Effective 1/1/2025 Non-Tobacco - Pg 1



	On Exchange Rates - Southern IVV (Clark County Offic)														, ,		
Plan Name/Age	0-14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
EPO Gold 7	\$486.14	\$529.35	\$545.88	\$562.40	\$580.19	\$597.99	\$616.42	\$635.48	\$635.48	\$635.48	\$635.48	\$638.02	\$650.73	\$665.98	\$690.77	\$711.10	\$721.27
EPO Silver 1	\$357.85	\$389.66	\$401.82	\$413.99	\$427.08	\$440.18	\$453.75	\$467.78	\$467.78	\$467.78	\$467.78	\$469.65	\$479.01	\$490.23	\$508.48	\$523.45	\$530.93
EPO Silver 2	\$356.52	\$388.21	\$400.33	\$412.45	\$425.49	\$438.54	\$452.06	\$466.04	\$466.04	\$466.04	\$466.04	\$467.90	\$477.22	\$488.41	\$506.59	\$521.50	\$528.96
EPO Silver 6	\$356.71	\$388.42	\$400.54	\$412.67	\$425.72	\$438.78	\$452.30	\$466.29	\$466.29	\$466.29	\$466.29	\$468.16	\$477.48	\$488.67	\$506.86	\$521.78	\$529.24
EPO Silver 7	\$333.21	\$362.83	\$374.15	\$385.48	\$397.68	\$409.87	\$422.50	\$435.57	\$435.57	\$435.57	\$435.57	\$437.31	\$446.02	\$456.48	\$473.46	\$487.40	\$494.37
EPO Silver 8	\$313.99	\$341.90	\$352.57	\$363.24	\$374.73	\$386.22	\$398.13	\$410.44	\$410.44	\$410.44	\$410.44	\$412.08	\$420.29	\$430.14	\$446.15	\$459.28	\$465.85
EPO Silver 9	\$302.92	\$329.84	\$340.14	\$350.43	\$361.52	\$372.61	\$384.09	\$395.97	\$395.97	\$395.97	\$395.97	\$397.55	\$405.47	\$414.98	\$430.42	\$443.09	\$449.43
EPO Bronze 11	\$203.13	\$221.19	\$228.09	\$234.99	\$242.43	\$249.86	\$257.56	\$265.53	\$265.53	\$265.53	\$265.53	\$266.59	\$271.90	\$278.28	\$288.63	\$297.13	\$301.38
EPO Bronze 12	\$233.00	\$253.72	\$261.63	\$269.55	\$278.08	\$286.61	\$295.44	\$304.58	\$304.58	\$304.58	\$304.58	\$305.80	\$311.89	\$319.20	\$331.08	\$340.83	\$345.70
EPO Bronze 13	\$236.04	\$257.02	\$265.04	\$273.07	\$281.71	\$290.35	\$299.29	\$308.55	\$308.55	\$308.55	\$308.55	\$309.78	\$315.96	\$323.36	\$335.39	\$345.27	\$350.20
EPO Bronze 14	\$231.68	\$252.27	\$260.15	\$268.02	\$276.50	\$284.98	\$293.76	\$302.85	\$302.85	\$302.85	\$302.85	\$304.06	\$310.12	\$317.39	\$329.20	\$338.89	\$343.73
HSA EPO Bronze 3.1	\$215.68	\$234.86	\$242.19	\$249.52	\$257.41	\$265.31	\$273.48	\$281.94	\$281.94	\$281.94	\$281.94	\$283.07	\$288.71	\$295.47	\$306.47	\$315.49	\$320.00
EPO Catastrophic	\$180.54	\$196.59	\$202.72	\$208.86	\$215.47	\$222.08	\$228.92	\$236.00	\$236.00	\$236.00	\$236.00	\$236.94	\$241.66	\$247.33	\$256.53	\$264.08	\$267.86
Plan Name/Age	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
EPO Gold 7					\$776.56			\$791.81					\$862.35		_	\$953.22	
The out							l I										
EPO Silver 1					\$571.63					\$597.82							
EPO Silver 2	\$540.14		\$558.32		\$569.50	\$573.23		\$580.69		\$595.60				-	\$672.96		
EPO Silver 6	\$540.43	\$551.62			\$569.81	\$573.54		\$581.00	\$588.46	\$595.92	•		\$632.76	\$651.41		\$699.44	\$728.81
EPO Silver 7		\$515.28			\$532.27	\$535.75		\$542.72	\$549.69			\$577.13		-			-
EPO Silver 8	\$475.70	,	\$491.71	,	\$501.56		7	\$511.41	\$517.98			\$543.83			4	,	*
EPO Silver 9	\$458.93	\$468.43	\$474.37	\$480.71	\$483.88	\$487.04	\$490.21	\$493.38	\$499.71	\$506.05	\$515.55	\$524.66	\$537.33	\$553.17	\$5/1./8	\$593.96	\$618.90
EPO Bronze 11	\$307.75	\$314.12	\$318.10	\$322.35	\$324.48	\$326.60	\$328.73	\$330.85	\$335.10	\$339.35	\$345.72	\$351.83	\$360.32	\$370.95	\$383.43	\$398.29	\$415.02
EPO Bronze 12	\$353.01	\$360.32	\$364.89	\$369.76	\$372.20	\$374.63	\$377.07	\$379.51	\$384.38	\$389.25	\$396.56	\$403.57	\$413.32	\$425.50	\$439.81	\$456.87	\$476.06
EPO Bronze 13	\$357.61	\$365.01	\$369.64	\$374.58	\$377.05	\$379.52	\$381.98	\$384.45	\$389.39	\$394.33	\$401.73	\$408.83	\$418.70	\$431.04	\$445.55	\$462.83	\$482.26
EPO Bronze 14	\$351.00	\$358.27	\$362.81	\$367.66	\$370.08	\$372.51	\$374.93	\$377.35	\$382.20	\$387.04	\$394.31	\$401.28	\$410.97	\$423.08	\$437.32	\$454.28	\$473.35
HSA EPO Bronze 3.1	\$326.77	\$333.54	\$337.76	\$342.28	\$344.53	\$346.79	\$349.04	\$351.30	\$355.81	\$360.32	\$367.09	\$373.57	\$382.59	\$393.87	\$407.12	\$422.91	\$440.67

Effective 1/1/2025 Non-Tobacco - Pg 2



Plan Name/Age	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64+
EPO Gold 7	\$1,039.01	\$1,084.13	\$1,134.97	\$1,185.17	\$1,240.46	\$1,296.38	\$1,356.75	\$1,417.12	\$1,482.57	\$1,548.66	\$1,619.20	\$1,654.15	\$1,724.69	\$1,785.70	\$1,825.73	\$1,875.94	\$1,906.38
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EPO Silver 1	\$764.82	\$798.03	\$835.46	\$872.41	\$913.11	\$954.27	\$998.71	\$1,043.15	\$1,091.33	\$1,139.98	\$1,191.90	\$1,217.63	\$1,269.55	\$1,314.46	\$1,343.93	\$1,380.89	\$1,403.29
EPO Silver 2	\$761.98	\$795.06	\$832.35	\$869.16	\$909.71	\$950.72	\$995.00	\$1,039.27	\$1,087.27	\$1,135.74	\$1,187.47	\$1,213.10	\$1,264.83	\$1,309.57	\$1,338.93	\$1,375.75	\$1,398.07
EPO Silver 6	\$762.38	\$795.49	\$832.79	\$869.63	\$910.20	\$951.23	\$995.53	\$1,039.83	\$1,087.85	\$1,136.35	\$1,188.11	\$1,213.75	\$1,265.51	\$1,310.27	\$1,339.65	\$1,376.49	\$1,398.82
EPO Silver 7	\$712.16	\$743.08	\$777.93	\$812.34	\$850.23	\$888.56	\$929.94	\$971.32	\$1,016.18	\$1,061.48	\$1,109.83	\$1,133.79	\$1,182.14	\$1,223.95	\$1,251.39	\$1,285.80	\$1,306.67
EPO Silver 8	\$671.07	\$700.21	\$733.05	\$765.47	\$801.18	\$837.30	\$876.29	\$915.28	\$957.56	\$1,000.24	\$1,045.80	\$1,068.38	\$1,113.93	\$1,153.34	\$1,179.19	\$1,211.62	\$1,231.28
EPO Silver 9	\$647.41	\$675.52	\$707.20	\$738.48	\$772.93	\$807.78	\$845.40	\$883.01	\$923.80	\$964.98	\$1,008.93	\$1,030.71	\$1,074.66	\$1,112.68	\$1,137.62	\$1,168.90	\$1,187.87
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EPO Bronze 11	\$434.14	\$452.99	\$474.24	\$495.21	\$518.31	\$541.68	\$566.91	\$592.13	\$619.48	\$647.10	\$676.57	\$691.17	\$720.65	\$746.14	\$762.87	\$783.84	\$796.56
EPO Bronze 12	\$497.99	\$519.61	\$543.98	\$568.04	\$594.54	\$621.34	\$650.28	\$679.21	\$710.59	\$742.26	\$776.07	\$792.82	\$826.63	\$855.87	\$875.06	\$899.12	\$913.71
EPO Bronze 13	\$504.48	\$526.39	\$551.07	\$575.45	\$602.29	\$629.44	\$658.75	\$688.07	\$719.85	\$751.94	\$786.19	\$803.16	\$837.40	\$867.03	\$886.46	\$910.84	\$925.62
EPO Bronze 14	\$495.16	\$516.66	\$540.89	\$564.82	\$591.16	\$617.81	\$646.58	\$675.36	\$706.55	\$738.05	\$771.66	\$788.32	\$821.93	\$851.01	\$870.09	\$894.01	\$908.52
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HSA EPO Bronze 3.1	\$460.97	\$480.99	\$503.54	\$525.82	\$550.35	\$575.16	\$601.94	\$628.73	\$657.77	\$687.09	\$718.38	\$733.89	\$765.19	\$792.25	\$810.01	\$832.29	\$845.79

Effective 1/1/2025 Tobacco - Pg 3



Plan Name/Age	0-14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
EPO Gold 7	\$486.14	\$529.35	\$545.88	\$562.40	\$580.19	\$597.99	\$616.42	\$635.48	\$660.90	\$686.32	\$711.74	\$740.11	\$780.88	\$805.84	\$842.74	\$874.66	\$894.37
EPO Silver 1	\$357.85	\$389.66	\$401.82	\$413.99	\$427.08	\$440.18	\$453.75	\$467.78	\$486.49	\$505.20	\$523.91	\$544.80	\$574.81	\$593.18	\$620.34	\$643.84	\$658.35
EPO Silver 2	\$356.52	\$388.21	\$400.33	\$412.45	\$425.49	\$438.54	\$452.06	\$466.04	\$484.68	\$503.32	\$521.96	\$542.77	\$572.67	\$590.98	\$618.03	\$641.44	\$655.90
EPO Silver 6	\$356.71	\$388.42	\$400.54	\$412.67	\$425.72	\$438.78	\$452.30	\$466.29	\$484.94	\$503.59	\$522.24	\$543.06	\$572.98	\$591.29	\$618.37	\$641.79	\$656.26
EPO Silver 7	\$333.21	\$362.83	\$374.15	\$385.48	\$397.68	\$409.87	\$422.50	\$435.57	\$452.99	\$470.42	\$487.84	\$507.28	\$535.23	\$552.34	\$577.63	\$599.51	\$613.02
EPO Silver 8	\$313.99	\$341.90	\$352.57	\$363.24	\$374.73	\$386.22	\$398.13	\$410.44	\$426.86	\$443.28	\$459.69	\$478.01	\$504.35	\$520.47	\$544.30	\$564.92	\$577.65
EPO Silver 9	\$302.92	\$329.84	\$340.14	\$350.43	\$361.52	\$372.61	\$384.09	\$395.97	\$411.81	\$427.65	\$443.49	\$461.16	\$486.57	\$502.12	\$525.11	\$545.00	\$557.29
EPO Bronze 11	\$203.13	\$221.19	\$228.09	\$234.99	\$242.43	\$249.86	\$257.56	\$265.53	\$276.15	\$286.77	\$297.39	\$309.25	\$326.28	\$336.71	\$352.13	\$365.47	\$373.71
EPO Bronze 12	\$233.00	\$253.72	\$261.63	\$269.55	\$278.08	\$286.61	\$295.44	\$304.58	\$316.76	\$328.95	\$341.13	\$354.73	\$374.27	\$386.23	\$403.92	\$419.21	\$428.67
EPO Bronze 13	\$236.04	\$257.02	\$265.04	\$273.07	\$281.71	\$290.35	\$299.29	\$308.55	\$320.89	\$333.23	\$345.58	\$359.35	\$379.15	\$391.27	\$409.18	\$424.68	\$434.25
EPO Bronze 14	\$231.68	\$252.27	\$260.15	\$268.02	\$276.50	\$284.98	\$293.76	\$302.85	\$314.96	\$327.08	\$339.19	\$352.71	\$372.14	\$384.04	\$401.62	\$416.83	\$426.23
HSA EPO Bronze 3.1	\$215.68	\$234.86	\$242.19	\$249.52	\$257.41	\$265.31	\$273.48	\$281.94	\$293.22	\$304.50	\$315.77	\$328.36	\$346.45	\$357.52	\$373.89	\$388.05	\$396.80
EPO Catastrophic	\$180.54	\$196.59	\$202.72	\$208.86	\$215.47	\$222.08	\$228.92	\$236.00	\$245.44	\$254.88	\$264.32	\$274.86	\$290.00	\$299.27	\$312.97	\$324.82	\$332.15
Plan Name/Age	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
EPO Gold 7	\$920.65	\$947.23	\$966.86	\$987.49	\$1,001.76	\$1,016.13	\$1,030.61	\$1,045.19	\$1,066.63	\$1,088.27	\$1,108.71	\$1,128.29	\$1,155.54	\$1,189.61	\$1,229.63	\$1,277.31	\$1,350.83
EPO Silver 1	\$677.70	\$697.26	\$711.71	\$726.89	\$737.40	\$747.98	\$758.64	\$769.37	\$785.15	\$801.08	\$816.13	\$830.54	\$850.60	\$875.67	\$905.14	\$940.24	\$994.35
EPO Silver 2	\$675.18	\$694.67	\$709.06	\$724.19	\$734.66	\$745.20	\$755.81	\$766.51	\$782.23	\$798.10	\$813.09	\$827.45	\$847.44	\$872.42	\$901.77	\$936.74	\$990.65
EPO Silver 6	\$675.54	\$695.04	\$709.44	\$724.58	\$735.05	\$745.60	\$756.22	\$766.92	\$782.65	\$798.53	\$813.53	\$827.90	\$847.89	\$872.89	\$902.25	\$937.24	\$991.18
EPO Silver 7	\$631.03	\$649.25	\$662.70	\$676.84	\$686.62	\$696.48	\$706.40	\$716.39	\$731.09	\$745.92	\$759.93	\$773.35	\$792.03	\$815.38	\$842.81	\$875.50	\$925.88
EPO Silver 8	\$594.62	\$611.79	\$624.47	\$637.79	\$647.01	\$656.29	\$665.64	\$675.06	\$688.91	\$702.89	\$716.09	\$728.74	\$746.34	\$768.34	\$794.18	\$824.98	\$872.46
EPO Silver 9	\$573.66	\$590.22	\$602.45	\$615.31	\$624.20	\$633.16	\$642.18	\$651.26	\$664.62	\$678.11	\$690.84	\$703.04	\$720.02	\$741.25	\$766.19	\$795.90	\$841.71
EPO Bronze 11	\$384.69	\$395.79	\$403.99	\$412.61	\$418.58	\$424.58	\$430.63	\$436.72	\$445.68	\$454.73	\$463.26	\$471.45	\$482.83	\$497.07	\$513.79	\$533.72	\$564.43
EPO Bronze 12	\$441.26	\$454.00	\$463.41	\$473.29	\$480.13	\$487.02	\$493.96	\$500.95	\$511.23	\$521.60	\$531.39	\$540.78	\$553.84	\$570.17	\$589.35	\$612.21	\$647.44
EPO Bronze 13	\$447.01	\$459.92	\$469.45	\$479.46	\$486.39	\$493.37	\$500.40	\$507.48	\$517.89	\$528.40	\$538.32	\$547.83	\$561.06	\$577.60	\$597.03	\$620.19	\$655.88
EPO Bronze 14	\$438.75	\$451.42	\$460.77	\$470.60	\$477.41	\$484.26	\$491.16	\$498.10	\$508.32	\$518.64	\$528.38	\$537.71	\$550.70	\$566.93	\$586.00	\$608.73	\$643.76
HSA EPO Bronze 3.1	\$408.46	\$420.25	\$428.96	\$438.11	\$444.44	\$450.82	\$457.24	\$463.71	\$473.23	\$482.83	\$491.90	\$500.58	\$512.67	\$527.79	\$545.54	\$566.70	\$599.31

Effective 1/1/2025 Tobacco - Pg 4



Plan Name/Age	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64+
EPO Gold 7	\$1,433.83	\$1,517.78	\$1,611.65	\$1,718.50	\$1,823.47	\$1,931.61	\$2,034.99	\$2,125.54	\$2,223.71	\$2,322.84	\$2,428.64	\$2,481.07	\$2,586.87	\$2,678.37	\$2,738.42	\$2,813.72	\$2,859.37
EPO Silver 1	\$1,055.45	\$1,117.25	\$1,186.35	\$1,264.99	\$1,342.27	\$1,421.86	\$1,497.97	\$1,564.62	\$1,636.89	\$1,709.86	\$1,787.74	\$1,826.33	\$1,904.21	\$1,971.56	\$2,015.76	\$2,071.19	\$2,104.80
EPO Silver 2	\$1,051.53	\$1,113.09	\$1,181.93	\$1,260.29	\$1,337.27	\$1,416.58	\$1,492.39	\$1,558.80	\$1,630.80	\$1,703.50	\$1,781.09	\$1,819.53	\$1,897.12	\$1,964.23	\$2,008.27	\$2,063.49	\$2,096.97
EPO Silver 6	\$1,052.09	\$1,113.69	\$1,182.57	\$1,260.96	\$1,337.99	\$1,417.34	\$1,493.19	\$1,559.64	\$1,631.67	\$1,704.41	\$1,782.04	\$1,820.51	\$1,898.14	\$1,965.28	\$2,009.34	\$2,064.59	\$2,098.10
EPO Silver 7	\$982.78	\$1,040.32	\$1,104.66	\$1,177.89	\$1,249.84	\$1,323.96	\$1,394.82	\$1,456.88	\$1,524.18	\$1,592.12	\$1,664.64	\$1,700.57	\$1,773.09	\$1,835.81	\$1,876.96	\$1,928.58	\$1,959.87
EPO Silver 8	\$926.08	\$980.29	\$1,040.93	\$1,109.93	\$1,177.73	\$1,247.57	\$1,314.35	\$1,372.83	\$1,436.24	\$1,500.26	\$1,568.60	\$1,602.46	\$1,670.79	\$1,729.89	\$1,768.67	\$1,817.31	\$1,846.80
EPO Silver 9	\$893.43	\$945.73	\$1,004.23	\$1,070.80	\$1,136.21	\$1,203.59	\$1,268.01	\$1,324.43	\$1,385.60	\$1,447.37	\$1,513.30	\$1,545.96	\$1,611.89	\$1,668.90	\$1,706.32	\$1,753.24	\$1,781.69
EPO Bronze 11	\$599.12	\$634.19	\$673.42	\$718.06	\$761.92	\$807.10	\$850.30	\$888.14	\$929.16	\$970.58	\$1,014.79	\$1,036.69	\$1,080.90	\$1,119.13	\$1,144.23	\$1,175.69	\$1,194.77
EPO Bronze 12	\$687.22	\$727.46	\$772.45	\$823.66	\$873.97	\$925.80	\$975.35	\$1,018.75	\$1,065.81	\$1,113.32	\$1,164.03	\$1,189.15	\$1,239.86	\$1,283.72	\$1,312.50	\$1,348.59	\$1,370.47
EPO Bronze 13	\$696.18	\$736.94	\$782.52	\$834.40	\$885.37	\$937.87	\$988.07	\$1,032.03	\$1,079.70	\$1,127.83	\$1,179.20	\$1,204.65	\$1,256.02	\$1,300.45	\$1,329.61	\$1,366.17	\$1,388.34
EPO Bronze 14	\$683.32	\$723.33	\$768.06	\$818.98	\$869.01	\$920.54	\$969.81	\$1,012.97	\$1,059.75	\$1,106.99	\$1,157.42	\$1,182.40	\$1,232.82	\$1,276.43	\$1,305.05	\$1,340.93	\$1,362.69
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HSA EPO Bronze 3.1	\$636.14	\$673.39	\$715.03	\$762.44	\$809.01	\$856.98	\$902.85	\$943.03	\$986.58	\$1,030.56	\$1,077.50	\$1,100.76	\$1,147.70	\$1,188.30	\$1,214.94	\$1,248.35	\$1,268.60