

# MinnesotaCare Premium Table Family Size 1 ~ 7/1/04 - 6/30/05

Gross Monthly	Gross Monthly Income		Estimated Premium *		
From	То	1 Person Covered	2 People Covered	3 People Covered	
\$0.00	\$46.69	\$4	X	X	
46.70	93.39	4	Х	Х	
93.40	140.09	4	X	X	
140.10	186.79	4	X	Х	
186.80	233.49	4	Χ	Х	
233.50	280.19	4	Χ	X	
280.20	326.89	5	X	X	
326.90	373.59	5	X	X	
373.60	420.29	6	X	X	
420.30	467.00	7	X	X	
467.01	487.84	9	X	X	
487.85	508.68	9	Х	X	
508.69	529.51	9	X	X	
529.52	550.35	10	X	X	
550.36	571.19	10	X	X	
571.20	592.03	10	X	X	
592.04	612.86	11	X	X	
612.87	633.70	11	Х	X	
633.71	654.54	12	X	X	
654.55	675.38	The state of the s	X	X	
675.39	696.21	16	X	X	
696.22	717.05	16	Х	X	
717.06	737.89		X	X	
737.90	758.73		X	X	
758.74	776.00		X	Х	
776.01	800.40		X	X	
800.41	821.24		X	X	
821.25	842.08		X	Х	
842.09	862.91	24	×	X	
862.92	883.75		X	X	
883.76	904.59	to the second confirmation of the second contract of the second cont	X	X	
904.60	925.43	<del></del>	X	Х	
925.44	946.26		X	X	
946.27	967.10		X	X	
967.11	987.94		X	X	
987.95	1,008.78		X	Х	
1,008.79	1,029.61		X	X	
1,029.62	1,050.45		X	X	
1,050.46	1.071.29	<del></del>	X	X	

Family Size 1 ~ 7/1/04 - 6/30/05

Gross Monthly Income		Estimated Premium *		
From	То	1 Person Covered	2 People Covered	3 People Covered
1,071.30	1,092.13	39	X	X
1,092.14	1,112.96	-47	Χ	X
1,112.97	1,133.80	48	X	X
1,133.81	1,154.64	49	X	X
1,154.65	1,175.48	50	X	X
1,175.49	1,196.31	51	X	X
1,196.32	1,217.15	52	X	X
1,217,16	1,237.99	53	X	X
1,238.00	1,258.83	54	<u> </u>	Х,
1,258.84	1,279.66	55	X	X
1,279.67	1,300.50	55	X	X
1,300.51	1,321.34	69	X	X
1,321.35	1,342.18	71	X	X
1,342.19	1,363.01	72	X	X
1,363.02	1,383.85	73	Х	X
1,383.86	1,404.69	74	X	X
1,404.70	1,425.53	75	Х	X
1,425.54	1,446.36	76	Х	X
1,446.37	1,467.20	77	X	Х
1,467,21	1,488.04	78	X	X
1,488.05	1,508.88	79	X	Х
1,508.89	1,529.71	97	X	Х
1,529.72	1,550.55	99	·X	X
1,550.56	1,552.00	99	X	X
1,552.01	1,592.23	<del></del>	X	X
1,592.24	1,613.06	111	X	X
1,613.07	1,633.90	112	X	X
1,633.91	1,654.74	113	X	X
1,654.75	1,675.58	115	X	X
1,675.59	1,696.41	116	X	X
1,696.42	1,717.25	<b>1</b> ··· · · ·	X	X
1,717.26	1,738.09	145	X	X
1,738.10	1,758.93		X	X
1,758.94	1,779.76		X	X
1,779.77	1,800.60	<del></del>	X	X
1,800.61	1,821.44	<del>+</del>	X	X
1,821.45	1,842.28	<del></del>	X	X
1,842.29	1,863.11	·	X	X
1,863.12	1,883.95	<del>- {</del>	X	X

Family Size 1 ~ 7/1/04 - 6/30/05

Gross Monthly Income			stimated Premium	ı *
From	То	1 Person Covered	2 People Covered	3 People Covered
1,883,96	1,904.79	159	X	X
1,904.80	1,925.63	161	X	X
1,925.64	1,946.46	190	X	X
1,946.47	1,967.30	192	X	X
1,967.31	1,988.14	194	X	X
1,988.15	2,008.98	196	X	X
2,008.99	2,029.81	198	X	Χ
2,029.82	2,050.65	200	X	X
2,050.66	2,071,49	202	Χ	X
2,071.50	2,092.33	204.	X	X
2,092.34	2,113.16	206	X	X
2,113.17	2,134.00	208	X	X
2,134.01		1 and above are no	t eligible	
Some current enrollees, the limit, may continue co	overage for a period of	318		

<sup>\*</sup> These tables do not adequately deal with cases which include children with a \$4 premium. Use the tables to calculate the adult premium required in these cases. For example, to approximate the premium for a 3-person family (1 adult and 2 children with a \$4 premium), calculate the adult premium and add the \$4 premium per child.

### MinnesotaCare Premium Table Family Size 2 ~ 7/1/04 - 6/30/05

Gross Monthly Income		Estimated Premium *		
From	То	1 Person Covered	2 People Covered	3 People Covered
\$0.00	\$58.29	\$4	\$8	X
58.30	116.59	4	, 8	X
116.60	174.89	4	8	X
174.90	233.19	4	8	X
233.20	291.49	4	8	X
291.50	349.79	4	8	X
349.80	408.09	4	8	X
408.10	466.39	4	8	X
466.40	524.69	4	8	X
524.70	583.00	4	8	X
583.01	611.50	5	11	X
611.51	640.00	6	11	X
640.01	668.50	6	12	X
668.51	697.00	6	12	X
697.01	725.50	6	13	X
725.51	754.00	7	13	X
754.01	782.50	7	14	X
782.51	811.00	7	14	Х
811.01	839.50	7	15	X
839.51	868.00	8	15	X
868.01	896.50	10	20	X
896.51	925.00	10	21	X
925.01	953,50	11	22	X
953.51	982.00	11	22	X
982.01	1,010.50	11	23	X
1,010.51	1,039.00	12	24	X
1,039.01	1,041.00	12	24	X
1,041.01	1,096.00	15	30	Х
1,096.01	1,124.50	16	31	X
1,124.51	1,153.00		32	X
1,153.01	1,181.50	21	42	X
1,181.51	1,210.00	22	43	X
1,210.01	1,238.50	22	44	X
1,238.51	1,267.00	23	45	X
1,267.01	1,295.50	23	46	X
1,295.51	1,324.00	24	47	X
1,324.01	1,352.50		48	X
1,352.51	1,381.00	25	49	X
1,381.01	1,409.50	25	50	X

#### MinnesotaCare Premium Table Family Size 2 ~ 7/1/04 - 6/30/05

Gross Monthl	y Income	E	stimated Premium	*
From	То	1 Person Covered	2 People Covered	3 People Covered
1,409.51	1,438.00	26	51	X
1,438.01	1,466.50	31	62	X
1,466.51	1,495.00	32	64	Х
1,495.01	1,523.50	32	65	X
1,523.51	1,552.00	33	66	X
1,552.01	1,580.50	34	67	X
1,580.51	1,609.00	34	69	X
1,609.01	1,637.50	35	70	X
1,637.51	1,666.00	36	71	X
1,666.01	1,694.50	36	72	X
1,694.51	1,723.00	37	73	Х
1,723.01	1,751.50	46	92	X
1,751.51	1,780.00	47	94	X
1,780.01	1,808.50	48	95	X
1,808.51	1,837.00	48	97	X
1,837.01	1,865.50	49	98	X
1,865.51	1,894.00	50	100	X
1,894.01	1,922.50	51	101	X
1,922.51	1,951.00	51	103	· X
1,951.01	1,979.50	52	104	X
1,979.51	2,008.00	53	106	Х
2,008.01	2,036.50	65	129	X
2,036.51	2,065.00	66	131	Х
2,065.01	2,082.00	66	133	X
2,082.01	2,122.00	73	145	X
2,122.01	2,150.50	74	147	X
2,150.51	2,179.00	75	149	Х
2,179.01	2,207.50	76	151	<b>X</b>
2,207.51	2,236.00	77	153	Χ .
2,236.01	2,264.50	78	155	X
2,264.51	2,293.00	79	157	X
2,293.01	2,321.50	97	194	X
2,321.51	2,350.00	98	196	X
2,350.01	2,378.50	99	199	X
2,378.51	2,407.00	100	201	X
2,407.01	2,435.50	102	203	X
2,435.51	2,464.00	103	206	X
2,464.01	2,492.50	104	208	X
2,492.51	2,521.00	105	211	X

#### MinnesotaCare Premium Table Family Size 2 ~ 7/1/04 - 6/30/05

Gross Monthly Income		E	stimated Premium	*
From	То	1 Person Covered	2 People Covered	3 People Covered
2,521.01	2,549.50	106	213	X
2,549.51	2,578.00	108	215	X
2,578.01	2,606.50	127	254	X
2,606.51	2,635.00	128	257	X
2,635.01	2,663.50	130	260	X
2,663.51	2,692.00	131	262	Χ
2,692.01	2,720.50	133	265	X
2,720.51	2,749.00	134	268	X
2,749.01	2,777.50	135	271	X
2,777.51	2,806.00	137	274	Х
2,806.01	2,834.50	138	276	X
2,834.51	2,863.00	140	279	Х
2,863.01	2,863.0	1 and above are no	t eligible	
Some current enrollees, which is the limit, may continue cover ime by paying the maximum.	erage for a period of	318	636	

<sup>\*</sup> These tables do not adequately deal with cases which include children with a \$4 premium. Use the tables to calculate the adult premium required in these cases. For example, to approximate the premium for a 3-person family (1 adult and 2 children with a \$4 premium), calculate the adult premium and add the \$4 premium per child.

Family Size  $3 \sim 7/1/04 - 6/30/05$ 

Gross Month	Gross Monthly Income		Estimated Premium *		
From	То	1 Person Covered	2 People Covered	3 People Covered	
\$0.00	\$70.89	\$4	\$8	\$12	
70.90	141.79	4	8	12	
141.80	212.69	4	8	12	
212.70	283.59	4	8 .	12	
283.60	354.49	4	8	12	
354.50	425.39	4	8	12	
425.40	496.29	4	8	12	
496.30	567.19	4	8	12	
567.20	638.09	4	8	12	
638.10	709.00	4	8	12	
709.01	745.04	4	9	13	
745.05	781.08	5	9	14	
781.09	817.11	5	10	14	
817.12	853.15	5	10	15	
853.16	889.19	5	10	16	
889.20	925.23	5	11	16	
925,24	961.26	6	11	17	
961.27	997.30	6	12	18	
997.31	1,033.34	6	12	18	
1,033,35	1,069.38	6	13	19	
1,069.39	1,105.41	8	17	25	
1,105.42	1,141.45	9	17	26	
1,141.46	1,177.49	9	18	27	
1,177.50	1,213.53	9	18	27	
1,213.54	1,249.56	9	19	28	
1,249.57	1,285.60	10	19	29	
1,285.61	1,306.00	10	20.	30	
1,306.01	1,357.68	12	25	37	
1,357.69	1,393.71	13	26	39	
1,393.72	1,429.75	13	26	40	
1,429.76	- 1,465.79	17	35	52	
1,465.80	1,501.83	18	36	53	
1,501.84	1,537.86	18	36	55	
1,537.87	1,573.90	19	37	56	
1,573.91	1,609.94	19	38	57	
1,609.95	1,645.98	20	39	59	
1,645.99	1,682.01	20	40	60	
1,682.02	1,718.05	20	41	61	
1,718.06	1,754.09	21	42	62	

Family Size 3 ~ 7/1/04 - 6/30/05

Gross Monthly	/ Income	E	stimated Premium	*
From	То	1 Person Covered	2 People Covered	3 People Covered
1,754.10	1,790.14	21	43	64
1,790.15	1,826.17	26	52	78
1,826.18	1,862.21	26	53	79
1,862.22	1,898.25	27	54	81
1,898.26	1,934.29	27	55	82
1,934.30	1,970.32	28	56	84
1,970.33	2,006.36	28	57	85
2,006.37	2,042.40	29	58	87
2,042.41	2,078.44	30	59	89
2,078.45	2,114.47	30	60	90
2,114.48	2,150.50	31 .	61	92
2,150.51	2,186.54		77	115
2,186.55	2,222.58		78	117
2,222.59	2,258,61	40	-79	119
2,258.62	2,294.65	40	80	121
2,294,66	2,330.69	41	82	123
2,330.70	2,366.73	41	83	124
2,366.74	2,402.76	42	84	126
2,402.77	2,438.80	43	86	128
2,438.81	2,474.84	1	87	130
2,474.85	2,510.89	44	88	132
2,510.90	2,546.92	54	108	162
2,546.93	2,582.96	55	109	164
2,582.97	2,612.00	55	111	166
2,612.01	2,655.04		121	182
2,655.05	2,691.07	61	123	184
2,691.08	2,727.11	62	125	187
2,727.12	2,763.15		126	189
2,763.16	2,799.19		128	192
2,799.20	2,835.22	65	130	194
2,835.23	2,871.25		131	197
2,871.26	2,907.29		162	243
2,907.30	2,943.33		164	246
2,943.34	2,979.36		166	249
2,979.37	3,015.40	<del></del>	168	252
3,015,41	3,051,44	Control No. No. of the Control of th	170	255
3,051.45	3,087.48		172	258
3,087.49	3,123.51	_ <del></del>	174	261
3,123.52	3,159.55	<u> </u>	176	264

Family Size 3 ~ 7/1/04 - 6/30/05

Gross Month	nly Income	E	stimated Premium	ı *
From	То	1 Person Covered	2 People Covered	3 People Covered
3,159.56	3,195.59	89	178	267
3,195.60	3,231.64	90	180	270
3,231.65	3,267.67	106	212	318
3,267.68	3,303.71	107	215	322
3,303.72	3,339.75	109	217	326
3,339.76	3,375.79	110	219	329
3,375.80	3,411.82	111	222	333
3,411.83	3,447.86	112	224	336
3,447.87	3,483.90	113	226	340
3,483.91	3,519.94	114	229	343
3,519.95	3,555.97	116	231	347
3,555.98	3,592.00	117	234	350
3,592.01	3,592.0	1 and above are no	t eligible	
Some current enrollees, v the limit, may continue co time by paying the maxim	verage for a period of	318	636	954

<sup>\*</sup> These tables do not adequately deal with cases which include children with a \$4 premium. Use the tables to calculate the adult premium required in these cases. For example, to approximate the premium for a 3-person family (1 adult and 2 children children with a \$4 premium), calculate the adult premium and add the \$4 premium per child.

Family Size 4 ~ 7/1/04 - 6/30/05

Gross Monthly Income		Estimated Premium *		
From	То	1 Person Covered	2 People Covered	3+ People Covered
\$0.00	\$82.79	\$4	\$8	\$12
82.80	165.59	4	8	12
165,60	248.39	4	8	12
248.40	331.19	4	8	12
331.20	413.99	4	8	12
414.00	496.79	4	8	12
496.80	579.59	4	8	12
579.60	662.39	4	8	12
662.40	745.19	4	8	12
745.20	828.00	4	8	12
828.01	871.66	5	10	15
871.67	915.33	5	11	16
915.34	958.99	6	11	17
959.00	1,002.65	6	12	18
1,002.66	1,046.31	6	12	18
1,046.32	1,089.98	6	13	19
1,089.99	1,133.64	7	13	20
1,133.65	1,177.30	7	14	21
1,177.31	1,220.96	7	14	22
1,220.97	1,264.63	7	15	22
1,264.64	1,308.29	10	20	30
1,308.30	1,351.95	10	20	31
1,351.96	1,395.61	11	21	32
1,395.62	1,439.28	11	22	33
1,439.29	1,482.94	11	22	34
1,482.95	1,526.60	12	23	35
1,526.61	1,570.26	12	24	36
1,570.27	1,571.00		24	36
1,571.01	1,657.59		30	45
1,657.60	1,701.25	16	31	47
1,701.26	1,744.91	21	41	62
1,744.92	1,788.58	21	42	64
1,788.59	1,832.24	22	43	65
1,832.25	1,875.90	22	44	67
1,875.91	1,919.56	23	46	68
1,919.57	1,963.23	23	47	70
1,963.24	2,006.89	24	48	71
2,006.90	2,050.55	24	49	73
2,050.56	2,094.21	25	50	75

Family Size 4 ~ 7/1/04 - 6/30/05

Gross Monthly Income			Estimated Premiun	n *
From	То	1 Person Covered	2 People Covered	3+ People Covered
2,094.22	2,137.89	25	51	76
2,137.90	2,181.55	31	62	93
2,181.56	2,225.21	32	63	95
2,225.22	2,268.87	32	64	97
2,268.88	2,312.54	33	66	99
2,312.55	2,356.20	33	67	100
2,356.21	2,399.86	34	68	102
2,399.87	2,443.52	35	69	104
2,443.53	2,487.19	35	71	106
2,487.20	2,530.85	36	72	108
2,530.86	2,574.50	37	73	110
2,574.51	2,618.16	46	92	138
2,618.17	2,661.83	47	93	140
2,661.84	2,705.49	47	95	142
2,705.50	2,749.15	48	96	145
2,749.16	2,792.81	49	98	147
2,792.82	2,836.48	50	99	149
2,836.49	2,880.14	50	101	151
2,880.15	2,923.80	51	103	154
2,923,81	2,967.46		104	156
2,967.47	3,011.14	53	106	158
3,011.15	3,054.80	65	129	194
3,054.81	3,098.46	66	131	197
3,098.47	3,142.00	67	133	200
3,142.01	3,185.79	73	146	218
3,185.80	3,229.45	74	148	221
3,229.46	3,273.11	75	150	224
3,273.12	3,316.77	76	152	227
3,316.78	3,360.44	77	154	230
3,360.45	3,404.10	78	156	233
3,404.11	3,447.75		158	236
3,447.76	3,491.41	97	194	291
3,491.42	3,535.08	98	197	295
3,535.09	3,578.74	A STATE OF THE PARTY OF THE PAR	199	299
3,578.75	3,622.40		202	302
3,622.41	3,666.06	A SECTION OF THE PROPERTY AND ADDRESS OF THE PARTY OF THE	204	306
3,666.07	3,709.73	<del>                                     </del>	207	310
3,709.74	3,753.39		209	313
3,753.40	3,797.05	106	211	317

# MinnesotaCare Premium Table Family Size 4 ~ 7/1/04 - 6/30/05

Gross Monthly Income			Estimated Premiun	n *
From	То	1 Person Covered	2 People Covered	3+ People Covered
3,797.06	3,840.71	107	214	321
3,840.72	3,884.39	108	216	324
3,884.40	3,928.05	128	255	383
3,928.06	3,971.71	129	258	387
3,971.72	4,015.37	130	261	391
4,015.38	4,059.03	132	264	396
4.059.05	4,102.70	133	267	400
4,102.71	4,146.36	135	269	404
4,146.37	4,190.02	136	272	408
4,190.03	4,233.69	138	275	413
4,233.70	4,277.35	139	278	417
4,277.36	4,321.00	140	281	421
4,321.01		1 and above are no	t eligible	
Some current enrollees, whose income exceeds he limit, may continue coverage for a period of ime by paying the maximum premium:		318	636	954

<sup>\*</sup> These tables do not adequately deal with cases which include children with a \$4 premium. Use the tables to calculate the adult premium required in these cases. For example, to approximate the premium for a 3-person family (1 adult and 2 children with a \$4 premium), calculate the adult premium and add the \$4 premium per child.

# MinnesotaCare Premium Table Family Size 5 ~ 7/1/04 - 6/30/05

Gross Monthly Income		Estimated Premium *			
From	То	1 Person Covered	2 People Covered	3 People Covered	
\$0.00	\$92.89	\$4	\$8	\$12	
92.90	185.79	4	8	12	
185.80	278.69	4	8	12	
278.70	371.59	4	8	12	
371.60	464.49	4	_ 8	12	
464.50	557.39	4	8	12	
557.40	650.29	4	8	12	
650.30	743.19	4	8	12	
743.20	836.09	4	8	12	
836.10	929.00	4	9	13	
929.01	980.51	6	11	17	
980.52	1,032.03	6	12	18	
1,032.04	1,083.54	6	13	19	
1,083.55	1,135.05	7	13	20	
1,135.06	1,186.56	7	14	21	
1,186.57	1,238.08	7	15	22	
1,238.09	1,289.59	8	15	23	
1,289.60	1,341.10	8	16	24	
1,341.11	1,392,61	8	16	25	
1,392.62	1,444.13	9	17	26	
1,444.14	1,495.64	11	23	34	
1,495.65	1,547.15	12	23	35	
1,547.16	1,598.66	12	24	36	
1,598.67	1,650.18	12	25	37	
1,650.19	1,701.69	13	26	39	
1,701.70	1,753.20	13	26	40	
1.753.21	1,804.71	14	27	41	
1,804.72	1,836.00	14	28	42	
1.836.01	1,907.74	17	35	52	
1,907.75	1,959.25		36	54	
1,959.26	2,010.76	City and the man and the second secon	48	71	
2,010.77	2,062.28		49	73	
2,062.29	2,113.79		50	75	
2,113.80	2,165.30		51	77	
2,165.31	2,216.81		-53	79	
2,216.82	2,268.33		54	81	
2,268.34	2,319.84		-55	83	
2,319.85	2,371.35	·	56	84	
2,371.36	2,422.86	The second control of	58	86	

# MinnesotaCare Premium Table Family Size 5 ~ 7/1/04 - 6/30/05

Gross Monthly	Income	Estimated Premium *			
From	То	1 Person Covered	2 People Covered	3 People Covered	
2,422.87	2,474.38	29	59	88	
2,474.39	2,525.89	36	72	108	
2,525.90	2,577.40	37	73	110	
2,577.41	2,628.91	37	75	112	
2,628.92	2,680.43	38	76	114	
2,680.44	2,731.94	39	78	116	
2,731.95	2,783.45	40	79	119	
2,783.46	2,834.96	40	81	121	
2,834.97	2,886.48	41	82	123	
2,886.49	2,937.99	42	83	125	
2,938.00	2,989.50	42	85	127	
2,989.51	3,041.01	53	107	160	
3,041.02	3,092.53	54	108	163	
3,092.54	3,144.04	55	110	165	
3,144.05	3,195.55	56	112	168	
3,195.56	3,247.06	57	114	171	
3,247.07	3,298.58	58	116	173	
3,298.59	3,350.09	59	117	176	
3,350.10	3,401.60	60	119	179	
3,401.61	3,453.11	61	121	182	
3,453.12	3,504.63	61	123	184	
3,504.64	3,556.15	The extreme are a section of the extreme to the extreme	151	226	
3,556.16	3,607.66		153	229	
3,607.67	3,659.17		155	233	
3,659.18	3,672.00		156	235	
3,672.01	3,762.20		171	256	
3,762.21	3,813.71		174	261	
3,813.72	3,865.22	A CONTRACT OF STREET AND A STREET AND ASSOCIATION ASSO	177	265	
3,865.23	3,916.73		179	268	
3,916.74	3,968.25	e in a responsable to the service of the first the service of the	181	272	
3,968.26	4,019.75		184	276	
4,019.76	4,071.26		227	340	
4,071.27	4,122.77		229	344	
4,122.78	4,174.29		232	348	
4,174.30	4,225.80	in the second se	235	353	
4,225.81	4,277.31	The state of the s	238	357	
4,277.32	4,328.82		241	361	
4,328.83	4,380.34	The second of th	244	366	
4,380.35	4,431.85		247	370	

# MinnesotaCare Premium Table Family Size 5 ~ 7/1/04 - 6/30/05

These tables are intended to approximate the required premium as caclulated by the premium calculation program. The premium calculation performed by the system is the official calculation.	

Gross Monthly Income		Estimated Premium *			
From	То	1 Person Covered	2 People Covered	3 People Covered	
4,431.86	4,483,36	125	250	374	
4,483.37	4,534.87	126	253	379	
4,534.88	4,586.39	149	298	447	
4,586.40	4,637.90	151	301	452	
4,637,91	4,689.41	152	305	457	
4.689.42	4,740.92	154	308	462	
4,740.93	4,792.44	156	311	467	
4,792.45	4,843.95	157	315	472	
4,843.96	4,895.46	159	318	477	
4,895.47	4,946.97	161	322	482	
4,946,98	4,998.49	162	325	487	
4,998.50	5,050.00	164	328	492	
5,050.01		1 and above are no	t eligible		
Some current enrollees, whose income exceeds the limit, may continue coverage for a period of time by paying the maximum premium:		318	636	954	

<sup>\*</sup> These tables do not adequately deal with cases which include children with a \$4 premium. Use the tables to calculate the adult premium required in these cases. For example, to approximate the premium for a 3-person family (1 adult and 2 children with a \$4 premium), calculate the adult premium and add the \$4 premium per child.