2019 SEH Rate Chart		Quarterly Base Rates ⁽⁴⁾			
Oxford Health Insurance (NJ), Inc. Oxford Health Plans (NJ), Inc.		(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)*}	Metal Tier ⁽³⁾	1Q2019	2Q2019	3Q2019	4Q2019
P GDST GT 10/50/250/90 EPO ADV 19 w/ \$5/\$30/\$60	Platinum	\$432.90	\$444.34		
P GDST NG 10/50/500/90 EPO 19 w/ \$5/\$25/\$50 P GDST NG 10/40/100 EPO 19 w/ \$5/\$35/\$60	Platinum Platinum	\$481.19 \$523.26	\$493.92 \$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 P FRDM NG 15/40/100 EPO 19 w/ \$5/\$25/\$50	Platinum Platinum	\$625.33 \$626.36	\$641.87 \$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 P FRDM NG 15/45/100 PPO 19 w/ \$5/\$25/\$50	Platinum Platinum	\$638.40 \$652.56	\$655.28 \$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 G GDST NG 25/50/500/50 EPO 19 w/ \$10/\$40/\$70	Gold Gold	\$354.57 \$389.80	\$363.94 \$400.10		
G LBTY NG 30/50/2000/50 EPO 19 w/ \$10/\$40/\$70 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) G LBTY GT 50/50/600/100 EPO 19 w/ \$10/\$50/\$75	Gold Gold	\$410.87 \$416.41	\$421.73 \$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 G LBTY NG 25/50/750/50 EPO 19 w/ \$25/\$50/\$75	Gold Gold	\$423.52 \$424.21	\$434.72 \$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 ⁽⁷⁾	Gold	\$428.59	\$439.92	_	_
G FRDM GT 50/50/600/100 EPO 19 w/ \$10/\$50/\$75	Gold	\$428.86	\$440.20	ailable	ailable
G LBTY NG 50/50/600/100 EPO 19 w/ \$10/\$50/\$75 G LBTY NG 25/40/1250/80 EPO 19 w/ \$25/\$50/\$75	Gold Gold	\$433.72 \$445.89	\$445.18 \$457.68	Not Yet Availa	٩٧ail
G LBTY NG 30/50/1000/80 EPO 19 w/ \$25/\$50/\$75	Gold	\$446.37	\$458.17		Yet /
G FRDM NG 50/50/600/100 EPO 19 w/ \$10/\$50/\$75 G LBTY NG 25/40/1000/80 PPO 19 w/ \$15/\$35/\$75	Gold Gold	\$446.71 \$453.90	\$458.53 \$465.90		Not ,
G FRDM NG 25/40/1000/80 PPO 19 w/ \$15/\$35/\$75	Gold	\$453.90 \$467.51	\$405.90 \$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 S GDST NG 2500/60 EPO HSA 19 w/ 50% ⁽⁷⁾	Gold Silver	\$488.10 \$272.95	\$501.01 \$280.17		
S GDST NG 2300/00 EF O FISA 19 W/ 30 // 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) S GDST NG 25/50/2000/80 EPO HSA 19 w/ \$10/\$40/\$70 (7)	Silver Silver	\$323.03 \$329.87	\$331.57 \$338.59		
S GDST NG 25/50/2000/80 EPO HSA 19 W/ \$10/\$40/\$70 \$70 \$70 \$70 \$70 \$70 \$70 \$70 \$70 \$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 (7)	Silver	\$377.62	\$387.61		
S LBTY NG 15/60/2500/90 HMO PA 19 w/ \$10/\$40/\$70 (Primary Advantage) S LBTY NG 20/40/2000/60 PPO HSA 19 w/ \$20/\$50/\$75 (7)	Silver Silver	\$379.26 \$393.35	\$389.29 \$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% ⁽⁷⁾	Silver	\$434.06	\$445.54		
(7)		ውሳይላ ኃስ	\$268.30		
B GDST NG 3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾	Bronze	\$261.39	·		
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7)	Bronze	\$268.10	\$275.19		
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾ B LBTY NG 3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾		·	·		
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾ B LBTY NG 3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾	Bronze Bronze	\$268.10 \$303.12	\$275.19 \$311.14		
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾ B LBTY NG 3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾ B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾ Territory Rating Factors ⁽⁵⁾	Bronze Bronze Bronze	\$268.10 \$303.12 \$310.44 Ages	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾	Ages	Age Rating Factors ⁽⁶⁾
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾ B LBTY NG 3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾ B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% ⁽⁷⁾ Territory Rating Factors ⁽⁵⁾ A) Essex, Hudson, Union	Bronze Bronze Bronze	\$268.10 \$303.12 \$310.44 Ages 0-14	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765	40	1.393
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic	Bronze Bronze Bronze 1.0500 1.0590	\$268.10 \$303.12 \$310.44 Ages 0-14 15	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833	40 41	1.393 1.410
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren	Bronze Bronze Bronze 1.0500 1.0590 1.0000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859	40 41 42	1.393 1.410 1.427
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset	Bronze Bronze Bronze 1.0500 1.0590	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833	40 41 42 43	1.393 1.410
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885	40 41 42	1.393 1.410 1.427 1.450
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913	40 41 42 43 44	1.393 1.410 1.427 1.450 1.478
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250	40 41 42 43 44 45 46 47	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester Footnotes (1) Plan Names were supplied by the Carrier. Please contact the Carrier	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250	40 41 42 43 44 45 46 47 48	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester Footnotes (1) Plan Names were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names.	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250	40 41 42 43 44 45 46 47 48 49	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may have	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250	40 41 42 43 44 45 46 47 48 49 50	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may have the option to purchase plans with certain exclusion provisions.	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250	40 41 42 43 44 45 46 47 48 49 50 51	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may have	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250	40 41 42 43 44 45 46 47 48 49 50	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may have the option to purchase plans with certain exclusion provisions. Contact the Carrier for information about the exclusion provisions, if any.	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250	40 41 42 43 44 45 46 47 48 49 50 51	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may have the option to purchase plans with certain exclusion provisions. Contact the Carrier for information about the exclusion provisions, if any.	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%. (4) Base Rate applies to plans newly issued or renewed during the quarter.	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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.	Bronze Bronze Bronze 1.0500 1.0590 1.0000 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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.	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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.	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.275 1.287 1.305 1.323 1.334 1.346	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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.	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.323 1.334 1.346 1.352	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280 2.280 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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.	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280 2.280 2.280 2.280 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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.	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280 2.280 2.280 2.280 2.280 2.280 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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 used to calculate the premium for each person to be covered of these are high deductible health plans and are compatible with Health Savings Accounts (HSA). Contact the Carrier for additional information. *For details about plans and coverage options, e.g. HSA, please contact the Carrier or your broker directly. Premium Calculation	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.325 1.305 1.305 1.305 1.334 1.346 1.352 1.358 1.363 1.369	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280 2.280 2.280 2.280 2.280 2.280 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) R Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester Footnotes Plan Names were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names. 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. Metal Level indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered char Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%. 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. Territory Rating Factor is based on the employer's principal place of business. Age Rating Factor is used to calculate the premium for each person to be covered for the counts (HSA). Contact the Carrier 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) =	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.325 1.305 1.305 1.305 1.334 1.346 1.352 1.358 1.363 1.369	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280 2.280 2.280 2.280 2.280 2.280 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) Territory Rating Factors (5) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester Footnotes (7) Plan Names were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names. (8) 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. (3) Metal Level indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered char 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 to the Carrier 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 Ratie ⁶) x Territory Rating Factor (5)) x Age Rating Factor (6)	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.325 1.305 1.305 1.305 1.334 1.346 1.352 1.358 1.363 1.369	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280 2.280 2.280 2.280 2.280 2.280 2.280
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B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester 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, may 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 char 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 for these are high deductible health plans and are compatible with Health Savings Accounts (HSA). Contact the Carrier for additional information. *For details about plans and coverage options, e.g. HSA, please contact the Carrier or your broker directly. 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.	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.325 1.305 1.305 1.305 1.334 1.346 1.352 1.358 1.363 1.369	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280 2.280 2.280 2.280 2.280 2.280 2.280
B GDST NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) B LBTY NG 10/70/3000/50 EPO HSA 19 w/ 50% (7) A) Essex, Hudson, Union B) Bergen, Passaic C) Monmouth, Morris, Sussex, Warren D) Hunterdon, Middlesex, Somerset E) Burlington, Camden, Mercer F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester Footnotes Torothotes Torothotes Torothotes Torothotes Torothotes Torothotes Torothotes Torothotes Torothotes Pan Names were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names. 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. Metal Level indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered char Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%. 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. Territory Rating Factor is based on the employer's principal place of business. Age Rating Factor is used to calculate the premium for each person to be covered to the search person to be covered to the counts (HSA). Contact the Carrier 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's dependents) = ((Base Rate(4) x Territory Rating Factor(5)) x Age Rating Factor (6)) Premium per each employee's family = sum of the premium is capped at the employee's dependents. Note: For dependent children under age 20 the premium is capped at the	Bronze Bronze Bronze 1.0500 1.0590 1.0070 1.1000 1.1000	\$268.10 \$303.12 \$310.44 Ages 0-14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	\$275.19 \$311.14 \$318.65 Age Rating Factors ⁽⁶⁾ 0.765 0.833 0.859 0.885 0.913 0.941 0.970 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.250 1.325 1.305 1.305 1.305 1.334 1.346 1.352 1.358 1.363 1.369	40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63	1.393 1.410 1.427 1.450 1.478 1.511 1.550 1.593 1.641 1.688 1.741 1.792 1.847 1.902 1.961 2.019 2.080 2.142 2.206 2.280 2.280 2.280 2.280 2.280 2.280 2.280 2.280