

## Newborn Calculator

Date of Birth	Higher Premium Becomes Effective
1/1/2024	2/16/2024
1/2/2024	2/16/2024
1/3/2024	2/16/2024
1/4/2024	2/16/2024
1/5/2024	2/16/2024
1/6/2024	2/16/2024
1/7/2024	2/16/2024
1/8/2024	2/16/2024
1/9/2024	2/16/2024
1/10/2024	2/16/2024
1/11/2024	2/16/2024
1/12/2024	2/16/2024
1/13/2024	2/16/2024
1/14/2024	2/16/2024
1/15/2024	2/16/2024
1/16/2024	3/1/2024
1/17/2024	3/1/2024
1/18/2024	3/1/2024
1/19/2024	3/1/2024
1/20/2024	3/1/2024
1/21/2024	3/1/2024
1/22/2024	3/1/2024
1/23/2024	3/1/2024
1/24/2024	3/1/2024
1/25/2024	3/1/2024
1/26/2024	3/1/2024
1/27/2024	3/1/2024
1/28/2024	3/1/2024
1/29/2024	3/1/2024
1/30/2024	3/16/2024
1/31/2024	3/16/2024
2/1/2024	3/16/2024
2/2/2024	3/16/2024
2/3/2024	3/16/2024
2/4/2024	3/16/2024
2/5/2024	3/16/2024
2/6/2024	3/16/2024
2/7/2024	3/16/2024

Date of Birth	Higher Premium Becomes Effective
2/10/2024	3/16/2024
2/11/2024	3/16/2024
2/12/2024	3/16/2024
2/13/2024	3/16/2024
2/14/2024	4/1/2024
2/15/2024	4/1/2024
2/16/2024	4/1/2024
2/17/2024	4/1/2024
2/18/2024	4/1/2024
2/19/2024	4/1/2024
2/20/2024	4/1/2024
2/21/2024	4/1/2024
2/22/2024	4/1/2024
2/23/2024	4/1/2024
2/24/2024	4/1/2024
2/25/2024	4/1/2024
2/26/2024	4/1/2024
2/27/2024	4/1/2024
2/28/2024	4/1/2024
2/29/2024	4/1/2024
3/1/2024	4/16/2024
3/2/2024	4/16/2024
3/3/2024	4/16/2024
3/4/2024	4/16/2024
3/5/2024	4/16/2024
3/6/2024	4/16/2024
3/7/2024	4/16/2024
3/8/2024	4/16/2024
3/9/2024	4/16/2024
3/10/2024	4/16/2024
3/11/2024	4/16/2024
3/12/2024	4/16/2024
3/13/2024	4/16/2024
3/14/2024	4/16/2024
3/15/2024	4/16/2024
3/16/2024	5/1/2024
3/17/2024	5/1/2024
3/18/2024	5/1/2024

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

2/8/2024	3/16/2024
2/9/2024	3/16/2024
3/21/2024	5/1/2024
3/22/2024	5/1/2024
3/23/2024	5/1/2024
3/24/2024	5/1/2024
3/25/2024	5/1/2024
3/26/2024	5/1/2024
3/27/2024	5/1/2024
3/28/2024	5/1/2024
3/29/2024	5/1/2024
3/30/2024	5/1/2024
3/31/2024	5/16/2024
4/1/2024	5/16/2024
4/2/2024	5/16/2024
4/3/2024	5/16/2024
4/4/2024	5/16/2024
4/5/2024	5/16/2024
4/6/2024	5/16/2024
4/7/2024	5/16/2024
4/8/2024	5/16/2024
4/9/2024	5/16/2024
4/10/2024	5/16/2024
4/11/2024	5/16/2024
4/12/2024	5/16/2024
4/13/2024	5/16/2024
4/14/2024	5/16/2024
4/15/2024	6/1/2024
4/16/2024	6/1/2024
4/17/2024	6/1/2024
4/18/2024	6/1/2024
4/19/2024	6/1/2024
4/20/2024	6/1/2024
4/21/2024	6/1/2024
4/22/2024	6/1/2024
4/23/2024	6/1/2024
4/24/2024	6/1/2024
4/25/2024	6/1/2024
4/26/2024	6/1/2024
4/27/2024	6/1/2024

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

3/19/2024	5/1/2024
3/20/2024	5/1/2024
4/30/2024	6/1/2024
5/1/2024	6/16/2024
5/2/2024	6/16/2024
5/3/2024	6/16/2024
5/4/2024	6/16/2024
5/5/2024	6/16/2024
5/6/2024	6/16/2024
5/7/2024	6/16/2024
5/8/2024	6/16/2024
5/9/2024	6/16/2024
5/10/2024	6/16/2024
5/11/2024	6/16/2024
5/12/2024	6/16/2024
5/13/2024	6/16/2024
5/14/2024	6/16/2024
5/15/2024	6/16/2024
5/16/2024	7/1/2024
5/17/2024	7/1/2024
5/18/2024	7/1/2024
5/19/2024	7/1/2024
5/20/2024	7/1/2024
5/21/2024	7/1/2024
5/22/2024	7/1/2024
5/23/2024	7/1/2024
5/24/2024	7/1/2024
5/25/2024	7/1/2024
5/26/2024	7/1/2024
5/27/2024	7/1/2024
5/28/2024	7/1/2024
5/29/2024	7/1/2024
5/30/2024	7/1/2024
5/31/2024	7/16/2024
6/1/2024	7/16/2024
6/2/2024	7/16/2024
6/3/2024	7/16/2024
6/4/2024	7/16/2024
6/5/2024	7/16/2024
6/6/2024	7/16/2024

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

4/28/2024	6/1/2024
4/29/2024	6/1/2024
6/9/2024	7/16/2024
6/10/2024	7/16/2024
6/11/2024	7/16/2024
6/12/2024	7/16/2024
6/13/2024	7/16/2024
6/14/2024	7/16/2024
6/15/2024	8/1/2024
6/16/2024	8/1/2024
6/17/2024	8/1/2024
6/18/2024	8/1/2024
6/19/2024	8/1/2024
6/20/2024	8/1/2024
6/21/2024	8/1/2024
6/22/2024	8/1/2024
6/23/2024	8/1/2024
6/24/2024	8/1/2024
6/25/2024	8/1/2024
6/26/2024	8/1/2024
6/27/2024	8/1/2024
6/28/2024	8/1/2024
6/29/2024	8/1/2024
6/30/2024	8/1/2024
7/1/2024	8/16/2024
7/2/2024	8/16/2024
7/3/2024	8/16/2024
7/4/2024	8/16/2024
7/5/2024	8/16/2024
7/6/2024	8/16/2024
7/7/2024	8/16/2024
7/8/2024	8/16/2024
7/9/2024	8/16/2024
7/10/2024	8/16/2024
7/11/2024	8/16/2024
7/12/2024	8/16/2024
7/13/2024	8/16/2024
7/14/2024	8/16/2024
7/15/2024	8/16/2024
7/16/2024	9/1/2024

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

6/7/2024	7/16/2024
6/8/2024	7/16/2024
7/19/2024	9/1/2024
7/20/2024	9/1/2024
7/21/2024	9/1/2024
7/22/2024	9/1/2024
7/23/2024	9/1/2024
7/24/2024	9/1/2024
7/25/2024	9/1/2024
7/26/2024	9/1/2024
7/27/2024	9/1/2024
7/28/2024	9/1/2024
7/29/2024	9/1/2024
7/30/2024	9/1/2024
7/31/2024	9/1/2024
8/1/2024	9/16/2024
8/2/2024	9/16/2024
8/3/2024	9/16/2024
8/4/2024	9/16/2024
8/5/2024	9/16/2024
8/6/2024	9/16/2024
8/7/2024	9/16/2024
8/8/2024	9/16/2024
8/9/2024	9/16/2024
8/10/2024	9/16/2024
8/11/2024	9/16/2024
8/12/2024	9/16/2024
8/13/2024	9/16/2024
8/14/2024	9/16/2024
8/15/2024	9/16/2024
8/16/2024	10/1/2024
8/17/2024	10/1/2024
8/18/2024	10/1/2024
8/19/2024	10/1/2024
8/20/2024	10/1/2024
8/21/2024	10/1/2024
8/22/2024	10/1/2024
8/23/2024	10/1/2024
8/24/2024	10/1/2024
8/25/2024	10/1/2024

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

7/17/2024	9/1/2024
7/18/2024	9/1/2024
8/28/2024	10/1/2024
8/29/2024	10/1/2024
8/30/2024	10/1/2024
8/31/2024	10/16/2024
9/1/2024	10/16/2024
9/2/2024	10/16/2024
9/3/2024	10/16/2024
9/4/2024	10/16/2024
9/5/2024	10/16/2024
9/6/2024	10/16/2024
9/7/2024	10/16/2024
9/8/2024	10/16/2024
9/9/2024	10/16/2024
9/10/2024	10/16/2024
9/11/2024	10/16/2024
9/12/2024	10/16/2024
9/13/2024	10/16/2024
9/14/2024	10/16/2024
9/15/2024	11/1/2024
9/16/2024	11/1/2024
9/17/2024	11/1/2024
9/18/2024	11/1/2024
9/19/2024	11/1/2024
9/20/2024	11/1/2024
9/21/2024	11/1/2024
9/22/2024	11/1/2024
9/23/2024	11/1/2024
9/24/2024	11/1/2024
9/25/2024	11/1/2024
9/26/2024	11/1/2024
9/27/2024	11/1/2024
9/28/2024	11/1/2024
9/29/2024	11/1/2024
9/30/2024	11/1/2024
10/1/2024	11/16/2024
10/2/2024	11/16/2024
10/3/2024	11/16/2024
10/4/2024	11/16/2024

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

8/26/2024	10/1/2024
8/27/2024	10/1/2024
10/7/2024	11/16/2024
10/8/2024	11/16/2024
10/9/2024	11/16/2024
10/10/2024	11/16/2024
10/11/2024	11/16/2024
10/12/2024	11/16/2024
10/13/2024	11/16/2024
10/14/2024	11/16/2024
10/15/2024	11/16/2024
10/16/2024	12/1/2024
10/17/2024	12/1/2024
10/18/2024	12/1/2024
10/19/2024	12/1/2024
10/20/2024	12/1/2024
10/21/2024	12/1/2024
10/22/2024	12/1/2024
10/23/2024	12/1/2024
10/24/2024	12/1/2024
10/25/2024	12/1/2024
10/26/2024	12/1/2024
10/27/2024	12/1/2024
10/28/2024	12/1/2024
10/29/2024	12/1/2024
10/30/2024	12/1/2024
10/31/2024	12/16/2024
11/1/2024	12/16/2024
11/2/2024	12/16/2024
11/3/2024	12/16/2024
11/4/2024	12/16/2024
11/5/2024	12/16/2024
11/6/2024	12/16/2024
11/7/2024	12/16/2024
11/8/2024	12/16/2024
11/9/2024	12/16/2024
11/10/2024	12/16/2024
11/11/2024	12/16/2024
11/12/2024	12/16/2024
11/13/2024	12/16/2024

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

10/5/2024	11/16/2024
10/6/2024	11/16/2024
11/16/2024	1/1/2025
11/17/2024	1/1/2025
11/18/2024	1/1/2025
11/19/2024	1/1/2025
11/20/2024	1/1/2025
11/21/2024	1/1/2025
11/22/2024	1/1/2025
11/23/2024	1/1/2025
11/24/2024	1/1/2025
11/25/2024	1/1/2025
11/26/2024	1/1/2025
11/27/2024	1/1/2025
11/28/2024	1/1/2025
11/29/2024	1/1/2025
11/30/2024	1/1/2025
12/1/2024	1/16/2025
12/2/2024	1/16/2025
12/3/2024	1/16/2025
12/4/2024	1/16/2025
12/5/2024	1/16/2025
12/6/2024	1/16/2025
12/7/2024	1/16/2025
12/8/2024	1/16/2025
12/9/2024	1/16/2025
12/10/2024	1/16/2025
12/11/2024	1/16/2025
12/12/2024	1/16/2025
12/13/2024	1/16/2025
12/14/2024	1/16/2025
12/15/2024	1/16/2025
12/16/2024	2/1/2025
12/17/2024	2/1/2025
12/18/2024	2/1/2025
12/19/2024	2/1/2025
12/20/2024	2/1/2025
12/21/2024	2/1/2025
12/22/2024	2/1/2025
12/23/2024	2/1/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

11/14/2024	12/16/2024
11/15/2024	1/1/2025
12/26/2024	2/1/2025
12/27/2024	2/1/2025
12/28/2024	2/1/2025
12/29/2024	2/1/2025
12/30/2024	2/1/2025

**Higher  
Premium  
Becomes  
Effective**

**Date of  
Birth**

**Higher  
Premium  
Becomes  
Effective**

12/24/2024	2/1/2025
12/25/2024	2/1/2025