

Table of Premiums

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 wellaway.com



NEW HORIZON RATES – Zone A (Alaska, California, New Jersey, New York, Texas)

Monthly premiums reflected in USD.

Effective Date: January 1, 2026

Age	3000		5000		7000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0-20	\$381	\$457	\$315	\$379	\$276	\$332
21	\$501	\$601	\$414	\$497	\$362	\$435
22	\$517	\$622	\$428	\$514	\$374	\$449
23	\$531	\$637	\$439	\$528	\$384	\$461
24	\$550	\$661	\$455	\$547	\$398	\$477
25	\$567	\$681	\$468	\$562	\$410	\$493
26	\$584	\$701	\$483	\$580	\$422	\$507
27	\$603	\$724	\$498	\$598	\$436	\$523
28	\$622	\$746	\$514	\$617	\$449	\$540
29	\$640	\$768	\$529	\$635	\$463	\$556
30	\$661	\$793	\$547	\$656	\$478	\$575
31	\$682	\$819	\$564	\$678	\$494	\$594
32	\$702	\$843	\$580	\$697	\$507	\$609
33	\$726	\$871	\$600	\$721	\$525	\$631
34	\$747	\$897	\$618	\$743	\$540	\$648
35	\$772	\$926	\$638	\$766	\$558	\$670
36	\$795	\$954	\$659	\$791	\$576	\$691
37	\$820	\$984	\$679	\$815	\$592	\$711
38	\$847	\$1,017	\$700	\$840	\$612	\$735
39	\$871	\$1,046	\$721	\$866	\$631	\$757
40	\$900	\$1,081	\$745	\$894	\$651	\$782
41	\$943	\$1,132	\$781	\$937	\$682	\$819
42	\$973	\$1,168	\$805	\$967	\$703	\$844
43	\$1,004	\$1,205	\$830	\$997	\$726	\$871
44	\$1,036	\$1,243	\$857	\$1,028	\$749	\$899
45	\$1,068	\$1,282	\$884	\$1,061	\$773	\$927
46	\$1,102	\$1,323	\$912	\$1,094	\$796	\$956
47	\$1,138	\$1,366	\$942	\$1,131	\$823	\$988
48	\$1,172	\$1,407	\$969	\$1,163	\$847	\$1,017
49	\$1,208	\$1,450	\$1,000	\$1,201	\$874	\$1,048
50	\$1,248	\$1,497	\$1,032	\$1,239	\$902	\$1,082
51	\$1,285	\$1,542	\$1,063	\$1,276	\$928	\$1,114
52	\$1,325	\$1,590	\$1,096	\$1,316	\$959	\$1,151
53	\$1,369	\$1,643	\$1,131	\$1,357	\$989	\$1,187
54	\$1,411	\$1,693	\$1,167	\$1,401	\$1,020	\$1,225
55	\$1,492	\$1,791	\$1,234	\$1,482	\$1,079	\$1,295
56	\$1,538	\$1,846	\$1,272	\$1,528	\$1,112	\$1,335
57	\$1,585	\$1,902	\$1,312	\$1,575	\$1,146	\$1,375
58	\$1,637	\$1,966	\$1,354	\$1,625	\$1,184	\$1,421
59	\$1,687	\$2,025	\$1,394	\$1,673	\$1,220	\$1,464
60	\$1,740	\$2,089	\$1,439	\$1,727	\$1,259	\$1,511
61	\$1,794	\$2,154	\$1,484	\$1,781	\$1,298	\$1,558
62	\$1,850	\$2,221	\$1,531	\$1,838	\$1,338	\$1,606
63	\$1,908	\$2,290	\$1,579	\$1,895	\$1,380	\$1,656
64	\$1,970	\$2,364	\$1,628	\$1,954	\$1,425	\$1,710
65	\$2,041	\$2,449	\$1,688	\$2,026	\$1,475	\$1,771

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NEW HORIZON RATES – Zone B (All states excluding the list on Zone A)

Monthly premiums reflected in USD.

Effective Date: January 1, 2026

Age	3000		5000		7000	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0-20	\$343	\$412	\$283	\$340	\$248	\$298
21	\$450	\$541	\$373	\$448	\$326	\$392
22	\$465	\$558	\$385	\$463	\$336	\$403
23	\$478	\$575	\$395	\$475	\$346	\$416
24	\$495	\$595	\$410	\$493	\$358	\$430
25	\$510	\$612	\$422	\$507	\$368	\$442
26	\$524	\$629	\$435	\$522	\$380	\$456
27	\$542	\$651	\$449	\$540	\$392	\$470
28	\$559	\$671	\$463	\$556	\$404	\$486
29	\$576	\$691	\$476	\$571	\$416	\$500
30	\$595	\$715	\$492	\$590	\$430	\$516
31	\$614	\$737	\$507	\$609	\$444	\$533
32	\$632	\$758	\$523	\$628	\$457	\$549
33	\$653	\$784	\$541	\$650	\$473	\$568
34	\$672	\$806	\$557	\$669	\$486	\$584
35	\$694	\$833	\$575	\$690	\$502	\$603
36	\$716	\$859	\$592	\$711	\$517	\$622
37	\$738	\$886	\$610	\$732	\$533	\$641
38	\$762	\$914	\$629	\$756	\$551	\$662
39	\$784	\$941	\$648	\$778	\$567	\$681
40	\$810	\$972	\$670	\$804	\$586	\$703
41	\$849	\$1,019	\$702	\$843	\$614	\$737
42	\$876	\$1,052	\$725	\$870	\$633	\$759
43	\$903	\$1,084	\$747	\$897	\$653	\$784
44	\$932	\$1,119	\$771	\$925	\$674	\$810
45	\$962	\$1,155	\$795	\$954	\$696	\$836
46	\$991	\$1,189	\$820	\$984	\$717	\$860
47	\$1,024	\$1,229	\$847	\$1,017	\$740	\$889
48	\$1,054	\$1,266	\$871	\$1,046	\$762	\$914
49	\$1,088	\$1,306	\$899	\$1,080	\$786	\$944
50	\$1,122	\$1,347	\$928	\$1,114	\$812	\$974
51	\$1,156	\$1,388	\$956	\$1,148	\$836	\$1,004
52	\$1,193	\$1,431	\$987	\$1,185	\$862	\$1,035
53	\$1,231	\$1,477	\$1,018	\$1,222	\$890	\$1,068
54	\$1,270	\$1,524	\$1,051	\$1,261	\$918	\$1,102
55	\$1,342	\$1,611	\$1,110	\$1,333	\$971	\$1,166
56	\$1,383	\$1,660	\$1,145	\$1,374	\$1,000	\$1,201
57	\$1,427	\$1,712	\$1,179	\$1,416	\$1,032	\$1,239
58	\$1,473	\$1,767	\$1,219	\$1,463	\$1,065	\$1,279
59	\$1,518	\$1,821	\$1,256	\$1,508	\$1,098	\$1,317
60	\$1,566	\$1,879	\$1,295	\$1,555	\$1,132	\$1,360
61	\$1,615	\$1,939	\$1,335	\$1,603	\$1,167	\$1,401
62	\$1,665	\$1,999	\$1,378	\$1,653	\$1,204	\$1,445
63	\$1,718	\$2,062	\$1,420	\$1,705	\$1,242	\$1,491
64	\$1,772	\$2,127	\$1,466	\$1,760	\$1,281	\$1,538
65	\$1,836	\$2,203	\$1,519	\$1,823	\$1,327	\$1,593

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Dental and Vision Package (Optional Coverage)

USA

Policyholder	Couple	Policyholder and Children	Family
\$94	\$189	\$205	\$319