

## Rates for Effective Dates - 4.1.2016 / 5.1.2016 / 6.1.2016

Four Tier - Nassau & Suffolk

Platinum	BENEFIT HIGHLIGHTS <sup>*</sup> IN=In Network; OON=Out of Network; OOP=Out of Pocket	Employee	Emp/Spouse	Emp/Child(ren)	Family
CareConnect Standard Platinum EPO	PCP/Specialist: \$15/\$35 Deductible, Coinsurance: \$0, 10%(on DME/Glasses/Devices/etc.)* Max OOP: \$2,000/\$4,000 Rx: \$10/\$30/\$60	\$622.70	\$1,239.45	\$1,055.70	\$1,765.70
CareConnect Value Platinum EPO	PCP/Specialist: \$20/\$30 Deductible, Coinsurance: \$0, 10%(on In & Out pt Hosp/DME)* Max OOP: \$3,000/\$6,000 Rx: \$0/\$50/50%, max \$500 per script	\$531.70	\$1,058.45	\$901.70	\$1,506.70
Dxford Freedom Platinum EPO 5/15	PCP/Specialist: \$5/\$15 Deductible, Coinsurance: \$0 Max OOP: \$3,000/\$6,000 Rx: \$5/\$30/\$60 after \$100/member Rx deductible (N/A Tier 1)	\$947.12	\$1,889.55	\$1,609.07	\$2,691.35
Dxford Metro Platinum EPO 10/20**	PCP/Specialist: \$10/\$20         Referral Required           Deductible, Coinsurance: \$0         Max OOP: \$3,000/\$6,000           Rx: \$5/\$65/50%, max \$800 per script	\$787.32	\$1,569.93	\$1,337.39	\$2,235.91
Gold	BENEFIT HIGHLIGHTS* IN=In Network; OON=Out of Network; OOP=Out of Pocket	Employee	Emp/Spouse	Emp/Child(ren)	Family
CareConnect Tradition Gold Copay EPO	PCP/Specialist: \$30/\$50 Deductible, Coinsurance: \$0, 20%(on Ped Major Dental/Glasses/Contacts) Max OOP: \$6,350/\$12,700 Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible	\$531.70	\$1,058.45	\$901.70	\$1,506.70
CareConnect Value Gold Copay EPO	PCP/Specialist: \$20/\$50 Deductible, Coinsurance: \$500, 20% Max OOP: \$3,750/\$7,500 Rx: \$0/\$50/50%, max \$500 per script	\$454.70	\$903.45	\$769.70	\$1,285.70
Dxford Freedom Gold EPO 15/30	PCP/Specialist: \$15/\$30 Deductible, Coinsurance: \$800/\$1,600, 10% Max OOP: \$4,000/\$8,000 Rx: \$10/\$35/\$75 after \$100/member Rx deductible (N/A Tier 1)	\$815.37	\$1,626.04	\$1,385.09	\$2,315.87
Dxford Liberty Gold EPO 30/60**	PCP/Specialist:         \$30/\$60         Referral Required           Deductible, Coinsurance:         \$1,000/\$2,000,0%           Max OOP:         \$4,000/\$8,000           Rx:         \$15/\$35/\$75 after \$100/member Rx deductible (N/A Tier 1)	\$766.97	\$1,529.25	\$1,302.82	\$2,177.93
Dxford Metro Gold EPO 25/40**	PCP/Specialist:         \$25/\$40         Referral Required           Deductible, Coinsurance:         \$1,250/\$2,500, 20%           Max OOP:         \$4,500/\$9,000           Rx:         \$5/\$65/50%, max \$800 per script	\$660.47	\$1,316.24	\$1,121.76	\$1,874.40
Silver	BENEFIT HIGHLIGHTS* IN=In Network; OON=Out of Network; OOP=Out of Pocket	Employee	Emp/Spouse	Emp/Child(ren)	Family
Silver		Employee \$497.70	Emp/Spouse \$989.45	Emp/Child(ren) \$842.70	Family \$1,409.70
CareConnect Tradition Silver EPO 40/60 HRx	IN=In Network; OON=Out of Network; OOP=Out of Pocket PCP/Specialist: \$40/\$60 Deductible, Coinsurance: \$4,000/\$8,000, 20% Max OOP: \$6,600/\$13,200				
CareConnect Tradition Silver EPO 40/60 HRx CareConnect Tradition Silver EPO HSA 100%	IN=In Network; OON=Out of Network; OOP=Out of Pocket         PCP/Specialist: \$40/\$60         Deductible, Coinsurance: \$4,000/\$8,000, 20%         Max OOP: \$6,600/\$13,200         Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)         PCP/Specialist: Covered in full after deductible         Deductible, Coinsurance: \$3,400/\$6,800, 0%         Max OOP: \$3,400/\$6,800	\$497.70	\$989.45	\$842.70	\$1,409.70
CareConnect Tradition Silver EPO 40/60 HRx CareConnect Tradition Silver EPO HSA 100% CareConnect Value Silver EPO	IN=In Network; OON=Out of Network; OOP=Out of Pocket         PCP/Specialist: \$40/\$60         Deductible, Coinsurance: \$4,000/\$8,000, 20%         Max OOP: \$6,600/\$13,200         Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)         PCP/Specialist: Covered in full after deductible         Deductible, Coinsurance: \$3,400/\$6,800,0%         Max OOP: \$3,400/\$6,800         Rx: Covered in full after deductible         PCP/Specialist: \$35/\$65         Deductible, Coinsurance: \$2,250/\$4,500, 20%         Max OOP: \$6,850/\$13,700	\$497.70 \$464.70	\$989.45 \$923.45	\$842.70 \$786.70	\$1,409.70 \$1,314.70
CareConnect Tradition Silver EPO 40/60 HRx CareConnect Tradition Silver EPO HSA 100% CareConnect Value Silver EPO	IN=In Network; OON=Out of Network; OOP=Out of Pocket           PCP/Specialist: \$40/\$60           Deductible, Coinsurance: \$4,000/\$8,000, 20%           Max OOP: \$6,600/\$13,200           Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)           PCP/Specialist: Covered in full after deductible           Deductible, Coinsurance: \$3,400/\$6,800, 0%           Max OOP: \$3,400/\$6,800           Rx: Covered in full after deductible           Deductible, Coinsurance: \$2,250/\$4,500, 20%           Max OOP: \$6,850/\$13,700           Rx: \$0/\$50/50%, max \$500 per script           PCP/Specialist: \$40/\$70           Ded, Coins: IN \$2,000/\$4,000, 30%; OON \$4,000/\$8,000, 50%           Max OOP: IN \$6,600/\$13,200 OON \$10,000/\$20,000	\$497.70 \$464.70 \$427.70	\$989.45 \$923.45 \$848.45	\$842.70 \$786.70 \$722.70	\$1,409.70 \$1,314.70 \$1,207.70
	IN=In Network; OON=Out of Network; OOP=Out of Pocket           PCP/Specialist: \$40/\$60           Deductible, Coinsurance: \$4,000/\$8,000, 20%           Max OOP: \$6,600/\$13,200           Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)           PCP/Specialist: Covered in full after deductible           Deductible, Coinsurance: \$3,400/\$6,800, 0%           Max OOP: \$3,400/\$6,800           Rx: Covered in full after deductible           Deductible, Coinsurance: \$2,250/\$4,500, 20%           Max OOP: \$6,850/\$13,700           Rx: \$0/\$50%, max \$500 per script           PCP/Specialist: \$40/\$70           Ded, Coins: IN \$2,000[\$4,000, 30%; OON \$4,000/\$8,000, 50%           Max OOP: N\$6,600/\$13,200 OON \$10,000/\$20,000           Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)           PCP/Specialist: \$40/\$70           Deductible, Coinsurance: \$2,000/\$4,000, 30%           Max OOP: N\$6,600/\$13,200	\$497.70 \$464.70 \$427.70 \$755.75	\$989.45 \$923.45 \$848.45 \$1,506.79	\$842.70 \$786.70 \$722.70 \$1,283.72	\$1,409.70 \$1,314.70 \$1,207.70 \$2,145.93
CareConnect Tradition Silver EPO 40/60 HRx CareConnect Tradition Silver EPO HSA 100% CareConnect Value Silver EPO Oxford Freedom Silver PPO 40/70	IN=In Network; OON=Out of Network; OOP=Out of Pocket           PCP/Specialist: \$40/\$60           Deductible, Coinsurance: \$4,000/\$8,000, 20%           Max OOP: \$6,600/\$13,200           Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)           PCP/Specialist: Covered in full after deductible           Deductible, Coinsurance: \$3,400/\$6,800, 0%           Max OOP: \$3,600/\$13,200           Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible           Deductible, Coinsurance: \$3,400/\$6,800, 0%           Max OOP: \$3,400/\$6,800           Rx: Covered in full after deductible           PCP/Specialist: \$35/\$65           Deductible, Coinsurance: \$2,250/\$4,500, 20%           Max OOP: \$8,650/\$13,700           Rx: \$0/\$50/\$0%, max \$500 per script           PCP/Specialist: \$40/\$70           Ded, Coins: IN \$2,000/\$4,000, 30%; OON \$4,000/\$8,000, 50%           Max OOP: N \$6,600/\$13,200 OON \$10,000/\$20,000           Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)           PCP/Specialist: \$40/\$70           Deductible, Coinsurance: \$2,000/\$4,000, 30%           Max OOP: \$6,600/\$13,200           Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)           PCP/Specialist: \$30/\$60         Referral Required           Deductible, Coinsurance: \$2,500/\$5,000, 30%         Referral Required           Deductible	\$497.70 \$464.70 \$427.70 \$755.75 \$673.86	\$989.45 \$923.45 \$848.45 \$1,506.79 \$1,343.02	\$842.70 \$786.70 \$722.70 \$1,283.72 \$1,144.52	\$1,409.70 \$1,314.70 \$1,207.70 \$2,145.93 \$1,912.55
CareConnect Tradition Silver EPO 40/60 HRx CareConnect Tradition Silver EPO HSA 100% CareConnect Value Silver EPO Dxford Freedom Silver PPO 40/70 Dxford Liberty Silver EPO 40/70 Dxford Metro Silver EPO 30/60** Bronze	IN=In Network; OON=Out of Network; OOP=Out of Pocket           PCP/Specialist: \$40/\$60           Deductible, Coinsurance: \$4,000/\$8,000, 20%           Max OOP: \$6,600/\$13,200           Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)           PCP/Specialist: Covered in full after deductible           Deductible, Coinsurance: \$3,400/\$6,800, 0%           Max OOP: \$3,400/\$6,800           Rx: covered in full after deductible           Deductible, Coinsurance: \$2,250/\$4,500, 20%           Max OOP: \$3,600/\$13,700           Rx: \$0/\$50/50%, max \$500 per script           PCP/Specialist: \$40/\$70           Ded, Coins: IN \$2,000[\$4,000, 30%; OON \$4,000/\$8,000, 50%           Max OOP: N \$6,600/\$13,200 OON \$10,000/\$20,000           Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)           PCP/Specialist: \$40/\$70           Deductible, Coinsurance: \$2,000/\$4,000, 30%           Max OOP: \$6,600/\$13,200           Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)           PCP/Specialist: \$30/\$60           Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)           PCP/Specialist: \$30/\$60           Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)           PCP/Specialist: \$30/\$60           Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)           PCP/Specialist: \$30/\$60	\$497.70 \$464.70 \$427.70 \$755.75 \$673.86 \$567.08	\$989.45 \$923.45 \$848.45 \$1,506.79 \$1,343.02 \$1,129.47	\$842.70 \$786.70 \$722.70 \$1,283.72 \$1,144.52 \$963.00	\$1,409.70 \$1,314.70 \$1,207.70 \$2,145.93 \$1,912.55 \$1,608.24
CareConnect Tradition Silver EPO 40/60 HRx CareConnect Tradition Silver EPO HSA 100% CareConnect Value Silver EPO Oxford Freedom Silver PPO 40/70 Oxford Liberty Silver EPO 40/70 Oxford Metro Silver EPO 30/60**	IN=In Network; OON=Out of Network; OOP=Out of Pocket         PCP/Specialist: \$40/\$60         Deductible, Coinsurance: \$4,000/\$8,000, 20%         Max OOP: \$6,600/\$13,200         Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)         PCP/Specialist: Covered in full after deductible         Deductible, Coinsurance: \$3,400/\$6,800,0%         Max OOP: \$3,400/\$6,800         Rx: covered in full after deductible         Deductible, Coinsurance: \$3,200/\$6,800,0%         Max OOP: \$3,400/\$6,800         Rx: covered in full after deductible         PCP/Specialist: \$35/\$65         Deductible, Coinsurance: \$2,250/\$4,500, 20%         Max OOP: \$6,850/\$13,700         Rx: \$0/\$50/50%, max \$500 per script         PCP/Specialist: \$40/\$70         Ded, Coins: IN \$2,000/\$4,000, 30%; OON \$4,000/\$8,000, 50%         Max OOP: \$6,600/\$13,200         Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)         PCP/Specialist: \$40/\$70         Deductible, Coinsurance: \$2,000/\$4,000, 30%         Max OOP: \$6,600/\$13,200         Rx: \$15/\$45/\$75 after \$100/member Rx deductible (N/A Tier 1)         PCP/Specialist: \$30/\$60       Referral Required         Deductible, Coinsurance: \$2,500/\$5,000, 30%       Max OOP: \$5,600/\$11,200         Rx: \$10/\$65/50%, max \$800 per script       BENEFIT HIGHLIGHTS*	\$497.70 \$464.70 \$427.70 \$755.75 \$673.86 \$567.08 Employee	\$989.45 \$923.45 \$848.45 \$1,506.79 \$1,343.02 \$1,129.47 Emp/Spouse	\$842.70 \$786.70 \$722.70 \$1,283.72 \$1,144.52 \$963.00 Emp/Child(ren)	\$1,409.70 \$1,314.70 \$1,207.70 \$2,145.93 \$1,912.55 \$1,608.24 Family

 K1: \$10/\$b5/50/%, max \$800 per Script

 All rates include \$4.95 for HealthPass Program Benefits that are not included as part of normal carrier or agent services. Rates are subject to NYS Department of Financial Services approval and final verification at enrollment.

 The following billing and administrative fees apply:

 CareConnect plans: EE \$6.75, EE/Spouse \$12.50, EE+Child(ren) \$11.75, Family \$18.75.

 Oddrd plans: EE \$14.75, EE/Spouse \$29.75, EE+Child(ren) \$27.50, Family \$18.75.

 Obmestic Partner coverage is available through all carriers. Rates for Domestic Partners will be the same as rates for Employee/Spouse and Family.

 \* These are only benefit highlights. Please refer to the official SBC for summary of coverage at www.heathpass.com/forms

\*\* Gated plan which requires the selection of a Primary Care Physician (PCP) and referrals to see specialists.