

**Indemnity Standard Risk Rates - 1/1/2022 thru 12/31/2022**

**STANDARD HEALTH BENEFIT PLAN**

Age	Male	Female	County	Area Factor
0	\$ 3,711.70	\$ 3,711.70	Alachua	0.81
1	\$ 3,711.70	\$ 3,711.70	Baker	0.75
2	\$ 3,711.70	\$ 3,711.70	Bay	0.75
3	\$ 3,711.70	\$ 3,711.70	Bradford	0.77
4	\$ 3,711.70	\$ 3,711.70	Brevard	0.81
5	\$ 3,711.70	\$ 3,711.70	Broward	1.09
6	\$ 3,711.70	\$ 3,711.70	Calhoun	0.71
7	\$ 3,711.70	\$ 3,711.70	Charlotte	0.89
8	\$ 3,711.70	\$ 3,711.70	Citrus	0.67
9	\$ 3,711.70	\$ 3,711.70	Clay	0.75
10	\$ 3,711.70	\$ 3,711.70	Collier	1.06
11	\$ 3,711.70	\$ 3,711.70	Columbia	0.92
12	\$ 3,711.70	\$ 3,711.70	Dade	1.13
13	\$ 3,711.70	\$ 3,711.70	De Soto	0.74
14	\$ 3,711.70	\$ 3,711.70	Dixie	0.65
15	\$ 3,711.70	\$ 3,711.70	Duval	0.80
16	\$ 3,711.70	\$ 3,711.70	Escambia	0.85
17	\$ 3,711.70	\$ 3,711.70	Flagler	0.77
18	\$ 4,195.89	\$ 4,725.78	Franklin	0.71
19	\$ 4,520.88	\$ 5,264.99	Gadsden	0.87
20	\$ 4,666.98	\$ 5,331.70	Gilchrist	0.59
21	\$ 4,708.36	\$ 5,388.88	Glades	1.02
22	\$ 4,708.74	\$ 5,428.58	Gulf	0.61
23	\$ 4,687.82	\$ 5,455.59	Hamilton	0.76
24	\$ 4,750.73	\$ 5,493.71	Hardee	0.77
25	\$ 4,919.00	\$ 5,601.04	Hendry	0.91
26	\$ 5,091.36	\$ 5,775.81	Hernando	0.81
27	\$ 5,229.22	\$ 6,006.80	Highlands	0.77
28	\$ 5,349.97	\$ 6,247.01	Hillsborough	0.82
29	\$ 5,401.92	\$ 6,496.82	Holmes	0.87
30	\$ 5,444.13	\$ 6,756.64	Indian River	0.86
31	\$ 5,459.76	\$ 7,026.82	Jackson	0.73
32	\$ 5,589.59	\$ 7,307.83	Jefferson	0.71
33	\$ 5,695.84	\$ 7,600.06	Lafayette	0.72
34	\$ 5,831.74	\$ 7,903.98	Lake	0.78
35	\$ 6,016.18	\$ 8,214.88	Lee	0.91
36	\$ 6,342.71	\$ 8,524.79	Leon	0.74
37	\$ 6,632.67	\$ 8,841.45	Levy	0.92
38	\$ 6,886.10	\$ 9,169.84	Liberty	0.87
39	\$ 7,272.78	\$ 9,510.46	Madison	0.74
40	\$ 7,591.70	\$ 9,863.70	Manatee	1.04
41	\$ 7,909.85	\$ 10,230.09	Marion	0.66
42	\$ 8,346.07	\$ 10,610.07	Martin	1.08
43	\$ 8,815.79	\$ 11,004.16	Monroe	1.23
44	\$ 9,424.30	\$ 11,412.89	Nassau	0.67
45	\$ 9,766.44	\$ 11,776.26	Okaloosa	0.93
46	\$ 9,957.64	\$ 12,084.33	Okeechobee	0.87
47	\$ 10,218.52	\$ 12,340.68	Orange	0.74
48	\$ 11,018.61	\$ 12,602.47	Osceola	0.85
49	\$ 11,795.19	\$ 12,869.80	Palm Beach	0.90
50	\$ 12,521.23	\$ 13,142.80	Pasco	0.70
51	\$ 13,195.23	\$ 13,421.59	Pinellas	0.76
52	\$ 13,699.58	\$ 13,706.31	Polk	0.80
53	\$ 13,956.96	\$ 13,997.07	Putnam	0.75
54	\$ 14,885.78	\$ 14,293.98	St. Johns	0.88
55	\$ 15,796.58	\$ 14,602.18	St. Lucie	0.89
56	\$ 16,902.13	\$ 14,921.97	Santa Rosa	0.85
57	\$ 17,734.32	\$ 15,360.82	Sarasota	0.87
58	\$ 18,276.60	\$ 15,891.71	Seminole	0.85
59	\$ 18,745.03	\$ 16,578.49	Sumter	0.76
60	\$ 19,260.89	\$ 17,566.95	Suwannee	0.63
61	\$ 19,895.42	\$ 18,467.90	Taylor	0.91
62	\$ 20,648.84	\$ 19,195.79	Union	0.74
63	\$ 21,359.16	\$ 19,695.39	Volusia	0.70
64	\$ 21,932.18	\$ 19,998.73	Wakulla	0.74
65	\$ 22,301.04	\$ 20,913.15	Walton	0.71
66	\$ 22,480.02	\$ 21,763.61	Washington	0.64
67	\$ 22,855.66	\$ 22,599.66		
68	\$ 23,442.53	\$ 23,223.11		
69	\$ 24,104.47	\$ 23,641.83		
70	\$ 24,645.53	\$ 24,190.17		
71	\$ 24,930.33	\$ 24,695.40		
72	\$ 25,036.99	\$ 25,163.63		
73	\$ 25,053.67	\$ 25,663.32		
74	\$ 25,165.91	\$ 26,167.38		
75	\$ 25,920.90	\$ 26,462.36		
76	\$ 26,698.53	\$ 26,529.07		
77	\$ 27,499.46	\$ 26,443.00		
78	\$ 28,188.30	\$ 26,440.12		
79	\$ 28,532.72	\$ 26,634.51		

HMO Standard Risk Rates - 1/1/2022 thru 12/31/2022

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 16,428.24	\$ 16,584.38	Alachua	0.80
1	\$ 8,073.69	\$ 8,150.44	Baker	1.07
2	\$ 6,437.11	\$ 6,493.32	Bay	0.73
3	\$ 5,600.04	\$ 5,630.68	Bradford	0.90
4	\$ 5,562.47	\$ 5,562.47	Brevard	1.10
5	\$ 5,562.47	\$ 5,562.47	Broward	0.99
6	\$ 5,517.11	\$ 5,517.11	Calhoun	0.73
7	\$ 5,435.15	\$ 5,435.15	Charlotte	0.98
8	\$ 5,342.90	\$ 5,342.90	Citrus	0.95
9	\$ 5,305.47	\$ 5,305.47	Clay	0.95
10	\$ 5,324.71	\$ 5,324.71	Collier	1.07
11	\$ 5,374.33	\$ 5,374.33	Columbia	0.84
12	\$ 5,483.48	\$ 5,483.48	Dade	1.00
13	\$ 5,628.99	\$ 5,628.99	De Soto	0.96
14	\$ 5,701.74	\$ 5,701.74	Dixie	0.82
15	\$ 5,701.74	\$ 5,723.26	Duval	1.07
16	\$ 5,701.74	\$ 5,847.64	Escambia	0.83
17	\$ 5,707.66	\$ 6,031.89	Flagler	0.88
18	\$ 5,729.29	\$ 6,417.74	Franklin	0.73
19	\$ 5,725.17	\$ 6,825.23	Gadsden	0.70
20	\$ 5,689.64	\$ 7,122.87	Gilchrist	0.85
21	\$ 5,635.22	\$ 7,229.67	Glades	1.09
22	\$ 5,672.22	\$ 7,335.15	Gulf	0.73
23	\$ 5,802.55	\$ 7,459.40	Hamilton	0.89
24	\$ 5,937.67	\$ 7,702.57	Hardee	0.99
25	\$ 6,087.03	\$ 7,965.52	Hendry	0.94
26	\$ 6,250.65	\$ 8,243.84	Hernando	1.04
27	\$ 6,426.87	\$ 8,525.17	Highlands	0.94
28	\$ 6,652.60	\$ 8,813.08	Hillsborough	0.96
29	\$ 6,924.67	\$ 9,092.32	Holmes	0.76
30	\$ 7,158.60	\$ 9,356.10	Indian River	1.06
31	\$ 7,344.93	\$ 9,589.35	Jackson	0.73
32	\$ 7,482.55	\$ 9,796.03	Jefferson	0.73
33	\$ 7,592.71	\$ 9,982.48	Lafayette	0.76
34	\$ 7,703.12	\$ 10,150.58	Lake	1.03
35	\$ 7,806.28	\$ 10,291.67	Lee	1.00
36	\$ 7,931.52	\$ 10,418.67	Leon	0.70
37	\$ 8,082.77	\$ 10,553.11	Levy	0.97
38	\$ 8,274.59	\$ 10,724.99	Liberty	0.73
39	\$ 8,522.46	\$ 10,914.71	Madison	0.73
40	\$ 8,787.70	\$ 11,123.23	Manatee	1.04
41	\$ 9,087.64	\$ 11,344.52	Marion	0.86
42	\$ 9,410.35	\$ 11,597.31	Martin	1.00
43	\$ 9,763.63	\$ 11,877.24	Monroe	1.00
44	\$ 10,133.31	\$ 12,174.33	Nassau	1.18
45	\$ 10,510.40	\$ 12,472.83	Okaloosa	0.89
46	\$ 10,895.92	\$ 12,780.65	Okeechobee	0.83
47	\$ 11,299.71	\$ 13,097.13	Orange	0.88
48	\$ 11,705.02	\$ 13,409.46	Osceola	1.09
49	\$ 12,138.98	\$ 13,726.06	Palm Beach	1.10
50	\$ 12,588.29	\$ 14,028.15	Pasco	1.00
51	\$ 13,088.53	\$ 14,319.80	Pinellas	1.06
52	\$ 13,622.83	\$ 14,586.82	Polk	1.05
53	\$ 14,236.17	\$ 14,872.67	Putnam	1.00
54	\$ 14,926.85	\$ 15,173.48	St. Johns	1.10
55	\$ 15,703.82	\$ 15,525.68	St. Lucie	0.99
56	\$ 16,517.67	\$ 15,896.50	Santa Rosa	0.93
57	\$ 17,414.40	\$ 16,404.82	Sarasota	0.97
58	\$ 18,384.55	\$ 17,021.89	Seminole	1.04
59	\$ 19,439.10	\$ 17,800.13	Sumter	0.95
60	\$ 20,668.75	\$ 18,622.26	Suwannee	0.84
61	\$ 22,111.06	\$ 19,489.59	Taylor	0.73
62	\$ 23,799.70	\$ 20,380.91	Union	0.89
63	\$ 25,600.81	\$ 21,377.31	Volusia	0.95
64	\$ 28,551.57	\$ 23,325.07	Wakulla	0.73
65	\$ 29,439.82	\$ 26,203.25	Walton	0.87
66	\$ 29,693.78	\$ 25,854.23	Washington	0.89
67	\$ 28,236.73	\$ 25,679.72		
68	\$ 28,236.73	\$ 25,679.72		
69	\$ 28,236.73	\$ 25,679.72		
70	\$ 28,236.73	\$ 25,679.72		
71	\$ 28,236.73	\$ 25,679.72		
72	\$ 28,236.73	\$ 25,679.72		
73	\$ 28,236.73	\$ 25,679.72		
74	\$ 28,236.73	\$ 25,679.72		
75	\$ 28,236.73	\$ 25,679.72		
76	\$ 28,236.73	\$ 25,679.72		
77	\$ 28,236.73	\$ 25,679.72		
78	\$ 28,236.73	\$ 25,679.72		
79	\$ 28,236.73	\$ 25,679.72		

PPO Standard Risk Rates - 1/1/2022 thru 12/31/2022

STANDARD HEALTH BENEFIT PLAN

Age	Male	Female	County	Area Factor
0	\$ 5,973.61	\$ 5,807.24	Alachua	0.80
1	\$ 5,655.05	\$ 5,508.07	Baker	0.89
2	\$ 5,017.93	\$ 4,909.70	Bay	0.88
3	\$ 4,340.82	\$ 4,235.22	Bradford	0.80
4	\$ 3,994.99	\$ 3,807.55	Brevard	0.84
5	\$ 3,783.78	\$ 3,461.78	Broward	1.09
6	\$ 3,620.17	\$ 3,168.80	Calhoun	0.83
7	\$ 3,459.16	\$ 2,904.83	Charlotte	0.84
8	\$ 3,327.18	\$ 2,741.14	Citrus	0.80
9	\$ 3,274.41	\$ 2,685.74	Clay	0.86
10	\$ 3,300.79	\$ 2,767.58	Collier	0.94
11	\$ 3,379.96	\$ 2,928.65	Columbia	0.87
12	\$ 3,542.89	\$ 3,236.83	Dade	1.00
13	\$ 3,789.61	\$ 3,629.29	De Soto	0.90
14	\$ 4,094.05	\$ 3,985.24	Dixie	0.80
15	\$ 4,378.21	\$ 4,304.68	Duval	0.84
16	\$ 4,627.18	\$ 4,600.34	Escambia	0.84
17	\$ 4,707.90	\$ 4,765.77	Flagler	0.80
18	\$ 4,620.37	\$ 4,800.91	Franklin	0.86
19	\$ 4,578.73	\$ 4,897.00	Gadsden	0.86
20	\$ 4,731.53	\$ 5,187.91	Gilchrist	0.78
21	\$ 4,896.25	\$ 5,508.65	Glades	0.86
22	\$ 5,049.76	\$ 5,840.74	Gulf	0.87
23	\$ 5,190.47	\$ 6,156.93	Hamilton	0.84
24	\$ 5,329.41	\$ 6,445.54	Hardee	0.90
25	\$ 5,469.25	\$ 6,687.37	Hendry	0.89
26	\$ 5,613.51	\$ 6,881.09	Hernando	0.81
27	\$ 5,782.37	\$ 7,040.00	Highlands	0.72
28	\$ 5,961.93	\$ 7,201.85	Hillsborough	0.82
29	\$ 6,127.65	\$ 7,367.89	Holmes	0.82
30	\$ 6,287.82	\$ 7,527.93	Indian River	0.91
31	\$ 6,460.59	\$ 7,680.53	Jackson	0.88
32	\$ 6,645.98	\$ 7,854.54	Jefferson	0.87
33	\$ 6,968.00	\$ 8,088.81	Lafayette	0.86
34	\$ 7,330.58	\$ 8,388.24	Lake	0.85
35	\$ 7,768.07	\$ 8,678.41	Lee	0.88
36	\$ 8,168.58	\$ 8,936.08	Leon	0.83
37	\$ 8,609.59	\$ 9,133.32	Levy	0.78
38	\$ 8,998.46	\$ 9,298.16	Liberty	0.85
39	\$ 9,334.80	\$ 9,426.02	Madison	0.85
40	\$ 9,666.80	\$ 9,546.67	Manatee	0.85
41	\$ 10,011.82	\$ 9,708.78	Marion	0.82
42	\$ 10,311.04	\$ 9,894.09	Martin	0.98
43	\$ 10,534.59	\$ 10,066.66	Monroe	1.00
44	\$ 10,720.25	\$ 10,315.54	Nassau	0.85
45	\$ 11,088.12	\$ 10,625.19	Okaloosa	0.89
46	\$ 11,403.91	\$ 11,043.93	Okeechobee	0.82
47	\$ 11,785.41	\$ 11,458.08	Orange	0.84
48	\$ 12,111.84	\$ 11,878.05	Osceola	0.84
49	\$ 12,612.54	\$ 12,316.64	Palm Beach	0.98
50	\$ 13,073.74	\$ 12,747.61	Pasco	0.84
51	\$ 13,463.72	\$ 13,154.36	Pinellas	0.85
52	\$ 13,802.76	\$ 13,519.11	Polk	0.79
53	\$ 14,260.09	\$ 13,865.18	Putnam	0.81
54	\$ 15,007.95	\$ 14,229.06	St. Johns	0.87
55	\$ 15,718.96	\$ 14,645.77	St. Lucie	0.83
56	\$ 16,455.94	\$ 15,111.34	Santa Rosa	0.88
57	\$ 17,188.79	\$ 15,641.62	Sarasota	0.73
58	\$ 18,148.49	\$ 16,228.72	Seminole	0.86
59	\$ 19,031.11	\$ 16,869.92	Sumter	0.84
60	\$ 19,819.56	\$ 17,526.43	Suwannee	0.84
61	\$ 20,474.34	\$ 18,161.96	Taylor	0.91
62	\$ 21,066.13	\$ 18,726.28	Union	0.91
63	\$ 21,565.92	\$ 19,181.96	Volusia	0.86
64	\$ 21,893.51	\$ 19,448.81	Wakulla	0.87
65	\$ 21,861.01	\$ 19,577.66	Walton	0.87
66	\$ 21,690.57	\$ 19,627.43	Washington	0.88
67	\$ 21,501.93	\$ 19,679.06		
68	\$ 21,501.93	\$ 19,743.81		
69	\$ 21,501.93	\$ 19,811.01		
70	\$ 21,501.93	\$ 19,876.61		
71	\$ 21,501.93	\$ 19,942.10		
72	\$ 21,501.93	\$ 20,009.32		
73	\$ 21,501.93	\$ 20,071.57		
74	\$ 21,501.93	\$ 20,132.56		
75	\$ 21,501.93	\$ 20,193.55		
76	\$ 21,501.93	\$ 20,250.43		
77	\$ 21,501.93	\$ 20,312.90		
78	\$ 21,501.93	\$ 20,395.72		
79	\$ 21,501.93	\$ 20,437.13		