

## **SMALL GROUP PLANS AVAILABLE OFF SHOP**

## **3rd Quarter 2018 Rates**

The rates below are for the following small employer group plans: EmblemHealth Platinum 15/35, EmblemHealth Gold 40/60, EmblemHealth Gold Open Access, EmblemHealth Healthy New York Gold, EmblemHealth Silver Value, EmblemHealth Bronze Value, EmblemHealth Bronze HSA. These rates are effective July 1, 2018 through September 30, 2018.

New York City, Rockland and Westchester							
Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S.A.	
\$911.94	\$760.12	\$786.59	\$696.98	\$592.75	\$515.98	\$503.21	
\$1,823.87	\$1,520.25	\$1,573.18	\$1,393.97	\$1,185.51	\$1,031.96	\$1,006.42	
\$1,550.29	\$1,292.21	\$1,337.20	\$1,184.87	\$1,007.68	\$877.16	\$855.46	
\$2,599.02	\$2,166.36	\$2,241.78	\$1,986.41	\$1,689.35	\$1,470.54	\$1,434.15	
\$939.30	\$782.92	\$810.19	\$717.89	\$610.53	\$531.46	\$518.31	
\$1,878.60	\$1,565.86	\$1,620.37	\$1,435.79	\$1,221.09	\$1,062.91	\$1,036.60	
\$1,596.81	\$1,330.98	\$1,377.32	\$1,220.43	\$1,037.92	\$903.47	\$881.12	
\$2,677.00	\$2,231.35	\$2,309.03	\$2,046.01	\$1,740.04	\$1,514.64	\$1,477.16	
	\$911.94 \$1,823.87 \$1,550.29 \$2,599.02 \$939.30 \$1,878.60 \$1,596.81	Platinum 15/35 Gold 40/60   \$911.94 \$760.12   \$1,823.87 \$1,520.25   \$1,550.29 \$1,292.21   \$2,599.02 \$2,166.36   \$939.30 \$782.92   \$1,878.60 \$1,565.86   \$1,596.81 \$1,330.98	Platinum 15/35 Gold 40/60 Gold Open Access   \$911.94 \$760.12 \$786.59   \$1,823.87 \$1,520.25 \$1,573.18   \$1,550.29 \$1,292.21 \$1,337.20   \$2,599.02 \$2,166.36 \$2,241.78   \$939.30 \$782.92 \$810.19   \$1,878.60 \$1,565.86 \$1,620.37   \$1,596.81 \$1,330.98 \$1,377.32	Platinum 15/35 Gold 40/60 Gold Open Access Healthy NY Gold   \$911.94 \$760.12 \$786.59 \$696.98   \$1,823.87 \$1,520.25 \$1,573.18 \$1,393.97   \$1,550.29 \$1,292.21 \$1,337.20 \$1,184.87   \$2,599.02 \$2,166.36 \$2,241.78 \$1,986.41   \$939.30 \$782.92 \$810.19 \$717.89   \$1,878.60 \$1,565.86 \$1,620.37 \$1,435.79   \$1,596.81 \$1,330.98 \$1,377.32 \$1,220.43	Platinum 15/35 Gold 40/60 Gold Open Access Healthy NY Gold Silver Value   \$911.94 \$760.12 \$786.59 \$696.98 \$592.75   \$1,823.87 \$1,520.25 \$1,573.18 \$1,393.97 \$1,185.51   \$1,550.29 \$1,292.21 \$1,337.20 \$1,184.87 \$1,007.68   \$2,599.02 \$2,166.36 \$2,241.78 \$1,986.41 \$1,689.35   \$939.30 \$782.92 \$810.19 \$717.89 \$610.53   \$1,878.60 \$1,565.86 \$1,620.37 \$1,435.79 \$1,221.09   \$1,596.81 \$1,330.98 \$1,377.32 \$1,220.43 \$1,037.92	Platinum 15/35 Gold 40/60 Gold Open Access Healthy NY Gold Silver Value Bronze Value   \$911.94 \$760.12 \$786.59 \$696.98 \$592.75 \$515.98   \$1,823.87 \$1,520.25 \$1,573.18 \$1,393.97 \$1,185.51 \$1,031.96   \$1,550.29 \$1,292.21 \$1,337.20 \$1,184.87 \$1,007.68 \$877.16   \$2,599.02 \$2,166.36 \$2,241.78 \$1,986.41 \$1,689.35 \$1,470.54   \$939.30 \$782.92 \$810.19 \$717.89 \$610.53 \$531.46   \$1,878.60 \$1,565.86 \$1,620.37 \$1,435.79 \$1,221.09 \$1,062.91   \$1,596.81 \$1,330.98 \$1,377.32 \$1,220.43 \$1,037.92 \$903.47	

The rates listed above apply to Bronx, Kings, New York, Queens, Richmond, Rockland and Westchester counties.

Long Island							
Rate Tier	Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S.A.
Employee	\$1,037.38	\$864.68	\$894.78	\$792.86	\$674.29	\$586.95	\$572.42
Employee/spouse	\$2,074.76	\$1,729.37	\$1,789.58	\$1,585.70	\$1,348.58	\$1,173.91	\$1,144.86
Employee/children	\$1,763.54	\$1,469.97	\$1,521.14	\$1,347.85	\$1,146.30	\$997.83	\$973.13
Family	\$2,956.53	\$2,464.33	\$2,550.14	\$2,259.63	\$1,921.73	\$1,672.83	\$1,631.41
Employee Age 29	\$1,068.50	\$890.62	\$921.62	\$816.65	\$694.52	\$604.56	\$589.59
Employee/spouse Age 29	\$2,137.01	\$1,781.24	\$1,843.27	\$1,633.27	\$1,389.03	\$1,209.13	\$1,179.20
Employee/children Age 29	\$1,816.45	\$1,514.06	\$1,566.77	\$1,388.28	\$1,180.68	\$1,027.76	\$1,002.32
Family Age 29	\$3,045.22	\$2,538.28	\$2,626.66	\$2,327.40	\$1,979.37	\$1,723.02	\$1,680.36

The rates listed above apply to Nassau and Suffolk counties.

Mid-Hudson								
Rate Tier	Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S.A.	
Employee	\$1,093.22	\$911.23	\$942.96	\$835.54	\$710.60	\$618.55	\$603.24	
Employee/spouse	\$2,186.44	\$1,822.45	\$1,885.92	\$1,671.06	\$1,421.19	\$1,237.10	\$1,206.49	
Employee/children	\$1,858.48	\$1,549.09	\$1,603.03	\$1,420.40	\$1,208.02	\$1,051.54	\$1,025.51	
Family	\$3,115.67	\$2,597.00	\$2,687.43	\$2,381.27	\$2,025.20	\$1,762.87	\$1,719.25	
Employee Age 29	\$1,126.02	\$938.57	\$971.25	\$860.61	\$731.92	\$637.11	\$621.34	
Employee/spouse Age 29	\$2,252.03	\$1,877.14	\$1,942.49	\$1,721.20	\$1,463.82	\$1,274.22	\$1,242.68	
Employee/children Age 29	\$1,914.23	\$1,595.57	\$1,651.12	\$1,463.02	\$1,244.25	\$1,083.09	\$1,056.27	
Family Age 29	\$3,209.16	\$2,674.92	\$2,768.05	\$2,452.71	\$2,085.94	\$1,815.76	\$1,770.82	

The rates listed above apply to Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties.

Albany and Upstate								
Rate Tier	Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S.A.	
Employee	\$1,092.76	\$910.84	\$942.55	\$835.17	\$710.29	\$618.30	\$602.99	
Employee/spouse	\$2,185.51	\$1,821.67	\$1,885.12	\$1,670.34	\$1,420.57	\$1,236.59	\$1,205.97	
Employee/children	\$1,857.68	\$1,548.42	\$1,602.35	\$1,419.79	\$1,207.49	\$1,051.10	\$1,025.08	
Family	\$3,114.36	\$2,595.89	\$2,686.29	\$2,380.24	\$2,024.32	\$1,762.14	\$1,718.51	
Employee Age 29	\$1,125.54	\$938.17	\$970.83	\$860.23	\$731.60	\$636.85	\$621.08	
Employee/spouse Age 29	\$2,251.07	\$1,876.34	\$1,941.67	\$1,720.46	\$1,463.18	\$1,273.69	\$1,242.14	
Employee/children Age 29	\$1,913.41	\$1,594.89	\$1,650.42	\$1,462.39	\$1,243.70	\$1,082.64	\$1,055.83	
Family Age 29	\$3,207.78	\$2,673.78	\$2,766.87	\$2,451.65	\$2,085.04	\$1,815.00	\$1,770.05	
The rates listed above apply to Albany Broome Columbia Fulton Greene Montgomery Otsego Rensselaer Saratoga Schenectady Schoharie Warren and Washington counties								

The rates listed above apply to Albany, Broome, Columbia, Fulton, Greene, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.

An extended dependent coverage rider is available for purchase, extending the age limit to 29 for all eligible dependents.