

VSP Premium Product - 2026 Rates
Sold Through HVA \$18 Annual Enrollment Fee

State	Monthly Premium						Annual Premium					
	Member		Member+1		Family		Member		Member +1		Family	
		\$1.50 HVA Fee		\$1.50 HVA Fee		\$1.50 HVA Fee		\$18 HVA Fee		\$18 HVA Fee		\$18 HVA Fee
Alabama	\$21.61	\$23.11	\$41.12	\$42.62	\$56.15	\$57.65	\$259.32	\$277.32	\$493.44	\$511.44	\$673.80	\$691.80
Alaska	\$28.30	\$29.80	\$53.89	\$55.39	\$73.62	\$75.12	\$339.60	\$357.60	\$646.68	\$664.68	\$883.44	\$901.44
Arizona	\$22.02	\$23.52	\$40.70	\$42.20	\$55.26	\$56.76	\$264.24	\$282.24	\$488.40	\$506.40	\$663.12	\$681.12
Arkansas	\$19.43	\$20.93	\$36.92	\$38.42	\$50.59	\$52.09	\$233.16	\$251.16	\$443.04	\$461.04	\$607.08	\$625.08
California	\$23.43	\$24.93	\$44.56	\$46.06	\$60.91	\$62.41	\$281.16	\$299.16	\$534.72	\$552.72	\$730.92	\$748.92
Colorado	\$19.38	\$20.88	\$36.79	\$38.29	\$50.43	\$51.93	\$232.56	\$250.56	\$441.48	\$459.48	\$605.16	\$623.16
Connecticut	\$21.74	\$23.24	\$41.28	\$42.78	\$56.58	\$58.08	\$260.88	\$278.88	\$495.36	\$513.36	\$678.96	\$696.96
Delaware	\$17.71	\$19.21	\$33.63	\$35.13	\$46.05	\$47.55	\$212.52	\$230.52	\$403.56	\$421.56	\$552.60	\$570.60
District of Columbia	\$20.04	\$21.54	\$38.07	\$39.57	\$52.16	\$53.66	\$240.48	\$258.48	\$456.84	\$474.84	\$625.92	\$643.92
Florida	Not Offered						Not Offered					
Georgia	\$20.73	\$22.23	\$39.41	\$40.91	\$53.96	\$55.46	\$248.76	\$266.76	\$472.92	\$490.92	\$647.52	\$665.52
Hawaii	\$21.31	\$22.81	\$40.52	\$42.02	\$55.39	\$56.89	\$255.72	\$273.72	\$486.24	\$504.24	\$664.68	\$682.68
Idaho	\$24.96	\$26.46	\$47.57	\$49.07	\$64.96	\$66.46	\$299.52	\$317.52	\$570.84	\$588.84	\$779.52	\$797.52
Illinois	\$19.90	\$21.40	\$37.54	\$39.04	\$51.47	\$52.97	\$238.80	\$256.80	\$450.48	\$468.48	\$617.64	\$635.64
Indiana	\$22.60	\$24.10	\$43.01	\$44.51	\$58.73	\$60.23	\$271.20	\$289.20	\$516.12	\$534.12	\$704.76	\$722.76
Iowa	\$22.56	\$24.06	\$42.88	\$44.38	\$58.66	\$60.16	\$270.72	\$288.72	\$514.56	\$532.56	\$703.92	\$721.92
Kansas	\$22.80	\$24.30	\$43.40	\$44.90	\$59.37	\$60.87	\$273.60	\$291.60	\$520.80	\$538.80	\$712.44	\$730.44
Kentucky	\$18.69	\$20.19	\$35.51	\$37.01	\$48.62	\$50.12	\$224.28	\$242.28	\$426.12	\$444.12	\$583.44	\$601.44
Louisiana	\$19.73	\$21.23	\$37.18	\$38.68	\$50.98	\$52.48	\$236.76	\$254.76	\$446.16	\$464.16	\$611.76	\$629.76
Maine	\$23.96	\$25.46	\$45.50	\$47.00	\$62.39	\$63.89	\$287.52	\$305.52	\$546.00	\$564.00	\$748.68	\$766.68
Maryland	\$17.62	\$19.12	\$33.51	\$35.01	\$45.87	\$47.37	\$211.44	\$229.44	\$402.12	\$420.12	\$550.44	\$568.44
Massachusetts	\$24.15	\$25.65	\$45.89	\$47.39	\$62.79	\$64.29	\$289.80	\$307.80	\$550.68	\$568.68	\$753.48	\$771.48
Michigan	\$17.93	\$19.43	\$33.88	\$35.38	\$46.49	\$47.99	\$215.16	\$233.16	\$406.56	\$424.56	\$557.88	\$575.88
Minnesota	\$21.74	\$23.24	\$41.28	\$42.78	\$56.58	\$58.08	\$260.88	\$278.88	\$495.36	\$513.36	\$678.96	\$696.96
Mississippi	\$24.01	\$25.51	\$45.68	\$47.18	\$62.51	\$64.01	\$288.12	\$306.12	\$548.16	\$566.16	\$750.12	\$768.12
Missouri	\$19.95	\$21.45	\$37.61	\$39.11	\$51.52	\$53.02	\$239.40	\$257.40	\$451.32	\$469.32	\$618.24	\$636.24
Montana	\$23.16	\$24.66	\$44.02	\$45.52	\$60.18	\$61.68	\$277.92	\$295.92	\$528.24	\$546.24	\$722.16	\$740.16
Nebraska	\$23.31	\$24.81	\$44.38	\$45.88	\$60.65	\$62.15	\$279.72	\$297.72	\$532.56	\$550.56	\$727.80	\$745.80
Nevada	\$21.89	\$23.39	\$41.86	\$43.36	\$57.31	\$58.81	\$262.68	\$280.68	\$502.32	\$520.32	\$687.72	\$705.72
New Hampshire	\$18.78	\$20.28	\$35.73	\$37.23	\$48.93	\$50.43	\$225.36	\$243.36	\$428.76	\$446.76	\$587.16	\$605.16
New Jersey	\$21.02	\$22.52	\$40.19	\$41.69	\$55.02	\$56.52	\$252.24	\$270.24	\$482.28	\$500.28	\$660.24	\$678.24
New Mexico	\$19.09	\$20.59	\$36.31	\$37.81	\$49.68	\$51.18	\$229.08	\$247.08	\$435.72	\$453.72	\$596.16	\$614.16
New York	Not Offered						Not Offered					
North Carolina	\$26.62	\$28.12	\$50.40	\$51.90	\$68.99	\$70.49	\$319.44	\$337.44	\$604.80	\$622.80	\$827.88	\$845.88
North Dakota	\$24.74	\$26.24	\$47.11	\$48.61	\$64.36	\$65.86	\$296.88	\$314.88	\$565.32	\$583.32	\$772.32	\$790.32
Ohio	\$20.89	\$22.39	\$39.51	\$41.01	\$54.11	\$55.61	\$250.68	\$268.68	\$474.12	\$492.12	\$649.32	\$667.32
Oklahoma	\$22.55	\$24.05	\$42.84	\$44.34	\$58.36	\$59.86	\$270.60	\$288.60	\$514.08	\$532.08	\$700.32	\$718.32
Oregon	Not Offered						Not Offered					
Pennsylvania	\$17.36	\$18.86	\$33.11	\$34.61	\$45.10	\$46.60	\$208.32	\$226.32	\$397.32	\$415.32	\$541.20	\$559.20
Rhode Island	\$20.74	\$22.24	\$39.52	\$41.02	\$53.99	\$55.49	\$248.88	\$266.88	\$474.24	\$492.24	\$647.88	\$665.88
South Carolina	\$22.56	\$24.06	\$42.88	\$44.38	\$58.66	\$60.16	\$270.72	\$288.72	\$514.56	\$532.56	\$703.92	\$721.92
South Dakota	\$24.85	\$26.35	\$47.28	\$48.78	\$64.69	\$66.19	\$298.20	\$316.20	\$567.36	\$585.36	\$776.28	\$794.28
Tennessee	\$22.27	\$23.77	\$42.37	\$43.87	\$57.70	\$59.20	\$267.24	\$285.24	\$508.44	\$526.44	\$692.40	\$710.40
Texas	\$20.74	\$22.24	\$39.47	\$40.97	\$53.89	\$55.39	\$248.88	\$266.88	\$473.64	\$491.64	\$646.68	\$664.68
Utah	\$20.81	\$22.31	\$39.58	\$41.08	\$54.18	\$55.68	\$249.72	\$267.72	\$474.96	\$492.96	\$650.16	\$668.16
Vermont	\$19.20	\$20.70	\$36.49	\$37.99	\$49.89	\$51.39	\$230.40	\$248.40	\$437.88	\$455.88	\$598.68	\$616.68
Virginia	\$19.84	\$21.34	\$37.62	\$39.12	\$51.41	\$52.91	\$238.08	\$256.08	\$451.44	\$469.44	\$616.92	\$634.92
Washington	Not Offered						Not Offered					
West Virginia	\$19.43	\$20.93	\$36.92	\$38.42	\$50.59	\$52.09	\$233.16	\$251.16	\$443.04	\$461.04	\$607.08	\$625.08
Wisconsin	\$27.05	\$28.55	\$51.35	\$52.85	\$70.34	\$71.84	\$324.60	\$342.60	\$616.20	\$634.20	\$844.08	\$862.08
Wyoming	\$22.74	\$24.24	\$43.25	\$44.75	\$59.12	\$60.62	\$272.88	\$290.88	\$519.00	\$537.00	\$709.44	\$727.44