

New York	City (Bronx, Kings	, Queens, Richmond	l, & Manhattan), Roc	kland, and Westches	ster counties	
Plan Name	Platinum Premier		Gold Premier		Silver Premier	
Network	Selec	ct Care	Selec	ct Care	Select	Care
Standard Rates						
Individual	\$1,5	13.02	\$1,1	.89.88	\$1,005.08	
Individual/Spouse	\$3,0	26.04		379.76	\$2,01	10.16
Individual/Children	\$2,5	72.13	\$2,0)22.80	\$1,70	08.64
Family	\$4,3	12.11	\$3,3	91.16	\$2,86	54.48
Age 29 Rates			<u> </u>			
Individual	\$1,5	58.41	\$1,2	25.58	\$1,03	35.23
Individual/Spouse	\$3,1	16.82	\$2,4	51.16	\$2,070.46	
Individual/Children	\$2,6	49.30	\$2,083.49		\$1,759.89	
Family	\$4,441.47		\$3,492.90		\$2,950.41	
Plan Benefits	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Referral Required	No	No	No	No	No	No
Deductible: Individual/Family	\$100/\$200	\$4,000/\$8,000	\$500/\$1,000	\$6,000/\$12,000	\$5,600/\$11,200	\$8,000/\$16,000
Rx Deductible: Ind/Family	\$100/\$100	N/A	\$150/\$300	N/A	\$250/\$500	N/A
Out of Pocket Maximum: I/F	\$2,300/\$4,600	\$10,000/\$20,000	\$7,800/\$15,600	\$12,000/\$24,000	\$9,400/\$18,800	\$18,000/\$36,000
Primary Care Physician (PCP) office visit	3 free visits, then \$10*	50%^	3 free visits, then \$25*	50%^	1 free visit, then \$35*	50%^
Specialist office visit	\$35*	50%^	\$50*	50%^	\$75*	50%^
Urgent Care	\$100^	50%^	\$100^	50%^	\$100^	50%^
Emergency Room	20%^	20%^	30%^	30%^	40%^	40%^
Inpatient Admission	20%^	50%^	30%^	50%^	40%^	50%^
Lab (PCP/Spec./Free- standing/Outpatient)	\$10/\$35/\$10/\$125*	50%^	\$25/\$50/\$15/\$150*	50%^	\$35/\$75/\$20/\$200*	50%^
X-rays (PCP/Spec./Free- standing/Outpatient)	\$10/\$35/\$10/\$125^	50%^	\$25/\$50/\$15/\$150^	50%^	\$35/\$75/\$20/\$200^	50%^
Telemedicine	Covered in full	N/A	Covered in full	N/A	Covered in full	N/A
Prescription Drugs (Tier 1/2/3)	\$5*/\$30^/\$65^	N/A	\$7*/\$40^/\$80^	N/A	\$20*/\$40^/\$100^	N/A

[^] After Deductible

^{*} Not Subject to Deductible



New York City (Bronx, Kings, Queens, Richmond, & Manhattan), Rockland, and Westchester counties						
Plan Name	Bronze Premier Silver Plus H.S.A. Bro		Bronze Plus H.S.A.			
Network	Select Care	Select Care	Select Care			
Standard Rates						
Individual	\$863.58	\$972.20	\$876.67			
Individual/Spouse	\$1,727.16	\$1,944.40	\$1,753.34			
Individual/Children	\$1,468.09	\$1,652.74	\$1,490.34			
Family	\$2,461.20	\$2,770.77	\$2,498.51			
Age 29 Rates						
Individual	\$889.49	\$1,001.37	\$902.97			
Individual/Spouse	\$1,778.98	\$2,002.74	\$1,805.94			
Individual/Children	\$1,512.13	\$1,702.33	\$1,535.05			
Family	\$2,535.05	\$2,853.90	\$2,573.46			
Plan Benefits						
Referral Required	No	No	No			
Deductible: Individual/Family	\$7,100/\$14,200	\$3,500/\$7,000	\$7,400/\$14,800			
Rx Deductible: Ind/Family	Integrated	Integrated Integrated				
Out of Pocket Maximum: I/F	\$9,450/\$18,900	\$7,500/\$15,000 \$8,000/\$16,000				
Primary Care Physician (PCP) office visit	1 free visit, then 50% [^]	\$30^	50%^			
Specialist office visit	50%^	\$50^	50%^			
Urgent Care	50%^	\$100^	\$100^			
Emergency Room	50%^	40%^	50%^			
Inpatient Admission	50%^	40%^	50%^			
Lab (PCP/Spec./Free- standing/Outpatient)	30%/50%/20%/50%^	\$30/\$50/\$20/\$100^	30%/50%/20%/50%^			
X-rays (PCP/Spec./Free- standing/Outpatient)	30%/50%/20%/50%^	\$30/\$50/\$20/\$100^	30%/50%/20%/50%^			
Telemedicine	Covered in full	Covered in full [^]	Covered in full^			
Prescription Drugs (Tier 1/2/3)	\$50*/50%^/50%^	\$15/\$45/\$85^	\$35/\$65/\$115^			

[^] After Deductible

^{*} Not Subject to Deductible



		Long Island (Nass	au & Suffolk Countie	es)	_	
Plan Name	Platinum Premier		Gold Premier		Silver Premier	
Network	Selec	ct Care	Selec	t Care	Select	Care
Standard Rates						
Individual	\$1,7	14.99	\$1,3	48.72	\$1,13	39.25
Individual/Spouse	\$3,4	29.98	\$2,6	97.44	\$2,27	78.50
Individual/Children	\$2,9	15.48	\$2,2	92.82	\$1,93	36.73
Family	\$4,8	87.72	\$3,8	43.85	\$3,24	16.86
Age 29 Rates			•			
Individual	\$1,7	66.44	\$1,3	89.18	\$1,17	73.43
Individual/Spouse	\$3,5	32.88	\$2,7	78.36	\$2,346.86	
Individual/Children	\$3,002.95		\$2,361.61		\$1,994.83	
Family	\$5,034.35		\$3,959.16		\$3,344.28	
Plan Benefits	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Referral Required	No	No	No	No	No	No
Deductible: Individual/Family	\$100/\$200	\$4,000/\$8,000	\$500/\$1,000	\$6,000/\$12,000	\$5,600/\$11,200	\$8,000/\$16,000
Rx Deductible: Ind/Family	\$100/\$100	N/A	\$150/\$300	N/A	\$250/\$500	N/A
Out of Pocket Maximum: I/F	\$2,300/\$4,600	\$10,000/\$20,000	\$7,800/\$15,600	\$12,000/\$24,000	\$9,400/\$18,800	\$18,000/\$36,000
Primary Care Physician (PCP) office visit	3 free visits, then \$10*	50%^	3 free visits, then \$25*	50%^	1 free visit, then \$35*	50%^
Specialist office visit	\$35*	50%^	\$50*	50%^	\$75*	50%^
Urgent Care	\$100^	50%^	\$100^	50%^	\$100^	50%^
Emergency Room	20%^	20%^	30%^	30%^	40%^	40%^
Inpatient Admission	20%^	50%^	30%^	50%^	40%^	50%^
Lab (PCP/Spec./Free- standing/Outpatient)	\$10/\$35/\$10/\$125*	50%^	\$25/\$50/\$15/\$150*	50%^	\$35/\$75/\$20/\$200*	50%^
X-rays (PCP/Spec./Free- standing/Outpatient)	\$10/\$35/\$10/\$125^	50%^	\$25/\$50/\$15/\$150^	50%^	\$35/\$75/\$20/\$200^	50%^
Telemedicine	Covered in full	N/A	Covered in full	N/A	Covered in full	N/A
Prescription Drugs (Tier 1/2/3)	\$5*/\$30^/\$65^	N/A	\$7*/\$40^/\$80^	N/A	\$20*/\$40^/\$100^	N/A

[^] After Deductible

^{*} Not Subject to Deductible



Long Island (Nassau & Suffolk Counties)							
Plan Name	Bronze Premier Silver Plus H.S.A. Bronze Plus						
Network	Select Care	Select Care	Select Care				
Standard Rates							
Individual	\$978.86	\$1,101.98	\$993.69				
Individual/Spouse	\$1,957.72	\$2,203.96	\$1,987.38				
Individual/Children	\$1,664.06	\$1,873.37	\$1,689.27				
Family	\$2,789.75	\$3,140.64	\$2,832.02				
Age 29 Rates							
Individual	\$1,008.23	\$1,135.04	\$1,023.50				
Individual/Spouse	\$2,016.46	\$2,270.08	\$2,047.00				
Individual/Children	\$1,713.99	\$1,929.57	\$1,739.95				
Family	\$2,873.46	\$3,234.86	\$2,916.98				
Plan Benefits							
Referral Required	No	No	No				
Deductible: Individual/Family	\$7,100/\$14,200	\$3,500/\$7,000	\$7,400/\$14,800				
Rx Deductible: Ind/Family	Integrated	Integrated	Integrated				
Out of Pocket Maximum: I/F	\$9,450/\$18,900	\$7,500/\$15,000	\$8,000/\$16,000				
Primary Care Physician (PCP) office visit	1 free visit, then 50% [^]	\$30^	50%^				
Specialist office visit	50%^	\$50^	50%^				
Urgent Care	50%^	\$100^	\$100^				
Emergency Room	50%^	40%^	50%^				
Inpatient Admission	50%^	40%^	50%^				
Lab (PCP/Spec./Free-standing/Outpatient)	30%/50%/20%/50%^	\$30/\$50/\$20/\$100^	30%/50%/20%/50%^				
X-rays (PCP/Spec./Free- standing/Outpatient)	30%/50%/20%/50%^	\$30/\$50/\$20/\$100^	30%/50%/20%/50%^				
Telemedicine	Covered in full	Covered in full [^]	Covered in full^				
Prescription Drugs (Tier 1/2/3)	\$50*/50%^/50%^	\$15/\$45/\$85^	\$35/\$65/\$115^				

[^] After Deductible

^{*} Not Subject to Deductible



	Mid-Hudson (Delaware, Dutchess, Orange, Putnam, Sullivan, and Ulster counties)					
Plan Name	Platinum Premier		Gold Premier		Silver Premier	
Network	Selec	ct Care	Selec	t Care	Select	t Care
Standard Rates			<u>'</u>			
Individual	\$1,8	13.89	\$1,4	26.49	\$1,20)4.95
Individual/Spouse	\$3,6	27.78	\$2,8	52.98	\$2,40	9.90
Individual/Children	\$3,0	83.61	\$2,4	25.03	\$2,04	18.42
Family	\$5,1	69.59	\$4,0	65.50	\$3,43	34.11
Age 29 Rates			•			
Individual	\$1,8	68.31	\$1,4	69.28	\$1,24	11.10
Individual/Spouse	\$3,7	36.62	\$2,9	38.56	\$2,482.20	
Individual/Children	\$3,176.13		\$2,497.78		\$2,109.87	
Family	\$5,324.68		\$4,187.45		\$3,537.14	
Plan Benefits	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Referral Required	No	No	No	No	No	No
Deductible: Individual/Family	\$100/\$200	\$4,000/\$8,000	\$500/\$1,000	\$6,000/\$12,000	\$5,600/\$11,200	\$8,000/\$16,000
Rx Deductible: Ind/Family	\$100/\$100	N/A	\$150/\$300	N/A	\$250/\$500	N/A
Out of Pocket Maximum: I/F	\$2,300/\$4,600	\$10,000/\$20,000	\$7,800/\$15,600	\$12,000/\$24,000	\$9,400/\$18,800	\$18,000/\$36,000
Primary Care Physician (PCP) office visit	3 free visits, then \$10*	50%^	3 free visits, then \$25*	50%^	1 free visit, then \$35*	50%^
Specialist office visit	\$35*	50%^	\$50*	50%^	\$75*	50%^
Urgent Care	\$100^	50%^	\$100^	50%^	\$100^	50%^
Emergency Room	20%^	20%^	30%^	30%^	40%^	40%^
Inpatient Admission	20%^	50%^	30%^	50%^	40%^	50%^
Lab (PCP/Spec./Free- standing/Outpatient)	\$10/\$35/\$10/\$125*	50%^	\$25/\$50/\$15/\$150*	50%^	\$35/\$75/\$20/\$200*	50%^
X-rays (PCP/Spec./Free- standing/Outpatient)	\$10/\$35/\$10/\$125^	50%^	\$25/\$50/\$15/\$150^	50%^	\$35/\$75/\$20/\$200^	50%^
Telemedicine	Covered in full	N/A	Covered in full	N/A	Covered in full	N/A
Prescription Drugs (Tier 1/2/3)	\$5*/\$30^/\$65^	N/A	\$7*/\$40^/\$80^	N/A	\$20*/\$40^/\$100^	N/A

[^] After Deductible

^{*} Not Subject to Deductible



Mid-Hudson (Delaware, Dutchess, Orange, Putnam, Sullivan, and Ulster counties)					
Plan Name	Bronze Premier	Silver Plus H.S.A.	Bronze Plus H.S.A.		
Network	Select Care	Select Care	Select Care		
Standard Rates					
Individual	\$1,035.30	\$1,165.52	\$1,051.00		
Individual/Spouse	\$2,070.60	\$2,331.04	\$2,102.00		
Individual/Children	\$1,760.01	\$1,981.38	\$1,786.70		
Family	\$2,950.61	\$3,321.73	\$2,995.35		
Age 29 Rates					
Individual	\$1,066.36	\$1,200.49	\$1,082.53		
Individual/Spouse	\$2,132.72	\$2,400.98	\$2,165.06		
Individual/Children	\$1,812.81	\$2,040.83	\$1,840.30		
Family	\$3,039.13	\$3,421.40	\$3,085.21		
Plan Benefits					
Referral Required	No	No	No		
Deductible: Individual/Family	\$7,100/\$14,200	\$3,500/\$7,000	\$7,400/\$14,800		
Rx Deductible: Ind/Family	Integrated	Integrated	Integrated		
Out of Pocket Maximum: I/F	\$9,450/\$18,900	\$7,500/\$15,000	\$8,000/\$16,000		
Primary Care Physician (PCP) office visit	1 free visit, then 50% [^]	\$30^	50%^		
Specialist office visit	50%^	\$50^	50%^		
Urgent Care	50%^	\$100^	\$100^		
Emergency Room	50%^	40%^	50%^		
Inpatient Admission	50%^	40%^	50%^		
Lab (PCP/Spec./Free- standing/Outpatient)	30%/50%/20%/50%^	\$30/\$50/\$20/\$100^	30%/50%/20%/50%^		
X-rays (PCP/Spec./Free-standing/Outpatient)	30%/50%/20%/50%^	\$30/\$50/\$20/\$100^	30%/50%/20%/50%^		
Telemedicine	Covered in full	Covered in full^	Covered in full [^]		
Referral Required	\$50*/50%^/50%^	\$15/\$45/\$80 ^	\$15/\$65/\$100 ^		

[^] After Deductible

^{*} Not Subject to Deductible



Albany and Upstate
(Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington, Broome, and Otsego counties)

Plan Name	Platinum Premier Gold Premier		Silver F			
Network	Select Care		Select Care		Select Care	
	Selec	t Care	Selec	.c care	Select	Care
Standard Rates	1		1		1	
Individual	. ,	13.11	1	25.88	\$1,20	
Individual/Spouse	\$3,6	26.22	\$2,8	351.76	\$2,40	08.86
Individual/Children	\$3,0	82.29	\$2,4	24.00	\$2,04	17.53
Family	\$5,1	67.36	\$4,0	063.76	\$3,43	32.63
Age 29 Rates						
Individual	\$1,8	67.50	\$1,4	68.66	\$1,24	10.56
Individual/Spouse	\$3,7	35.00	\$2,9	37.32	\$2,481.12	
Individual/Children	\$3,174.75		\$2,496.72		\$2,108.95	
Family	\$5,322.38		\$4,185.68		\$3,535.60	
Plan Benefits	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Referral Required	No	No	No	No	No	No
Deductible: Individual/Family	\$100/\$200	\$4,000/\$8,000	\$500/\$1,000	\$6,000/\$12,000	\$5,600/\$11,200	\$8,000/\$16,000
Rx Deductible: Ind/Family	\$100/\$100	N/A	\$150/\$300	N/A	\$250/\$500	N/A
Out of Pocket Maximum: I/F	\$2,300/\$4,600	\$10,000/\$20,000	\$7,800/\$15,600	\$12,000/\$24,000	\$9,400/\$18,800	\$18,000/\$36,000
Primary Care Physician (PCP) office visit	3 free visits, then \$10*	50%^	3 free visits, then \$25*	50%^	1 free visit, then \$35*	50%^
Specialist office visit	\$35*	50%^	\$50*	50%^	\$75*	50%^
Urgent Care	\$100^	50%^	\$100^	50%^	\$100^	50%^
Emergency Room	20%^	20%^	30%^	30%^	40%^	40%^
Inpatient Admission	20%^	50%^	30%^	50%^	40%^	50%^
Lab (PCP/Spec./Free- standing/Outpatient)	\$10/\$35/\$10/\$125*	50%^	\$25/\$50/\$15/\$150*	50%^	\$35/\$75/\$20/\$200*	50%^
X-rays (PCP/Spec./Free- standing/Outpatient)	\$10/\$35/\$10/\$125^	50%^	\$25/\$50/\$15/\$150^	50%^	\$35/\$75/\$20/\$200^	50%^
Telemedicine	Covered in full	N/A	Covered in full	N/A	Covered in full	N/A
Prescription Drugs (Tier 1/2/3)	\$5*/\$30^/\$65^	N/A	\$7*/\$40^/\$80^	N/A	\$20*/\$40^/\$100^	N/A

[^] After Deductible

^{*} Not Subject to Deductible



Albany and Upstate

(Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington, Broome, and Otsego counties)

Plan Name	Bronze Premier	Silver Plus H.S.A.	Bronze Plus H.S.A.	
Network	Select Care	Select Care	Select Care	
Standard Rates				
Individual	\$1,034.86	\$1,165.03	\$1,050.55	
Individual/Spouse	\$2,069.72	\$2,330.06	\$2,101.10	
Individual/Children	\$1,759.26	\$1,980.55	\$1,785.94	
Family	\$2,949.35	\$3,320.34	\$2,994.07	
Age 29 Rates				
Individual	\$1,065.91	\$1,199.98	\$1,082.07	
Individual/Spouse	\$2,131.82	\$2,399.96	\$2,164.14	
Individual/Children	\$1,812.05	\$2,039.97	\$1,839.52	
Family	\$3,037.84	\$3,419.94	\$3,083.90	
Plan Benefits				
Referral Required	No	No	No	
Deductible: Individual/Family	\$7,100/\$14,200	\$3,500/\$7,000	\$7,400/\$14,800	
Rx Deductible: Ind/Family	Integrated	Integrated	Integrated	
Out of Pocket Maximum: I/F	\$9,450/\$18,900	\$7,500/\$15,000	\$8,000/\$16,000	
Primary Care Physician (PCP) office visit	1 free visit, then 50%^	\$30^	50%^	
Specialist office visit	50%^	\$50^	50%^	
Urgent Care	50%^	\$100^	\$100^	
Emergency Room	50%^	40%^	50%^	
Inpatient Admission	50%^	40%^	50%^	
Lab (PCP/Spec./Free- standing/Outpatient)	30%/50%/20%/50%^	\$30/\$50/\$20/\$100^	30%/50%/20%/50%^	
X-rays (PCP/Spec./Free- standing/Outpatient)	30%/50%/20%/50%^	\$30/\$50/\$20/\$100^	30%/50%/20%/50%^	
Telemedicine	Covered in full	Covered in full^	Covered in full^	
Prescription Drugs (Tier 1/2/3)	\$50*/50%^/50%^	\$15/\$45/\$85^	\$35/\$65/\$115^	

[^] After Deductible

^{*} Not Subject to Deductible