

2019 SEH Rate Chart Oxford Health Insurance (NJ), Inc. Oxford Health Plans (NJ), Inc.		Quarterly Base Rates <sup>(4)</sup> (Prior to Application of Territory <sup>(5)</sup> & Age <sup>(6)</sup> Rating Factors) ((Quarterly Base Rate <sup>(4)</sup> x Territory Rating Factor <sup>(5)</sup> ) x Age Rating Factor <sup>(6)</sup> = Premium per person)			
Plan Name <sup>(1)(2)</sup>	Metal Tier <sup>(3)</sup>	1Q2019	2Q2019	3Q2019	4Q2019
P GDST GT 10/50/250/90 EPO ADV 19 w/ \$5/\$30/\$60	Platinum	\$432.90	\$444.34	Not Yet Available	Not Yet Available
P GDST NG 10/50/500/90 EPO 19 w/ \$5/\$25/\$50	Platinum	\$481.19	\$493.92		
P GDST NG 10/40/100 EPO 19 w/ \$5/\$35/\$60	Platinum	\$523.26	\$537.10		
P LBTY NG 20/40/500/100 PPO 19 w/ \$5/\$25/\$50	Platinum	\$607.07	\$623.12		
P LBTY NG 15/40/100 EPO 19 w/ \$5/\$25/\$50	Platinum	\$608.09	\$624.17		
P FRDM NG 20/40/500/100 PPO 19 w/ \$5/\$25/\$50	Platinum	\$625.33	\$641.87		
P FRDM NG 15/40/100 EPO 19 w/ \$5/\$25/\$50	Platinum	\$626.36	\$642.92		
P LBTY NG 15/45/100 PPO 19 w/ \$5/\$25/\$50	Platinum	\$633.54	\$650.29		
P LBTY NG 20/40/100 PPO 19 w/ \$5/\$25/\$50	Platinum	\$638.40	\$655.28		
P FRDM NG 15/45/100 PPO 19 w/ \$5/\$25/\$50	Platinum	\$652.56	\$669.81		
P FRDM NG 20/40/100 PPO 19 w/ \$5/\$25/\$50	Platinum	\$657.55	\$674.94		
G GDST NG 30/60/2000/70 EPO 19 w/ \$15/\$35/\$75	Gold	\$353.06	\$362.40		
G GDST GT 15/60/1500/80 EPO ADV 19 w/ \$5/\$50/\$70	Gold	\$354.57	\$363.94		
G GDST NG 25/50/500/50 EPO 19 w/ \$10/\$40/\$70	Gold	\$389.80	\$400.10		
G LBTY NG 30/50/2000/50 EPO 19 w/ \$20/\$50/\$75	Gold	\$391.92	\$402.28		
G GDST NG 25/50/1250/80 EPO 19 w/ \$10/\$40/\$70	Gold	\$398.49	\$409.02		
G GDST NG 10/50/1000/90 EPO PA 19 w/ \$10/\$40/\$70 (Primary Advantage)	Gold	\$410.87	\$421.73		
G LBTY GT 50/50/600/100 EPO 19 w/ \$10/\$50/\$75	Gold	\$416.41	\$427.42		
G LBTY NG 35/60/1500/70 PPO 19 w/ \$20/\$50/\$75	Gold	\$420.38	\$431.49		
G LBTY NG 30/50/2000/70 EPO 19 w/ \$15/\$35/\$75	Gold	\$422.84	\$434.02		
G LBTY NG 20/40/1500/70 EPO 19 w/ \$20/\$50/\$75	Gold	\$423.52	\$434.72		
G LBTY NG 25/50/750/50 EPO 19 w/ \$25/\$50/\$75	Gold	\$424.21	\$435.42		
G LBTY GT 30/50/1000/80 EPO 19 w/ \$25/\$50/\$75	Gold	\$428.52	\$439.85		
G GDST NG 1500/100 EPO HSA 19 w/ \$15/\$40/\$70 <sup>(7)</sup>	Gold	\$428.59	\$439.92		
G FRDM GT 50/50/600/100 EPO 19 w/ \$10/\$50/\$75	Gold	\$428.86	\$440.20		
G LBTY NG 50/50/600/100 EPO 19 w/ \$10/\$50/\$75	Gold	\$433.72	\$445.18		
G LBTY NG 25/40/1250/80 EPO 19 w/ \$25/\$50/\$75	Gold	\$445.89	\$457.68		
G LBTY NG 30/50/1000/80 EPO 19 w/ \$25/\$50/\$75	Gold	\$446.37	\$458.17		
G FRDM NG 50/50/600/100 EPO 19 w/ \$10/\$50/\$75	Gold	\$446.71	\$458.53		
G LBTY NG 25/40/1000/80 PPO 19 w/ \$15/\$35/\$75	Gold	\$453.90	\$465.90		
G FRDM NG 25/40/1000/80 PPO 19 w/ \$15/\$35/\$75	Gold	\$467.51	\$479.87		
G LBTY NG 30/50/70 PPO 19 w/ \$20/\$50/\$75	Gold	\$471.34	\$483.80		
G LBTY NG 30/65/1500/80 PPO 19 w/ \$10/\$25/\$50	Gold	\$473.87	\$486.40		
G FRDM NG 30/65/1500/80 PPO 19 w/ \$10/\$25/\$50	Gold	\$488.10	\$501.01		
S GDST NG 2500/60 EPO HSA 19 w/ 50% <sup>(7)</sup>	Silver	\$272.95	\$280.17		
S GDST GT 20/70/2500/50 EPO ADV 19 w/ \$15/\$50/\$80	Silver	\$281.09	\$288.53		
S GDST GT 50/75/2500/70 EPO 19 w/ \$10/\$40/\$70	Silver	\$320.09	\$328.55		
S GDST NG 25/70/2500/90 EPO PA 19 w/ \$10/\$40/\$70 (Primary Advantage)	Silver	\$323.03	\$331.57		
S GDST NG 25/50/2000/80 EPO HSA 19 w/ \$10/\$40/\$70 <sup>(7)</sup>	Silver	\$329.87	\$338.59		
S GDST NG 50/75/2500/70 EPO 19 w/ \$10/\$40/\$70	Silver	\$333.43	\$342.24		
S GDST NG 40/75/2500/50 EPO 19 w/ \$10/\$40/\$70	Silver	\$351.62	\$360.92		
S LBTY NG 40/75/2500/50 EPO 19 w/ \$25/\$50/\$75	Silver	\$356.76	\$366.19		
S LBTY NG 30/50/2000/80 EPO HSA 19 w/ \$25/\$50/\$75 <sup>(7)</sup>	Silver	\$377.62	\$387.61		
S LBTY NG 15/60/2500/90 HMO PA 19 w/ \$10/\$40/\$70 (Primary Advantage)	Silver	\$379.26	\$389.29		
S LBTY NG 20/40/2000/60 PPO HSA 19 w/ \$20/\$50/\$75 <sup>(7)</sup>	Silver	\$393.35	\$403.76		
S LBTY NG 50/75/2500/70 PPO 19 w/ \$25/\$50/\$75	Silver	\$399.44	\$410.01		
S FRDM NG 50/75/2500/70 PPO 19 w/ \$25/\$50/\$75	Silver	\$411.48	\$422.36		
S FRDM NG 2500/100 PPO HSA 19 w/ \$7/50% <sup>(7)</sup>	Silver	\$434.06	\$445.54		
B GDST NG 3000/50 EPO HSA 19 w/ 50% <sup>(7)</sup>	Bronze	\$261.39	\$268.30		
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% <sup>(7)</sup>	Bronze	\$268.10	\$275.19		
B LBTY NG 3000/50 EPO HSA 19 w/ 50% <sup>(7)</sup>	Bronze	\$303.12	\$311.14		
B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% <sup>(7)</sup>	Bronze	\$310.44	\$318.65		

Territory Rating Factors <sup>(5)</sup>		Ages	Age Rating Factors <sup>(6)</sup>	Ages	Age Rating Factors <sup>(6)</sup>
A) Essex, Hudson, Union	1.0500	0-14	0.765	40	1.393
B) Bergen, Passaic	1.0590	15	0.833	41	1.410
C) Monmouth, Morris, Sussex, Warren	1.0000	16	0.859	42	1.427
D) Hunterdon, Middlesex, Somerset	1.0070	17	0.885	43	1.450
E) Burlington, Camden, Mercer	1.1000	18	0.913	44	1.478
F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester	1.1000	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	Ages	Age Rating Factors <sup>(6)</sup>	Ages	Age Rating Factors <sup>(6)</sup>
<sup>(1)</sup> Plan Names were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names.	22	1.250	48	1.641
<sup>(2)</sup> Employers, that qualify as "religious employers" under Federal law, may have the option to purchase plans with certain exclusion provisions. Contact the Carrier for information about the exclusion provisions, if any.	23	1.250	49	1.688
<sup>(3)</sup> 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%.	24	1.250	50	1.741
<sup>(4)</sup> 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.	25	1.250	51	1.792
<sup>(5)</sup> Territory Rating Factor is based on the employer's principal place of business.	26	1.250	52	1.847
<sup>(6)</sup> Age Rating Factor is used to calculate the premium for each person to be covered.	27	1.250	53	1.902
<sup>(7)</sup> These are high deductible health plans and are compatible with Health Savings Accounts (HSA). Contact the Carrier for additional information.	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
*For details about plans and coverage options, e.g. HSA, please contact the Carrier or your broker directly.	38	1.369	64 and older	2.280
	39	1.381		

Premium Calculation
Premium per person (whether employee or employee's dependents) = ((Base Rate <sup>(4)</sup> x Territory Rating Factor <sup>(5)</sup> ) x Age Rating Factor <sup>(6)</sup> )
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.