

## Newborn Calculator

Date of Birth	Higher Premium Becomes Effective
1/1/2025	2/16/2025
1/2/2025	2/16/2025
1/3/2025	2/16/2025
1/4/2025	2/16/2025
1/5/2025	2/16/2025
1/6/2025	2/16/2025
1/7/2025	2/16/2025
1/8/2025	2/16/2025
1/9/2025	2/16/2025
1/10/2025	2/16/2025
1/11/2025	2/16/2025
1/12/2025	2/16/2025
1/13/2025	2/16/2025
1/14/2025	2/16/2025
1/15/2025	2/16/2025
1/16/2025	3/1/2025
1/17/2025	3/1/2025
1/18/2025	3/1/2025
1/19/2025	3/1/2025
1/20/2025	3/1/2025
1/21/2025	3/1/2025
1/22/2025	3/1/2025
1/23/2025	3/1/2025
1/24/2025	3/1/2025
1/25/2025	3/1/2025
1/26/2025	3/1/2025
1/27/2025	3/1/2025
1/28/2025	3/1/2025
1/29/2025	3/16/2025
1/30/2025	3/16/2025
1/31/2025	3/16/2025
2/1/2025	3/16/2025
2/2/2025	3/16/2025
2/3/2025	3/16/2025
2/4/2025	3/16/2025
2/5/2025	3/16/2025
2/6/2025	3/16/2025
2/7/2025	3/16/2025

Date of Birth	Higher Premium Becomes Effective
2/10/2025	3/16/2025
2/11/2025	3/16/2025
2/12/2025	3/16/2025
2/13/2025	4/1/2025
2/14/2025	4/1/2025
2/15/2025	4/1/2025
2/16/2025	4/1/2025
2/17/2025	4/1/2025
2/18/2025	4/1/2025
2/19/2025	4/1/2025
2/20/2025	4/1/2025
2/21/2025	4/1/2025
2/22/2025	4/1/2025
2/23/2025	4/1/2025
2/24/2025	4/1/2025
2/25/2025	4/1/2025
2/26/2025	4/1/2025
2/27/2025	4/1/2025
2/28/2025	4/1/2025
3/1/2025	4/16/2025
3/2/2025	4/16/2025
3/3/2025	4/16/2025
3/4/2025	4/16/2025
3/5/2025	4/16/2025
3/6/2025	4/16/2025
3/7/2025	4/16/2025
3/8/2025	4/16/2025
3/9/2025	4/16/2025
3/10/2025	4/16/2025
3/11/2025	4/16/2025
3/12/2025	4/16/2025
3/13/2025	4/16/2025
3/14/2025	4/16/2025
3/15/2025	4/16/2025
3/16/2025	5/1/2025
3/17/2025	5/1/2025
3/18/2025	5/1/2025
3/19/2025	5/1/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

2/8/2025	3/16/2025
2/9/2025	3/16/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

3/20/2025	5/1/2025
3/21/2025	5/1/2025

3/22/2025	5/1/2025
3/23/2025	5/1/2025
3/24/2025	5/1/2025
3/25/2025	5/1/2025
3/26/2025	5/1/2025
3/27/2025	5/1/2025
3/28/2025	5/1/2025
3/29/2025	5/1/2025
3/30/2025	5/1/2025
3/31/2025	5/16/2025
4/1/2025	5/16/2025
4/2/2025	5/16/2025
4/3/2025	5/16/2025
4/4/2025	5/16/2025
4/5/2025	5/16/2025
4/6/2025	5/16/2025
4/7/2025	5/16/2025
4/8/2025	5/16/2025
4/9/2025	5/16/2025
4/10/2025	5/16/2025
4/11/2025	5/16/2025
4/12/2025	5/16/2025
4/13/2025	5/16/2025
4/14/2025	5/16/2025
4/15/2025	6/1/2025
4/16/2025	6/1/2025
4/17/2025	6/1/2025
4/18/2025	6/1/2025
4/19/2025	6/1/2025
4/20/2025	6/1/2025
4/21/2025	6/1/2025
4/22/2025	6/1/2025
4/23/2025	6/1/2025
4/24/2025	6/1/2025
4/25/2025	6/1/2025
4/26/2025	6/1/2025

5/1/2025	6/16/2025
5/2/2025	6/16/2025
5/3/2025	6/16/2025
5/4/2025	6/16/2025
5/5/2025	6/16/2025
5/6/2025	6/16/2025
5/7/2025	6/16/2025
5/8/2025	6/16/2025
5/9/2025	6/16/2025
5/10/2025	6/16/2025
5/11/2025	6/16/2025
5/12/2025	6/16/2025
5/13/2025	6/16/2025
5/14/2025	6/16/2025
5/15/2025	6/16/2025
5/16/2025	7/1/2025
5/17/2025	7/1/2025
5/18/2025	7/1/2025
5/19/2025	7/1/2025
5/20/2025	7/1/2025
5/21/2025	7/1/2025
5/22/2025	7/1/2025
5/23/2025	7/1/2025
5/24/2025	7/1/2025
5/25/2025	7/1/2025
5/26/2025	7/1/2025
5/27/2025	7/1/2025
5/28/2025	7/1/2025
5/29/2025	7/1/2025
5/30/2025	7/1/2025
5/31/2025	7/16/2025
6/1/2025	7/16/2025
6/2/2025	7/16/2025
6/3/2025	7/16/2025
6/4/2025	7/16/2025
6/5/2025	7/16/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

4/27/2025	6/1/2025
4/28/2025	6/1/2025
4/29/2025	6/1/2025
4/30/2025	6/1/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

6/6/2025	7/16/2025
6/7/2025	7/16/2025
6/8/2025	7/16/2025
6/9/2025	7/16/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

6/10/2025	7/16/2025
6/11/2025	7/16/2025
6/12/2025	7/16/2025
6/13/2025	7/16/2025
6/14/2025	7/16/2025
6/15/2025	8/1/2025
6/16/2025	8/1/2025
6/17/2025	8/1/2025
6/18/2025	8/1/2025
6/19/2025	8/1/2025
6/20/2025	8/1/2025
6/21/2025	8/1/2025
6/22/2025	8/1/2025
6/23/2025	8/1/2025
6/24/2025	8/1/2025
6/25/2025	8/1/2025
6/26/2025	8/1/2025
6/27/2025	8/1/2025
6/28/2025	8/1/2025
6/29/2025	8/1/2025
6/30/2025	8/1/2025
7/1/2025	8/16/2025
7/2/2025	8/16/2025
7/3/2025	8/16/2025
7/4/2025	8/16/2025
7/5/2025	8/16/2025
7/6/2025	8/16/2025
7/7/2025	8/16/2025
7/8/2025	8/16/2025
7/9/2025	8/16/2025
7/10/2025	8/16/2025
7/11/2025	8/16/2025
7/12/2025	8/16/2025
7/13/2025	8/16/2025
7/14/2025	8/16/2025
7/15/2025	8/16/2025
7/16/2025	9/1/2025
7/17/2025	9/1/2025
7/18/2025	9/1/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

7/20/2025	9/1/2025
7/21/2025	9/1/2025
7/22/2025	9/1/2025
7/23/2025	9/1/2025
7/24/2025	9/1/2025
7/25/2025	9/1/2025
7/26/2025	9/1/2025
7/27/2025	9/1/2025
7/28/2025	9/1/2025
7/29/2025	9/1/2025
7/30/2025	9/1/2025
7/31/2025	9/1/2025
8/1/2025	9/16/2025
8/2/2025	9/16/2025
8/3/2025	9/16/2025
8/4/2025	9/16/2025
8/5/2025	9/16/2025
8/6/2025	9/16/2025
8/7/2025	9/16/2025
8/8/2025	9/16/2025
8/9/2025	9/16/2025
8/10/2025	9/16/2025
8/11/2025	9/16/2025
8/12/2025	9/16/2025
8/13/2025	9/16/2025
8/14/2025	9/16/2025
8/15/2025	9/16/2025
8/16/2025	10/1/2025
8/17/2025	10/1/2025
8/18/2025	10/1/2025
8/19/2025	10/1/2025
8/20/2025	10/1/2025
8/21/2025	10/1/2025
8/22/2025	10/1/2025
8/23/2025	10/1/2025
8/24/2025	10/1/2025
8/25/2025	10/1/2025
8/26/2025	10/1/2025
8/27/2025	10/1/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

7/19/2025	9/1/2025
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**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

8/28/2025	10/1/2025
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**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

8/29/2025	10/1/2025
8/30/2025	10/1/2025
8/31/2025	10/16/2025
9/1/2025	10/16/2025
9/2/2025	10/16/2025
9/3/2025	10/16/2025
9/4/2025	10/16/2025
9/5/2025	10/16/2025
9/6/2025	10/16/2025
9/7/2025	10/16/2025
9/8/2025	10/16/2025
9/9/2025	10/16/2025
9/10/2025	10/16/2025
9/11/2025	10/16/2025
9/12/2025	10/16/2025
9/13/2025	10/16/2025
9/14/2025	10/16/2025
9/15/2025	11/1/2025
9/16/2025	11/1/2025
9/17/2025	11/1/2025
9/18/2025	11/1/2025
9/19/2025	11/1/2025
9/20/2025	11/1/2025
9/21/2025	11/1/2025
9/22/2025	11/1/2025
9/23/2025	11/1/2025
9/24/2025	11/1/2025
9/25/2025	11/1/2025
9/26/2025	11/1/2025
9/27/2025	11/1/2025
9/28/2025	11/1/2025
9/29/2025	11/1/2025
9/30/2025	11/1/2025
10/1/2025	11/16/2025
10/2/2025	11/16/2025
10/3/2025	11/16/2025
10/4/2025	11/16/2025
10/5/2025	11/16/2025
10/6/2025	11/16/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

10/8/2025	11/16/2025
10/9/2025	11/16/2025
10/10/2025	11/16/2025
10/11/2025	11/16/2025
10/12/2025	11/16/2025
10/13/2025	11/16/2025
10/14/2025	11/16/2025
10/15/2025	11/16/2025
10/16/2025	12/1/2025
10/17/2025	12/1/2025
10/18/2025	12/1/2025
10/19/2025	12/1/2025
10/20/2025	12/1/2025
10/21/2025	12/1/2025
10/22/2025	12/1/2025
10/23/2025	12/1/2025
10/24/2025	12/1/2025
10/25/2025	12/1/2025
10/26/2025	12/1/2025
10/27/2025	12/1/2025
10/28/2025	12/1/2025
10/29/2025	12/1/2025
10/30/2025	12/1/2025
10/31/2025	12/16/2025
11/1/2025	12/16/2025
11/2/2025	12/16/2025
11/3/2025	12/16/2025
11/4/2025	12/16/2025
11/5/2025	12/16/2025
11/6/2025	12/16/2025
11/7/2025	12/16/2025
11/8/2025	12/16/2025
11/9/2025	12/16/2025
11/10/2025	12/16/2025
11/11/2025	12/16/2025
11/12/2025	12/16/2025
11/13/2025	12/16/2025
11/14/2025	12/16/2025
11/15/2025	1/1/2026

**Higher  
Premium  
Becomes  
Effective**

10/7/2025	11/16/2025
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**Higher  
Premium  
Becomes  
Effective**

11/16/2025	1/1/2026
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**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

11/17/2025	1/1/2026
11/18/2025	1/1/2026
11/19/2025	1/1/2026
11/20/2025	1/1/2026
11/21/2025	1/1/2026
11/22/2025	1/1/2026
11/23/2025	1/1/2026
11/24/2025	1/1/2026
11/25/2025	1/1/2026
11/26/2025	1/1/2026
11/27/2025	1/1/2026
11/28/2025	1/1/2026
11/29/2025	1/1/2026
11/30/2025	1/1/2026
12/1/2025	1/16/2026
12/2/2025	1/16/2026
12/3/2025	1/16/2026
12/4/2025	1/16/2026
12/5/2025	1/16/2026
12/6/2025	1/16/2026
12/7/2025	1/16/2026
12/8/2025	1/16/2026
12/9/2025	1/16/2026
12/10/2025	1/16/2026
12/11/2025	1/16/2026
12/12/2025	1/16/2026
12/13/2025	1/16/2026
12/14/2025	1/16/2026
12/15/2025	1/16/2026
12/16/2025	2/1/2026
12/17/2025	2/1/2026
12/18/2025	2/1/2026
12/19/2025	2/1/2026
12/20/2025	2/1/2026
12/21/2025	2/1/2026
12/22/2025	2/1/2026
12/23/2025	2/1/2026
12/24/2025	2/1/2026
12/25/2025	2/1/2026

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

12/27/2025	2/1/2026
12/28/2025	2/1/2026
12/29/2025	2/1/2026
12/30/2025	2/1/2026
12/31/2025	2/1/2026



**Higher  
Premium  
Becomes  
Effective**

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

**Date of  
Birth**

12/26/2025	2/1/2026
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