LIFEX RESEARCH CORP

2026

Rate Book

Visit Limit Plan Rates

LIFEX RESEARCH CORP

PREMIUMS BY AGE BAND					
PLAN	VL $250	VL $500	VL $750	VL $1,000	VL $1,500
NETWORK	PHCS PPO	PHCS PPO	PHCS PPO	PHCS PPO	PHCS PPO
AGES 18-29					
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
AGES 30-44					
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
AGES 45-54					
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
AGES 55-64					
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

LIFEX RESEARCH CORP

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
AGES 18-29						
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
AGES 30-44						
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
AGES 45-54						
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
AGES 55-64						
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

LIFEX RESEARCH CORP

PREMIUMS BY AGE BAND				
PLAN	MM 4,900+		MM 7,250+	
NETWORK	PHCS PPO	CIGNA PPO	PHCS PPO	CIGNA PPO
AGES 18-29				
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
AGES 30-44				
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
AGES 45-54				
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
AGES 55-64				
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

HSA Plan Rates

LIFEX RESEARCH CORP

PREMIUMS BY AGE BAND				
PLAN	HSA $3,500		HSA $5,000	
NETWORK	PHCS PPO	CIGNA PPO	PHCS PPO	CIGNA PPO
AGES 18-29				
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
AGES 30-44				
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
AGES 45-54				
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
AGES 55-64				
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

LIFEX RESEARCH CORP

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

Humana Plan Rates

LIFEX RESEARCH CORP

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