50	\$433.84	\$526.10	\$375.70	\$455.61	\$301.52	\$365.64	
51	\$456.13	\$541.14	\$395.01	\$468.62	\$317.01	\$376.09	
52	\$479.62	\$556.69	\$415.36	\$482.09	\$333.34	\$386.90	
53	\$504.34	\$572.75	\$436.75	\$496.00	\$350.51	\$398.06	
54	\$530.25	\$588.99	\$459.20	\$510.07	\$368.52	\$409.35	
55	\$557.72	\$605.93	\$482.98	\$524.73	\$387.62	\$421.12	
56	\$586.40	\$623.38	\$507.82	\$539.84	\$407.55	\$433.25	
57	\$616.64	\$641.17	\$534.01	\$555.26	\$428.56	\$445.62	
58	\$648.26	\$659.49 \$679.40	\$561.39	\$571.11	\$450.54	\$458.34	
59	\$681.78	\$678.49	\$590.42	\$587.58 \$604.33	\$473.83	\$471.55	
60	\$716.85	\$697.84 \$71790	\$620.79 \$652.91	\$604.33	\$498.21	\$485.00	
61 62	\$753.82 \$792.52	\$717.89 \$738.45	\$652.81 \$686.33	\$621.69 \$639.50	\$523.90 \$550.80	\$498.93 \$513.22	
63	\$792.52 \$833.47	\$738.45 \$759.52	\$686.33 \$721.78	\$657.74	\$579.26	\$513.22 \$527.87	
64	\$876.32	\$759.52 \$781.30	\$721.78 \$758.90	\$676.60	\$609.04	\$543.00	
J-T	Ψ0/0.02	Ψ/01.00	Ψ/00.00	Ψ070.00	Ψ000.04	Ψυ-υ.υυ	

Armor Health Rating Area: ZIP codes beginning with 683 and 685

	Option 1 Armor Health 2500		Opti Armor He	on 2 ealth 5000	Option 3 Armor Health 7500		
Age	\$2,500 De	ductible*	\$5,000 De	ductible*	\$7,500 Deductible*		
	Male	Female	Male	Female	Male	Female	
0 - 2	\$255.79	\$255.79	\$221.52	\$221.52	\$177.78	\$177.78	
3 - 11	\$204.63	\$204.63	\$177.22	\$177.22	\$142.22	\$142.22	
12	\$206.34	\$206.34	\$178.69	\$178.69	\$143.41	\$143.41	
13	\$208.05	\$208.05	\$180.17	\$180.17	\$144.59	\$144.59	
14	\$213.16	\$213.16	\$184.60	\$184.60	\$148.14	\$148.14	
15	\$223.57	\$223.57	\$193.61	\$193.61	\$155.38	\$155.38	
16	\$231.92	\$235.16	\$200.84	\$203.65	\$161.18	\$163.44	
17	\$229.19	\$245.90	\$198.48	\$212.95	\$159.29	\$170.90	
18	\$224.76	\$255.46	\$194.64	\$221.22	\$156.21	\$177.54	
19	\$213.34	\$263.98	\$184.74	\$228.61	\$148.26	\$183.46	
20	\$202.59	\$271.31	\$175.44	\$234.96	\$140.80	\$188.56	
21	\$192.36	\$277.46	\$166.58	\$240.27	\$133.69	\$192.83	
22	\$182.64	\$282.57	\$158.17	\$244.70	\$126.94	\$196.38	
23	\$173.43	\$286.83	\$150.19	\$248.39	\$120.54	\$199.34	
24	\$170.53	\$290.24	\$147.68	\$251.35	\$118.52	\$201.72	
25	\$166.78	\$293.14	\$144.43	\$253.86	\$115.91	\$203.74	
26	\$163.37	\$295.53	\$141.48	\$255.93	\$113.54	\$205.39	
27	\$162.18	\$297.74	\$140.44	\$257.85	\$112.71	\$206.94	
28	\$163.02	\$299.96	\$141.18	\$259.77	\$113.30	\$208.47	
29	\$166.78	\$302.35	\$144.43	\$261.83	\$115.91	\$210.14	
30	\$168.99	\$305.08	\$146.35	\$264.20	\$117.45	\$212.03	
31	\$171.22	\$308.32	\$148.27	\$267.00	\$118.99	\$214.28	
32	\$173.43	\$312.41	\$150.19	\$270.54	\$120.54	\$217.13	
33	\$182.30	\$321.28	\$157.87	\$278.22	\$126.70	\$223.29	
34	\$191.67	\$330.49	\$165.99	\$286.20	\$133.22	\$229.69	
35	\$201.57	\$340.04	\$174.56	\$294.47	\$140.09	\$236.33	
36	\$211.97	\$349.76	\$183.57	\$302.89	\$147.32	\$243.08	
37	\$222.88	\$359.65	\$193.02	\$311.46	\$154.90	\$249.95	
38	\$234.31	\$370.05	\$202.91	\$320.46	\$162.85	\$257.18	
39	\$246.42	\$380.62	\$213.40	\$329.62	\$171.26	\$264.54	
40	\$259.03	\$391.54	\$224.33	\$339.07	\$180.03	\$272.12	
41	\$272.50	\$402.79	\$235.99	\$348.82	\$189.39	\$279.94	
42	\$286.49	\$414.22	\$248.10	\$358.71	\$199.11	\$287.88	
43	\$301.33	\$426.15	\$260.95	\$369.05	\$209.42	\$296.18	
44	\$316.85	\$438.43	\$274.38	\$379.68	\$220.21	\$304.71	
45	\$333.05	\$450.88	\$288.42	\$390.46	\$231.46	\$313.36	
46	\$350.27	\$463.84	\$303.34	\$401.69	\$243.44	\$322.37	
47	\$368.34	\$477.14	\$318.98	\$413.21	\$256.00	\$331.62	
48	\$387.27	\$490.78	\$335.38	\$425.02	\$269.15	\$341.10	
49	\$407.22	\$504.77	\$352.66	\$437.13	\$283.02	\$350.82	
50	\$428.20	\$519.26	\$370.82	\$449.68	\$297.60	\$360.89	
51	\$450.20	\$534.10	\$389.87	\$462.53	\$312.89	\$371.20	
52	\$473.39	\$549.45	\$409.96	\$475.82	\$329.01	\$381.86	
53	\$497.78	\$565.30	\$431.07	\$489.55	\$345.95	\$392.89	
54	\$523.36	\$581.34	\$453.22	\$503.44	\$363.74	\$404.03	
55	\$550.47	\$598.05	\$476.70	\$517.91	\$382.58	\$415.64	
56	\$578.78	\$615.27	\$501.22	\$532.82	\$402.25	\$427.62	
57	\$608.62	\$632.84	\$527.06	\$548.04	\$422.99	\$439.82	
58	\$639.83	\$650.91	\$554.09	\$563.69	\$444.68	\$452.38	
59	\$672.91	\$669.67	\$582.74	\$579.94	\$467.67	\$465.42	
60	\$707.53	\$688.77	\$612.72	\$596.47	\$491.74	\$478.70	
61	\$744.02	\$708.55	\$644.32	\$613.61	\$517.10	\$492.44	
62	\$782.22	\$728.85	\$677.40	\$631.18	\$543.64	\$506.54	
63	\$822.64	\$749.65	\$712.40	\$649.20	\$571.74	\$521.01	
64	\$864.93	\$771.14	\$749.02	\$667.81	\$601.13	\$535.94	
65+			Not eligible for Arm	or Health coverage.			

Armor Health Rating Area: ZIP codes beginning with 686 and 689

	Optio Armor He		Optio Armor He		Option 3 Armor Health 7500			
Age	\$2,500 Deductible*		\$5,000 De		\$7,500 Deductible*			
	Male	Female	Male	Female	Male	Female		
0 - 2	\$273.16	\$273.16	\$236.55	\$236.55	\$189.85	\$189.85		
3 - 11	\$218.53	\$218.53	\$189.25	\$189.25	\$151.88	\$151.88		
12	\$220.35	\$220.35	\$190.82	\$190.82	\$153.14	\$153.14		
13	\$222.17	\$222.17	\$192.40	\$192.40	\$154.41	\$154.41		
14	\$227.63	\$227.63	\$197.13	\$197.13	\$158.21	\$158.21		
15	\$238.74	\$238.74	\$206.75	\$206.75	\$165.93	\$165.93		
16	\$247.66	\$251.13	\$214.48	\$217.47	\$172.13	\$174.53		
17	\$244.75	\$262.60	\$211.95	\$227.41	\$170.10	\$182.50		
18	\$240.02	\$272.79	\$207.86	\$236.24	\$166.81	\$189.59		
19	\$227.82	\$281.90	\$197.29	\$244.13	\$158.33	\$195.92		
20	\$216.34	\$289.73	\$187.35	\$250.90	\$150.36	\$201.36		
21	\$205.42	\$296.29	\$177.89	\$256.58	\$142.76	\$205.92		
22	\$195.03	\$301.75	\$168.90	\$261.31	\$135.55	\$209.71		
23	\$185.20	\$306.30	\$160.38	\$265.26	\$128.71	\$212.88		
24	\$182.10	\$309.94	\$157.70	\$268.41	\$126.56	\$215.41		
25	\$178.10	\$313.04	\$154.23	\$271.10	\$123.78	\$217.56		
26	\$174.46	\$315.59	\$151.08	\$273.30	\$121.25	\$219.34		
27	\$173.18	\$317.96	\$149.98	\$275.35	\$120.36	\$220.98		
28	\$174.10	\$320.33	\$150.77	\$277.40	\$120.99	\$222.62		
29	\$178.10	\$322.87	\$154.23	\$279.61	\$123.78	\$224.40		
30	\$180.46	\$325.78	\$156.29	\$282.13	\$125.42	\$226.42		
31	\$182.83	\$329.25	\$158.34	\$285.13	\$127.07	\$228.82		
32	\$185.20	\$333.62	\$160.38	\$288.91	\$128.71	\$231.86		
33	\$194.67	\$343.09	\$168.58	\$297.11	\$135.30	\$238.45		
34 35	\$204.69	\$352.92 \$363.12	\$177.26 \$186.41	\$305.63 \$314.46	\$142.26	\$245.28 \$252.37		
36	\$215.25 \$226.36	\$373.50	\$186.41	\$314.46	\$149.60 \$157.32	\$252.37		
37	\$238.02	\$373.50	\$206.12	\$323.45	\$165.42	\$266.92		
38	\$250.02	\$395.17	\$216.69	\$342.22	\$173.90	\$274.64		
39	\$263.14	\$406.46	\$227.88	\$351.99	\$182.89	\$282.49		
40	\$276.62	\$418.11	\$239.55	\$362.09	\$192.25	\$290.59		
41	\$291.01	\$430.14	\$252.01	\$372.50	\$202.25	\$298.94		
42	\$305.94	\$442.34	\$264.94	\$383.06	\$212.62	\$307.42		
43	\$321.78	\$455.08	\$278.66	\$394.10	\$223.64	\$316.28		
44	\$338.35	\$468.19	\$293.02	\$405.46	\$235.15	\$325.39		
45	\$355.66	\$481.49	\$307.99	\$416.97	\$247.18	\$334.63		
46	\$374.05	\$495.33	\$323.92	\$428.95	\$259.96	\$344.26		
47	\$393.35	\$509.54	\$340.64	\$441.26	\$273.38	\$354.13		
48	\$413.56	\$524.10	\$358.14	\$453.87	\$287.42	\$364.25		
49	\$434.87	\$539.03	\$376.60	\$466.80	\$302.23	\$374.63		
50	\$457.26	\$554.51	\$395.99	\$480.21	\$317.80	\$385.38		
51	\$480.76	\$570.35	\$416.34	\$493.93	\$334.13	\$396.40		
52	\$505.53	\$586.74	\$437.78	\$508.12	\$351.34	\$407.78		
53	\$531.57	\$603.68	\$460.34	\$522.78	\$369.44	\$419.56		
54	\$558.88	\$620.80	\$483.99	\$537.61	\$388.42	\$431.46		
55	\$587.84	\$638.65	\$509.06	\$553.06	\$408.54	\$443.86		
56	\$618.06	\$657.04	\$535.25	\$568.99	\$429.56	\$456.64		
57	\$649.94	\$675.79	\$562.85	\$585.24	\$451.70	\$469.68		
58	\$683.26	\$695.10	\$591.70	\$601.95	\$474.86	\$483.10		
59	\$718.59	\$715.13	\$622.30	\$619.30	\$499.42	\$497.02		
60	\$755.56	\$735.53	\$654.31	\$636.97	\$525.11	\$511.19		
61	\$794.53	\$756.65	\$688.06	\$655.26	\$552.20	\$525.87		
62 63	\$835.32	\$778.32	\$723.38 \$760.76	\$674.02	\$580.54 \$610.54	\$540.94 \$556.29		
64	\$878.48 \$923.64	\$800.54 \$823.48	\$760.76 \$799.87	\$693.26 \$713.14	\$610.54 \$641.93	\$556.38 \$572.32		
65+	ΨυΖυ.υ4	Ψυζυ.40			Ψ041.33	ψυ/ Δ.υΔ		
007	Not eligible for Armor Health coverage.							

Armor Health Rating Area: ZIP codes beginning with 683 and 685

	Option 1 Armor Health 2500 \$2,500 Deductible*			Armo	00	Option 3 Armor Health 7500			
Age				\$5,000 Deductible*			\$7,500 Deductible*		
	Male	Fem	nale	Male	F	Female	Male	•	Female
0 - 2	\$300.11	\$30	0.11	\$259.90	\$	259.90	\$208.	58	\$208.58
3 - 11	\$240.09	\$240		\$207.92		207.92	\$166.		\$166.86
12	\$242.09	\$242		\$209.65		209.65	\$168.		\$168.26
13	\$244.09	\$24		\$211.38		211.38	\$169.		\$169.64
14	\$250.10	\$250		\$216.58		216.58	\$173.		\$173.82
15	\$262.30	\$262		\$227.15		227.15	\$182.	30	\$182.30
16	\$272.10	\$27	5.90	\$235.64	\$	238.93	\$189.	11	\$191.75
17	\$268.90	\$288	3.50	\$232.86	\$	249.85	\$186.	39	\$200.51
18	\$263.70	\$299	9.71	\$228.36	\$	259.55	\$183.	27	\$208.30
19	\$250.30	\$30	9.71	\$216.75	\$	268.22	\$173.	95	\$215.26
20	\$237.69	\$318	3.32	\$205.84	\$	275.66	\$165.	19	\$221.23
21	\$225.69	\$32	5.52	\$195.44	\$	281.90	\$156.	35	\$226.24
22	\$214.28	\$33	1.52	\$185.57	\$	287.10	\$148.	93	\$230.41
23	\$203.47	\$330	6.53	\$176.21	\$	291.43	\$141.4	12	\$233.89
24	\$200.07	\$340	0.53	\$173.26	\$	294.90	\$139.	05	\$236.66
25	\$195.67	\$343	3.93	\$169.46	\$	297.84	\$135.		\$239.03
26	\$191.67	\$340	6.73	\$165.98	\$	300.26	\$133.	21	\$240.98
27	\$190.27	\$349	9.33	\$164.78	\$	302.52	\$132.	24	\$242.78
28	\$191.27	\$35	1.93	\$165.64	\$	304.78	\$132.	94 :	\$244.59
29	\$195.67	\$35	4.74	\$169.46	\$	307.20	\$135.	99	\$246.54
30	\$198.27	\$35	7.94	\$171.70	\$	309.97	\$137.8	30	\$248.76
31	\$200.87	\$36	1.74	\$173.96	\$	313.26	\$139.	61	\$251.41
32	\$203.47	\$360	6.54	\$176.21	\$	317.42	\$141.4	12	\$254.74
33	\$213.88	\$376	5.94	\$185.22	\$	326.43	\$148.	65	\$261.98
34	\$224.88	\$38	7.74	\$194.75	\$	335.78	\$156.	30	\$269.48
35	\$236.49	\$398	8.95	\$204.80	\$	345.49	\$164.	36	\$277.27
36	\$248.70	\$410	0.35	\$215.37	\$	355.37	\$172.	34	\$285.19
37	\$261.50	\$42	1.96	\$226.46	\$	365.42	\$181.	74	\$293.26
38	\$274.90	\$43	4.16	\$238.06	\$	375.98	\$191.0	06	\$301.74
39	\$289.10	\$440	6.57	\$250.37	\$	386.73	\$200.	93	\$310.36
40	\$303.91	\$459	9.37	\$263.19	\$	397.82	\$211.2	22	\$319.26
41	\$319.72	\$47	2.58	\$276.88	\$-	409.25	\$222.	21	\$328.44
42	\$336.13	\$48	5.98	\$291.09	\$	420.86	\$233.	61 :	\$337.76
43	\$353.53	\$499	9.98	\$306.16	\$	432.99	\$245.	70	\$347.49
44	\$371.74	\$514	4.39	\$321.93	\$	445.46	\$258.	36	\$357.50
45	\$390.74	\$529		\$338.38		458.11	\$271.	57	\$367.66
46	\$410.95	\$54		\$355.89		471.28	\$285.		\$378.22
47	\$432.16	\$559		\$374.25		484.79	\$300.		\$389.06
48	\$454.37	\$57		\$393.48		498.66	\$315.		\$400.19
49	\$477.78	\$592		\$413.75		512.86	\$332.		\$411.59
50	\$502.38	\$609		\$435.06		527.59	\$349.		\$423.42
51	\$528.20	\$620		\$457.42		542.66	\$367.		\$435.51
52	\$555.41	\$64		\$480.98		558.26	\$386.		\$448.02
53	\$584.02	\$660		\$505.76		574.38	\$405.		\$460.96
54	\$614.03	\$682		\$531.75		590.66	\$426.		\$474.02
55	\$645.84	\$70		\$559.30		607.64	\$448.		\$487.66
56	\$679.06	\$72		\$588.06		625.14	\$471.		\$501.70
57	\$714.06	\$742		\$618.38		642.98	\$496.		\$516.02
58	\$750.68	\$760		\$650.09		661.35	\$521.		\$530.76
59	\$789.50	\$78		\$683.70		680.41	\$548.		\$546.06
60	\$830.11	\$80		\$718.87		699.82	\$576.		\$561.63
61	\$872.93	\$83		\$755.95		719.91	\$606.		\$577.76
62	\$917.74	\$85		\$794.77		740.54	\$637.8		\$594.30
63 64	\$965.16	\$879		\$835.83		761.67	\$670.		\$611.27
	\$1,014.78	÷ \$90	4.74	\$878.80	: \$	783.50	\$705.	∠/ :	\$628.79

NOTES	

