

Newborn Calculator

Date of Birth	Higher Premium Becomes Effective
1/1/2022	2/16/2022
1/2/2022	2/16/2022
1/3/2022	2/16/2022
1/4/2022	2/16/2022
1/5/2022	2/16/2022
1/6/2022	2/16/2022
1/7/2022	2/16/2022
1/8/2022	2/16/2022
1/9/2022	2/16/2022
1/10/2022	2/16/2022
1/11/2022	2/16/2022
1/12/2022	2/16/2022
1/13/2022	2/16/2022
1/14/2022	2/16/2022
1/15/2022	2/16/2022
1/16/2022	3/1/2022
1/17/2022	3/1/2022
1/18/2022	3/1/2022
1/19/2022	3/1/2022
1/20/2022	3/1/2022
1/21/2022	3/1/2022
1/22/2022	3/1/2022
1/23/2022	3/1/2022
1/24/2022	3/1/2022
1/25/2022	3/1/2022
1/26/2022	3/1/2022
1/27/2022	3/1/2022
1/28/2022	3/1/2022
1/29/2022	3/16/2022
1/30/2022	3/16/2022
1/31/2022	3/16/2022
2/1/2022	3/16/2022
2/2/2022	3/16/2022
2/3/2022	3/16/2022
2/4/2022	3/16/2022
2/5/2022	3/16/2022
2/6/2022	3/16/2022
2/7/2022	3/16/2022

Date of Birth	Higher Premium Becomes Effective
2/10/2022	3/16/2022
2/11/2022	3/16/2022
2/12/2022	3/16/2022
2/13/2022	4/1/2022
2/14/2022	4/1/2022
2/15/2022	4/1/2022
2/16/2022	4/1/2022
2/17/2022	4/1/2022
2/18/2022	4/1/2022
2/19/2022	4/1/2022
2/20/2022	4/1/2022
2/21/2022	4/1/2022
2/22/2022	4/1/2022
2/23/2022	4/1/2022
2/24/2022	4/1/2022
2/25/2022	4/1/2022
2/26/2022	4/1/2022
2/27/2022	4/1/2022
2/28/2022	4/1/2022
3/1/2022	4/16/2022
3/2/2022	4/16/2022
3/3/2022	4/16/2022
3/4/2022	4/16/2022
3/5/2022	4/16/2022
3/6/2022	4/16/2022
3/7/2022	4/16/2022
3/8/2022	4/16/2022
3/9/2022	4/16/2022
3/10/2022	4/16/2022
3/11/2022	4/16/2022
3/12/2022	4/16/2022
3/13/2022	4/16/2022
3/14/2022	4/16/2022
3/15/2022	4/16/2022
3/16/2022	5/1/2022
3/17/2022	5/1/2022
3/18/2022	5/1/2022
3/19/2022	5/1/2022

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

2/8/2022	3/16/2022
2/9/2022	3/16/2022

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

3/20/2022	5/1/2022
3/21/2022	5/1/2022

3/22/2022	5/1/2022
3/23/2022	5/1/2022
3/24/2022	5/1/2022
3/25/2022	5/1/2022
3/26/2022	5/1/2022
3/27/2022	5/1/2022
3/28/2022	5/1/2022
3/29/2022	5/1/2022
3/30/2022	5/1/2022
3/31/2022	5/16/2022
4/1/2022	5/16/2022
4/2/2022	5/16/2022
4/3/2022	5/16/2022
4/4/2022	5/16/2022
4/5/2022	5/16/2022
4/6/2022	5/16/2022
4/7/2022	5/16/2022
4/8/2022	5/16/2022
4/9/2022	5/16/2022
4/10/2022	5/16/2022
4/11/2022	5/16/2022
4/12/2022	5/16/2022
4/13/2022	5/16/2022
4/14/2022	5/16/2022
4/15/2022	6/1/2022
4/16/2022	6/1/2022
4/17/2022	6/1/2022
4/18/2022	6/1/2022
4/19/2022	6/1/2022
4/20/2022	6/1/2022
4/21/2022	6/1/2022
4/22/2022	6/1/2022
4/23/2022	6/1/2022
4/24/2022	6/1/2022
4/25/2022	6/1/2022
4/26/2022	6/1/2022
4/27/2022	6/1/2022

5/1/2022	6/16/2022
5/2/2022	6/16/2022
5/3/2022	6/16/2022
5/4/2022	6/16/2022
5/5/2022	6/16/2022
5/6/2022	6/16/2022
5/7/2022	6/16/2022
5/8/2022	6/16/2022
5/9/2022	6/16/2022
5/10/2022	6/16/2022
5/11/2022	6/16/2022
5/12/2022	6/16/2022
5/13/2022	6/16/2022
5/14/2022	6/16/2022
5/15/2022	6/16/2022
5/16/2022	7/1/2022
5/17/2022	7/1/2022
5/18/2022	7/1/2022
5/19/2022	7/1/2022
5/20/2022	7/1/2022
5/21/2022	7/1/2022
5/22/2022	7/1/2022
5/23/2022	7/1/2022
5/24/2022	7/1/2022
5/25/2022	7/1/2022
5/26/2022	7/1/2022
5/27/2022	7/1/2022
5/28/2022	7/1/2022
5/29/2022	7/1/2022
5/30/2022	7/1/2022
5/31/2022	7/16/2022
6/1/2022	7/16/2022
6/2/2022	7/16/2022
6/3/2022	7/16/2022
6/4/2022	7/16/2022
6/5/2022	7/16/2022
6/6/2022	7/16/2022

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

4/28/2022	6/1/2022
4/29/2022	6/1/2022
4/30/2022	6/1/2022

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

6/7/2022	7/16/2022
6/8/2022	7/16/2022
6/9/2022	7/16/2022

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

6/10/2022	7/16/2022
6/11/2022	7/16/2022
6/12/2022	7/16/2022
6/13/2022	7/16/2022
6/14/2022	7/16/2022
6/15/2022	8/1/2022
6/16/2022	8/1/2022
6/17/2022	8/1/2022
6/18/2022	8/1/2022
6/19/2022	8/1/2022
6/20/2022	8/1/2022
6/21/2022	8/1/2022
6/22/2022	8/1/2022
6/23/2022	8/1/2022
6/24/2022	8/1/2022
6/25/2022	8/1/2022
6/26/2022	8/1/2022
6/27/2022	8/1/2022
6/28/2022	8/1/2022
6/29/2022	8/1/2022
6/30/2022	8/1/2022
7/1/2022	8/16/2022
7/2/2022	8/16/2022
7/3/2022	8/16/2022
7/4/2022	8/16/2022
7/5/2022	8/16/2022
7/6/2022	8/16/2022
7/7/2022	8/16/2022
7/8/2022	8/16/2022
7/9/2022	8/16/2022
7/10/2022	8/16/2022
7/11/2022	8/16/2022
7/12/2022	8/16/2022
7/13/2022	8/16/2022
7/14/2022	8/16/2022
7/15/2022	8/16/2022
7/16/2022	9/1/2022
7/17/2022	9/1/2022
7/18/2022	9/1/2022
7/19/2022	9/1/2022

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

7/20/2022	9/1/2022
7/21/2022	9/1/2022
7/22/2022	9/1/2022
7/23/2022	9/1/2022
7/24/2022	9/1/2022
7/25/2022	9/1/2022
7/26/2022	9/1/2022
7/27/2022	9/1/2022
7/28/2022	9/1/2022
7/29/2022	9/1/2022
7/30/2022	9/1/2022
7/31/2022	9/1/2022
8/1/2022	9/16/2022
8/2/2022	9/16/2022
8/3/2022	9/16/2022
8/4/2022	9/16/2022
8/5/2022	9/16/2022
8/6/2022	9/16/2022
8/7/2022	9/16/2022
8/8/2022	9/16/2022
8/9/2022	9/16/2022
8/10/2022	9/16/2022
8/11/2022	9/16/2022
8/12/2022	9/16/2022
8/13/2022	9/16/2022
8/14/2022	9/16/2022
8/15/2022	9/16/2022
8/16/2022	10/1/2022
8/17/2022	10/1/2022
8/18/2022	10/1/2022
8/19/2022	10/1/2022
8/20/2022	10/1/2022
8/21/2022	10/1/2022
8/22/2022	10/1/2022
8/23/2022	10/1/2022
8/24/2022	10/1/2022
8/25/2022	10/1/2022
8/26/2022	10/1/2022
8/27/2022	10/1/2022
8/28/2022	10/1/2022

**Date of
Birth**

**Higher
Premium
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Effective**

**Date of
Birth**

**Higher
Premium
Becomes
Effective**

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

8/29/2022	10/1/2022
8/30/2022	10/1/2022
8/31/2022	10/16/2022
9/1/2022	10/16/2022
9/2/2022	10/16/2022
9/3/2022	10/16/2022
9/4/2022	10/16/2022
9/5/2022	10/16/2022
9/6/2022	10/16/2022
9/7/2022	10/16/2022
9/8/2022	10/16/2022
9/9/2022	10/16/2022
9/10/2022	10/16/2022
9/11/2022	10/16/2022
9/12/2022	10/16/2022
9/13/2022	10/16/2022
9/14/2022	10/16/2022
9/15/2022	11/1/2022
9/16/2022	11/1/2022
9/17/2022	11/1/2022
9/18/2022	11/1/2022
9/19/2022	11/1/2022
9/20/2022	11/1/2022
9/21/2022	11/1/2022
9/22/2022	11/1/2022
9/23/2022	11/1/2022
9/24/2022	11/1/2022
9/25/2022	11/1/2022
9/26/2022	11/1/2022
9/27/2022	11/1/2022
9/28/2022	11/1/2022
9/29/2022	11/1/2022
9/30/2022	11/1/2022
10/1/2022	11/16/2022
10/2/2022	11/16/2022
10/3/2022	11/16/2022
10/4/2022	11/16/2022
10/5/2022	11/16/2022
10/6/2022	11/16/2022
10/7/2022	11/16/2022

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

10/8/2022	11/16/2022
10/9/2022	11/16/2022
10/10/2022	11/16/2022
10/11/2022	11/16/2022
10/12/2022	11/16/2022
10/13/2022	11/16/2022
10/14/2022	11/16/2022
10/15/2022	11/16/2022
10/16/2022	12/1/2022
10/17/2022	12/1/2022
10/18/2022	12/1/2022
10/19/2022	12/1/2022
10/20/2022	12/1/2022
10/21/2022	12/1/2022
10/22/2022	12/1/2022
10/23/2022	12/1/2022
10/24/2022	12/1/2022
10/25/2022	12/1/2022
10/26/2022	12/1/2022
10/27/2022	12/1/2022
10/28/2022	12/1/2022
10/29/2022	12/1/2022
10/30/2022	12/1/2022
10/31/2022	12/16/2022
11/1/2022	12/16/2022
11/2/2022	12/16/2022
11/3/2022	12/16/2022
11/4/2022	12/16/2022
11/5/2022	12/16/2022
11/6/2022	12/16/2022
11/7/2022	12/16/2022
11/8/2022	12/16/2022
11/9/2022	12/16/2022
11/10/2022	12/16/2022
11/11/2022	12/16/2022
11/12/2022	12/16/2022
11/13/2022	12/16/2022
11/14/2022	12/16/2022
11/15/2022	1/1/2023
11/16/2022	1/1/2023

**Date of
Birth**

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

**Higher
Premium
Becomes
Effective**

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

11/17/2022	1/1/2023
11/18/2022	1/1/2023
11/19/2022	1/1/2023
11/20/2022	1/1/2023
11/21/2022	1/1/2023
11/22/2022	1/1/2023
11/23/2022	1/1/2023
11/24/2022	1/1/2023
11/25/2022	1/1/2023
11/26/2022	1/1/2023
11/27/2022	1/1/2023
11/28/2022	1/1/2023
11/29/2022	1/1/2023
11/30/2022	1/1/2023
12/1/2022	1/16/2023
12/2/2022	1/16/2023
12/3/2022	1/16/2023
12/4/2022	1/16/2023
12/5/2022	1/16/2023
12/6/2022	1/16/2023
12/7/2022	1/16/2023
12/8/2022	1/16/2023
12/9/2022	1/16/2023
12/10/2022	1/16/2023
12/11/2022	1/16/2023
12/12/2022	1/16/2023
12/13/2022	1/16/2023
12/14/2022	1/16/2023
12/15/2022	1/16/2023
12/16/2022	2/1/2023
12/17/2022	2/1/2023
12/18/2022	2/1/2023
12/19/2022	2/1/2023
12/20/2022	2/1/2023
12/21/2022	2/1/2023
12/22/2022	2/1/2023
12/23/2022	2/1/2023
12/24/2022	2/1/2023
12/25/2022	2/1/2023
12/26/2022	2/1/2023

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

12/27/2022	2/1/2023
12/28/2022	2/1/2023
12/29/2022	2/1/2023
12/30/2022	2/1/2023
12/31/2022	2/1/2023

**Date of
Birth**

**Higher
Premium
Becomes
Effective**

**Date of
Birth**

**Higher
Premium
Becomes
Effective**