

New York	City (Bronx, Kings	, Queens, Richmond	, & Manhattan), Roc	kland, and Westches	ster counties	
Plan Name	Platinum Premier		Gold Premier		Silver Premier	
Network	Selec	t Care	Selec	t Care	Select	t Care
Standard Rates			•		•	
Individual	\$1,5	62.95	\$1,2	29.15	\$1,03	38.25
Individual/Spouse	\$3,1	.25.90	\$2,4	58.29	\$2,07	76.50
Individual/Children	\$2,6	57.01	\$2,0	89.55	\$1,76	55.03
Family	\$4,4	54.41	\$3,5	03.07	\$2,95	59.01
Age 29 Rates			-		•	
Individual	\$1,6	09.84	\$1,2	66.02	\$1,06	59.40
Individual/Spouse	\$3,2	19.68	\$2,5	32.05	\$2,138.79	
Individual/Children	\$2,736.73		\$2,152.25		\$1,817.97	
Family	\$4,588.04		\$3,608.17		\$3,047.77	
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



New York City (Bronx, Kings, Queens, Richmond, & Manhattan), Rockland, and Westchester 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	\$892.08	\$1,038.25	\$905.60			
Individual/Spouse	\$1,784.16	\$2,076.50	\$1,811.20			
Individual/Children	\$1,516.54	\$1,765.03	\$1,539.52			
Family	\$2,542.42	\$2,959.01	\$2,580.96			
Age 29 Rates						
Individual	\$918.84	\$1,069.40	\$932.77			
Individual/Spouse	\$1,837.69	\$2,138.79	\$1,865.54			
Individual/Children	\$1,562.03	\$1,817.97	\$1,585.71			
Family	\$2,618.71	\$3,047.77	\$2,658.38			
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



Long Island (Nassau & Suffolk Counties)							
Plan Name	Platinum Premier		Gold Premier		Silver Premier		
Network	Selec	t Care	Selec	ct Care	Select	t Care	
Standard Rates	1		•		•		
Individual	\$1,7	71.58	\$1,3	93.23	\$1,17	76.85	
Individual/Spouse	\$3,5	43.17	\$2,7	86.46	\$2,35	53.69	
Individual/Children	\$3,0	11.69	\$2,3	68.48	\$2,00	0.64	
Family	\$5,0	49.01	\$3,9	70.70	\$3,35	54.01	
Age 29 Rates	-		-				
Individual	\$1,8	24.73	\$1,4	35.03	\$1,21	12.16	
Individual/Spouse	\$3,6	49.47	\$2,8	70.05	\$2,424.31		
Individual/Children	\$3,102.05		\$2,439.54		\$2,060.66		
Family	\$5,200.48		\$4,089.81		\$3,454.64		
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



Long Island (Nassau & Suffolk Counties)						
Plan Name	Bronze PremierSilver Plus H.S.A.Bronze P					
Network	Select Care	Select Care	Select Care			
Standard Rates						
Individual	\$1,011.16	\$1,138.35	\$1,026.48			
Individual/Spouse	\$2,022.32	\$2,276.69	\$2,052.96			
Individual/Children	\$1,718.97	\$1,935.19	\$1,745.02			
Family	\$2,881.81	\$3,244.28	\$2,925.48			
Age 29 Rates						
Individual	\$1,041.49	\$1,172.50	\$1,057.27			
Individual/Spouse	\$2,083.00	\$2,344.99	\$2,114.55			
Individual/Children	\$1,770.55	\$1,993.25	\$1,797.37			
Family	\$2,968.28	\$3,341.61	\$3,013.24			
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%^	%/50%/20%/50%^ \$30/\$50/\$20/\$100^ 30%				
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



Mid-Hudson (Delaware, Dutchess, Orange, Putnam, Sullivan, and Ulster counties)							
Plan Name	Platinum Premier		Gold Premier		Silver Premier		
Network	Selec	t Care	Selec	t Care	Selec	t Care	
Standard Rates	1		•		•		
Individual	\$1,8	73.75	\$1,4	73.56	\$1,24	14.71	
Individual/Spouse	\$3,7	47.50	\$2,9	47.13	\$2,48	39.43	
Individual/Children	\$3,1	85.37	\$2,5	05.06	\$2,12	16.02	
Family	\$5,3	40.19	\$4,1	99.66	\$3,54	17.44	
Age 29 Rates	•		<i>.</i>				
Individual	\$1,9	29.96	\$1,5	17.77	\$1,28	32.05	
Individual/Spouse	\$3,8	59.93	\$3,0	35.53	\$2,564.11		
Individual/Children	\$3,2	80.94	\$2,580.21		\$2,179.50		
Family	\$5,500.39		\$4,325.64		\$3,653.87		
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



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	\$1,069.46	\$1,203.98	\$1,085.68			
Individual/Spouse	\$2,138.93	\$2,407.96	\$2,171.37			
Individual/Children	\$1,818.09	\$2,046.77	\$1,845.66			
Family	\$3,047.98	\$3,431.35	\$3,094.20			
Age 29 Rates						
Individual	\$1,101.54	\$1,240.10	\$1,118.25			
Individual/Spouse	\$2,203.10	\$2,480.21	\$2,236.51			
Individual/Children	\$1,872.63	\$2,108.18	\$1,901.03			
Family	\$3,139.42	\$3,534.31	\$3,187.02			
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



(Albany, Columbia, Fulton, Green	e, Montgomery, Rer		and Upstate Schenectady, Schoh	arie, Warren, Washir	ngton, Broome, and (Otsego counties)
Plan Name	Platinum Premier		Gold Premier		Silver Premier	
Network	Selec	t Care	Seleo	t Care	Select	t Care
Standard Rates						
Individual	\$1,8	72.94	\$1,4	72.93	\$1,24	14.18
Individual/Spouse	\$3,7	45.89	\$2,9	45.87	\$2,48	38.35
Individual/Children	\$3,1	84.01	\$2,5	03.99	\$2,11	15.10
Family	\$5,3	37.88	\$4,1	97.86	\$3,54	15.91
Age 29 Rates						
Individual	\$1,9	29.13	\$1,5	17.12	\$1,28	31.51
Individual/Spouse	\$3,8	58.26	\$3,034.25		\$2,563.00	
Individual/Children	\$3,279.52		\$2,579.11		\$2,178.55	
Family	\$5,498.02		\$4,323.81		\$3,652.27	
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



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	\$1,069.01	\$1,203.48	\$1,085.22		
Individual/Spouse	\$2,138.02	\$2,406.95	\$2,170.44		
Individual/Children	\$1,817.32	\$2,045.91	\$1,844.88		
Family	\$3,046.68	\$3,429.91	\$3,092.87		
Age 29 Rates					
Individual	\$1,101.08	\$1,239.58	\$1,117.78		
Individual/Spouse	\$2,202.17	\$2,479.16	\$2,235.56		
Individual/Children	\$1,871.85	\$2,107.29	\$1,900.22		
Family	\$3,138.09	\$3,532.80	\$3,185.67		
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