

2025 HMO Off Exchange Rates - Southern NV (Clark and Nye County)

Plan Name/Age	0-14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
HMO Gold 7	\$343.84	\$374.40	\$386.09	\$397.77	\$410.36	\$422.94	\$435.98	\$449.46	\$449.46	\$449.46	\$449.46	\$451.26	\$460.25	\$471.03	\$488.56	\$502.95	\$510.14
HMO Silver 1.1	\$262.71	\$286.06	\$294.99	\$303.92	\$313.53	\$323.15	\$333.11	\$343.41	\$343.41	\$343.41	\$343.41	\$344.78	\$351.65	\$359.89	\$373.29	\$384.28	\$389.77
HMO Silver 3.1	\$265.62	\$289.23	\$298.26	\$307.29	\$317.01	\$326.73	\$336.80	\$347.22	\$347.22	\$347.22	\$347.22	\$348.61	\$355.55	\$363.89	\$377.43	\$388.54	\$394.09
HMO Silver 4	\$265.19	\$288.77	\$297.78	\$306.79	\$316.50	\$326.21	\$336.26	\$346.66	\$346.66	\$346.66	\$346.66	\$348.05	\$354.98	\$363.30	\$376.82	\$387.91	\$393.46
HMO Bronze 1	\$225.28	\$245.31	\$252.97	\$260.62	\$268.87	\$277.12	\$285.66	\$294.49	\$294.49	\$294.49	\$294.49	\$295.67	\$301.56	\$308.63	\$320.11	\$329.53	\$334.25
HMO Bronze 2	\$217.41	\$236.73	\$244.12	\$251.51	\$259.47	\$267.42	\$275.66	\$284.19	\$284.19	\$284.19	\$284.19	\$285.33	\$291.01	\$297.83	\$308.91	\$318.01	\$322.56
HMO Plus Bronze 3	\$193.88	\$211.12	\$217.70	\$224.29	\$231.39	\$238.49	\$245.84	\$253.44	\$253.44	\$253.44	\$253.44	\$254.45	\$259.52	\$265.61	\$275.49	\$283.60	\$287.65
HMO Plus Bronze 4	\$213.54	\$232.52	\$239.78	\$247.04	\$254.85	\$262.67	\$270.77	\$279.14	\$279.14	\$279.14	\$279.14	\$280.26	\$285.84	\$292.54	\$303.43	\$312.36	\$316.82
Plan Name/Age	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
HMO Gold 7	\$520.92	\$531.71	\$538.45	\$545.64	\$549.24	\$552.84	\$556.43	\$560.03	\$567.22	\$574.41	\$585.20	\$595.53	\$609.92	\$627.90	\$649.02	\$674.19	\$702.51
HMO Silver 1.1	\$398.01	\$406.25	\$411.41	\$416.90	\$419.65	\$422.39	\$425.14	\$427.89	\$433.38	\$438.88	\$447.12	\$455.02	\$466.01	\$479.74	\$495.88	\$515.12	\$536.75
HMO Silver 3.1	\$402.43	\$410.76	\$415.97	\$421.53	\$424.30	\$427.08	\$429.86	\$432.64	\$438.19	\$443.75	\$452.08	\$460.07	\$471.18	\$485.07	\$501.39	\$520.83	\$542.70
HMO Silver 4	\$401.78	\$410.10	\$415.30	\$420.85	\$423.62	\$426.39	\$429.17	\$431.94	\$437.48	\$443.03	\$451.35	\$459.32	\$470.42	\$484.28	\$500.58	\$519.99	\$541.83
HMO Bronze 1	\$341.31	\$348.38	\$352.80	\$357.51	\$359.87	\$362.22	\$364.58	\$366.93	\$371.65	\$376.36	\$383.43	\$390.20	\$399.62	\$411.40	\$425.24	\$441.74	\$460.29
HMO Bronze 2	\$329.38	\$336.20	\$340.46	\$345.01	\$347.28	\$349.55	\$351.83	\$354.10	\$358.65	\$363.19	\$370.02	\$376.55	\$385.65	\$397.01	\$410.37	\$426.28	\$444.19
HMO Plus Bronze 3	\$293.74	\$299.82	\$303.62	\$307.68	\$309.70	\$311.73	\$313.76	\$315.79	\$319.84	\$323.90	\$329.98	\$335.81	\$343.92	\$354.06	\$365.97	\$380.16	\$396.13
HMO Plus Bronze 4	\$323.52	\$330.22	\$334.41	\$338.88	\$341.11	\$343.34	\$345.58	\$347.81	\$352.27	\$356.74	\$363.44	\$369.86	\$378.79	\$389.96	\$403.08	\$418.71	\$436.30

2025 HMO Off Exchange Rates - Southern NV (Clark and Nye County)

Plan Name/Age	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64+
HMO Gold 7	\$734.87	\$766.78	\$802.74	\$838.24	\$877.35	\$916.90	\$959.60	\$1,002.30	\$1,048.59	\$1,095.33	\$1,145.22	\$1,169.94	\$1,219.83	\$1,262.98	\$1,291.30	\$1,326.81	\$1,348.16
HMO Silver 1.1	\$561.48	\$585.86	\$613.33	\$640.46	\$670.34	\$700.56	\$733.18	\$765.80	\$801.18	\$836.89	\$875.01	\$893.90	\$932.01	\$964.98	\$986.62	\$1,013.75	\$1,030.06
HMO Silver 3.1	\$567.70	\$592.36	\$620.13	\$647.57	\$677.77	\$708.33	\$741.31	\$774.30	\$810.06	\$846.18	\$884.72	\$903.81	\$942.36	\$975.69	\$997.56	\$1,024.99	\$1,041.49
HMO Silver 4	\$566.79	\$591.40	\$619.13	\$646.52	\$676.68	\$707.19	\$740.12	\$773.05	\$808.76	\$844.81	\$883.29	\$902.36	\$940.84	\$974.11	\$995.95	\$1,023.34	\$1,039.81
HMO Bronze 1	\$481.49	\$502.40	\$525.96	\$549.22	\$574.84	\$600.76	\$628.74	\$656.71	\$687.05	\$717.67	\$750.36	\$766.56	\$799.25	\$827.52	\$846.07	\$869.33	\$883.32
HMO Bronze 2	\$464.65	\$484.83	\$507.56	\$530.01	\$554.74	\$579.75	\$606.75	\$633.74	\$663.02	\$692.57	\$724.12	\$739.75	\$771.29	\$798.57	\$816.48	\$838.93	\$852.43
HMO Plus Bronze 3	\$414.37	\$432.37	\$452.64	\$472.67	\$494.71	\$517.02	\$541.09	\$565.17	\$591.28	\$617.63	\$645.77	\$659.70	\$687.84	\$712.17	\$728.13	\$748.15	\$760.19
HMO Plus Bronze 4	\$456.39	\$476.21	\$498.54	\$520.60	\$544.88	\$569.45	\$595.96	\$622.48	\$651.23	\$680.26	\$711.25	\$726.60	\$757.59	\$784.38	\$801.97	\$824.02	\$837.28

Effective 1/1/2025
Tobacco Area 1 - Pg 3

2025 HMO Off Exchange Rates - Southern NV (Clark and Nye County)

Plan Name/Age	0-14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
HMO Gold 7	\$343.84	\$374.40	\$386.09	\$397.77	\$410.36	\$422.94	\$435.98	\$449.46	\$467.44	\$485.42	\$503.40	\$523.46	\$552.30	\$569.95	\$596.05	\$618.62	\$632.57
HMO Silver 1.1	\$262.71	\$286.06	\$294.99	\$303.92	\$313.53	\$323.15	\$333.11	\$343.41	\$357.15	\$370.88	\$384.62	\$399.95	\$421.98	\$435.47	\$455.41	\$472.66	\$483.32
HMO Silver 3.1	\$265.62	\$289.23	\$298.26	\$307.29	\$317.01	\$326.73	\$336.80	\$347.22	\$361.11	\$375.00	\$388.89	\$404.39	\$426.66	\$440.30	\$460.46	\$477.90	\$488.68
HMO Silver 4	\$265.19	\$288.77	\$297.78	\$306.79	\$316.50	\$326.21	\$336.26	\$346.66	\$360.53	\$374.39	\$388.26	\$403.73	\$425.98	\$439.59	\$459.72	\$477.13	\$487.89
HMO Bronze 1	\$225.28	\$245.31	\$252.97	\$260.62	\$268.87	\$277.12	\$285.66	\$294.49	\$306.27	\$318.05	\$329.83	\$342.97	\$361.87	\$373.44	\$390.53	\$405.33	\$414.47
HMO Bronze 2	\$217.41	\$236.73	\$244.12	\$251.51	\$259.47	\$267.42	\$275.66	\$284.19	\$295.56	\$306.93	\$318.29	\$330.98	\$349.21	\$360.38	\$376.88	\$391.15	\$399.97
HMO Plus Bronze 3	\$193.88	\$211.12	\$217.70	\$224.29	\$231.39	\$238.49	\$245.84	\$253.44	\$263.58	\$273.72	\$283.85	\$295.17	\$311.43	\$321.38	\$336.10	\$348.83	\$356.69
HMO Plus Bronze 4	\$213.54	\$232.52	\$239.78	\$247.04	\$254.85	\$262.67	\$270.77	\$279.14	\$290.31	\$301.47	\$312.64	\$325.10	\$343.01	\$353.97	\$370.18	\$384.20	\$392.86
Plan Name/Age	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
HMO Gold 7	\$651.16	\$669.96	\$683.84	\$698.42	\$708.52	\$718.69	\$728.93	\$739.24	\$754.40	\$769.71	\$784.16	\$798.02	\$817.29	\$841.38	\$869.69	\$903.41	\$955.41
HMO Silver 1.1	\$497.52	\$511.88	\$522.48	\$533.63	\$541.34	\$549.11	\$556.94	\$564.81	\$576.40	\$588.10	\$599.14	\$609.72	\$624.45	\$642.86	\$664.48	\$690.25	\$729.98
HMO Silver 3.1	\$503.03	\$517.56	\$528.28	\$539.55	\$547.35	\$555.20	\$563.11	\$571.08	\$582.79	\$594.62	\$605.79	\$616.49	\$631.38	\$649.99	\$671.86	\$697.91	\$738.08
HMO Silver 4	\$502.22	\$516.72	\$527.43	\$538.68	\$546.47	\$554.31	\$562.21	\$570.16	\$581.85	\$593.66	\$604.81	\$615.49	\$630.36	\$648.94	\$670.77	\$696.79	\$736.89
HMO Bronze 1	\$426.64	\$438.96	\$448.05	\$457.61	\$464.23	\$470.89	\$477.60	\$484.35	\$494.29	\$504.32	\$513.79	\$522.87	\$535.49	\$551.28	\$569.83	\$591.92	\$625.99
HMO Bronze 2	\$411.72	\$423.61	\$432.38	\$441.61	\$447.99	\$454.42	\$460.89	\$467.41	\$477.00	\$486.68	\$495.82	\$504.58	\$516.77	\$532.00	\$549.90	\$571.22	\$604.10
HMO Plus Bronze 3	\$367.17	\$377.77	\$385.60	\$393.83	\$399.52	\$405.25	\$411.02	\$416.84	\$425.39	\$434.02	\$442.17	\$449.98	\$460.85	\$474.43	\$490.40	\$509.41	\$538.73
HMO Plus Bronze 4	\$404.40	\$416.08	\$424.70	\$433.76	\$440.03	\$446.34	\$452.70	\$459.11	\$468.53	\$478.03	\$487.01	\$495.61	\$507.58	\$522.54	\$540.12	\$561.07	\$593.36

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Plan Name/Age	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64+
HMO Gold 7	\$1,014.12	\$1,073.49	\$1,139.88	\$1,215.45	\$1,289.70	\$1,366.18	\$1,439.30	\$1,503.34	\$1,572.78	\$1,642.89	\$1,717.72	\$1,754.80	\$1,829.63	\$1,894.35	\$1,936.82	\$1,990.08	\$2,022.10
HMO Silver 1.1	\$774.84	\$820.20	\$870.93	\$928.67	\$985.39	\$1,043.83	\$1,099.70	\$1,148.63	\$1,201.68	\$1,255.25	\$1,312.43	\$1,340.75	\$1,397.93	\$1,447.38	\$1,479.83	\$1,520.52	\$1,544.98
HMO Silver 3.1	\$783.43	\$829.30	\$880.59	\$938.97	\$996.33	\$1,055.41	\$1,111.90	\$1,161.37	\$1,215.02	\$1,269.18	\$1,326.99	\$1,355.63	\$1,413.44	\$1,463.43	\$1,496.24	\$1,537.39	\$1,562.13
HMO Silver 4	\$782.17	\$827.96	\$879.17	\$937.46	\$994.72	\$1,053.71	\$1,110.10	\$1,159.50	\$1,213.06	\$1,267.13	\$1,324.85	\$1,353.44	\$1,411.16	\$1,461.07	\$1,493.83	\$1,534.91	\$1,559.61
HMO Bronze 1	\$664.46	\$703.36	\$746.86	\$796.37	\$845.02	\$895.13	\$943.04	\$985.00	\$1,030.50	\$1,076.44	\$1,125.47	\$1,149.76	\$1,198.79	\$1,241.19	\$1,269.02	\$1,303.91	\$1,324.90
HMO Bronze 2	\$641.22	\$678.76	\$720.74	\$768.52	\$815.47	\$863.82	\$910.06	\$950.55	\$994.46	\$1,038.79	\$1,086.10	\$1,109.55	\$1,156.86	\$1,197.78	\$1,224.64	\$1,258.31	\$1,278.56
HMO Plus Bronze 3	\$571.84	\$605.32	\$642.75	\$685.37	\$727.23	\$770.36	\$811.59	\$847.70	\$886.85	\$926.39	\$968.58	\$989.49	\$1,031.69	\$1,068.18	\$1,092.13	\$1,122.16	\$1,140.21
HMO Plus Bronze 4	\$629.82	\$666.70	\$707.93	\$754.86	\$800.98	\$848.47	\$893.89	\$933.66	\$976.79	\$1,020.33	\$1,066.80	\$1,089.83	\$1,136.30	\$1,176.50	\$1,202.87	\$1,235.95	\$1,255.84