

2019 SEH Rate Chart * Oscar Garden State Insurance Company		Quarterly Base Rates ⁽⁴⁾ (Prior to Application of Territory ⁽⁵⁾ & Age ⁽⁶⁾ Rating Factors) ((Quarterly Base Rate ⁽⁴⁾ x Territory Rating Factor ⁽⁵⁾) x Age Rating Factor ⁽⁶⁾ = Premium per person)			
Plan Name ^{(1)(2)(8)*}	Metal Tier ⁽³⁾	1Q2019	2Q2019	3Q2019	4Q2019
Oscar Gold \$2400	Gold	\$388.85	\$395.22	Not Yet Available	Not Yet Available
Oscar Silver \$2000	Silver	\$283.81	\$288.60		
Oscar Silver \$1500	Silver	\$319.29	\$325.61		
Oscar Silver \$2500 PPO	Silver	\$360.93	\$366.44		
Oscar Bronze \$3000	Bronze	\$254.19	\$258.22		

Territory Rating Factors ⁽⁵⁾		SEH Age Curve (for contracts issued 01/01/2018 or later)			
		Ages	Age Rating Factors ⁽⁶⁾	Ages	Age Rating Factors ⁽⁶⁾
A) Essex, Hudson, Union	1.0000	0-14	0.765	40	1.393
B) Bergen, Passaic	1.0200	15	0.833	41	1.410
C) Monmouth, Morris, Sussex, Warren	0.9500	16	0.859	42	1.427
D) Hunterdon, Middlesex, Somerset	1.0000	17	0.885	43	1.450
E) Burlington, Camden, Mercer	1.0150	18	0.913	44	1.478
F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester	1.0410	19	0.941	45	1.511
		20	0.970	46	1.550
		21	1.250	47	1.593
		22	1.250	48	1.641
		23	1.250	49	1.688
		24	1.250	50	1.741
		25	1.250	51	1.792
		26	1.250	52	1.847
		27	1.250	53	1.902
		28	1.250	54	1.961
		29	1.275	55	2.019
		30	1.287	56	2.080
		31	1.305	57	2.142
		32	1.323	58	2.206
		33	1.334	59	2.280
		34	1.346	60	2.280
		35	1.352	61	2.280
		36	1.358	62	2.280
		37	1.363	63	2.280
		38	1.369	64 and older	2.280
		39	1.381		

Footnotes
⁽¹⁾ Plan Names were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names.
⁽²⁾ Employers, that qualify as “religious employers” under Federal law, <i>may</i> have the option to purchase plans with certain exclusion provisions. Contact the Carrier for information about the exclusion provisions, if any.
⁽³⁾ Metal Level indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered charges: Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%.
⁽⁴⁾ Base Rate applies to plans newly issued or renewed during the quarter. Multiply the Base Rate by the Territory Rating Factor and the Age Rating Factor.
⁽⁵⁾ Territory Rating Factor is based on the employer's principal place of business.
⁽⁶⁾ Age Rating Factor is used to calculate the premium for each person to be covered.
⁽⁷⁾ These are high deductible health plans and are compatible with Health Savings Accounts (HSA) . Contact the Carrier for additional information.
⁽⁸⁾ These plans are not available in all counties . Contact the Carrier, or your broker, for additional information.
*For details about plans and coverage options, e.g. HSA, please contact the Carrier or your broker directly.
Premium Calculation
Premium per person (whether employee or employee's dependents) = ((Base Rate ⁽⁴⁾ x Territory Rating Factor ⁽⁵⁾) x Age Rating Factor ⁽⁶⁾)
Premium per each employee's family = sum of the premiums for the employee and the employee's dependents.
Note: For dependent children under age 20 the premium is capped at the sum of the premiums for three children.
Premium per small employer group = sum of the premiums for all employees and dependents to be covered.