2025
Instructions for Form 8941

Credit for Small Employer Health Insurance Premiums

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about developments related to Form 8941 and its instructions, such as legislation enacted after they were published, go to *IRS.gov/Form8941*.

Reminder

Waiver for Hawaii. Employers in Hawaii can't claim this credit for insurance premiums paid for health plan years beginning after 2016. For more information, see *Waiver for Hawaii* in the instructions for line A.

General Instructions

Purpose of Form

Eligible small employers (defined later) use Form 8941 to figure the credit for small employer health insurance premiums for tax years beginning after 2009. For tax years beginning after 2013, the credit is only available for a 2-consecutive-tax-year credit period. The maximum credit is generally a percentage of premiums the employer paid during the tax year for certain health insurance coverage the employer provided to certain employees enrolled in a qualified health plan offered through a Small Business Health Options Program (SHOP) Marketplace. But the credit may be reduced by limitations based on the employer's full-time equivalent employees, average annual wages, adjusted average premiums, and state premium subsidies and tax credits.

Note: For information about insurance plans offered through a SHOP Marketplace, go to *Healthcare.gov*.

For **tax-exempt eligible small employers**, the maximum credit is 35% of premiums paid, is limited to the amount of certain payroll taxes paid, and is claimed as a refundable credit on Form 990-T, Exempt Organization Business Income Tax Return. A tax-exempt eligible small employer is an eligible small employer described in section 501(c) that is exempt from taxation under section 501(a). A tax-exempt employer not described in section 501(c) is generally not eligible to claim this credit. However, a tax-exempt farmers' cooperative subject to tax under section 1381 may be able to claim the credit as a general business credit, as discussed next.

For **all other eligible small employers**, the maximum credit is 50% of premiums paid and can be taken against both regular and alternative minimum tax. The credit is claimed as part of the general business credit on Form 3800, General Business Credit.

Note: Partnerships, S corporations, cooperatives, estates, trusts, and tax-exempt eligible small employers must file this form to claim the credit. All other taxpayers must not complete or file this form if their only source for this credit is a partnership, S corporation, cooperative, estate, or trust. Instead, they must report this credit directly on line 4h in Part III of Form 3800, General Business Credit.

Eligible Small Employers

You're an eligible small employer for the tax year if you meet the following three requirements.

1. You paid premiums for employee health insurance coverage under a qualifying arrangement. A qualifying arrangement is generally an arrangement that requires you to pay a uniform percentage (not less than 50%) of the premium cost for each enrolled employee's health insurance coverage (defined later). However, an arrangement that requires you to pay a uniform premium for each enrolled employee (composite billing) and offers different tiers of coverage (for example, employee-only, dependent, and family coverage) can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for employees not enrolled in employee-only coverage.

In addition, an arrangement that requires you to pay a separate premium for each employee based on age or other factors (list billing) can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for some employees.

For details, see *Employer Premiums Paid*, *Health Insurance Coverage*, and *Qualifying Arrangement*, later.

2. You had fewer than 25 full-time equivalent employees (FTEs) for the tax year. You may be able to meet this requirement even if you had 25 or more employees. For example, an employer with 48 employees who are each half-time employees has 24 FTEs and can claim the credit. For details, see Worksheets 1 and 2.

Caution: Although the term "eligible small employer" is defined in the Internal Revenue Code to include employers with "no more than" 25 FTEs, the phaseout of the credit amount operates in such a way that an employer with exactly 25 FTEs is not, in fact, eligible for the credit.

3. You paid average annual wages for the tax year of less than $67,000 per FTE. For details, see Worksheets 1 and 3.

Caution: If you had more than 10 FTEs **and** average annual wages of more than $33,000, the FTE and average annual wage limitations (discussed later) will separately reduce your credit. This may reduce your credit to zero

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even if you had fewer than 25 FTEs and average annual wages of less than $67,000.

Employers treated as a single employer. Treat the following employers as a single employer to figure the credit.
• Employers who are corporations in a controlled group of corporations.
• Employers who are members of an affiliated service group.
• Employers who are partnerships, proprietorships, etc., under common control. See Regulations sections 1.414(c)-2, 1.414(c)-3, and 1.414(c)-4.
• Tax-exempt employers under common control. See Regulations section 1.414(c)-5.

For details, see section 45R(e)(5)(A) and Regulations section 1.45R-2(b).

Note: No more than one Form 8941 can be filed with a tax return, unless the exception described in Example 2 below applies.

Example 1. You're a sole proprietor with two separate businesses and you file a separate Schedule C (Form 1040), Profit or Loss From Business, for each business. You must treat both businesses as a single employer to figure the credit. You will file one Form 8941 for both businesses.

Example 2. You and your spouse are both sole proprietors and file a separate Schedule C (Form 1040) for each of your separate businesses. Neither spouse was an employee of the other spouse or participated in the management of the other spouse's business at any time during the tax year. No more than 50% of the gross income of either business was derived from royalties, rents, dividends, interest, and annuities and you otherwise meet the requirements listed in Regulations section 1.414(c)-4(b)(5)(ii). Don't treat both businesses as a single employer to figure the credit. If you and your spouse are both eligible small employers, you can file two Forms 8941 with a jointly filed Form 1040 or 1040-SR.

Credit Period

For tax years beginning after 2013, the credit period during which the credit can be claimed is a 2-consecutive-tax-year period beginning with the first tax year in which:
• An eligible small employer (or any predecessor) files an income tax return with an attached Form 8941 with line A checked "Yes" and a positive amount on line 12, or
• A tax-exempt eligible small employer (or any predecessor) files Form 990-T with an attached Form 8941 with line A checked "Yes" and a positive amount on line 12.

Employer Premiums Paid

Only premiums you paid for health insurance coverage under a qualifying arrangement (discussed later) for individuals considered employees are counted when figuring your credit.

State premium subsidy or tax credit. If you're entitled to a state tax credit or a state premium subsidy paid directly to you for premiums you paid, don't reduce the amount you paid by the credit or subsidy amount. Also, if a state pays a premium subsidy directly to your insurance provider, treat the subsidy amount as an amount you paid for employee health insurance coverage.

Wellness programs. A wellness program is generally an insurance program of health promotion or disease prevention. If you pay part or all of the cost of an employee's participation in a wellness program, treat the amount you paid toward the employee's participation as an amount you paid for employee health insurance coverage.

Tobacco surcharges. A tobacco surcharge is generally an additional amount charged for insurance for a tobacco user. If you pay part or all of an employee's tobacco surcharge, you can't use the amount you paid to figure your employer premiums paid.

Dependent coverage. Dependent coverage is generally coverage offered separately to an individual who is or may become eligible for coverage under the terms of a group health plan because of a relationship to a participant-employee, whether or not a dependent of the participant-employee. Dependent coverage doesn't include coverage, such as family coverage, which includes coverage of the participant-employee. If you pay part or all of the cost of an employee's dependent coverage, use the amount you paid to figure your employer premiums paid.

Portion of premiums paid. If you pay only a portion of the premiums and your employees pay the rest, only the portion you pay is taken into account. For this purpose, any premium paid through a salary reduction arrangement under a section 125 cafeteria plan isn't treated as an employer paid premium. For more information on cafeteria plans, see section 1 of Pub. 15-B, Employer's Tax Guide to Fringe Benefits.

Example 3. You offer health insurance coverage to employees under a qualifying arrangement that requires you to pay 60% of the premium cost for employee-only coverage for each employee enrolled in any health insurance coverage you provide to employees. The total premium for each employee enrolled in employee-only coverage is $5,200 per year or $100 ($5,200 ÷ 52) for each weekly payday. The total premium for each employee enrolled in family coverage is $13,000 per year or $250 ($13,000 ÷ 52) for each weekly payday.

Each payday, you contribute $60 (60% of $100) toward the premium cost of each employee enrolled in employee-only coverage and withhold the remaining $40 from the employee's paycheck to obtain the $100 total weekly premium. Each payday, you contribute $60 (the same amount you pay toward the premiums of employees enrolled in employee-only coverage) toward the premium cost of each employee enrolled in family coverage and withhold the remaining $190 from the employee's paycheck to obtain the $250 total weekly premium.

To determine the premiums you paid during the tax year, multiply the number of pay periods during which the employee was enrolled in the health insurance coverage by $60. For example, you would've paid $3,120 ($60 × 52) for an employee who was enrolled for the entire tax year. You would've paid $600 ($60 × 10) for an employee who was only enrolled for 10 pay periods. You will need an

additional set of calculations if the premium amounts changed during the tax year.

Health Insurance Coverage

For tax years beginning after 2013, health insurance coverage generally means coverage provided to employees enrolled in a qualified health plan offered through a Small Business Health Options Program (SHOP) Marketplace. For an exception that applies to certain employers in certain counties, see the instructions for *line A*, later. If this exception applies, health insurance coverage means coverage, as defined under *Health Insurance Coverage* in the 2013 Instructions for Form 8941.

Note: A stand-alone dental plan offered through a SHOP exchange will be considered a qualified health plan for purposes of the credit.

Caution: Employer premiums paid for health insurance coverage can be counted in figuring the credit only if the premiums are paid under a qualifying arrangement.

Qualifying Arrangement

A qualifying arrangement is generally an arrangement that requires you to pay a uniform percentage (not less than 50%) of the premium cost for each enrolled employee's health insurance coverage (defined earlier). An arrangement that offers different tiers of coverage (for example, employee-only and family coverage) is generally a qualifying arrangement if it requires you to pay a uniform percentage (not less than 50%) separately for each tier of coverage you offer. However, an arrangement can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for some employees.

For more information about the following exceptions, see Regulations section 1.45R-4.

State or local law. You will be treated as satisfying the uniform percentage requirement if your failure to otherwise satisfy the requirement was solely attributable to additional contributions you made to certain employees to comply with state or local law.

Wellness program. If a plan of an employer provides a wellness program, for purposes of meeting the uniform percentage requirement, the following applies. Any additional amount of the employer contribution attributable to an employee's participation in the wellness program over the employer contribution with respect to an employee that doesn't participate in the wellness program isn't considered in calculating the uniform percentage requirement. This is true whether the difference is due to a discount for participation or a surcharge for nonparticipation. The employer contribution for employees who don't participate in the wellness program must be at least 50% of the premium (including any premium surcharge for nonparticipation). However, for purposes of figuring the credit, the employer contributions are taken into account, including those contributions attributable to an employee's participation in a wellness program.

Tobacco surcharge. Any additional amount you or your employee pays to cover a tobacco surcharge isn't taken into account in figuring the uniform percentage requirement. Amounts you or your employee pay to cover a tobacco surcharge aren't considered premiums paid for health insurance coverage when figuring this credit.

Dependent coverage. Premiums you pay for dependent coverage aren't subject to the uniform percentage requirement. You aren't required to pay a uniform percentage (not less than 50%) for dependent coverage.

Arrangements with composite billing. An arrangement that requires you to pay a uniform premium for each enrolled employee (composite billing) and offers different tiers of coverage can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for employees not enrolled in employee-only coverage. It is a qualifying arrangement (assuming employee-only coverage is the least expensive tier of coverage) if it requires you to pay each of the following amounts if you make the relevant tier of coverage available.
• A uniform percentage (not less than 50%) of the premium cost for each employee (if any) enrolled in employee-only coverage.
• A uniform amount that is no less than the amount you would've paid toward employee-only coverage for each employee (if any) enrolled in family coverage.
• A uniform amount that is no less than the amount you would've paid toward employee-only coverage for each employee (if any) enrolled in any other tier of coverage (figured separately for each tier).

Arrangements with list billing and only employee-only coverage. An arrangement that requires you to pay a separate premium for each employee based on age or other factors (list billing) that only provides employee-only coverage can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for some employees. It is a qualifying arrangement if it requires you to pay either of the following amounts.
• A uniform percentage (not less than 50%) of the premium charged for each employee enrolled in the employee-only coverage.
• A uniform percentage (not less than 50%) of your employer-computed composite rate (defined later) for your employee-only coverage for each employee enrolled in the employee-only coverage.

Arrangements with list billing and other tiers of coverage. An arrangement that requires you to pay a separate premium for each employee based on age or other factors (list billing) that provides other tiers of coverage can be a qualifying arrangement even if it requires you to pay a uniform percentage that is less than 50% of the premium cost for some employees. It is a qualifying arrangement (assuming employee-only coverage is the least expensive tier of coverage) if it requires you to pay each of the following amounts if you make the relevant tier of coverage available.
• A uniform percentage (not less than 50%) for each employee enrolled in employee-only coverage, as discussed under *Arrangements with list billing and only employee-only coverage*, earlier.
• A uniform amount that is either equal to the amount you would've paid toward employee-only coverage (as

discussed above), a uniform percentage (not less than 50%) of the premium charged, or a uniform percentage (not less than 50%) of your employer-computed composite rate (defined below) for your family coverage, for each employee (if any) enrolled in family coverage.
• A uniform amount that is either equal to the amount you would've paid toward employee-only coverage (as discussed above), a uniform percentage (not less than 50%) of the premium charged, or a uniform percentage (not less than 50%) of your employer-computed composite rate (defined below) for any other tier of coverage, for each employee (if any) enrolled in any other tier of coverage (figured separately for each tier).

Employer-computed composite rate. The employer-computed composite rate for a tier of coverage is the average rate determined by adding the premiums for that tier of coverage for all employees eligible to participate in the health insurance plan (whether or not they actually receive coverage under the plan or under that tier of coverage) and dividing by the total number of such eligible employees.

More than one plan. Different types of health insurance plans are generally not aggregated for purposes of meeting the qualifying arrangement requirement. For example, if you offer a major medical insurance plan and a stand-alone vision plan, you generally must separately satisfy the requirements for a qualifying arrangement with respect to each type of coverage. For exceptions, see Regulations section 1.45R-4(c).

State subsidies and credits. For this purpose, if you're entitled to a state tax credit or a state premium subsidy paid directly to you for premiums you paid, don't reduce the amount you paid by the credit or subsidy amount. Also, if a state pays a premium subsidy directly to your insurance provider, treat the subsidy amount as an amount you paid for employee health insurance coverage.

State Premium Subsidy and Tax Credit Limitation

Your credit may be reduced if you're entitled to a state tax credit or a state premium subsidy for the cost of health insurance coverage you provide under a qualifying arrangement to individuals considered employees. The state tax credit may be refundable or nonrefundable and the state premium subsidy may be paid to you or directly to your insurance provider.

Although a state tax credit or premium subsidy paid directly to you doesn't reduce the amount of your employer premiums paid, and although a state premium subsidy paid directly to an insurance provider is treated as an employer premium you paid, the amount of your credit can't be more than your net premium payments.

Net premium payments are employer premiums paid (discussed earlier) minus the amount of any state tax credits you received or will receive and any state premium subsidies paid either to you or directly to your insurance provider for premiums for health insurance coverage you provide under a qualifying arrangement to individuals considered employees.

Payroll Tax Limitation for Tax-Exempt Eligible Small Employers

The credit for tax-exempt eligible small employers can't exceed the amount of certain payroll taxes. For tax years beginning in 2025, payroll taxes, for this purpose, mean only the following taxes.
• Federal income taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2025.
• Medicare taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2025.
• Medicare taxes the tax-exempt employer was required to pay for calendar year 2025.

Premium Deduction Reduced

You must reduce your deduction for the cost of providing health insurance coverage to your employees by the amount of any credit for small employer health insurance premiums allowed with respect to the coverage.

More Information

For more information about this credit, see the following.
• Section 45R.
• Regulations sections 1.45R-0 through 1.45R-5.
• *IRS.gov/Affordable-Care-Act/Employers/Small-Business-Health-Care-Tax-Credit-and-the-SHOP-Marketplace*.

Specific Instructions

Note: Partnerships, S corporations, cooperatives, estates, trusts, and tax-exempt eligible small employers must file this form to claim the credit. All other taxpayers must not complete or file this form if their only source for this credit is a partnership, S corporation, cooperative, estate, or trust. Instead, they must report this credit directly on line 4h in Part III of Form 3800.

Use Worksheets 1 through 7 to figure the amounts to report on various lines of Form 8941.
• Use Worksheets 1, 2, and 3 to figure the amounts to report on lines 1, 2, and 3 of Form 8941.
• Use Worksheet 4 to figure the amounts to report on lines 4, 5, and 13 of Form 8941.
• Use Worksheets 5, 6, and 7 to figure the amounts to report on lines 8, 9, and 14 of Form 8941.

Line A

Answer "Yes" if one of the following applies.
• You paid premiums for employee health insurance coverage you provided through a SHOP Marketplace or through a direct enrollment process, if available in your state.
• You qualify for an exception to this requirement, as discussed below.

If you answer "Yes" because you paid premiums for employee health insurance coverage you provided through a SHOP Marketplace, enter the Marketplace identifier, if any.

If you answer "No," don't file Form 8941 unless you're filing it for a partnership, S corporation, cooperative, estate, trust, or tax-exempt eligible small employer that

received from another entity a credit that must be reported on line 15. For more information, see the instructions for line 15.

Waiver for Hawaii. Hawaii has received a 5-year State Innovation Waiver under section 1332 of the Affordable Care Act that has been extended for 5 more years. Employers in Hawaii can't participate in the SHOP Marketplace or claim the credit for insurance premiums paid for health plan years beginning after 2016. For more information on the waiver, go to *CMS.gov*.

Exception for eligible small employers in certain counties. For calendar year 2025, SHOP Marketplaces in certain counties across the United States didn't have qualified health plans available for employers to offer to employees. However, relief is available, which allows eligible small employers with a principal business address in those counties to claim the credit for 2025 if they properly claimed the credit under section 45R for all or part of 2024. For details, see Notice 2018-27, 2018-20, I.R.B. 580, available at *IRS.gov/irb/2018-20_IRB#NOT-2018-27*.

Note: To see whether a particular county has coverage available through a SHOP Exchange for 2025 and beyond, go to *Healthcare.gov/small-business* and enter "plans and prices" in the search box.

Line C

Answer "Yes" if a tax return you (or any predecessor) filed for a tax year beginning after 2013 and before 2024 included a Form 8941 with line A checked "Yes" and line 12 showing a positive amount. For more information, see *Credit Period*, earlier.

If you answer "Yes," don't file Form 8941 unless you're filing it for a partnership, S corporation, cooperative, estate, trust, or tax-exempt eligible small employer that received from another entity a credit that must be reported on line 15. An entity that qualifies for this exception shouldn't report any amount on line 12. For more information, see the instructions for line 15.

Worksheet 1. Information Needed To Complete Line 1 and Worksheets 2 and 3

If you need more rows, use a separate sheet and include the additional amounts in the totals below.

(a) Individuals Considered Employees	(b) Employee Hours of Service	(c) Employee Wages Paid
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		
21.		
22.		
23.		
24.		
25.		
Totals:		

Column (a), Individuals Considered Employees

Enter the name or other identifying information for all individuals considered employees for purposes of this credit.

In general, all employees who perform services for you during the tax year are taken into account in determining your FTEs, average annual wages, and premiums paid. Rules that apply to certain types of employees are discussed below.

Excluded employees. The following individuals aren't considered employees when you figure this credit. Hours and wages of these employees and premiums paid for them aren't counted when you figure your credit.

• The owner of a sole proprietorship.
• A partner in a partnership.
• A shareholder who owns (after applying the section 318 constructive ownership rules) more than 2% of an S corporation.
• A shareholder who owns (after applying the section 318 constructive ownership rules) more than 5% of the outstanding stock or stock possessing more than 5% of the total combined voting power of all stock of a corporation that isn't an S corporation.
• A person who owns more than 5% of the capital or profits interest in any other business that isn't a corporation.
• Family members or a member of the household who isn't a family member but qualifies as a dependent on the individual income tax return of a person listed above. Family members include a child (or descendant of a child), a sibling or step-sibling, a parent (or ancestor of a parent), a step-parent, a niece or nephew, an aunt or uncle, or a son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law. A spouse of any owner or family member listed above is also considered a family member for this purpose.

Former employees. Premiums paid on behalf of a former employee with no hours of service may be treated as paid on behalf of an employee for purposes of figuring the credit, provided that, if so treated, the former employee is also treated as an employee for purposes of the uniform percentage requirement.

Leased employees. Don't use premiums paid by the leasing organization to figure your credit. Also, a leased employee who isn't a common law employee is considered an employee for credit purposes if the employee does all the following.

• Provides services to you under an agreement between you and a leasing organization.
• Has performed services for you (or for you and a related person) substantially full time for at least 1 year.
• Performs services under your primary direction or control.

But don't use hours, wages, or premiums paid with respect to the initial year of service on which leased employee status is based.

Seasonal employees. Employees who perform labor or services on a seasonal basis and perform labor or services for you 120 or fewer days during the tax year aren't considered employees in determining FTEs and average annual wages. But premiums paid on their behalf are counted in determining the amount of the credit. Seasonal workers include retail workers employed exclusively during holiday seasons. Seasonal workers also include workers employed exclusively during the summer.

Household and other nonbusiness employees. Household employees and other employees who aren't performing services in your trade or business are considered employees if they otherwise qualify, as discussed above. A sole proprietor must include both business and nonbusiness employees to determine FTEs, average annual wages, and premiums paid.

Ministers. A minister performing services in the exercise of the minister's ministry is treated as self-employed for social security and Medicare purposes. However, for credit purposes, whether a minister is an employee or self-employed is determined under the common law test for determining worker status. Self-employed ministers aren't considered employees.

Column (b), Employee Hours of Service

Enter the total hours of service for the tax year for each employee listed in column (a). Don't enter more than 2,080 hours for any employee. But enter -0- for seasonal employees who worked 120 or fewer days during the tax year.

Employee hours of service. An employee's hours of service for a year include the following.

• Each hour for which the employee is paid, or entitled to payment, for the performance of duties for the employer during the employer's tax year.
• Each hour for which an employee is paid, or entitled to payment, by the employer on account of a period of time during the employer's tax year during which no duties are performed due to vacation, holiday, illness, incapacity (including disability), layoff, jury duty, military duty, or leave of absence (except that no more than 160 hours of service are required to be counted for an employee on account of any single continuous period during which the employee performs no duties).

To figure the total number of hours of service you must take into account for an employee for the year, you can use any of the following methods.

Actual-hours-worked method. Determine actual hours of service from records of hours worked and hours for which payment is made or due (payment is made or due for vacation, holiday, illness, incapacity, etc., as described above).

Days-worked equivalency method. Use a days-worked equivalency whereby the employee is credited with 8 hours of service for each day for which the employee would be required to be credited with at least 1 hour of service under the rules described above.

Weeks-worked equivalency method. Use a weeks-worked equivalency whereby the employee is credited with 40 hours of service for each week for which the employee would be required to be credited with at least 1 hour of service under the rules described above.

Column (c), Employee Wages Paid

Caution: Complete Worksheet 2 before you complete column (c) of Worksheet 1. **Do not** complete column (c) if Worksheet 2, line 3, is 25 or more.

Enter the total wages paid for the tax year for each employee listed in column (a). But enter -0- for seasonal employees who worked 120 or fewer days during the tax year.

Wages, for this purpose, mean wages subject to social security and Medicare tax withholding determined without considering any wage base limit.

Worksheet 2. Information Needed To Complete Line 2 (FTEs)

Your credit is reduced if you had more than 10 FTEs for the tax year. If you had 25 or more FTEs for the tax year, your credit is reduced to zero.

1. Enter the total employee hours of service from Worksheet 1, column (b)	1. _____
2. Hours of service per FTE	2. 2,080
3. **Full-time equivalent employees.** Divide line 1 by line 2. If the result isn't a whole number (0, 1, 2, etc.), **generally round the result down** to the next lowest whole number. For example, round 2.99 down to 2. However, if the result is less than one, enter 1. Report this number on Form 8941, line 2 . . .	3. _____

Worksheet 3. Information Needed To Complete Line 3 (Average Annual Wages)

Your credit is reduced if you paid average annual wages of more than $33,000 for the tax year. If you paid average annual wages of $67,000 or more for the tax year, your credit is reduced to zero.

1. Enter the total employee wages paid from Worksheet 1, column (c)	1. _____
2. Enter FTEs from Worksheet 2, line 3	2. _____
3. **Average annual wages.** Divide line 1 by line 2. If the result isn't a multiple of $1,000 ($1,000, $2,000, $3,000, etc.), **round the result down** to the next lowest multiple of $1,000. For example, round $2,999 down to $2,000. Report this amount on Form 8941, line 3 . . .	3. _____

Worksheet 4. Information Needed To Complete Lines 4, 5, and 13 and Worksheet 7

If you need more rows, use a separate sheet and include the additional amounts in the totals below.

(a) Enrolled Individuals Considered Employees	(b) Employer Premiums Paid	(c) Adjusted Average Premiums	(d) Enrolled Employee Hours of Service
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			
21.			
22.			
23.			
24.			
25.			
Totals:			

Column (a), Enrolled Individuals Considered Employees

Enter the name or other identifying information for each individual listed in column (a) of Worksheet 1 who was enrolled in health insurance coverage you provided to employees during the tax year under a qualifying arrangement. For details, see *Health Insurance Coverage* and *Qualifying Arrangement*, earlier.

Column (b), Employer Premiums Paid

Enter the total employer premiums paid for the tax year for each employee listed in column (a). For details, see *Employer Premiums Paid*, earlier.

Column (c), Adjusted Average Premiums

Your credit is reduced if the employer premiums paid are more than the employer premiums that would've been paid if individuals considered employees were enrolled in a plan with a premium equal to the average premium for the small group market in the rating area in which the employee enrolls for coverage.

The rating area in which an employee enrolls for coverage is generally the rating area where your business is located (based on your primary business address). You will generally have selected a plan in your rating area that covers all employees located within or outside your rating area. However, if you have multiple businesses or operations in multiple states, and have set up plans in more than one SHOP Marketplace, the average premiums may be different for employees enrolled in each SHOP Marketplace.

Enter, for each employee listed in column (a), the premiums you would've paid if the employee had enrolled in a plan or plans with a total premium equal to the average premium for the small group market in the rating area in which the employee enrolls for coverage.

To find the average premium for the small group market in a rating area for tax years beginning in 2025, see the average premium tables at the end of these instructions. Family coverage includes any coverage other than employee-only coverage.

Example 4. Assume the same facts that were used in *Example 3*. The $60 you contribute each payday toward employee health insurance coverage is 60% ($60 ÷ $100) of the weekly premium for each employee enrolled in employee-only coverage and 24% ($60 ÷ $250) of the weekly premium for each employee enrolled in family coverage.

In this situation, the total average premium limitation amounts that apply are 60% of the applicable average premium amounts for each employee enrolled in employee-only coverage and 24% of the applicable average premium amounts for each employee enrolled in family coverage.

You have an employee enrolled in employee-only coverage who enrolled for coverage in your local rating area. The applicable employee-only average premium amount for the rating area is $4,940 or $95 ($4,940 ÷ 52) for each weekly payday. The amount you would've paid toward this employee's health insurance coverage based on the average premiums is $57 (60% of $95) each payday.

To determine the premiums you would've paid for this employee during the tax year if the employee had enrolled in an average premium plan, multiply the number of pay periods during which your employee was enrolled in the health insurance coverage by $57. For example, you would've paid $2,964 ($57 × 52) if the employee was enrolled for the entire tax year. You would've paid $570 ($57 × 10) if the employee was only enrolled for 10 pay periods. You'll need an additional set of calculations if the premium amounts changed during the tax year.

Column (d), Enrolled Employee Hours of Service

Caution: **Don't** complete column (d) of Worksheet 4 if Form 8941, line 12, is zero.

Enter the amount from column (b) of Worksheet 1 for each employee listed in column (a) of Worksheet 4.

Worksheet 5. Information Needed To Complete Line 8 (If Line 2 Is More Than 10)

1. Enter the amount from Form 8941, line 7 . . . . 1. _____
2. Enter the number from Form 8941, line 2 . . . . 2. _____
3. Subtract 10 from line 2 . . . . . 3. _____
4. Divide line 3 by 15. Enter the result as a decimal (rounded to at least 3 places) . . . . 4. _____
5. Multiply line 1 by line 4 . . . . 5. _____
6. Subtract line 5 from line 1. Report this amount on Form 8941, line 8 . . . . 6. _____

Worksheet 6. Information Needed To Complete Line 9 (If Line 3 Is More Than $33,000)

1. Enter the amount from Form 8941, line 8 . . . . 1. _____
2. Enter the amount from Form 8941, line 7 . . . . 2. _____
3. Enter the amount from Form 8941, line 3 . . . . 3. _____
4. Subtract $33,300 from line 3 . 4. _____
5. Divide line 4 by $33,300. Enter the result as a decimal (rounded to at least 3 places) . . . . 5. _____
6. Multiply line 2 by line 5 . . . . 6. _____
7. Subtract line 6 from line 1. Report this amount on Form 8941, line 9 . . . . 7. _____

Line 10

Enter the total amount of any state premium subsidies paid and any state tax credits available to you for premiums included on line 4. For details, see *State Premium Subsidy and Tax Credit Limitation*, earlier.

Worksheet 7. Information Needed To Complete Line 14 (If Line 12 Is More Than Zero)

1.	Enter the total enrolled employee hours of service from Worksheet 4, column (d)	1.	
2.	Hours of service per FTE	2.	2,080
3.	Divide line 1 by line 2. If the result isn't a whole number (0, 1, 2, etc.), **generally round the result down** to the next lowest whole number. For example, round 2.99 down to 2. However, if the result is less than one, enter 1. Report this number on Form 8941, line 14	3.	

Line 15

Enter any credit for small employer health insurance premiums from:
• Schedule K-1 (Form 1065), Partner's Share of Income, Deductions, Credits, etc., box 15 (code BA);
• Schedule K-1 (Form 1120-S), Shareholder's Share of Income, Deductions, Credits, etc., box 13 (code BA);
• Schedule K-1 (Form 1041), Beneficiary's Share of Income, Deductions, Credits, etc., box 13 (code G); and
• Form 1099-PATR, Taxable Distributions Received From Cooperatives, box 12, or other notice of credit allocation.

Note: Partnerships, S corporations, cooperatives, estates, trusts, and tax-exempt eligible small employers report the above credits on line 15. All other filers figuring a separate credit on earlier lines also report the above credits on line 15. All others not using earlier lines to figure a separate credit must report the above credits directly on Form 3800, Part III, line 4h.

Line 17

Cooperatives. A cooperative described in section 1381(a) must allocate to its patrons the credit in excess of its tax liability. Therefore, to figure the unused amount of the credit allocated to patrons, the cooperative must first figure its tax liability. While any excess is allocated to patrons, any credit recapture applies as if the cooperative had claimed the entire credit.

If the cooperative is subject to the passive activity rules, include on line 15 any credit for small employer health insurance premiums from passive activities disallowed for prior years and carried forward to this year. Complete Form 8810, Corporate Passive Activity Loss and Credit Limitations, to determine the allowed credit that must be allocated to patrons. For details, see the Instructions for Form 8810.

Estates and trusts. Allocate the credit on line 16 between the estate or trust and the beneficiaries in the same proportion as income was allocated and enter the beneficiaries' share on line 17.

If the estate or trust is subject to the passive activity rules, include on line 15 any credit for small employer health insurance premiums from passive activities disallowed for prior years and carried forward to this year. Complete Form 8582-CR, Passive Activity Credit Limitations, to determine the allowed credit that must be allocated between the estate or trust and the beneficiaries. For details, see the Instructions for Form 8582-CR.

Line 19

Enter the total amount of certain payroll taxes. Payroll taxes, for this purpose, mean only the following taxes.
• Federal income taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2025.
• Medicare taxes the tax-exempt employer was required to withhold from employees' wages in calendar year 2025.
• Medicare taxes the tax-exempt employer was required to pay for calendar year 2025.

Average Premiums Needed To Figure Adjusted Amounts on Worksheet 4

The following tables list the average premiums for the small group market in each rating area generally listed by county for each state for tax years beginning in 2025. (Tables not available until December 2025).

Alabama

County	Employee-Only	Dependent, Family, etc.
Autauga	8,741	24,330
Baldwin	8,328	23,127
Barbour	8,328	23,127
Bibb	8,194	25,365
Blount	8,194	25,365
Bullock	8,328	23,127
Butler	8,328	23,127
Calhoun	8,024	24,126
Chambers	8,328	23,127
Cherokee	8,328	23,127
Chilton	8,194	25,365
Choctaw	8,328	23,127
Clarke	8,328	23,127
Clay	8,328	23,127
Cleburne	8,328	23,127
Coffee	8,328	23,127
Colbert	8,710	25,637
Conecuh	8,328	23,127
Coosa	8,328	23,127
Covington	8,328	23,127
Crenshaw	8,328	23,127
Cullman	8,328	23,127
Dale	8,328	23,127
Dallas	8,328	23,127
DeKalb	8,328	23,127
Elmore	8,741	24,330
Escambia	8,328	23,127
Etowah	7,572	24,311
Fayette	8,328	23,127
Franklin	8,328	23,127
Geneva	9,357	25,270
Greene	8,617	23,306
Hale	8,617	23,306
Henry	9,357	25,270
Houston	9,357	25,270
Jackson	8,328	23,127
Jefferson	8,194	25,365
Lamar	8,328	23,127
Lauderdale	8,710	25,637
Lawrence	8,446	23,085
Lee	8,049	22,422
Limestone	8,306	23,981
Lowndes	8,741	24,330
Macon	8,328	23,127
Madison	8,306	23,981
Marengo	8,328	23,127
Marion	8,328	23,127
Marshall	8,328	23,127
Mobile	8,215	22,163
Monroe	8,328	23,127
Montgomery	8,741	24,330
Morgan	8,446	23,085
Perry	8,328	23,127
Pickens	8,328	23,127
Pike	8,328	23,127
Randolph	8,328	23,127
Russell	8,401	22,513
Shelby	8,194	25,365
St. Clair	8,194	25,365
Sumter	8,328	23,127
Talladega	8,328	23,127
Tallapoosa	8,328	23,127
Tuscaloosa	8,617	23,306
Walker	8,194	25,365
Washington	8,328	23,127
Wilcox	8,328	23,127
Winston	8,328	23,127

Alaska

County	Employee-Only	Dependent, Family, etc.
Aleutians East	12,563	33,209
Aleutians West	12,563	33,209
Anchorage	11,682	31,718
Bethel	11,682	31,718
Bristol Bay	12,563	33,209
Denali	12,563	33,209
Dillingham	11,682	31,718
Fairbanks North Star	12,563	33,209
Haines	12,288	35,134
Hoonah-Angoon	12,288	35,134
Juneau	12,288	35,134
Kenai Peninsula	12,563	33,209
Ketchikan Gateway	12,288	35,134
Kodiak Island	12,563	33,209
Lake and Peninsula	12,563	33,209
Matanuska Susitna	12,563	33,209
Nome	12,563	33,209
North Slope	12,563	33,209
Northwest Arctic	12,563	33,209
Petersburg	12,288	35,134
Prince of Wales-Hyder	12,288	35,134
Shagway	12,288	35,134
Sitka	12,288	35,134
Southeast Fairbanks	12,563	33,209
Valdez Cordova	11,682	31,718
Wade Hampton	12,563	33,209
Wrangell City and Borough	12,288	35,134
Yakutat	12,563	33,209
Yukon Koyukuk	12,563	33,209

Arizona

County	Employee-Only	Dependent, Family, etc.
Apache	9,369	24,280
Cochise	8,159	22,038
Coconino	9,369	24,280
Gila	7,925	20,592
Graham	8,159	22,038
Greenlee	8,159	22,038
La Paz	10,198	27,070
Maricopa	7,732	22,558
Mohave	9,369	24,280
Navajo	9,369	24,280
Pima	7,688	23,116
Pinal	7,925	20,592
Santa Cruz	7,688	23,116
Yavapai	8,154	23,122
Yuma	10,198	27,070

Arkansas

County	Employee-Only	Dependent, Family, etc.
Arkansas	8,076	19,388
Ashley	8,076	19,388
Baxter	8,041	21,429
Benton	8,041	21,429
Boone	8,041	21,429
Bradley	8,076	19,388
Calhoun	8,690	23,029
Carroll	8,041	21,429
Chicot	8,076	19,388
Clark	8,239	21,558
Clay	8,446	21,560
Cleburne	7,953	19,797
Cleveland	8,076	19,388
Columbia	8,690	23,029

Conway	7,953	19,797
Craighead	8,446	21,560
Crawford	7,899	22,511
Crittenden	8,446	21,560
Cross	8,446	21,560
Dallas	8,076	19,388
Desha	8,076	19,388
Drew	8,076	19,388
Faulkner	7,953	19,797
Franklin	7,899	22,511
Fulton	8,446	21,560
Garland	8,239	21,558
Grant	7,953	19,797
Greene	8,446	21,560
Hempstead	8,690	23,029
Hot Spring	8,239	21,558
Howard	8,690	23,029
Independence	8,446	21,560
Izard	8,446	21,560
Jackson	8,446	21,560
Jefferson	8,076	19,388
Johnson	7,899	22,511
Lafayette	8,690	23,029
Lawrence	8,446	21,560
Lee	8,076	19,388
Lincoln	8,076	19,388
Little River	8,690	23,029
Logan	7,899	22,511
Lonoke	7,953	19,797
Madison	8,041	21,429
Marion	8,041	21,429
Miller	8,690	23,029
Mississippi	8,446	21,560
Monroe	8,076	19,388
Montgomery	8,239	21,558
Nevada	8,690	23,029
Newton	8,041	21,429
Ouachita	8,690	23,029
Perry	7,953	19,797
Phillips	8,076	19,388
Pike	8,239	21,558
Poinsett	8,446	21,560
Polk	7,899	22,511
Pope	7,953	19,797
Prairie	7,953	19,797
Pulaski	7,953	19,797
Randolph	8,446	21,560
Saline	7,953	19,797
Scott	7,899	22,511
Searcy	8,041	21,429
Sebastian	7,899	22,511
Sevier	8,690	23,029
Sharp	8,446	21,560

St. Francis	8,446	21,560
Stone	8,446	21,560
Union	8,690	23,029
Van Buren	7,953	19,797
Washington	8,041	21,429
White	7,953	19,797
Woodruff	8,446	21,560
Yell	7,953	19,797

California

County	Employee-Only	Dependent, Family, etc.
Alameda	9,991	27,732
Alpine	9,825	23,737
Amador	9,825	23,737
Butte	9,825	23,737
Calaveras	9,825	23,737
Colusa	9,825	23,737
Contra Costa	10,036	26,914
Del Norte	9,825	23,737
El Dorado	8,406	27,555
Fresno	9,015	26,996
Glenn	9,825	23,737
Humboldt	9,825	23,737
Imperial	8,825	23,184
Inyo	8,825	23,184
Kern	9,445	21,946
Kings	9,015	26,996
Lake	9,825	23,737
Lassen	9,825	23,737
Los Angeles	9,131	25,340
Madera	9,015	26,996
Marin	8,673	25,833
Mariposa	9,008	24,737
Mendocino	9,825	23,737
Merced	9,008	24,737
Modoc	9,825	23,737
Mono	8,825	23,184
Monterey	9,613	26,386
Napa	8,673	25,833
Nevada	9,825	23,737
Orange	9,098	26,021
Placer	8,406	27,555
Plumas	9,825	23,737
Riverside	9,116	26,757
Sacramento	8,406	27,555
San Benito	9,613	26,386
San Bernardino	9,116	26,757
San Diego	8,815	22,905
San Francisco	9,194	32,092
San Joaquin	9,008	24,737
San Luis Obispo	9,671	26,109
San Mateo	10,893	35,040

Santa Barbara	9,671	26,109
Santa Clara	9,709	29,012
Santa Cruz	9,613	26,386
Shasta	9,825	23,737
Sierra	9,825	23,737
Siskiyou	9,825	23,737
Solano	8,673	25,833
Sonoma	8,673	25,833
Stanislaus	9,008	24,737
Sutter	9,825	23,737
Tehama	9,825	23,737
Trinity	9,825	23,737
Tulare	9,008	24,737
Tuolumne	9,825	23,737
Ventura	9,671	26,109
Yolo	8,406	27,555
Yuba	9,825	23,737

Colorado

County	Employee-Only	Dependent, Family, etc.
Adams	8,602	24,024
Alamosa	8,633	23,653
Arapahoe	8,602	24,024
Archuleta	9,199	24,827
Baca	8,633	23,653
Bent	8,633	23,653
Boulder	8,926	22,089
Broomfield	8,602	24,024
Chaffee	8,633	23,653
Cheyenne	8,633	23,653
Clear Creek	8,602	24,024
Conejos	8,633	23,653
Costilla	8,633	23,653
Crowley	8,633	23,653
Custer	8,633	23,653
Delta	9,199	24,827
Denver	8,602	24,024
Dolores	9,199	24,827
Douglas	8,602	24,024
Eagle	8,017	24,678
El Paso	7,425	23,690
Elbert	8,602	24,024
Fremont	8,633	23,653
Garfield	8,017	24,678
Gilpin	8,602	24,024
Grand	9,199	24,827
Gunnison	9,199	24,827
Hinsdale	9,199	24,827
Huerfano	8,633	23,653
Jackson	9,199	24,827
Jefferson	8,602	24,024
Kiowa	8,633	23,653

Kit Carson	8,633	23,653
La Plata	9,199	24,827
Lake	9,199	24,827
Larimer	8,694	23,453
Las Animas	8,633	23,653
Lincoln	8,633	23,653
Logan	9,596	25,901
Mesa	9,910	23,528
Mineral	8,633	23,653
Moffat	9,199	24,827
Montezuma	9,199	24,827
Montrose	9,199	24,827
Morgan	9,596	25,901
Otero	8,633	23,653
Ouray	9,199	24,827
Park	8,602	24,024
Phillips	9,596	25,901
Pitkin	8,017	24,678
Prowers	8,633	23,653
Pueblo	8,421	21,282
Rio Blanco	9,199	24,827
Rio Grande	8,633	23,653
Routt	9,199	24,827
Saguache	8,633	23,653
San Juan	9,199	24,827
San Miguel	9,199	24,827
Sedgwick	9,596	25,901
Summit	8,017	24,678
Teller	7,425	23,690
Washington	9,596	25,901
Weld	9,281	26,886
Yuma	9,596	25,901

Connecticut

County	Employee-Only	Dependent, Family, etc.
Fairfield	9,847	29,578
Hartford	9,002	26,680
Litchfield	9,056	28,343
Middlesex	9,123	27,136
New Haven	9,794	29,787
New London	10,375	28,975
Tolland	9,352	28,944
Windham	9,637	31,760

Delaware

County	Employee-Only	Dependent, Family, etc.
All	9,961	27,286

District of Columbia

County	Employee-Only	Dependent, Family, etc.

All	9,368	29,790

Florida

County	Employee-Only	Dependent, Family, etc.
Alachua	8,574	22,734
Baker	8,395	24,191
Bay	9,388	24,434
Bradford	8,397	24,389
Brevard	9,160	26,969
Broward	8,199	23,737
Calhoun	8,506	24,235
Charlotte	8,788	25,787
Citrus	8,221	24,117
Clay	8,287	23,813
Collier	8,052	29,682
Columbia	8,717	25,617
DeSoto	8,301	25,090
Dixie	8,107	23,261
Duval	8,681	27,500
Escambia	8,119	25,507
Flagler	8,941	24,301
Franklin	8,293	25,489
Gadsden	8,345	24,406
Gilchrist	8,601	24,798
Glades	8,459	25,093
Gulf	8,395	24,880
Hamilton	8,391	24,470
Hardee	8,298	23,424
Hendry	8,677	25,031
Hernando	8,893	23,963
Highlands	8,764	25,569
Hillsborough	7,958	25,175
Holmes	8,182	23,872
Indian River	8,373	24,108
Jackson	7,864	22,810
Jefferson	8,614	24,027
Lafayette	8,508	23,429
Lake	11,430	28,234
Lee	8,441	28,281
Leon	11,634	33,222
Levy	8,184	24,443
Liberty	8,050	23,915
Madison	8,632	24,855
Manatee	8,839	23,230
Marion	7,956	21,239
Martin	8,118	24,627
Miami-Dade	8,604	24,940
Monroe	8,782	25,476
Nassau	8,451	23,044
Okaloosa	8,335	28,477
Okeechobee	8,931	25,640
Orange	8,182	22,301

Osceola	9,623	26,693
Palm Beach	9,897	28,912
Pasco	8,013	23,827
Pinellas	8,194	23,018
Polk	9,577	28,172
Putnam	8,577	24,383
Santa Rosa	8,380	23,766
Sarasota	7,958	24,513
Seminole	8,936	24,437
St. Johns	10,257	29,206
St. Lucie	7,591	22,170
Sumter	8,661	24,392
Suwannee	8,449	24,652
Taylor	8,601	24,732
Union	8,640	24,395
Volusia	8,915	22,545
Wakulla	8,364	24,704
Walton	8,255	23,311
Washington	8,544	24,996

Georgia

County	Employee-Only	Dependent, Family, etc.
Appling	10,583	27,444
Atkinson	8,296	26,061
Bacon	8,995	24,100
Baker	9,035	25,176
Baldwin	9,240	24,458
Banks	8,976	26,402
Barrow	9,031	23,258
Bartow	8,799	23,483
Ben Hill	8,599	24,826
Berrien	8,599	24,826
Bibb	9,105	23,244
Bleckley	9,105	23,244
Brantley	8,995	24,100
Brooks	8,599	24,826
Bryan	10,583	27,444
Bulloch	10,583	27,444
Burke	8,370	20,462
Butts	8,799	23,483
Calhoun	9,035	25,176
Camden	8,995	24,100
Candler	10,583	27,444
Carroll	9,728	28,180
Catoosa	9,171	24,214
Charlton	8,995	24,100
Chatham	10,583	27,444
Chattahoochee	8,306	21,721
Chattooga	8,654	22,479
Cherokee	8,799	23,483
Clarke	9,031	23,258
Clay	9,035	25,176

County	Employee-Only	Dependent, Family, etc.
Clayton	8,799	23,483
Clinch	8,599	24,826
Cobb	8,799	23,483
Coffee	8,296	26,061
Colquitt	8,599	24,826
Columbia	8,370	20,462
Cook	8,599	24,826
Coweta	8,799	23,483
Crawford	9,105	23,244
Crisp	9,035	25,176
Dade	9,171	24,214
Dawson	8,976	26,402
Decatur	8,599	24,826
DeKalb	8,799	23,483
Dodge	9,105	23,244
Dooly	9,105	23,244
Dougherty	9,035	25,176
Douglas	8,799	23,483
Early	8,599	24,826
Echols	8,599	24,826
Effingham	10,583	27,444
Elbert	9,031	23,258
Emanuel	8,370	20,462
Evans	10,583	27,444
Fannin	8,899	23,245
Fayette	8,799	23,483
Floyd	8,654	22,479
Forsyth	8,799	23,483
Franklin	8,976	26,402
Fulton	8,799	23,483
Gilmer	8,654	22,479
Glascock	8,370	20,462
Glynn	8,995	24,100
Gordon	8,654	22,479
Grady	8,599	24,826
Greene	9,031	23,258
Gwinnett	8,799	23,483
Habersham	8,976	26,402
Hall	8,976	26,402
Hancock	9,240	24,458
Haralson	9,728	28,180
Harris	8,306	21,721
Hart	8,976	26,402
Heard	9,728	28,180
Henry	8,799	23,483
Houston	9,105	23,244
Irwin	8,599	24,826
Jackson	9,031	23,258
Jasper	8,799	23,483
Jeff Davis	8,296	26,061
Jefferson	8,370	20,462
Jenkins	8,370	20,462
Johnson	8,296	26,061

County	Employee-Only	Dependent, Family, etc.
Jones	9,105	23,244
Lamar	8,799	23,483
Lanier	8,599	24,826
Laurens	8,296	26,061
Lee	9,035	25,176
Liberty	10,583	27,444
Lincoln	8,370	20,462
Long	10,583	27,444
Lowndes	8,599	24,826
Lumpkin	8,976	26,402
Macon	8,306	21,721
Madison	9,031	23,258
Marion	8,306	21,721
McDuffie	8,370	20,462
McIntosh	8,995	24,100
Meriwether	8,306	21,721
Miller	8,599	24,826
Mitchell	9,035	25,176
Monroe	9,105	23,244
Montgomery	8,296	26,061
Morgan	9,031	23,258
Murray	8,899	23,245
Muscogee	8,306	21,721
Newton	8,799	23,483
Oconee	9,031	23,258
Oglethorpe	9,031	23,258
Paulding	8,799	23,483
Peach	9,105	23,244
Pickens	8,654	22,479
Pierce	8,995	24,100
Pike	8,799	23,483
Polk	8,654	22,479
Pulaski	9,105	23,244
Putnam	9,105	23,244
Quitman	8,306	21,721
Rabun	8,976	26,402
Randolph	9,035	25,176
Richmond	8,370	20,462
Rockdale	8,799	23,483
Schley	9,035	25,176
Screven	10,583	27,444
Seminole	8,599	24,826
Spalding	8,799	23,483
Stephens	8,976	26,402
Stewart	8,306	21,721
Sumter	9,035	25,176
Talbot	8,306	21,721
Taliaferro	8,370	20,462
Tattnall	10,583	27,444
Taylor	8,306	21,721
Telfair	8,296	26,061
Terrell	9,035	25,176
Thomas	8,599	24,826

County	Employee-Only	Dependent, Family, etc.
Tift	8,599	24,826
Toombs	8,296	26,061
Towns	8,976	26,402
Treutlen	8,296	26,061
Troup	8,306	21,721
Turner	8,599	24,826
Twiggs	9,105	23,244
Union	8,976	26,402
Upson	8,306	21,721
Walker	9,171	24,214
Walton	8,799	23,483
Ware	8,995	24,100
Warren	8,370	20,462
Washington	9,240	24,458
Wayne	8,995	24,100
Webster	8,306	21,721
Wheeler	8,296	26,061
White	8,976	26,402
Whitfield	8,899	23,245
Wilcox	9,105	23,244
Wilkes	8,370	20,462
Wilkinson	9,240	24,458
Worth	9,035	25,176

Hawaii

County	Employee-Only	Dependent, Family, etc.
All	8,510	22,871

Idaho

County	Employee-Only	Dependent, Family, etc.
Ada	7,370	19,803
Adams	7,815	19,790
Bannock	8,612	21,376
Bear Lake	8,612	21,376
Benewah	7,073	18,432
Bingham	8,612	21,376
Blaine	6,966	21,500
Boise	7,815	19,790
Bonner	7,073	18,432
Bonneville	7,965	23,927
Boundary	7,073	18,432
Butte	8,612	21,376
Camas	6,966	21,500
Canyon	7,815	19,790
Caribou	8,612	21,376
Cassia	6,966	21,500
Clark	7,965	23,927
Clearwater	8,609	21,626
Custer	8,612	21,376
Elmore	7,815	19,790
Franklin	8,612	21,376

County	Employee-Only	Dependent, Family, etc.
Fremont	7,965	23,927
Gem	7,815	19,790
Gooding	6,966	21,500
Idaho	8,609	21,626
Jefferson	7,965	23,927
Jerome	6,966	21,500
Kootenai	7,073	18,432
Latah	7,073	18,432
Lemhi	7,965	23,927
Lewis	8,609	21,626
Lincoln	6,966	21,500
Madison	7,965	23,927
Minidoka	6,966	21,500
Nez Perce	8,609	21,626
Oneida	8,612	21,376
Owyhee	7,815	19,790
Payette	7,815	19,790
Power	8,612	21,376
Shoshone	7,073	18,432
Teton	7,965	23,927
Twin Falls	6,966	21,500
Valley	7,815	19,790
Washington	7,815	19,790

Illinois

County	Employee-Only	Dependent, Family, etc.
Adams	9,604	23,011
Alexander	9,928	27,034
Bond	8,687	29,557
Boone	10,338	23,546
Brown	9,604	23,011
Bureau	9,147	31,143
Calhoun	8,687	29,557
Carroll	10,338	23,546
Cass	9,604	23,011
Champaign	9,902	25,830
Christian	9,604	23,011
Clark	9,902	25,830
Clay	9,928	27,034
Clinton	8,687	29,557
Coles	9,902	25,830
Cook	9,718	27,217
Crawford	9,928	27,034
Cumberland	9,902	25,830
De Witt	9,902	24,851
DeKalb	10,338	23,546
Douglas	9,902	25,830
DuPage	9,328	26,713
Edgar	9,902	25,830
Edwards	9,928	27,034
Effingham	9,928	27,034
Fayette	9,928	27,034

County	Employee-Only	Dependent, Family, etc.
Ford	9,902	25,830
Franklin	9,928	27,034
Fulton	9,027	25,140
Gallatin	9,928	27,034
Greene	8,687	29,557
Grundy	9,274	22,354
Hamilton	9,928	27,034
Hancock	9,147	31,143
Hardin	9,928	27,034
Henderson	9,147	31,143
Henry	9,147	31,143
Iroquois	9,902	25,830
Jackson	9,928	27,034
Jasper	9,928	27,034
Jefferson	9,928	27,034
Jersey	8,687	29,557
Jo Daviess	10,338	23,546
Johnson	9,928	27,034
Kane	9,328	26,713
Kankakee	9,274	22,354
Kendall	9,274	22,354
Knox	9,027	25,140
Lake	9,788	25,877
LaSalle	9,027	25,140
Lawrence	9,928	27,034
Lee	10,338	23,546
Livingston	9,902	24,851
Logan	9,604	23,011
Macon	9,604	23,011
Macoupin	8,687	29,557
Madison	9,370	26,654
Marion	9,928	27,034
Marshall	9,027	25,140
Mason	9,604	23,011
Massac	9,928	27,034
McDonough	9,027	25,140
McHenry	9,788	25,877
McLean	9,902	24,851
Menard	9,604	23,011
Mercer	9,147	31,143
Monroe	9,370	26,654
Montgomery	8,687	29,557
Morgan	9,604	23,011
Moultrie	9,604	23,011
Ogle	10,338	23,546
Peoria	9,027	25,140
Perry	9,928	27,034
Piatt	9,902	25,830
Pike	9,604	23,011
Pope	9,928	27,034
Pulaski	9,928	27,034
Putnam	9,027	25,140
Randolph	8,687	29,557

County	Employee-Only	Dependent, Family, etc.
Richland	9,928	27,034
Rock Island	9,147	31,143
Saline	9,928	27,034
Sangamon	9,604	23,011
Schuyler	9,604	23,011
Scott	9,604	23,011
Shelby	9,604	23,011
St. Clair	9,370	26,654
Stark	9,027	25,140
Stephenson	10,338	23,546
Tazewell	9,027	25,140
Union	9,928	27,034
Vermilion	9,902	25,830
Wabash	9,928	27,034
Warren	9,147	31,143
Washington	8,687	29,557
Wayne	9,928	27,034
White	9,928	27,034
Whiteside	9,147	31,143
Will	9,274	22,354
Williamson	9,928	27,034
Winnebago	10,338	23,546
Woodford	9,027	25,140

Indiana

County	Employee-Only	Dependent, Family, etc.
Adams	9,754	23,214
Allen	8,709	25,445
Bartholomew	9,084	26,175
Benton	9,403	25,391
Blackford	9,701	25,410
Boone	8,855	25,255
Brown	9,532	32,004
Carroll	9,998	26,016
Cass	9,764	22,329
Clark	7,691	22,444
Clay	9,153	24,472
Clinton	9,998	26,016
Crawford	7,691	22,444
Daviess	9,918	27,857
Dearborn	9,748	24,245
Decatur	9,084	26,175
DeKalb	9,754	23,214
Delaware	9,701	25,410
Dubois	9,918	27,857
Elkhart	9,272	23,554
Fayette	8,795	26,531
Floyd	7,691	22,444
Fountain	9,998	26,016
Franklin	9,748	24,245
Fulton	9,764	22,329
Gibson	10,911	24,919

Grant	9,701	25,410
Greene	9,918	27,857
Hamilton	8,855	25,255
Hancock	8,795	26,531
Harrison	7,691	22,444
Hendricks	8,855	25,255
Henry	8,795	26,531
Howard	9,764	22,329
Huntington	9,754	23,214
Jackson	9,084	26,175
Jasper	9,403	25,391
Jay	9,701	25,410
Jefferson	7,691	22,444
Jennings	9,084	26,175
Johnson	9,532	32,004
Knox	9,918	27,857
Kosciusko	9,272	23,554
La Grange	9,754	23,214
La Porte	8,721	23,469
Lake	8,721	23,469
Lawrence	9,532	32,004
Madison	8,795	26,531
Marion	8,855	25,255
Marshall	9,272	23,554
Martin	9,918	27,857
Miami	9,764	22,329
Monroe	9,532	32,004
Montgomery	9,998	26,016
Morgan	8,855	25,255
Newton	9,403	25,391
Noble	9,754	23,214
Ohio	9,748	24,245
Orange	9,918	27,857
Owen	9,532	32,004
Parke	9,153	24,472
Perry	9,918	27,857
Pike	9,918	27,857
Porter	8,721	23,469
Posey	10,911	24,919
Pulaski	9,764	22,329
Putnam	9,998	26,016
Randolph	9,701	25,410
Ripley	9,748	24,245
Rush	9,084	26,175
Scott	7,691	22,444
Shelby	8,855	25,255
Spencer	9,918	27,857
St. Joseph	9,272	23,554
Starke	9,272	23,554
Steuben	9,754	23,214
Sullivan	9,153	24,472
Switzerland	9,748	24,245
Tippecanoe	9,998	26,016

Tipton	9,998	26,016
Union	8,795	26,531
Vanderburgh	10,911	24,919
Vermillion	9,153	24,472
Vigo	9,153	24,472
Wabash	9,754	23,214
Warren	9,403	25,391
Warrick	10,911	24,919
Washington	7,691	22,444
Wayne	8,795	26,531
Wells	9,754	23,214
White	9,403	25,391
Whitley	9,754	23,214

Iowa

County	Employee-Only	Dependent, Family, etc.
Adair	8,697	23,560
Adams	8,697	23,560
Allamakee	8,404	23,443
Appanoose	8,218	20,576
Audubon	8,697	23,560
Benton	8,640	23,258
Black Hawk	8,640	23,258
Boone	7,966	23,547
Bremer	8,404	23,443
Buchanan	8,640	23,258
Buena Vista	8,772	24,054
Butler	8,404	23,443
Calhoun	7,966	23,547
Carroll	7,966	23,547
Cass	8,697	23,560
Cedar	8,640	23,258
Cerro Gordo	8,404	23,443
Cherokee	8,772	24,054
Chickasaw	8,404	23,443
Clarke	8,697	23,560
Clay	8,772	24,054
Clayton	8,640	23,258
Clinton	8,640	23,258
Crawford	8,772	24,054
Dallas	8,281	23,344
Davis	8,218	20,576
Decatur	8,697	23,560
Delaware	8,640	23,258
Des Moines	8,218	20,576
Dickinson	8,772	24,054
Dubuque	8,640	23,258
Emmet	8,404	23,443
Fayette	8,404	23,443
Floyd	8,404	23,443
Franklin	8,404	23,443
Fremont	8,697	23,560

Greene	7,966	23,547
Grundy	7,966	23,547
Guthrie	8,697	23,560
Hamilton	7,966	23,547
Hancock	8,404	23,443
Hardin	7,966	23,547
Harrison	8,697	23,560
Henry	8,218	20,576
Howard	8,404	23,443
Humboldt	8,404	23,443
Ida	8,772	24,054
Iowa	8,640	23,258
Jackson	8,640	23,258
Jasper	8,281	23,344
Jefferson	8,218	20,576
Johnson	8,640	23,258
Jones	8,640	23,258
Keokuk	8,218	20,576
Kossuth	8,404	23,443
Lee	8,218	20,576
Linn	8,640	23,258
Louisa	8,218	20,576
Lucas	8,218	20,576
Lyon	8,772	24,054
Madison	8,281	23,344
Mahaska	8,218	20,576
Marion	8,281	23,344
Marshall	7,966	23,547
Mills	8,697	23,560
Mitchell	8,404	23,443
Monona	8,772	24,054
Monroe	8,218	20,576
Montgomery	8,697	23,560
Muscatine	8,218	20,576
O'Brien	8,772	24,054
Osceola	8,772	24,054
Page	8,697	23,560
Palo Alto	8,772	24,054
Plymouth	8,772	24,054
Pocahontas	8,772	24,054
Polk	8,281	23,344
Pottawattamie	8,697	23,560
Poweshiek	7,966	23,547
Ringgold	8,697	23,560
Sac	8,772	24,054
Scott	8,640	23,258
Shelby	8,697	23,560
Sioux	8,772	24,054
Story	7,966	23,547
Tama	7,966	23,547
Taylor	8,697	23,560
Union	8,697	23,560
Van Buren	8,218	20,576

Wapello	8,218	20,576
Warren	8,281	23,344
Washington	8,218	20,576
Wayne	8,218	20,576
Webster	7,966	23,547
Winnebago	8,404	23,443
Winneshiek	8,404	23,443
Woodbury	8,772	24,054
Worth	8,404	23,443
Wright	8,404	23,443

Kansas

County	Employee-Only	Dependent, Family, etc.
Allen	7,646	20,460
Anderson	7,618	22,465
Atchison	7,618	22,465
Barber	6,640	20,210
Barton	8,258	22,158
Bourbon	7,646	20,460
Brown	7,618	22,465
Butler	7,303	22,343
Chase	7,303	22,343
Chautauqua	7,303	22,343
Cherokee	7,646	20,460
Cheyenne	8,258	22,158
Clark	6,640	20,210
Clay	6,958	19,361
Cloud	6,958	19,361
Coffey	7,618	22,465
Comanche	6,640	20,210
Cowley	7,303	22,343
Crawford	7,646	20,460
Decatur	8,258	22,158
Dickinson	6,958	19,361
Doniphan	7,618	22,465
Douglas	7,618	22,465
Edwards	6,640	20,210
Elk	7,303	22,343
Ellis	8,258	22,158
Ellsworth	6,958	19,361
Finney	6,640	20,210
Ford	6,640	20,210
Franklin	7,618	22,465
Geary	6,958	19,361
Gove	8,258	22,158
Graham	8,258	22,158
Grant	6,640	20,210
Gray	6,640	20,210
Greeley	8,258	22,158
Greenwood	7,303	22,343
Hamilton	6,640	20,210
Harper	7,303	22,343
Harvey	7,303	22,343
Haskell	6,640	20,210
Hodgeman	6,640	20,210
Jackson	7,618	22,465
Jefferson	7,618	22,465
Jewell	6,958	19,361
Johnson	8,105	22,751
Kearny	6,640	20,210
Kingman	7,303	22,343
Kiowa	6,640	20,210
Labette	7,646	20,460
Lane	8,258	22,158
Leavenworth	8,105	22,751
Lincoln	6,958	19,361
Linn	7,618	22,465
Logan	8,258	22,158
Lyon	7,618	22,465
Marion	7,303	22,343
Marshall	7,618	22,465
McPherson	7,303	22,343
Meade	6,640	20,210
Miami	8,105	22,751
Mitchell	6,958	19,361
Montgomery	7,303	22,343
Morris	6,958	19,361
Morton	6,640	20,210
Nemaha	7,618	22,465
Neosho	7,646	20,460
Ness	8,258	22,158
Norton	8,258	22,158
Osage	7,618	22,465
Osborne	8,258	22,158
Ottawa	6,958	19,361
Pawnee	6,640	20,210
Phillips	8,258	22,158
Pottawatomie	7,618	22,465
Pratt	6,640	20,210
Rawlins	8,258	22,158
Reno	7,303	22,343
Republic	6,958	19,361
Rice	7,303	22,343
Riley	6,958	19,361
Rooks	8,258	22,158
Rush	8,258	22,158
Russell	8,258	22,158
Saline	6,958	19,361
Scott	8,258	22,158
Sedgwick	7,303	22,343
Seward	6,640	20,210
Shawnee	7,618	22,465
Sheridan	8,258	22,158
Sherman	8,258	22,158
Smith	8,258	22,158
Stafford	6,640	20,210
Stanton	6,640	20,210
Stevens	6,640	20,210
Sumner	7,303	22,343
Thomas	8,258	22,158
Trego	8,258	22,158
Wabaunsee	7,618	22,465
Wallace	8,258	22,158
Washington	6,958	19,361
Wichita	8,258	22,158
Wilson	7,303	22,343
Woodson	7,646	20,460
Wyandotte	8,105	22,751

Kentucky

County	Employee-Only	Dependent, Family, etc.
Adair	7,995	26,651
Allen	7,995	26,651
Anderson	8,345	24,990
Ballard	9,237	26,051
Barren	7,995	26,651
Bath	8,247	27,325
Bell	9,504	30,789
Boone	7,662	26,293
Bourbon	8,345	24,990
Boyd	8,247	27,325
Boyle	8,345	24,990
Bracken	8,247	27,325
Breathitt	9,504	30,789
Breckinridge	7,985	26,260
Bullitt	7,985	26,260
Butler	7,995	26,651
Caldwell	9,237	26,051
Calloway	9,237	26,051
Campbell	7,662	26,293
Carlisle	9,237	26,051
Carroll	7,985	26,260
Carter	8,247	27,325
Casey	7,995	26,651
Christian	8,681	28,482
Clark	8,345	24,990
Clay	9,504	30,789
Clinton	7,995	26,651
Crittenden	9,237	26,051
Cumberland	7,995	26,651
Daviess	8,681	28,482
Edmonson	7,995	26,651
Elliott	8,247	27,325
Estill	8,345	24,990
Fayette	8,345	24,990
Fleming	8,247	27,325
Floyd	9,504	30,789

Franklin	8,345	24,990
Fulton	9,237	26,051
Gallatin	7,662	26,293
Garrard	8,345	24,990
Grant	7,662	26,293
Graves	9,237	26,051
Grayson	7,985	26,260
Green	7,995	26,651
Greenup	8,247	27,325
Hancock	8,681	28,482
Hardin	7,985	26,260
Harlan	9,504	30,789
Harrison	8,345	24,990
Hart	7,995	26,651
Henderson	8,681	28,482
Henry	7,985	26,260
Hickman	9,237	26,051
Hopkins	8,681	28,482
Jackson	8,345	24,990
Jefferson	7,985	26,260
Jessamine	8,345	24,990
Johnson	9,504	30,789
Kenton	7,662	26,293
Knott	9,504	30,789
Knox	9,504	30,789
LaRue	7,985	26,260
Laurel	9,504	30,789
Lawrence	8,247	27,325
Lee	9,504	30,789
Leslie	9,504	30,789
Letcher	9,504	30,789
Lewis	8,247	27,325
Lincoln	8,345	24,990
Livingston	9,237	26,051
Logan	7,995	26,651
Lyon	9,237	26,051
Madison	8,345	24,990
Magoffin	9,504	30,789
Marion	7,985	26,260
Marshall	9,237	26,051
Martin	9,504	30,789
Mason	8,247	27,325
McCracken	9,237	26,051
McCreary	7,995	26,651
McLean	8,681	28,482
Meade	7,985	26,260
Menifee	8,247	27,325
Mercer	8,345	24,990
Metcalfe	7,995	26,651
Monroe	7,995	26,651
Montgomery	8,345	24,990
Morgan	8,247	27,325
Muhlenberg	8,681	28,482

Nelson	7,985	26,260
Nicholas	8,345	24,990
Ohio	8,681	28,482
Oldham	7,985	26,260
Owen	8,345	24,990
Owsley	9,504	30,789
Pendleton	7,662	26,293
Perry	9,504	30,789
Pike	9,504	30,789
Powell	8,345	24,990
Pulaski	7,995	26,651
Robertson	8,247	27,325
Rockcastle	8,345	24,990
Rowan	8,247	27,325
Russell	7,995	26,651
Scott	8,345	24,990
Shelby	7,985	26,260
Simpson	7,995	26,651
Spencer	7,985	26,260
Taylor	7,995	26,651
Todd	8,681	28,482
Trigg	8,681	28,482
Trimble	7,985	26,260
Union	8,681	28,482
Warren	7,995	26,651
Washington	7,985	26,260
Wayne	7,995	26,651
Webster	8,681	28,482
Whitley	9,504	30,789
Wolfe	9,504	30,789
Woodford	8,345	24,990

Louisiana

Parish	Employee-Only	Dependent, Family, etc.
Acadia	8,122	20,866
Allen	9,557	21,861
Ascension	9,726	22,141
Assumption	8,784	21,305
Avoyelles	9,663	25,493
Beauregard	9,557	21,861
Bienville	8,188	21,752
Bossier	8,188	21,752
Caddo	8,188	21,752
Calcasieu	9,557	21,861
Caldwell	10,470	21,786
Cameron	9,557	21,861
Catahoula	9,663	25,493
Claiborne	8,188	21,752
Concordia	9,663	25,493
DeSoto	8,188	21,752
East Baton Rouge	9,726	22,141
East Carroll	10,470	21,786

East Feliciana	9,726	22,141
Evangeline	8,122	20,866
Franklin	10,470	21,786
Grant	9,663	25,493
Iberia	8,122	20,866
Iberville	9,726	22,141
Jackson	10,470	21,786
Jefferson	9,282	22,841
Jefferson Davis	9,557	21,861
Lafayette	8,122	20,866
Lafourche	8,784	21,305
LaSalle	9,663	25,493
Lincoln	10,470	21,786
Livingston	9,726	22,141
Madison	10,470	21,786
Morehouse	10,470	21,786
Natchitoches	8,188	21,752
Orleans	9,282	22,841
Ouachita	10,470	21,786
Plaquemines	9,282	22,841
Pointe Coupee	9,726	22,141
Rapides	9,663	25,493
Red River	8,188	21,752
Richland	10,470	21,786
Sabine	8,188	21,752
St. Bernard	9,282	22,841
St. Charles	9,282	22,841
St. Helena	9,726	22,141
St. James	9,282	22,841
St. John Baptist	9,282	22,841
St. Landry	8,122	20,866
St. Martin	8,122	20,866
St. Mary	8,122	20,866
St. Tammany	9,282	22,841
Tangipahoa	9,726	22,141
Tensas	10,470	21,786
Terrebonne	8,784	21,305
Union	10,470	21,786
Vermilion	8,122	20,866
Vernon	9,663	25,493
Washington	9,726	22,141
Webster	8,188	21,752
West Baton Rouge	9,726	22,141
West Carroll	10,470	21,786
West Feliciana	9,726	22,141
Winn	9,663	25,493

Maine

County	Employee-Only	Dependent, Family, etc.
Androscoggin	8,563	23,225
Aroostook	10,343	26,921
Cumberland	8,290	25,413

	Employee-Only	Dependent, Family, etc.
Franklin	8,563	23,225
Hancock	10,343	26,921
Kennebec	8,238	25,377
Knox	8,238	25,377
Lincoln	8,238	25,377
Oxford	8,238	25,377
Penobscot	8,563	23,225
Piscataquis	8,563	23,225
Sagadahoc	8,290	25,413
Somerset	8,563	23,225
Waldo	8,563	23,225
Washington	10,343	26,921
York	8,290	25,413

Maryland

County	Employee-Only	Dependent, Family, etc.
Allegany	8,282	25,727
Anne Arundel	8,273	24,972
Baltimore	8,273	24,972
Baltimore City	8,273	24,972
Calvert	8,337	21,363
Caroline	8,337	21,363
Carroll	8,282	25,727
Cecil	8,337	21,363
Charles	8,337	21,363
Dorchester	8,337	21,363
Frederick	8,282	25,727
Garrett	8,282	25,727
Harford	8,273	24,972
Howard	8,273	24,972
Kent	8,337	21,363
Montgomery	8,718	25,697
Prince George's	8,718	25,697
Queen Anne's	8,337	21,363
Somerset	8,337	21,363
St. Mary's	8,337	21,363
Talbot	8,337	21,363
Washington	8,282	25,727
Wicomico	8,337	21,363
Worcester	8,337	21,363

Massachusetts

County	Employee-Only	Dependent, Family, etc.
Barnstable	12,476	30,964
Berkshire	9,411	27,598
Bristol	11,194	30,212
Dukes	12,476	30,964
Essex	11,289	29,332
Franklin	9,411	27,598
Hampden	9,411	27,598
Hampshire	9,411	27,598
Middlesex	11,316	30,805
Nantucket	12,476	30,964
Norfolk	11,316	30,805
Plymouth	11,194	30,212
Suffolk	11,316	30,805
Worcester	10,505	30,813

Michigan

County	Employee-Only	Dependent, Family, etc.
Alcona	8,510	22,856
Alger	11,167	23,163
Allegan	8,008	25,470
Alpena	8,510	22,856
Antrim	8,195	24,739
Arenac	9,631	24,111
Baraga	11,167	23,163
Barry	8,008	25,470
Bay	9,631	24,111
Benzie	8,195	24,739
Berrien	8,627	26,094
Branch	9,298	25,097
Calhoun	9,298	25,097
Cass	8,627	26,094
Charlevoix	8,195	24,739
Cheboygan	8,510	22,856
Chippewa	8,510	22,856
Clare	8,542	23,607
Clinton	8,521	24,171
Crawford	8,510	22,856
Delta	11,167	23,163
Dickinson	11,167	23,163
Eaton	8,521	24,171
Emmet	8,195	24,739
Genesee	8,060	24,088
Gladwin	8,542	23,607
Gogebic	11,167	23,163
Grand Traverse	8,195	24,739
Gratiot	9,631	24,111
Hillsdale	8,521	24,171
Houghton	11,167	23,163
Huron	8,709	21,559
Ingham	8,521	24,171
Ionia	7,401	24,234
Iosco	8,510	22,856
Iron	11,167	23,163
Isabella	8,542	23,607
Jackson	8,521	24,171
Kalamazoo	9,298	25,097
Kalkaska	8,195	24,739
Kent	7,401	24,234
Keweenaw	11,167	23,163
Lake	7,401	24,234

County	Employee-Only	Dependent, Family, etc.
Lapeer	8,060	24,088
Leelanau	8,195	24,739
Lenawee	8,673	25,644
Livingston	8,673	25,644
Luce	11,167	23,163
Mackinac	8,510	22,856
Macomb	8,234	23,578
Manistee	8,195	24,739
Marquette	11,167	23,163
Mason	7,401	24,234
Mecosta	7,401	24,234
Menominee	11,167	23,163
Midland	8,542	23,607
Missaukee	8,195	24,739
Monroe	9,002	26,312
Montcalm	7,401	24,234
Montmorency	8,510	22,856
Muskegon	7,401	24,234
Newaygo	7,401	24,234
Oakland	8,234	23,578
Oceana	7,401	24,234
Ogemaw	8,510	22,856
Ontonagon	11,167	23,163
Osceola	7,401	24,234
Oscoda	8,510	22,856
Otsego	8,510	22,856
Ottawa	7,401	24,234
Presque Isle	8,510	22,856
Roscommon	8,510	22,856
Saginaw	9,631	24,111
Sanilac	8,709	21,559
Schoolcraft	11,167	23,163
Shiawassee	8,060	24,088
St. Clair	8,144	24,799
St. Joseph	8,627	26,094
Tuscola	8,709	21,559
Van Buren	8,627	26,094
Washtenaw	8,673	25,644
Wayne	9,002	26,312
Wexford	8,195	24,739

Minnesota

County	Employee-Only	Dependent, Family, etc.
Aitkin	8,927	22,963
Anoka	8,387	23,928
Becker	8,643	23,575
Beltrami	8,927	22,963
Benton	8,387	23,928
Big Stone	9,311	24,352
Blue Earth	10,352	22,188
Brown	9,554	23,134
Carlton	10,107	22,968

County	Employee-Only	Dependent, Family, etc.
Carver	8,387	23,928
Cass	8,927	22,963
Chippewa	9,311	24,352
Chisago	8,927	22,963
Clay	8,643	23,575
Clearwater	8,842	24,327
Cook	10,107	22,968
Cottonwood	9,554	23,134
Crow Wing	8,927	22,963
Dakota	8,387	23,928
Dodge	9,598	25,086
Douglas	8,643	23,575
Faribault	10,352	22,188
Fillmore	9,598	25,086
Freeborn	9,598	25,086
Goodhue	9,598	25,086
Grant	8,643	23,575
Hennepin	8,387	23,928
Houston	9,598	25,086
Hubbard	8,927	22,963
Isanti	8,927	22,963
Itasca	10,107	22,968
Jackson	9,554	23,134
Kanabec	8,927	22,963
Kandiyohi	9,311	24,352
Kittson	8,842	24,327
Koochiching	10,107	22,968
Lac qui Parle	9,311	24,352
Lake	10,107	22,968
Lake of the Woods	10,107	22,968
Le Sueur	10,352	22,188
Lincoln	9,554	23,134
Lyon	9,311	24,352
Mahnomen	8,842	24,327
Marshall	8,842	24,327
Martin	10,352	22,188
McLeod	9,311	24,352
Meeker	9,311	24,352
Mille Lacs	8,927	22,963
Morrison	8,927	22,963
Mower	9,598	25,086
Murray	9,554	23,134
Nicollet	10,352	22,188
Nobles	9,554	23,134
Norman	8,842	24,327
Olmsted	9,598	25,086
Otter Tail	8,643	23,575
Pennington	8,842	24,327
Pine	8,927	22,963
Pipestone	9,554	23,134
Polk	8,842	24,327
Pope	8,643	23,575
Ramsey	8,387	23,928

County	Employee-Only	Dependent, Family, etc.
Red Lake	8,842	24,327
Redwood	9,554	23,134
Renville	9,311	24,352
Rice	10,352	22,188
Rock	9,554	23,134
Roseau	8,927	22,963
Scott	8,387	23,928
Sherburne	8,387	23,928
Sibley	9,311	24,352
St. Louis	10,107	22,968
Stearns	8,387	23,928
Steele	9,598	25,086
Stevens	8,643	23,575
Swift	9,311	24,352
Todd	8,927	22,963
Traverse	8,643	23,575
Wabasha	9,598	25,086
Wadena	8,927	22,963
Waseca	10,352	22,188
Washington	8,387	23,928
Watonwan	10,352	22,188
Wilkin	8,643	23,575
Winona	9,598	25,086
Wright	8,387	23,928
Yellow Medicine	9,311	24,352

Mississippi

County	Employee-Only	Dependent, Family, etc.
Adams	7,206	18,688
Alcorn	7,206	18,688
Amite	7,206	18,688
Attala	7,206	18,688
Benton	7,416	18,912
Bolivar	7,206	18,688
Calhoun	7,206	18,688
Carroll	7,206	18,688
Chickasaw	7,206	18,688
Choctaw	7,206	18,688
Claiborne	7,206	18,688
Clarke	7,206	18,688
Clay	7,206	18,688
Coahoma	7,206	18,688
Copiah	7,604	19,180
Covington	7,206	18,688
DeSoto	7,921	23,091
Forrest	7,593	18,156
Franklin	7,206	18,688
George	7,844	23,137
Greene	7,593	18,156
Grenada	7,206	18,688
Hancock	7,844	23,137
Harrison	7,844	23,137

County	Employee-Only	Dependent, Family, etc.
Hinds	7,604	19,180
Holmes	7,206	18,688
Humphreys	7,206	18,688
Issaquena	7,206	18,688
Itawamba	7,416	18,912
Jackson	7,844	23,137
Jasper	7,206	18,688
Jefferson	7,206	18,688
Jefferson Davis	7,206	18,688
Jones	7,593	18,156
Kemper	7,206	18,688
Lafayette	7,206	18,688
Lamar	7,593	18,156
Lauderdale	7,206	18,688
Lawrence	7,206	18,688
Leake	7,206	18,688
Lee	7,416	18,912
Leflore	7,206	18,688
Lincoln	7,206	18,688
Lowndes	7,206	18,688
Madison	7,604	19,180
Marion	7,206	18,688
Marshall	7,921	23,091
Monroe	7,206	18,688
Montgomery	7,206	18,688
Neshoba	7,206	18,688
Newton	7,206	18,688
Noxubee	7,206	18,688
Oktibbeha	7,206	18,688
Panola	7,206	18,688
Pearl River	7,593	18,156
Perry	7,593	18,156
Pike	7,206	18,688
Pontotoc	7,416	18,912
Prentiss	7,206	18,688
Quitman	7,206	18,688
Rankin	7,604	19,180
Scott	7,206	18,688
Sharkey	7,206	18,688
Simpson	7,604	19,180
Smith	7,206	18,688
Stone	7,844	23,137
Sunflower	7,206	18,688
Tallahatchie	7,206	18,688
Tate	7,921	23,091
Tippah	7,416	18,912
Tishomingo	7,206	18,688
Tunica	7,921	23,091
Union	7,416	18,912
Walthall	7,206	18,688
Warren	7,604	19,180
Washington	7,206	18,688
Wayne	7,206	18,688

2025 Average Premium Tables

Webster	7,206	18,688
Wilkinson	7,206	18,688
Winston	7,206	18,688
Yalobusha	7,206	18,688
Yazoo	7,206	18,688

Missouri

County	Employee-Only	Dependent, Family, etc.
Adair	8,548	21,760
Andrew	10,197	23,058
Atchison	10,197	23,058
Audrain	8,982	22,299
Barry	7,880	24,547
Barton	10,543	21,351
Bates	7,494	20,476
Benton	7,494	20,476
Bollinger	8,722	25,505
Boone	8,982	22,299
Buchanan	10,197	23,058
Butler	8,722	25,505
Caldwell	10,197	23,058
Callaway	8,982	22,299
Camden	8,982	22,299
Cape Girardeau	8,722	25,505
Carroll	10,197	23,058
Carter	7,659	21,187
Cass	8,884	23,815
Cedar	7,880	24,547
Chariton	8,982	22,299
Christian	7,880	24,547
Clark	8,548	21,760
Clay	8,884	23,815
Clinton	10,197	23,058
Cole	8,982	22,299
Cooper	8,982	22,299
Crawford	7,659	21,187
Dade	7,880	24,547
Dallas	7,880	24,547
Daviess	10,197	23,058
DeKalb	10,197	23,058
Dent	7,659	21,187
Douglas	7,880	24,547
Dunklin	8,722	25,505
Franklin	8,291	23,092
Gasconade	8,982	22,299
Gentry	10,197	23,058
Greene	7,880	24,547
Grundy	10,197	23,058
Harrison	10,197	23,058
Henry	7,494	20,476
Hickory	7,880	24,547
Holt	10,197	23,058

County	Employee-Only	Dependent, Family, etc.
Howard	8,982	22,299
Howell	7,659	21,187
Iron	7,659	21,187
Jackson	8,884	23,815
Jasper	10,543	21,351
Jefferson	8,291	23,092
Johnson	7,494	20,476
Knox	8,548	21,760
Laclede	7,880	24,547
Lafayette	7,494	20,476
Lawrence	7,880	24,547
Lewis	8,548	21,760
Lincoln	8,291	23,092
Linn	8,548	21,760
Livingston	10,197	23,058
Macon	8,548	21,760
Madison	8,722	25,505
Maries	8,982	22,299
Marion	8,548	21,760
McDonald	10,543	21,351
Mercer	10,197	23,058
Miller	8,982	22,299
Mississippi	8,722	25,505
Moniteau	8,982	22,299
Monroe	8,982	22,299
Montgomery	8,982	22,299
Morgan	8,982	22,299
New Madrid	8,722	25,505
Newton	10,543	21,351
Nodaway	10,197	23,058
Oregon	7,659	21,187
Osage	8,982	22,299
Ozark	7,880	24,547
Pemiscot	8,722	25,505
Perry	8,722	25,505
Pettis	7,494	20,476
Phelps	7,659	21,187
Pike	8,548	21,760
Platte	8,884	23,815
Polk	7,880	24,547
Pulaski	7,659	21,187
Putnam	8,548	21,760
Ralls	8,548	21,760
Randolph	8,982	22,299
Ray	10,197	23,058
Reynolds	7,659	21,187
Ripley	7,659	21,187
Saline	7,494	20,476
Schuyler	8,548	21,760
Scotland	8,548	21,760
Scott	8,722	25,505
Shannon	7,659	21,187
Shelby	8,548	21,760

County	Employee-Only	Dependent, Family, etc.
St. Charles	8,291	23,092
St. Clair	7,494	20,476
St. Francois	8,291	23,092
St. Louis	8,291	23,092
St. Louis City	8,291	23,092
Ste. Genevieve	8,291	23,092
Stoddard	8,722	25,505
Stone	7,880	24,547
Sullivan	8,548	21,760
Taney	7,880	24,547
Texas	7,659	21,187
Vernon	7,494	20,476
Warren	8,291	23,092
Washington	8,291	23,092
Wayne	8,722	25,505
Webster	7,880	24,547
Worth	10,197	23,058
Wright	7,880	24,547

Montana

County	Employee-Only	Dependent, Family, etc.
Beaverhead	9,301	23,078
Big Horn	9,301	23,078
Blaine	9,301	23,078
Broadwater	7,853	22,167
Carbon	8,131	22,023
Carter	9,301	23,078
Cascade	7,853	22,167
Chouteau	7,853	22,167
Custer	9,301	23,078
Daniels	9,301	23,078
Dawson	9,301	23,078
Deer Lodge	7,853	22,167
Fallon	9,301	23,078
Fergus	9,301	23,078
Flathead	8,051	21,832
Gallatin	7,853	22,167
Garfield	9,301	23,078
Glacier	9,301	23,078
Golden Valley	9,301	23,078
Granite	9,301	23,078
Hill	9,301	23,078
Jefferson	7,853	22,167
Judith Basin	7,853	22,167
Lake	8,051	21,832
Lewis and Clark	7,853	22,167
Liberty	9,301	23,078
Lincoln	9,301	23,078
Madison	9,301	23,078
McCone	9,301	23,078
Meagher	9,301	23,078
Mineral	9,301	23,078

Missoula	8,051	21,832
Musselshell	8,131	22,023
Park	9,301	23,078
Petroleum	9,301	23,078
Phillips	9,301	23,078
Pondera	9,301	23,078
Powder River	9,301	23,078
Powell	9,301	23,078
Prairie	9,301	23,078
Ravalli	9,301	23,078
Richland	9,301	23,078
Roosevelt	9,301	23,078
Rosebud	9,301	23,078
Sanders	9,301	23,078
Sheridan	9,301	23,078
Silver Bow	7,853	22,167
Stillwater	8,131	22,023
Sweet Grass	8,131	22,023
Teton	7,853	22,167
Toole	9,301	23,078
Treasure	9,301	23,078
Valley	9,301	23,078
Wheatland	9,301	23,078
Wibaux	9,301	23,078
Yellowstone	8,131	22,023

Nebraska

County	Employee-Only	Dependent, Family, etc.
Adams	9,372	29,424
Antelope	9,372	29,424
Arthur	9,959	25,388
Banner	9,959	25,388
Blaine	9,372	29,424
Boone	9,372	29,424
Box Butte	9,959	25,388
Boyd	9,372	29,424
Brown	9,959	25,388
Buffalo	9,372	29,424
Burt	8,710	25,234
Butler	9,372	29,424
Cass	8,710	25,234
Cedar	9,372	29,424
Chase	9,959	25,388
Cherry	9,959	25,388
Cheyenne	9,959	25,388
Clay	9,372	29,424
Colfax	9,372	29,424
Cuming	9,372	29,424
Custer	9,372	29,424
Dakota	9,372	29,424
Dawes	9,959	25,388
Dawson	9,372	29,424

Deuel	9,959	25,388
Dixon	9,372	29,424
Dodge	8,710	25,234
Douglas	8,710	25,234
Dundy	9,959	25,388
Fillmore	9,385	26,201
Franklin	9,372	29,424
Frontier	9,959	25,388
Furnas	9,372	29,424
Gage	9,385	26,201
Garden	9,959	25,388
Garfield	9,372	29,424
Gosper	9,372	29,424
Grant	9,959	25,388
Greeley	9,372	29,424
Hall	9,372	29,424
Hamilton	9,372	29,424
Harlan	9,372	29,424
Hayes	9,959	25,388
Hitchcock	9,959	25,388
Holt	9,372	29,424
Hooker	9,959	25,388
Howard	9,372	29,424
Jefferson	9,385	26,201
Johnson	9,385	26,201
Kearney	9,372	29,424
Keith	9,959	25,388
Keya Paha	9,372	29,424
Kimball	9,959	25,388
Knox	9,372	29,424
Lancaster	9,385	26,201
Lincoln	9,959	25,388
Logan	9,959	25,388
Loup	9,372	29,424
Madison	9,372	29,424
McPherson	9,959	25,388
Merrick	9,372	29,424
Morrill	9,959	25,388
Nance	9,372	29,424
Nemaha	9,385	26,201
Nuckolls	9,372	29,424
Otoe	9,385	26,201
Pawnee	9,385	26,201
Perkins	9,959	25,388
Phelps	9,372	29,424
Pierce	9,372	29,424
Platte	9,372	29,424
Polk	9,372	29,424
Red Willow	9,959	25,388
Richardson	9,385	26,201
Rock	9,372	29,424
Saline	9,385	26,201
Sarpy	8,710	25,234

Saunders	8,710	25,234
Scotts Bluff	9,959	25,388
Seward	9,385	26,201
Sheridan	9,959	25,388
Sherman	9,372	29,424
Sioux	9,959	25,388
Stanton	9,372	29,424
Thayer	9,385	26,201
Thomas	9,959	25,388
Thurston	8,710	25,234
Valley	9,372	29,424
Washington	8,710	25,234
Wayne	9,372	29,424
Webster	9,372	29,424
Wheeler	9,372	29,424
York	9,385	26,201

Nevada

County	Employee-Only	Dependent, Family, etc.
Carson City	8,478	22,631
Churchill	9,240	25,254
Clark	8,353	20,646
Douglas	8,478	22,631
Elko	9,240	25,254
Esmeralda	9,240	25,254
Eureka	9,240	25,254
Humboldt	9,240	25,254
Lander	9,240	25,254
Lincoln	9,240	25,254
Lyon	8,478	22,631
Mineral	9,240	25,254
Nye	8,353	20,646
Pershing	9,240	25,254
Storey	8,478	22,631
Washoe	8,941	21,351
White Pine	9,240	25,254

New Hampshire

County	Employee-Only	Dependent, Family, etc.
All	8,591	26,225

New Jersey

County	Employee-Only	Dependent, Family, etc.
All	9,236	27,428

New Mexico

County	Employee-Only	Dependent, Family, etc.
Bernalillo	8,533	23,762
Catron	9,803	29,015

2025 Average Premium Tables

Chaves	9,803	29,015
Cibola	9,803	29,015
Colfax	9,803	29,015
Curry	9,803	29,015
De Baca	9,803	29,015
Doña Ana	9,161	22,155
Eddy	9,803	29,015
Grant	9,803	29,015
Guadalupe	9,803	29,015
Harding	9,803	29,015
Hidalgo	9,803	29,015
Lea	9,803	29,015
Lincoln	9,803	29,015
Los Alamos	9,803	29,015
Luna	9,803	29,015
McKinley	9,803	29,015
Mora	9,803	29,015
Otero	9,803	29,015
Quay	9,803	29,015
Rio Arriba	9,803	29,015
Roosevelt	9,803	29,015
San Juan	9,045	25,668
San Miguel	9,803	29,015
Sandoval	8,533	23,762
Santa Fe	9,460	24,010
Sierra	9,803	29,015
Socorro	9,803	29,015
Taos	9,803	29,015
Torrance	8,533	23,762
Union	9,803	29,015
Valencia	8,533	23,762

New York

County	Employee-Only	Dependent, Family, etc.
Albany	9,358	24,527
Allegany	9,036	22,871
Bronx	11,671	32,726
Broome	9,493	26,598
Cattaraugus	9,036	22,871
Cayuga	9,493	26,598
Chautauqua	9,036	22,871
Chemung	9,493	26,598
Chenango	9,421	25,195
Clinton	9,421	25,195
Columbia	9,358	24,527
Cortland	9,493	26,598
Delaware	11,169	29,547
Dutchess	11,169	29,547
Erie	9,036	22,871
Essex	9,421	25,195
Franklin	9,421	25,195
Fulton	9,358	24,527

Genesee	9,036	22,871
Greene	9,358	24,527
Hamilton	9,421	25,195
Herkimer	9,421	25,195
Jefferson	9,421	25,195
Kings	11,671	32,726
Lewis	9,421	25,195
Livingston	8,726	24,370
Madison	9,421	25,195
Monroe	8,726	24,370
Montgomery	9,358	24,527
Nassau	11,665	34,485
New York	11,671	32,726
Niagara	9,036	22,871
Oneida	9,421	25,195
Onondaga	9,493	26,598
Ontario	8,726	24,370
Orange	11,169	29,547
Orleans	9,036	22,871
Oswego	9,421	25,195
Otsego	9,421	25,195
Putnam	11,169	29,547
Queens	11,671	32,726
Rensselaer	9,358	24,527
Richmond	11,671	32,726
Rockland	11,671	32,726
Saratoga	9,358	24,527
Schenectady	9,358	24,527
Schoharie	9,358	24,527
Schuyler	9,493	26,598
Seneca	8,726	24,370
St. Lawrence	9,421	25,195
Steuben	9,493	26,598
Suffolk	11,665	34,485
Sullivan	11,169	29,547
Tioga	9,493	26,598
Tompkins	9,493	26,598
Ulster	11,169	29,547
Warren	9,358	24,527
Washington	9,358	24,527
Wayne	8,726	24,370
Westchester	11,671	32,726
Wyoming	9,036	22,871
Yates	8,726	24,370

North Carolina

County	Employee-Only	Dependent, Family, etc.
Alamance	8,791	26,069
Alexander	9,118	27,278
Alleghany	9,186	25,450
Anson	8,840	25,247
Ashe	9,186	25,450

Avery	8,305	23,233
Beaufort	11,319	26,012
Bertie	8,902	26,794
Bladen	8,028	27,130
Brunswick	8,080	21,413
Buncombe	8,305	23,233
Burke	9,118	27,278
Cabarrus	8,840	25,247
Caldwell	9,118	27,278
Camden	8,902	26,794
Carteret	11,319	26,012
Caswell	8,791	26,069
Catawba	9,118	27,278
Chatham	8,791	26,069
Cherokee	8,305	23,233
Chowan	8,902	26,794
Clay	8,305	23,233
Cleveland	8,254	23,099
Columbus	8,080	21,413
Craven	11,319	26,012
Cumberland	8,028	27,130
Currituck	8,902	26,794
Dare	11,319	26,012
Davidson	8,425	25,261
Davie	8,425	25,261
Duplin	8,080	21,413
Durham	8,791	26,069
Edgecombe	9,728	32,086
Forsyth	8,425	25,261
Franklin	8,030	24,017
Gaston	8,254	23,099
Gates	8,902	26,794
Graham	8,305	23,233
Granville	8,546	24,195
Greene	9,728	32,086
Guilford	8,791	24,881
Halifax	8,902	26,794
Harnett	8,028	27,130
Haywood	8,305	23,233
Henderson	8,305	23,233
Hertford	8,902	26,794
Hoke	8,028	27,130
Hyde	11,319	26,012
Iredell	9,118	27,278
Jackson	8,305	23,233
Johnston	8,030	24,017
Jones	11,319	26,012
Lee	8,791	26,069
Lenoir	11,319	26,012
Lincoln	8,254	23,099
Macon	8,305	23,233
Madison	8,305	23,233
Martin	8,902	26,794

2025 Average Premium Tables

McDowell	8,305	23,233
Mecklenburg	8,840	25,247
Mitchell	8,305	23,233
Montgomery	9,817	24,473
Moore	9,817	24,473
Nash	9,728	32,086
New Hanover	8,080	21,413
Northampton	8,902	26,794
Onslow	8,080	21,413
Orange	8,791	26,069
Pamlico	11,319	26,012
Pasquotank	8,902	26,794
Pender	8,080	21,413
Perquimans	8,902	26,794
Person	8,791	26,069
Pitt	9,728	32,086
Polk	8,305	23,233
Randolph	8,791	24,881
Richmond	8,028	27,130
Robeson	8,028	27,130
Rockingham	8,791	24,881
Rowan	8,840	25,247
Rutherford	8,305	23,233
Sampson	8,028	27,130
Scotland	8,028	27,130
Stanly	8,840	25,247
Stokes	8,425	25,261
Surry	8,425	25,261
Swain	8,305	23,233
Transylvania	8,305	23,233
Tyrrell	11,319	26,012
Union	8,840	25,247
Vance	8,546	24,195
Wake	8,030	24,017
Warren	8,546	24,195
Washington	11,319	26,012
Watauga	9,186	25,450
Wayne	9,728	32,086
Wilkes	9,186	25,450
Wilson	9,728	32,086
Yadkin	8,425	25,261
Yancey	8,305	23,233

North Dakota

County	Employee-Only	Dependent, Family, etc.
Adams	9,654	24,739
Barnes	9,654	24,739
Benson	9,654	24,739
Billings	9,654	24,739
Bottineau	9,654	24,739
Bowman	9,654	24,739
Burke	9,654	24,739
Burleigh	9,229	25,095
Cass	8,493	24,039
Cavalier	9,654	24,739
Dickey	9,654	24,739
Divide	9,654	24,739
Dunn	9,654	24,739
Eddy	9,654	24,739
Emmons	9,654	24,739
Foster	9,654	24,739
Golden Valley	9,654	24,739
Grand Forks	8,680	24,032
Grant	9,654	24,739
Griggs	9,654	24,739
Hettinger	9,654	24,739
Kidder	9,654	24,739
La Moure	9,654	24,739
Logan	9,654	24,739
McHenry	9,654	24,739
McIntosh	9,654	24,739
McKenzie	9,654	24,739
McLean	9,654	24,739
Mercer	9,654	24,739
Morton	9,229	25,095
Mountrail	9,654	24,739
Nelson	9,654	24,739
Oliver	9,654	24,739
Pembina	9,654	24,739
Pierce	9,654	24,739
Ramsey	9,654	24,739
Ransom	9,654	24,739
Renville	9,654	24,739
Richland	9,654	24,739
Rolette	9,654	24,739
Sargent	9,654	24,739
Sheridan	9,654	24,739
Sioux	9,654	24,739
Slope	9,654	24,739
Stark	9,654	24,739
Steele	9,654	24,739
Stutsman	9,654	24,739
Towner	9,654	24,739
Traill	9,654	24,739
Walsh	9,654	24,739
Ward	9,654	24,739
Wells	9,654	24,739
Williams	9,654	24,739

Ohio

County	Employee-Only	Dependent, Family, etc.
Adams	9,048	19,544
Allen	9,312	21,287
Ashland	8,799	22,928
Ashtabula	9,578	24,385
Athens	10,662	22,532
Auglaize	9,312	21,287
Belmont	9,010	19,458
Brown	9,048	19,544
Butler	8,907	23,720
Carroll	7,908	22,733
Champaign	9,685	22,090
Clark	9,685	22,090
Clermont	9,048	19,544
Clinton	9,048	19,544
Columbiana	8,630	23,707
Coshocton	9,010	19,458
Crawford	8,666	20,711
Cuyahoga	9,578	24,385
Darke	9,685	22,090
Defiance	8,269	21,370
Delaware	8,474	22,087
Erie	9,560	26,714
Fairfield	8,474	22,087
Fayette	8,474	22,087
Franklin	8,474	22,087
Fulton	8,269	21,370
Gallia	10,729	27,998
Geauga	9,578	24,385
Greene	9,685	22,090
Guernsey	9,010	19,458
Hamilton	8,907	23,720
Hancock	9,312	21,287
Hardin	9,312	21,287
Harrison	9,010	19,458
Henry	8,269	21,370
Highland	9,048	19,544
Hocking	10,662	22,532
Holmes	7,106	20,621
Huron	9,560	26,714
Jackson	10,729	27,998
Jefferson	9,010	19,458
Knox	8,474	22,087
Lake	9,578	24,385
Lawrence	10,729	27,998
Licking	8,474	22,087
Logan	8,474	22,087
Lorain	9,578	24,385
Lucas	8,269	21,370
Madison	8,474	22,087
Mahoning	8,630	23,707
Marion	8,817	21,747
Medina	8,799	22,928
Meigs	10,662	22,532
Mercer	9,312	21,287
Miami	9,685	22,090
Monroe	9,010	19,458

Montgomery	9,685	22,090
Morgan	9,010	19,458
Morrow	8,817	21,747
Muskingum	9,010	19,458
Noble	9,010	19,458
Ottawa	9,560	26,714
Paulding	9,312	21,287
Perry	9,010	19,458
Pickaway	8,474	22,087
Pike	10,729	27,998
Portage	8,799	22,928
Preble	9,685	22,090
Putnam	9,312	21,287
Richland	8,666	20,711
Ross	10,729	27,998
Sandusky	9,560	26,714
Scioto	10,729	27,998
Seneca	9,560	26,714
Shelby	9,685	22,090
Stark	7,908	22,733
Summit	8,799	22,928
Trumbull	8,630	23,707
Tuscarawas	9,010	19,458
Union	8,474	22,087
Van Wert	9,312	21,287
Vinton	10,729	27,998
Warren	8,907	23,720
Washington	10,662	22,532
Wayne	7,106	20,621
Williams	8,269	21,370
Wood	8,269	21,370
Wyandot	9,560	26,714

Oklahoma

County	Employee-Only	Dependent, Family, etc.
Adair	8,126	22,340
Alfalfa	8,126	22,340
Atoka	8,126	22,340
Beaver	8,126	22,340
Beckham	8,126	22,340
Blaine	8,126	22,340
Bryan	8,126	22,340
Caddo	8,126	22,340
Canadian	8,463	21,499
Carter	8,126	22,340
Cherokee	8,126	22,340
Choctaw	8,126	22,340
Cimarron	8,126	22,340
Cleveland	8,463	21,499
Coal	8,126	22,340
Comanche	7,985	22,334
Cotton	8,126	22,340

Craig	8,126	22,340
Creek	8,397	22,281
Custer	8,126	22,340
Delaware	8,126	22,340
Dewey	8,126	22,340
Ellis	8,126	22,340
Garfield	8,126	22,340
Garvin	8,126	22,340
Grady	8,463	21,499
Grant	8,126	22,340
Greer	8,126	22,340
Harmon	8,126	22,340
Harper	8,126	22,340
Haskell	8,126	22,340
Hughes	8,126	22,340
Jackson	8,126	22,340
Jefferson	8,126	22,340
Johnston	8,126	22,340
Kay	8,126	22,340
Kingfisher	8,126	22,340
Kiowa	8,126	22,340
Latimer	8,126	22,340
Le Flore	7,774	22,477
Lincoln	8,463	21,499
Logan	8,463	21,499
Love	8,126	22,340
Major	8,126	22,340
Marshall	8,126	22,340
Mayes	8,126	22,340
McClain	8,463	21,499
McCurtain	8,126	22,340
McIntosh	8,126	22,340
Murray	8,126	22,340
Muskogee	8,126	22,340
Noble	8,126	22,340
Nowata	8,126	22,340
Okfuskee	8,126	22,340
Oklahoma	8,463	21,499
Okmulgee	8,397	22,281
Osage	8,397	22,281
Ottawa	8,126	22,340
Pawnee	8,397	22,281
Payne	8,126	22,340
Pittsburg	8,126	22,340
Pontotoc	8,126	22,340
Pottawatomie	8,126	22,340
Pushmataha	8,126	22,340
Roger Mills	8,126	22,340
Rogers	8,397	22,281
Seminole	8,126	22,340
Sequoyah	7,774	22,477
Stephens	8,126	22,340
Texas	8,126	22,340

Tillman	8,126	22,340
Tulsa	8,397	22,281
Wagoner	8,397	22,281
Washington	8,126	22,340
Washita	8,126	22,340
Woods	8,126	22,340
Woodward	8,126	22,340

Oregon

County	Employee-Only	Dependent, Family, etc.
Baker	9,689	24,753
Benton	8,627	22,863
Clackamas	8,276	25,870
Clatsop	9,654	26,856
Columbia	9,654	26,856
Coos	9,654	26,856
Crook	9,689	24,753
Curry	9,654	26,856
Deschutes	9,018	24,529
Douglas	8,891	25,646
Gilliam	9,689	24,753
Grant	9,689	24,753
Harney	9,689	24,753
Hood River	9,689	24,753
Jackson	8,891	25,646
Jefferson	9,689	24,753
Josephine	8,891	25,646
Klamath	9,018	24,529
Lake	9,018	24,529
Lane	8,627	22,863
Lincoln	9,654	26,856
Linn	8,627	22,863
Malheur	9,689	24,753
Marion	7,954	23,556
Morrow	9,689	24,753
Multnomah	8,276	25,870
Polk	7,954	23,556
Sherman	9,689	24,753
Tillamook	9,654	26,856
Umatilla	9,689	24,753
Union	9,689	24,753
Wallowa	9,689	24,753
Wasco	9,689	24,753
Washington	8,276	25,870
Wheeler	9,689	24,753
Yamhill	8,276	25,870

Pennsylvania

County	Employee-Only	Dependent, Family, etc.
Adams	9,198	25,437
Allegheny	8,444	23,654

Armstrong	8,444	23,654
Beaver	8,444	23,654
Bedford	8,683	25,396
Berks	9,198	25,437
Blair	8,683	25,396
Bradford	8,959	24,628
Bucks	8,951	26,308
Butler	8,444	23,654
Cambria	8,683	25,396
Cameron	7,824	25,938
Carbon	8,959	24,628
Centre	9,135	27,221
Chester	8,951	26,308
Clarion	8,759	23,609
Clearfield	8,683	25,396
Clinton	8,959	24,628
Columbia	9,135	27,221
Crawford	8,759	23,609
Cumberland	9,207	26,359
Dauphin	9,207	26,359
Delaware	8,951	26,308
Elk	7,824	25,938
Erie	8,759	23,609
Fayette	8,444	23,654
Forest	8,759	23,609
Franklin	9,207	26,359
Fulton	9,207	26,359
Greene	8,444	23,654
Huntingdon	8,683	25,396
Indiana	8,444	23,654
Jefferson	8,683	25,396
Juniata	9,207	26,359
Lackawanna	8,959	24,628
Lancaster	9,198	25,437
Lawrence	8,444	23,654
Lebanon	9,207	26,359
Lehigh	9,135	27,221
Luzerne	8,959	24,628
Lycoming	8,959	24,628
McKean	8,759	23,609
Mercer	8,759	23,609
Mifflin	9,135	27,221
Monroe	8,959	24,628
Montgomery	8,951	26,308
Montour	9,135	27,221
Northampton	9,135	27,221
Northumberland	9,135	27,221
Perry	9,207	26,359
Philadelphia	8,951	26,308
Pike	8,959	24,628
Potter	7,824	25,938
Schuylkill	9,135	27,221
Snyder	9,135	27,221

Somerset	8,683	25,396
Sullivan	8,959	24,628
Susquehanna	8,959	24,628
Tioga	8,959	24,628
Union	9,135	27,221
Venango	8,759	23,609
Warren	8,759	23,609
Washington	8,444	23,654
Wayne	8,959	24,628
Westmoreland	8,444	23,654
Wyoming	8,959	24,628
York	9,198	25,437

Rhode Island

County	Employee-Only	Dependent, Family, etc.
All	9,871	28,398

South Carolina

County	Employee-Only	Dependent, Family, etc.
Abbeville	9,017	25,245
Aiken	8,845	21,893
Allendale	8,885	25,181
Anderson	9,271	24,608
Bamberg	8,768	25,305
Barnwell	8,379	24,273
Beaufort	9,315	22,179
Berkeley	10,045	26,982
Calhoun	8,675	24,882
Charleston	8,805	26,941
Cherokee	8,699	25,466
Chester	9,094	25,855
Chesterfield	9,007	27,470
Clarendon	8,585	24,799
Colleton	8,957	24,118
Darlington	9,010	25,996
Dillon	8,941	24,580
Dorchester	9,700	25,047
Edgefield	8,678	25,099
Fairfield	8,978	25,211
Florence	9,334	26,247
Georgetown	8,496	24,982
Greenville	9,147	24,279
Greenwood	9,552	25,072
Hampton	8,958	24,909
Horry	8,928	25,456
Jasper	9,300	26,043
Kershaw	9,115	25,688
Lancaster	8,916	21,741
Laurens	8,999	23,471
Lee	8,816	24,762
Lexington	9,015	25,460

Marion	9,290	25,433
Marlboro	9,162	24,970
McCormick	9,617	25,926
Newberry	9,668	25,763
Oconee	9,811	25,843
Orangeburg	9,155	27,773
Pickens	9,077	24,372
Richland	9,234	27,486
Saluda	9,406	25,030
Spartanburg	8,716	22,457
Sumter	9,088	22,540
Union	8,666	24,821
Williamsburg	8,722	24,683
York	8,318	24,473

South Dakota

County	Employee-Only	Dependent, Family, etc.
Aurora	9,122	27,669
Beadle	8,840	26,857
Bennett	9,114	24,561
Bon Homme	9,122	27,669
Brookings	8,840	26,857
Brown	8,840	26,857
Brule	9,122	27,669
Buffalo	9,122	27,669
Butte	9,114	24,561
Campbell	8,840	26,857
Charles Mix	9,122	27,669
Clark	8,840	26,857
Clay	8,877	24,996
Codington	8,840	26,857
Corson	9,114	24,561
Custer	9,114	24,561
Davison	9,122	27,669
Day	8,840	26,857
Deuel	8,840	26,857
Dewey	9,114	24,561
Douglas	9,122	27,669
Edmunds	8,840	26,857
Fall River	9,114	24,561
Faulk	8,840	26,857
Grant	8,840	26,857
Gregory	9,114	24,561
Haakon	9,114	24,561
Hamlin	8,840	26,857
Hand	9,122	27,669
Hanson	9,122	27,669
Harding	9,114	24,561
Hughes	9,122	27,669
Hutchinson	9,122	27,669
Hyde	9,122	27,669
Jackson	9,114	24,561

Jerauld	9,122	27,669
Jones	9,114	24,561
Kingsbury	8,840	26,857
Lake	8,877	24,996
Lawrence	9,114	24,561
Lincoln	8,877	24,996
Lyman	9,114	24,561
Marshall	8,840	26,857
McCook	8,877	24,996
McPherson	8,840	26,857
Meade	9,114	24,561
Mellette	9,114	24,561
Miner	9,122	27,669
Minnehaha	8,877	24,996
Moody	8,877	24,996
Pennington	9,114	24,561
Perkins	9,114	24,561
Potter	8,840	26,857
Roberts	8,840	26,857
Sanborn	9,122	27,669
Shannon	9,114	24,561
Spink	8,840	26,857
Stanley	9,114	24,561
Sully	9,122	27,669
Todd	9,114	24,561
Tripp	9,114	24,561
Turner	8,877	24,996
Union	8,877	24,996
Walworth	8,840	26,857
Yankton	9,122	27,669
Ziebach	9,114	24,561

Tennessee

County	Employee-Only	Dependent, Family, etc.
Anderson	7,734	19,822
Bedford	8,003	20,689
Benton	7,972	21,536
Bledsoe	7,515	22,141
Blount	7,734	19,822
Bradley	7,515	22,141
Campbell	7,734	19,822
Cannon	7,648	19,177
Carroll	7,972	21,536
Carter	7,921	21,498
Cheatham	7,943	22,885
Chester	7,972	21,536
Claiborne	7,734	19,822
Clay	7,648	19,177
Cocke	7,734	19,822
Coffee	8,003	20,689
Crockett	7,972	21,536
Cumberland	7,648	19,177

Davidson	7,943	22,885
Decatur	7,972	21,536
DeKalb	7,648	19,177
Dickson	8,003	20,689
Dyer	7,972	21,536
Fayette	8,097	20,620
Fentress	7,648	19,177
Franklin	7,515	22,141
Gibson	7,972	21,536
Giles	8,003	20,689
Grainger	7,734	19,822
Greene	7,921	21,498
Grundy	7,515	22,141
Hamblen	7,734	19,822
Hamilton	7,515	22,141
Hancock	7,921	21,498
Hardeman	7,972	21,536
Hardin	7,972	21,536
Hawkins	7,921	21,498
Haywood	8,097	20,620
Henderson	7,972	21,536
Henry	7,972	21,536
Hickman	8,003	20,689
Houston	8,003	20,689
Humphreys	8,003	20,689
Jackson	7,648	19,177
Jefferson	7,734	19,822
Johnson	7,921	21,498
Knox	7,734	19,822
Lake	7,972	21,536
Lauderdale	8,097	20,620
Lawrence	8,003	20,689
Lewis	8,003	20,689
Lincoln	8,003	20,689
Loudon	7,734	19,822
Macon	7,648	19,177
Madison	7,972	21,536
Marion	7,515	22,141
Marshall	8,003	20,689
Maury	8,003	20,689
McMinn	7,515	22,141
McNairy	7,972	21,536
Meigs	7,515	22,141
Monroe	7,734	19,822
Montgomery	7,943	22,885
Moore	8,003	20,689
Morgan	7,734	19,822
Obion	7,972	21,536
Overton	7,648	19,177
Perry	8,003	20,689
Pickett	7,648	19,177
Polk	7,515	22,141
Putnam	7,648	19,177

Rhea	7,515	22,141
Roane	7,734	19,822
Robertson	7,943	22,885
Rutherford	7,943	22,885
Scott	7,734	19,822
Sequatchie	7,515	22,141
Sevier	7,734	19,822
Shelby	8,097	20,620
Smith	7,648	19,177
Stewart	8,003	20,689
Sullivan	7,921	21,498
Sumner	7,943	22,885
Tipton	8,097	20,620
Trousdale	7,943	22,885
Unicoi	7,921	21,498
Union	7,734	19,822
Van Buren	7,648	19,177
Warren	7,648	19,177
Washington	7,921	21,498
Wayne	8,003	20,689
Weakley	7,972	21,536
White	7,648	19,177
Williamson	7,943	22,885
Wilson	7,943	22,885

Texas

County	Employee-Only	Dependent, Family, etc.
Anderson	9,372	23,509
Andrews	9,372	23,509
Angelina	9,372	23,509
Aransas	9,425	26,628
Archer	8,947	23,111
Armstrong	10,030	25,166
Atascosa	8,380	22,626
Austin	8,309	26,389
Bailey	9,372	23,509
Bandera	8,380	22,626
Bastrop	8,000	21,482
Baylor	9,372	23,509
Bee	9,372	23,509
Bell	9,416	20,865
Bexar	8,380	22,626
Blanco	9,372	23,509
Borden	9,372	23,509
Bosque	9,372	23,509
Bowie	8,455	23,391
Brazoria	8,309	26,389
Brazos	8,248	23,567
Brewster	9,372	23,509
Briscoe	9,372	23,509
Brooks	9,372	23,509
Brown	9,372	23,509

Burleson	8,248	23,567		Fort Bend	8,309	26,389		Kent	9,372	23,509
Burnet	9,372	23,509		Franklin	9,372	23,509		Kerr	9,372	23,509
Caldwell	8,000	21,482		Freestone	9,372	23,509		Kimble	9,372	23,509
Calhoun	8,661	25,205		Frio	9,372	23,509		King	9,372	23,509
Callahan	8,149	22,497		Gaines	9,372	23,509		Kinney	9,372	23,509
Cameron	8,199	25,284		Galveston	8,309	26,389		Kleberg	9,372	23,509
Camp	9,372	23,509		Garza	9,372	23,509		Knox	9,372	23,509
Carson	10,030	25,166		Gillespie	9,372	23,509		Lamar	9,372	23,509
Cass	9,372	23,509		Glasscock	9,372	23,509		Lamb	9,372	23,509
Castro	9,372	23,509		Goliad	8,661	25,205		Lampasas	9,416	20,865
Chambers	8,309	26,389		Gonzales	9,372	23,509		LaSalle	9,372	23,509
Cherokee	9,372	23,509		Gray	9,372	23,509		Lavaca	9,372	23,509
Childress	9,372	23,509		Grayson	8,602	23,138		Lee	9,372	23,509
Clay	8,947	23,111		Gregg	7,675	24,816		Leon	9,372	23,509
Cochran	9,372	23,509		Grimes	9,372	23,509		Liberty	8,309	26,389
Coke	9,372	23,509		Guadalupe	8,380	22,626		Limestone	9,372	23,509
Coleman	9,372	23,509		Hale	9,372	23,509		Lipscomb	9,372	23,509
Collin	8,920	25,185		Hall	9,372	23,509		Live Oak	9,372	23,509
Collingsworth	9,372	23,509		Hamilton	9,372	23,509		Llano	9,372	23,509
Colorado	9,372	23,509		Hansford	9,372	23,509		Loving	9,372	23,509
Comal	8,380	22,626		Hardeman	9,372	23,509		Lubbock	8,242	23,416
Comanche	9,372	23,509		Hardin	9,444	22,839		Lynn	9,372	23,509
Concho	9,372	23,509		Harris	8,309	26,389		Madison	9,372	23,509
Cooke	9,372	23,509		Harrison	9,372	23,509		Marion	9,372	23,509
Coryell	9,416	20,865		Hartley	9,372	23,509		Martin	9,372	23,509
Cottle	9,372	23,509		Haskell	9,372	23,509		Mason	9,372	23,509
Crane	9,372	23,509		Hays	8,000	21,482		Matagorda	9,372	23,509
Crockett	9,372	23,509		Hemphill	9,372	23,509		Maverick	9,372	23,509
Crosby	8,242	23,416		Henderson	9,372	23,509		McCulloch	9,372	23,509
Culberson	9,372	23,509		Hidalgo	9,094	24,740		McLennan	6,596	21,594
Dallam	9,372	23,509		Hill	9,372	23,509		McMullen	9,372	23,509
Dallas	8,920	25,185		Hockley	9,372	23,509		Medina	8,380	22,626
Dawson	9,372	23,509		Hood	9,372	23,509		Menard	9,372	23,509
De Witt	9,372	23,509		Hopkins	9,372	23,509		Midland	8,633	30,732
Deaf Smith	9,372	23,509		Houston	9,372	23,509		Milam	9,372	23,509
Delta	8,920	25,185		Howard	9,372	23,509		Mills	9,372	23,509
Denton	8,920	25,185		Hudspeth	9,372	23,509		Mitchell	9,372	23,509
Dickens	9,372	23,509		Hunt	8,920	25,185		Montague	9,372	23,509
Dimmit	9,372	23,509		Hutchinson	9,372	23,509		Montgomery	8,309	26,389
Donley	9,372	23,509		Irion	10,683	26,166		Moore	9,372	23,509
Duval	9,372	23,509		Jack	9,372	23,509		Morris	9,372	23,509
Eastland	9,372	23,509		Jackson	9,372	23,509		Motley	9,372	23,509
Ector	9,303	20,934		Jasper	9,372	23,509		Nacogdoches	9,372	23,509
Edwards	9,372	23,509		Jeff Davis	9,372	23,509		Navarro	9,372	23,509
El Paso	7,581	17,606		Jefferson	9,444	22,839		Newton	9,372	23,509
Ellis	8,920	25,185		Jim Hogg	9,372	23,509		Nolan	9,372	23,509
Erath	9,372	23,509		Jim Wells	9,372	23,509		Nueces	9,425	26,628
Falls	9,372	23,509		Johnson	8,920	25,185		Ochiltree	9,372	23,509
Fannin	9,372	23,509		Jones	8,149	22,497		Oldham	9,372	23,509
Fayette	9,372	23,509		Karnes	9,372	23,509		Orange	9,444	22,839
Fisher	9,372	23,509		Kaufman	8,920	25,185		Palo Pinto	9,372	23,509
Floyd	9,372	23,509		Kendall	8,380	22,626		Panola	9,372	23,509
Foard	9,372	23,509		Kenedy	9,372	23,509		Parker	8,920	25,185

2025 Average Premium Tables

Parmer	9,372	23,509
Pecos	9,372	23,509
Polk	9,372	23,509
Potter	10,030	25,166
Presidio	9,372	23,509
Rains	9,372	23,509
Randall	10,030	25,166
Reagan	9,372	23,509
Real	9,372	23,509
Red River	9,372	23,509
Reeves	9,372	23,509
Refugio	9,372	23,509
Roberts	9,372	23,509
Robertson	8,248	23,567
Rockwall	8,920	25,185
Runnels	9,372	23,509
Rusk	7,675	24,816
Sabine	9,372	23,509
San Augustine	9,372	23,509
San Jacinto	8,309	26,389
San Patricio	9,425	26,628
San Saba	9,372	23,509
Schleicher	9,372	23,509
Scurry	9,372	23,509
Shackelford	9,372	23,509
Shelby	9,372	23,509
Sherman	9,372	23,509
Smith	10,071	28,400
Somervell	9,372	23,509
Starr	9,372	23,509
Stephens	9,372	23,509
Sterling	9,372	23,509
Stonewall	9,372	23,509
Sutton	9,372	23,509
Swisher	9,372	23,509
Tarrant	8,920	25,185
Taylor	8,149	22,497
Terrell	9,372	23,509
Terry	9,372	23,509
Throckmorton	9,372	23,509
Titus	9,372	23,509
Tom Green	10,683	26,166
Travis	8,000	21,482
Trinity	9,372	23,509
Tyler	9,372	23,509
Upshur	7,675	24,816
Upton	9,372	23,509
Uvalde	9,372	23,509
Val Verde	9,372	23,509
Van Zandt	9,372	23,509
Victoria	8,661	25,205
Walker	9,372	23,509
Waller	8,309	26,389

Ward	9,372	23,509
Washington	9,372	23,509
Webb	9,163	24,168
Wharton	9,372	23,509
Wheeler	9,372	23,509
Wichita	8,947	23,111
Wilbarger	9,372	23,509
Willacy	9,372	23,509
Williamson	8,000	21,482
Wilson	8,380	22,626
Winkler	9,372	23,509
Wise	8,920	25,185
Wood	9,372	23,509
Yoakum	9,372	23,509
Young	9,372	23,509
Zapata	9,372	23,509
Zavala	9,372	23,509

Utah

County	Employee-Only	Dependent, Family, etc.
Beaver	7,720	23,521
Box Elder	7,304	22,242
Cache	8,509	27,990
Carbon	7,720	23,521
Daggett	7,720	23,521
Davis	8,048	22,868
Duchesne	7,720	23,521
Emery	7,720	23,521
Garfield	7,720	23,521
Grand	7,720	23,521
Iron	9,091	23,190
Juab	7,720	23,521
Kane	7,720	23,521
Millard	7,720	23,521
Morgan	7,304	22,242
Piute	7,720	23,521
Rich	8,509	27,990
Salt Lake	8,048	22,868
San Juan	7,720	23,521
Sanpete	7,720	23,521
Sevier	7,720	23,521
Summit	8,048	22,868
Tooele	8,048	22,868
Uintah	7,720	23,521
Utah	7,741	23,602
Wasatch	8,048	22,868
Washington	9,091	23,190
Wayne	7,720	23,521
Weber	7,304	22,242

Vermont

County	Employee-Only	Dependent, Family, etc.
All	9,409	25,626

Virginia

County	Employee-Only	Dependent, Family, etc.
Accomack	8,416	23,314
Albemarle	8,974	21,460
Alexandria City	8,866	25,595
Alleghany	8,416	23,314
Amelia	8,589	22,408
Amherst	7,345	21,481
Appomattox	7,345	21,481
Arlington	8,866	25,595
Augusta	8,416	23,314
Bath	8,416	23,314
Bedford	7,345	21,481
Bedford City	7,345	21,481
Bland	8,416	23,314
Botetourt	9,924	25,593
Bristol City	8,911	22,272
Brunswick	8,416	23,314
Buchanan	8,416	23,314
Buckingham	8,416	23,314
Buena Vista City	8,416	23,314
Campbell	7,345	21,481
Caroline	8,589	22,408
Carroll	8,416	23,314
Charles City	8,589	22,408
Charlotte	8,416	23,314
Charlottesville City	8,974	21,460
Chesapeake City	8,433	21,119
Chesterfield	8,589	22,408
Clarke	8,866	25,595
Colonial Heights City	8,589	22,408
Covington City	8,416	23,314
Craig	9,924	25,593
Culpeper	8,416	23,314
Cumberland	8,589	22,408
Danville City	8,956	21,585
Dickenson	8,416	23,314
Dinwiddie	8,589	22,408
Emporia City	8,416	23,314
Essex	8,416	23,314
Fairfax	8,866	25,595
Fairfax City	8,866	25,595
Falls Church City	8,866	25,595
Fauquier	8,866	25,595
Floyd	8,416	23,314
Fluvanna	8,974	21,460
Franklin	9,924	25,593

2025 Average Premium Tables

Franklin City	8,416	23,314
Frederick	8,473	23,485
Fredericksburg City	8,866	25,595
Galax City	8,416	23,314
Giles	7,296	22,599
Gloucester	8,433	21,119
Goochland	8,589	22,408
Grayson	8,416	23,314
Greene	8,974	21,460
Greensville	8,416	23,314
Halifax	8,416	23,314
Hampton City	8,433	21,119
Hanover	8,589	22,408
Harrisonburg City	7,769	21,742
Henrico	8,589	22,408
Henry	8,416	23,314
Highland	8,416	23,314
Hopewell City	8,589	22,408
Isle of Wight	8,433	21,119
James City	8,433	21,119
King and Queen	8,589	22,408
King George	8,416	23,314
King William	8,589	22,408
Lancaster	8,416	23,314
Lee	8,416	23,314
Lexington City	8,416	23,314
Loudoun	8,866	25,595
Louisa	8,589	22,408
Lunenburg	8,416	23,314
Lynchburg City	7,345	21,481
Madison	8,416	23,314
Manassas City	8,866	25,595
Manassas Park City	8,866	25,595
Martinsville City	8,416	23,314
Mathews	8,433	21,119
Mecklenburg	8,416	23,314
Middlesex	8,416	23,314
Montgomery	7,296	22,599
Nelson	8,974	21,460
New Kent	8,589	22,408
Newport News City	8,433	21,119
Norfolk City	8,433	21,119
Northampton	8,416	23,314
Northumberland	8,416	23,314
Norton City	8,416	23,314
Nottoway	8,416	23,314
Orange	8,416	23,314
Page	8,416	23,314
Patrick	8,416	23,314
Petersburg City	8,589	22,408
Pittsylvania	8,956	21,585
Poquoson	8,433	21,119
Portsmouth City	8,433	21,119

Powhatan	8,589	22,408
Prince Edward	8,416	23,314
Prince George	8,589	22,408
Prince William	8,866	25,595
Pulaski	7,296	22,599
Radford City	7,296	22,599
Rappahannock	8,416	23,314
Richmond	8,416	23,314
Richmond City	8,589	22,408
Roanoke	9,924	25,593
Roanoke City	9,924	25,593
Rockbridge	8,416	23,314
Rockingham	7,769	21,742
Russell	8,416	23,314
Salem City	9,924	25,593
Scott	8,911	22,272
Shenandoah	8,416	23,314
Smyth	8,416	23,314
Southampton	8,416	23,314
Spotsylvania	8,866	25,595
Stafford	8,866	25,595
Staunton City	8,416	23,314
Suffolk City	8,433	21,119
Surry	8,433	21,119
Sussex	8,589	22,408
Tazewell	8,416	23,314
Virginia Beach City	8,433	21,119
Warren	8,866	25,595
Washington	8,911	22,272
Waynesboro City	8,416	23,314
Westmoreland	8,416	23,314
Williamsburg City	8,433	21,119
Winchester City	8,473	23,485
Wise	8,416	23,314
Wythe	8,416	23,314
York	8,433	21,119

Washington

County	Employee-Only	Dependent, Family, etc.
Adams	8,275	24,737
Asotin	8,275	24,737
Benton	8,275	24,737
Chelan	8,275	24,737
Clallam	8,650	23,468
Clark	8,375	22,147
Columbia	8,275	24,737
Cowlitz	8,650	23,468
Douglas	8,275	24,737
Ferry	8,547	21,592
Franklin	8,275	24,737
Garfield	8,275	24,737
Grant	8,275	24,737

Grays Harbor	8,650	23,468
Island	8,650	23,468
Jefferson	8,650	23,468
King	8,605	23,233
Kitsap	8,650	23,468
Kittitas	8,275	24,737
Klickitat	8,375	22,147
Lewis	8,650	23,468
Lincoln	8,547	21,592
Mason	8,650	23,468
Okanogan	8,275	24,737
Pacific	8,650	23,468
Pend Oreille	8,547	21,592
Pierce	8,650	23,468
San Juan	8,650	23,468
Skagit	8,650	23,468
Skamania	8,375	22,147
Snohomish	8,650	23,468
Spokane	8,547	21,592
Stevens	8,547	21,592
Thurston	8,650	23,468
Wahkiakum	8,650	23,468
Walla Walla	8,275	24,737
Whatcom	8,650	23,468
Whitman	8,275	24,737
Yakima	8,275	24,737

West Virginia

County	Employee-Only	Dependent, Family, etc.
Barbour	9,864	27,010
Berkeley	9,757	24,140
Boone	9,302	26,140
Braxton	9,567	25,392
Brooke	9,722	27,737
Cabell	9,980	25,542
Calhoun	9,567	25,392
Clay	9,567	25,392
Doddridge	10,055	25,637
Fayette	9,567	25,392
Gilmer	10,055	25,637
Grant	10,140	24,907
Greenbrier	9,567	25,392
Hampshire	10,140	24,907
Hancock	9,722	27,737
Hardy	10,140	24,907
Harrison	9,864	27,010
Jackson	10,257	28,051
Jefferson	9,757	24,140
Kanawha	11,133	29,168
Lewis	10,055	25,637
Lincoln	9,302	26,140
Logan	9,302	26,140

Marion	10,055	25,637
Marshall	9,722	27,737
Mason	9,980	25,542
McDowell	9,302	26,140
Mercer	10,309	25,218
Mineral	10,140	24,907
Mingo	9,302	26,140
Monongalia	10,055	25,637
Monroe	10,309	25,218
Morgan	10,140	24,907
Nicholas	9,567	25,392
Ohio	9,722	27,737
Pendleton	10,140	24,907
Pleasants	10,257	28,051
Pocahontas	9,864	27,010
Preston	9,864	27,010
Putnam	9,980	25,542
Raleigh	10,309	25,218
Randolph	9,864	27,010
Ritchie	10,257	28,051
Roane	9,567	25,392
Summers	10,309	25,218
Taylor	9,864	27,010
Tucker	9,864	27,010
Tyler	10,257	28,051
Upshur	9,864	27,010
Wayne	9,980	25,542
Webster	9,864	27,010
Wetzel	10,055	25,637
Wirt	10,257	28,051
Wood	10,257	28,051
Wyoming	9,302	26,140

Wisconsin

County	Employee-Only	Dependent, Family, etc.
Adams	9,836	29,125
Ashland	9,003	29,555
Barron	8,574	26,837
Bayfield	9,003	29,555
Brown	8,159	26,108
Buffalo	8,221	25,726
Burnett	9,003	29,555
Calumet	8,265	26,745
Chippewa	8,268	28,379
Clark	8,574	26,837

Columbia	8,347	27,996
Crawford	8,133	28,073
Dane	7,594	28,526
Dodge	8,265	26,745
Door	8,159	26,108
Douglas	9,003	29,555
Dunn	8,268	28,379
Eau Claire	8,268	28,379
Florence	7,143	21,458
Fond du Lac	8,265	26,745
Forest	7,143	21,458
Grant	8,133	28,073
Green	8,347	27,996
Green Lake	9,836	29,125
Iowa	8,133	28,073
Iron	7,143	21,458
Jackson	8,221	25,726
Jefferson	8,347	27,996
Juneau	9,836	29,125
Kenosha	10,554	30,735
Kewaunee	8,159	26,108
La Crosse	8,221	25,726
Lafayette	8,133	28,073
Langlade	7,143	21,458
Lincoln	9,019	29,670
Manitowoc	8,159	26,108
Marathon	9,019	29,670
Marinette	8,159	26,108
Marquette	9,836	29,125
Menomonee	8,159	26,108
Milwaukee	8,330	27,606
Monroe	8,221	25,726
Oconto	8,159	26,108
Oneida	7,143	21,458
Outagamie	8,265	26,745
Ozaukee	8,177	29,334
Pepin	8,268	28,379
Pierce	9,799	29,340
Polk	9,799	29,340
Portage	9,019	29,670
Price	8,574	26,837
Racine	10,554	30,735
Richland	9,836	29,125
Rock	8,347	27,996
Rusk	8,574	26,837

Sauk	9,836	29,125
Sawyer	9,003	29,555
Shawano	8,159	26,108
Sheboygan	8,265	26,745
St. Croix	9,799	29,340
Taylor	8,574	26,837
Trempealeau	8,221	25,726
Vernon	8,133	28,073
Vilas	7,143	21,458
Walworth	8,347	27,996
Washburn	9,003	29,555
Washington	8,177	29,334
Waukesha	8,177	29,334
Waupaca	8,265	26,745
Waushara	8,265	26,745
Winnebago	8,265	26,745
Wood	9,019	29,670

Wyoming

County	Employee-Only	Dependent, Family, etc.
Albany	9,933	26,086
Big Horn	9,933	26,086
Campbell	9,933	26,086
Carbon	9,933	26,086
Converse	9,933	26,086
Crook	9,933	26,086
Fremont	9,933	26,086
Goshen	9,933	26,086
Hot Springs	9,933	26,086
Johnson	9,933	26,086
Laramie	11,054	25,076
Lincoln	9,933	26,086
Natrona	10,486	27,595
Niobrara	9,933	26,086
Park	9,933	26,086
Platte	9,933	26,086
Sheridan	9,933	26,086
Sublette	9,933	26,086
Sweetwater	9,933	26,086
Teton	9,933	26,086
Uinta	9,933	26,086
Washakie	9,933	26,086
Weston	9,933	26,086

2025 Average Premium Tables