

## Rates for Effective Dates - 7/1/2017 - 8/1/2017 - 9/1/2017

Four Tier - Manhattan, Brooklyn, Queens, Staten Island, Bronx & Westchester

Platinum	BENEFIT HIGHLIGHTS* 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, 0% (10% DME/Ped Glasses) Max OOP: \$2,000/\$4,000 Rx: \$10/\$30/\$60	\$757.15	\$1,509.35	\$1,284.00	\$2,148.36
areConnect Value Platinum EPO	PCP/Specialist: \$20/\$30   Deductible, Coinsurance: \$0, 10% In-Out pt Hosp/DME/Ped Glasses   Max OOP: \$3,000/\$6,000   Rx: \$0/\$50/50%, max \$500 per script	\$731.42	\$1,457.90	\$1,239.75	\$2,075.30
xford Freedom Platinum EPO 5/15	PCP/Specialist: \$5/\$15 Deductible, Coinsurance: \$0, 0% Max OOP: \$3,000/\$6,000 Rx: \$5/\$30/\$60 after \$100/member Rx deductible (N/A Tier 1)	\$1,037.56	\$2,070.17	\$1,760.39	\$2,947.89
Gold	BENEFIT HIGHLIGHTS <sup>*</sup> IN=In Network; OON=Out of Network; OOP=Out of Pocket	Employee	Emp/Spouse	Emp/Child(ren)	Family
areConnect Tradition Gold Copay EPO	PCP/Specialist: \$30/\$50 Deductible, Coinsurance: \$0, 0% (20% Ped Glasses) Max OOP: \$7,150/\$14,300 Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)	\$644.99	\$1,285.03	\$1,092.60	\$1,829.37
areConnect Value Gold Copay EPO	PCP/Specialist: \$20/\$50 Deductible, Coinsurance: \$500, 20% In-Out pt Hosp/DME/Ped Glasses Max OOP: \$3,750/\$7,500 Rx: \$0/\$50/50%, max \$500 per script	\$622.35	\$1,239.75	\$1,054.53	\$1,764.54
xford Freedom Gold EPO 15/30	PCP/Specialist: \$15/\$30 Deductible, Coinsurance: \$800/\$1,600, 10% Max OOP: \$4,000/\$8,000 Rx: \$15/\$35/\$75 after \$100/member Rx deductible (N/A Tier 1)	\$891.42	\$1,777.90	\$1,511.95	\$2,531.40
xford Liberty Gold EPO 30/60**	PCP/Specialist: \$30/\$60 Referral Required   Deductible, Coinsurance: \$1,000/\$2,000,0% 0   Max OOP: \$4,000/\$8,000 0 0   Rx: \$15/\$35\$,%75 after \$100/member Rx deductible (N/A Tier 1) 0	\$832.77	\$1,660.59	\$1,412.24	\$2,364.24
xford Metro Gold EPO 25/40 NG	PCP/Specialist: \$25/\$40 Deductible, Coinsurance: \$1,250/\$2,500, 20% Max OOP: \$5,000/\$10,000 Rx: \$10/\$65/\$90 after \$100/member Rx deductible (N/A Tier 1)	\$753.06	\$1,501.18	\$1,276.74	\$2,137.08
xford Metro Gold EPO 25/40**	PCP/Specialist: \$25/\$40 Referral Required   Deductible, Coinsurance: \$1,250/\$2,500, 20% Referral Required   Max OOP: \$4,500/\$9,000 Rx: \$10/\$65/50%, max \$800 per script	\$718.21	\$1,431.47	\$1,217.49	\$2,037.75
Silver	BENEFIT HIGHLIGHTS <sup>*</sup> IN=In Network; OON=Out of Network; OOP=Out of Pocket	Employee	Emp/Spouse	Emp/Child(ren)	Family
areConnect Tradition Silver EPO 40/60 HRx	PCP/Specialist: \$40/\$60 Deductible, Coinsurance: \$4,250/\$8,500, 20% Max OOP: \$7,150/\$14,300 Rx: \$15/\$35/\$75 after \$100/\$300 Rx deductible (N/A Tier 1)	\$603.83	\$1,202.71	\$1,022.63	\$1,712.06
areConnect Tradition Silver EPO HSA 100%	PCP/Specialist: Covered in full after deductible Deductible, Coinsurance: \$3,600/\$7,200, 0% Max OOP: \$3,600/\$7,200 Rx: Covered in full after deductible	\$562.67	\$1,120.39	\$952.66	\$1,594.76
areConnect Value Silver EPO	PCP/Specialist: \$35/\$65 Deductible, Coinsurance: \$2,500/\$5,000, 20% Max OOP: \$7,100/\$14,200 Rx: \$0/\$50/50%, max \$500 per script	\$554.44	\$1,103.92	\$939.28	\$1,571.09
xford Freedom Silver PPO 40/70	PCP/Specialist: \$40\\$70 Ded, Coins: IN \$2,500\\$5,000, 30%; OON \$4,000\\$8,000, 50% Max OOP: IN \$6,850\\$13,700 OON \$10,000\\$20,000 Rx: \$15\\$45\\$75 after \$100/member Rx deductible (N/A Tier 1)	\$814.90	\$1,624.84	\$1,381.85	\$2,313.30
Ixford Liberty Silver EPO 40/70	PCP/Specialist: \$40(\$70 Deductible, Coinsurance: \$2,500(\$5,000, 30% Max OOP: \$6,850(\$13,700 Rx: \$15/\$45(\$75 after \$100/member Rx deductible (N/A Tier 1)	\$731.14	\$1,457.32	\$1,239.46	\$2,074.58
xford Liberty Silver EPO HSA 80%	PCP/Specialist: Deductible then \$25/\$50 Deductible, Coinsurance: \$2,000/\$4,000, 20% Max OOP: \$5,500/\$11,000 Rx: Deductible then \$15/\$35/\$75	\$699.61	\$1,394.26	\$1,185.87	\$1,984.73
xford Metro Silver EPO 30/60**	PCP/Specialist: \$30/\$60 Referral Required   Deductible, Coinsurance: \$2,500/\$5,000, 30% Max OOP: \$6,850/\$13,700   Rx: \$10/\$65/50%, max \$800 per script \$65/\$100,50% \$65/\$100,50%	\$622.72	\$1,240.49	\$1,055.16	\$1,765.60
Bronze	BENEFIT HIGHLIGHTS* IN=In Network; OON=Out of Network; OOP=Out of Pocket	Employee	Emp/Spouse	Emp/Child(ren)	Family
areConnect Standard Bronze EPO	PCP/Specialist: Deductible then 50% coinsurance Deductible, Coinsurance: \$4,000/\$8,000, 50% Max OOP: \$7,150/\$14,300 Rx: \$10/\$35/\$70 after deductible	\$482.41	\$959.86	\$816.83	\$1,365.29
areConnect Tradition Bronze EPO HSA 100%	PCP/Specialist: Deductible then 0% coinsurance Deductible, Coinsurance: \$6,350/\$12,700, 0% Max OOP: \$6,350/\$12,700 Rx: Covered in full after deductible	\$470.06	\$935.17	\$795.22	\$1,330.30
xford Metro Bronze EPO HSA 100%**	PCP/Specialist: Deductible then 0% coinsurance Referral Required Deductible, Coinsurance: \$6,550\\$13,100, 0% Max OOP: \$6,550\\$13,100, 0% Rx: Deductible then \$0\\$0\\$0	\$501.26	\$997.56	\$848.67	\$1,419.42

Carrier rates are subject to NYS Department of Financial Services approval and final verification at enrollment. All plans above include \$4.95 for HealthPass Program Benefits (non-carrier/agent services) and a 2.9% billing and administrative fee. Domestic Partner (DP) coverage is available with all carriers. Rates for DP will be the same as rates for Employee/Spouse and Family. \* These are benefit highlights only. Please refer to the official SBC for summary of benefits at www.healthpass.com/forms.

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