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CN1C3S0453

State:

New York

Filing Company:

HealthNow New York Incorporated

TOI/Sub-TOI:

H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense

Product Name:

CN1C3S0453

Project Name/Number:

CN1C3S0453/CN1C3S0453

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Manual	CN1C3S0453	New		Rate Manual rev 7-15-13.pdf,

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2014 New York State Public Exchange Rate Submission
Rate Manual Index
Rates Effective 1/1/2014

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Overview:

The rates contained within this rate manual are for use on the New York State Public Health Insurance Exchange in both the individual and group (SHOP) markets. The individual medical and pharmacy rates are effective from 1/1/2014 through 12/31/2014, and expire on 12/31/2014 as well (please see pages 5 and 6). The group medical and pharmacy rates are effective 1/1/2014 through 12/31/2014 and roll on a quarterly basis. The rates are guaranteed for one year from the effective date of the group's policy (please see pages 7 and 8). For groups, the rates are applicable based on the quarter in which the effective date for the plan year begins. The county the group is located in from the region definition should be used to pick the applicable regional rate. There are no commissions payable on these products. Underwriting guidelines can be found in the HealthNow underwriting guidelines document. The rates included in this rate manual are filed under HealthNow policy form numbers and (SERFF numbers): CN1C3S0439 (HLTH-129002758), CN1C3S0440 (HLTH-129006833), CN1C3S0453 (HLTH-129040117), CN1C3S0441 (HLTH-129039972), CH1C4F0452 (HLTH-129040132), and CG1C4S0469 (HLTH-129055519). The projected loss ratio for the individual market is 82.3%. The projected loss ratio for the small group market is 83.3%.

Region Definition:

On Exchange

<u>Region</u>	<u>Counties</u>	<u>Geographic Factor</u>
1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	1.242
2	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming	0.903
7	Clinton, Essex	1.297

Notes:

1. Region #7 includes more counties than listed but HealthNow will only participate within the listed counties.
2. Individual plans On Exchange will be offered in all regions and include all of the standard and non-standard plan designs. HealthNow will only participate within a subset of the county definitions for individual non-standard product offerings. Region #1 individual non-standard plans will only be offered in Albany, Rensselaer, Saratoga, and Schenectady counties. Region #2 individual non-standard plans will only be offered in Erie and Niagara counties.
3. Small group standard plans On Exchange will only be offered in Region #1 and #7. They are available in all listed counties. They are available Off Exchange as well in the Region #1 and #7 counties listed above.

Off Exchange

All individual standard plans are available Off Exchange as well. Their region definition when offered Off Exchange is as follows:

<u>Region</u>	<u>Counties</u>	<u>Geographic Factor</u>
1	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington	1.242
2	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming	0.903
5	Monroe, Wayne	0.903
6	Chemung, Onondaga	1.242
7	Clinton, Essex, Oswego	1.297

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Benefit Summary - Standard Plans:

Available in individual market for all regions.

Available in small group market for Region #1 and #7 only.

All Regions

Benefit	Cost Share By Plan - In-Network				
	Platinum	Gold	Silver	Bronze	Catastrophic
Medal					
AV	88.1%	79.0%	70.7%	62.0%	57.8%
Network	Local	Local	Local	Local	Local
Deductible (single)	-	\$600	\$2,000	\$3,000	\$6,350
OOP Maximum (single)	\$2,000	\$4,000	\$5,500	\$6,350	\$6,350
Deductible Applies to Rx	No	No	No	Yes	Yes
PCP	\$15	\$25	\$30	50%	\$0
SCP	\$35	\$40	\$50	50%	\$0
Preventive*	\$0	\$0	\$0	\$0	\$0
PT/OT/ST	\$25	\$30	\$30	50%	\$0
Emergency Room	\$100	\$150	\$150	50%	\$0
Ambulance	\$100	\$150	\$150	50%	\$0
Urgent Care	\$55	\$60	\$70	50%	\$0
DME/Medical Supplies	10%	20%	30%	50%	\$0
Pediatric Vision	\$15	\$25	\$30	50%	\$0
Outpatient - Surgery	\$100	\$100	\$100	50%	\$0
Outpatient - Mental Health	\$15	\$25	\$30	50%	\$0
Outpatient - Substance Abuse	\$15	\$25	\$30	50%	\$0
Outpatient - Radiation Therapy	\$15	\$25	\$30	50%	\$0
Outpatient - Lab	\$15	\$25	\$30	50%	\$0
Inpatient Facility (per admit)	\$500	\$1,000	\$1,500	50%	\$0
Generic Rx	\$10	\$10	\$10	\$10	\$0
Brand Rx	\$30	\$35	\$35	\$35	\$0
Non-Formulary Rx	\$60	\$70	\$70	\$70	\$0

*Deductible does not apply.

Deductible applies to all non-Rx services on all plans (except preventive or other indicated services). Deductible applies to Rx where specified. Catastrophic plan includes 3 PCP additions at \$0 cost sharing in addition to preventive services.

Albany SHOP Platinum and Silver plans include a \$5,000 / 50% / \$10,000 out-of-network benefit.

There are no pediatric dental benefits on the above plans.

Non-single deductible and OOP Maximum are at 2X single amounts.

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Benefit Summary - Non-Standard Plans:

Available in individual market for all regions or subset of region (see region definition).
 Not available in small group market for any region.

All Regions

Benefit	Cost Share By Plan - In-Network							
	Platinum		Gold		Silver		Bronze	
Medal	88.3%		78.8%		68.5%		60.9%	
AV - Region #1, #7	88.0%		78.1%		68.1%		60.7%	
AV - Region #2	88.0%		78.1%		68.1%		60.7%	
Network	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2	Tier 1	Tier 2
Deductible (single)	\$250	\$450	\$850	\$1,700	\$2,000	\$3,000	\$4,750	\$6,350
OOP Maximum (single)	\$6,350	\$6,350	\$6,350	\$6,350	\$6,000	\$6,000	\$6,350	\$6,350
Deductible Applies to Rx	Yes (tier 1 deductible)		Yes (tier 1 deductible)		Yes (tier 1 deductible)		Yes (tier 1 deductible)	
PCP	8%	10%	15%	25%	\$5	\$30	50%	\$0
SCP	8%	10%	15%	25%	35%	50%	50%	\$0
Preventive*	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
PT/OT/ST	8%	10%	15%	25%	35%	50%	50%	\$0
Emergency Room	8%	8%	15%	15%	20%	20%	50%	\$0
Ambulance	\$200	\$200	\$200	\$200	35%	50%	\$200	\$0
Urgent Care	\$55	\$55	\$60	\$60	35%	50%	50%	\$0
DME/Medical Supplies	50%	50%	50%	50%	35%	50%	50%	\$0
Pediatric Vision	8%	10%	15%	25%	35%	50%	50%	\$0
Outpatient - Surgery	8%	10%	15%	25%	35%	50%	50%	\$0
Outpatient - Mental Health	8%	10%	15%	25%	35%	50%	50%	\$0
Outpatient - Substance Abuse	8%	10%	15%	25%	35%	50%	50%	\$0
Outpatient - Radiation Therapy	8%	10%	15%	25%	35%	50%	50%	\$0
Outpatient - Lab	0%	10%	0%	25%	0%	50%	0%	\$0
Inpatient Facility (per admit)	8%	10%	15%	25%	35%	50%	\$1,500	\$0
Generic Rx	*\$5		*\$5		*\$5		\$5	
Brand Rx	20%		30%		50%		50%	
Non-Formulary Rx	20%		30%		50%		50%	

*Deductible does not apply.

Deductible applies to all non-Rx services on all plans (except preventive or other indicated services). Deductible applies to Rx where specified

Region #2 plans have the varying cost sharing based on whether a members uses the tier 1 or tier 2 medical provider

Region #1 and #7 plans only have tier 1 benefits.

The Platinum, Gold, and Silver plans have the first PCP visit at PCP cost share only. Deductible applies first to any subsequent visits

The Bronze plan has the first two PCP visits at PCP cost share only. Deductible applies first to any subsequent visits

There are no out-of-network benefits on the above plans.

There are no pediatric dental benefits on the above plans.

Non-single deductible and OOP Maximum are at 2X single amounts.

Individual Rates Effective 2014 - Age 26:

Tier Rates Region #1 - Age 26:

Standard plans available in Region #6 as well when purchased Off Exchange only.

Standard Plans:

Plan	Medical					Pharmacy				
	Child Only	Single	2 Person	E / C	Family	Child Only	Single	2 Person	E / C	Family
Platinum	245.58	596.08	1,192.16	1,013.34	1,698.83	68.06	165.19	330.38	280.82	470.79
Gold	213.56	518.36	1,036.72	881.21	1,477.33	59.74	144.99	289.98	246.48	413.22
Silver	168.88	409.90	819.80	696.83	1,168.22	57.75	140.16	280.32	238.27	399.46
Bronze	149.89	363.82	727.64	618.49	1,036.89	40.33	97.89	195.78	166.41	278.99
Catastrophic		256.56	513.12	436.15	731.20		61.19	122.38	104.02	174.39

Non-Standard Plans:

Plan	Medical				Pharmacy			
	Single	2 Person	E / C	Family	Single	2 Person	E / C	Family
Platinum	535.90	1,071.80	911.03	1,527.32	148.13	296.26	251.82	422.17
Gold	470.05	940.10	799.09	1,339.64	128.93	257.86	219.18	367.45
Silver	387.78	775.56	659.23	1,105.17	104.98	209.96	178.47	299.19
Bronze	332.86	665.72	565.86	948.65	88.96	177.92	151.23	253.54

Tier Rates Region #2 - Age 26:

Standard plans available in Region #5 as well when purchased Off Exchange only.

Standard Plans:

Plan	Medical					Pharmacy				
	Child Only	Single	2 Person	E / C	Family	Child Only	Single	2 Person	E / C	Family
Platinum	191.18	464.02	928.04	788.83	1,322.46	50.48	122.52	245.04	208.28	349.18
Gold	167.12	405.64	811.28	689.59	1,156.07	44.19	107.25	214.50	182.33	305.66
Silver	133.08	323.01	646.02	549.12	920.58	42.38	102.87	205.74	174.88	293.18
Bronze	118.96	288.73	577.46	490.84	822.88	29.47	71.53	143.06	121.60	203.86
Catastrophic		209.84	419.68	356.73	598.04		44.41	88.82	75.50	126.57

Non-Standard Plans:

Plan	Medical				Pharmacy			
	Single	2 Person	E / C	Family	Single	2 Person	E / C	Family
Platinum	409.31	818.62	695.83	1,166.53	106.37	212.74	180.83	303.15
Gold	357.64	715.28	607.99	1,019.27	91.34	182.68	155.28	260.32
Silver	297.77	595.54	506.21	848.64	73.94	147.88	125.70	210.73
Bronze	258.78	517.56	439.93	737.52	62.58	125.16	106.39	178.35

Tier Rates Region #7 - Age 26:

Effective in Clinton and Essex both On and Off Exchange. Effective in Oswego county as well when purchased Off Exchange only.

Standard Plans:

Plan	Medical					Pharmacy				
	Child Only	Single	2 Person	E / C	Family	Child Only	Single	2 Person	E / C	Family
Platinum	257.40	624.76	1,249.52	1,062.09	1,780.57	71.07	172.50	345.00	293.25	491.63
Gold	223.65	542.84	1,085.68	922.83	1,547.09	62.40	151.46	302.92	257.48	431.66
Silver	176.65	428.76	857.52	728.89	1,221.97	60.37	146.54	293.08	249.12	417.64
Bronze	156.62	380.14	760.28	646.24	1,083.40	42.19	102.40	204.80	174.08	291.84
Catastrophic		266.70	533.40	453.39	760.10		64.05	128.10	108.89	182.54

Non-Standard Plans:

Plan	Medical				Pharmacy			
	Single	2 Person	E / C	Family	Single	2 Person	E / C	Family
Platinum	551.51	1,103.02	937.57	1,571.80	150.58	301.16	255.99	429.15
Gold	483.50	967.00	821.95	1,377.98	131.09	262.18	222.85	373.61
Silver	398.68	797.36	677.76	1,136.24	106.79	213.58	181.54	304.35
Bronze	341.86	683.72	581.16	974.30	90.50	181.00	153.85	257.93

Individual Rates Effective 2014 - Age 30:

Tier Rates Region #1 - Age 30:

Standard plans available in Region #6 as well when purchased Off Exchange only.

Standard Plans:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	596.74	1,193.41	1,014.41	1,700.68
Gold	518.93	1,037.81	882.15	1,478.93
Silver	410.35	820.66	697.57	1,169.49
Bronze	364.22	728.40	619.15	1,038.01

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	165.37	330.73	281.12	471.30
Gold	145.15	290.28	246.74	413.67
Silver	140.32	280.61	238.52	399.89
Bronze	98.00	195.99	166.59	279.29

Non-Standard Plans:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	536.48	1,072.93	911.99	1,528.98
Gold	470.57	941.09	799.93	1,341.10
Silver	388.21	776.37	659.92	1,106.38
Bronze	333.23	666.42	566.46	949.68

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	148.29	296.57	252.09	422.63
Gold	129.07	258.13	219.41	367.85
Silver	105.09	210.18	178.65	299.52
Bronze	89.06	178.11	151.39	253.81

Tier Rates Region #2 - Age 30:

Standard plans available in Region #6 as well when purchased Off Exchange only.

Standard Plans:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	464.53	929.01	789.67	1,323.90
Gold	406.09	812.13	690.32	1,157.33
Silver	323.37	646.70	549.70	921.58
Bronze	289.04	578.07	491.36	823.78

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	122.66	245.30	208.50	349.56
Gold	107.37	214.73	182.52	305.99
Silver	102.98	205.96	175.06	293.50
Bronze	71.61	143.21	121.73	204.08

Non-Standard Plans:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	409.76	819.48	696.56	1,167.80
Gold	358.03	716.03	608.63	1,020.38
Silver	298.10	596.17	506.74	849.57
Bronze	259.06	518.10	440.39	738.33

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	106.48	212.96	181.02	303.48
Gold	91.44	182.87	155.44	260.60
Silver	74.02	148.04	125.83	210.96
Bronze	62.65	125.29	106.50	178.55

Tier Rates Region #7 - Age 30:

Effective in Clinton and Essex both On and Off Exchange. Effective in Oswego county as well when purchased Off Exchange only.

Standard Plans:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	625.45	1,250.83	1,063.22	1,782.50
Gold	543.44	1,086.82	923.81	1,548.78
Silver	429.23	858.42	729.66	1,223.30
Bronze	380.55	761.08	646.92	1,084.58

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	172.69	345.36	293.56	492.16
Gold	151.62	303.24	257.75	432.13
Silver	146.70	293.39	249.38	418.09
Bronze	102.51	205.02	174.26	292.16

Non-Standard Plans:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	552.12	1,104.18	938.56	1,573.51
Gold	484.03	968.02	822.82	1,379.47
Silver	399.12	798.20	678.47	1,137.47
Bronze	342.23	684.44	581.78	975.36

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	150.75	301.48	256.26	429.62
Gold	131.23	262.46	223.09	374.01
Silver	106.90	213.80	181.74	304.68
Bronze	90.60	181.19	154.01	258.21

SHOP Rates Effective 2014 - Age 26:

Rates will roll quarterly from the Q1 rates.
 Quarterly rolling rate factor: 1.5%

Tier Rates Region #1 - Age 26:

Standard Plans Q1:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	527.98	1,055.96	897.57	1,504.74
Gold	433.34	866.68	736.68	1,235.02
Silver	376.61	753.22	640.24	1,073.34
Bronze	313.13	626.26	532.32	892.42

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	130.83	261.66	222.41	372.87
Gold	109.20	218.40	185.64	311.22
Silver	110.28	220.56	187.48	314.30
Bronze	73.02	146.04	124.13	208.11

Standard Plans Q2:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	535.90	1,071.80	911.03	1,527.32
Gold	439.84	879.68	747.73	1,253.54
Silver	382.26	764.52	649.84	1,089.44
Bronze	317.83	635.66	540.31	905.82

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	132.79	265.58	225.74	378.45
Gold	110.84	221.68	188.43	315.89
Silver	111.93	223.86	190.28	319.00
Bronze	74.12	148.24	126.00	211.24

Standard Plans Q3:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	543.94	1,087.88	924.70	1,550.23
Gold	446.44	892.88	758.95	1,272.35
Silver	387.99	775.98	659.58	1,105.77
Bronze	322.60	645.20	548.42	919.41

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	134.78	269.56	229.13	384.12
Gold	112.50	225.00	191.25	320.63
Silver	113.61	227.22	193.14	323.79
Bronze	75.23	150.46	127.89	214.41

Standard Plans Q4:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	552.10	1,104.20	938.57	1,573.49
Gold	453.14	906.28	770.34	1,291.45
Silver	393.81	787.62	669.48	1,122.36
Bronze	327.44	654.88	556.65	933.20

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	136.80	273.60	232.56	389.88
Gold	114.19	228.38	194.12	325.44
Silver	115.31	230.62	196.03	328.63
Bronze	76.36	152.72	129.81	217.63

Tier Rates Region #7 - Age 26:

Standard Plans Q1:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	547.40	1,094.80	930.58	1,560.09
Gold	448.72	897.44	762.82	1,278.85
Silver	389.92	779.84	662.86	1,111.27
Bronze	323.67	647.34	550.24	922.46

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	136.59	273.18	232.20	389.28
Gold	114.06	228.12	193.90	325.07
Silver	115.32	230.64	196.04	328.66
Bronze	76.41	152.82	129.90	217.77

Standard Plans Q2:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	555.61	1,111.22	944.54	1,583.49
Gold	455.45	910.90	774.27	1,298.03
Silver	395.77	791.54	672.81	1,127.94
Bronze	328.53	657.06	558.50	936.31

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	138.64	277.28	235.69	395.12
Gold	115.77	231.54	196.81	329.94
Silver	117.05	234.10	198.99	333.59
Bronze	77.56	155.12	131.85	221.05

Standard Plans Q3:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	563.94	1,127.88	958.70	1,607.23
Gold	462.28	924.56	785.88	1,317.50
Silver	401.71	803.42	682.91	1,144.87
Bronze	333.46	666.92	566.88	950.36

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	140.72	281.44	239.22	401.05
Gold	117.51	235.02	199.77	334.90
Silver	118.81	237.62	201.98	338.61
Bronze	78.72	157.44	133.82	224.35

Standard Plans Q4:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	572.40	1,144.80	973.08	1,631.34
Gold	469.21	938.42	797.66	1,337.25
Silver	407.74	815.48	693.16	1,162.06
Bronze	338.46	676.92	575.38	964.61

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	142.83	285.66	242.81	407.07
Gold	119.27	238.54	202.76	339.92
Silver	120.59	241.18	205.00	343.68
Bronze	79.90	159.80	135.83	227.72

SHOP Rates Effective 2014 - Age 30:

Rates will roll quarterly from the Q1 rates.
 Quarterly rolling rate factor: 1.5%

Tier Rates Region #1 - Age 30:

Standard Plans Q1:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	528.56	1,057.07	898.52	1,506.38
Gold	433.81	867.59	737.46	1,236.36
Silver	377.03	754.01	640.91	1,074.51
Bronze	313.47	626.92	532.88	893.39

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	130.97	261.93	222.65	373.27
Gold	109.32	218.63	185.84	311.56
Silver	110.40	220.79	187.67	314.64
Bronze	73.10	146.19	124.27	208.33

Standard Plans Q2:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	536.49	1,072.93	911.99	1,528.98
Gold	440.32	880.60	748.52	1,254.91
Silver	382.69	765.32	650.53	1,090.63
Bronze	318.17	636.33	540.88	906.80

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	132.93	265.86	225.98	378.86
Gold	110.96	221.91	188.63	316.24
Silver	112.06	224.10	190.48	319.35
Bronze	74.20	148.40	126.14	211.47

Standard Plans Q3:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	544.54	1,089.02	925.68	1,551.92
Gold	446.92	893.82	759.75	1,273.74
Silver	388.43	776.79	660.28	1,106.97
Bronze	322.94	645.88	549.00	920.41

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	134.92	269.84	229.37	384.54
Gold	112.62	225.24	191.45	320.97
Silver	113.74	227.46	193.34	324.14
Bronze	75.31	150.62	128.03	214.64

Standard Plans Q4:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	552.71	1,105.36	939.56	1,575.20
Gold	453.62	907.23	771.15	1,292.85
Silver	394.26	788.45	670.19	1,123.58
Bronze	327.78	655.57	557.24	934.22

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	136.94	273.89	232.81	390.30
Gold	114.31	228.62	194.33	325.80
Silver	115.45	230.86	196.23	328.99
Bronze	76.44	152.88	129.95	217.86

Tier Rates Region #7 - Age 30:

Standard Plans Q1:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	548.00	1,095.95	931.57	1,561.79
Gold	449.22	898.38	763.63	1,280.24
Silver	390.35	780.66	663.57	1,112.48
Bronze	324.03	648.02	550.82	923.46

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	136.74	273.47	232.45	389.70
Gold	114.19	228.36	194.11	325.42
Silver	115.45	230.88	196.25	329.02
Bronze	76.49	152.98	130.03	218.01

Standard Plans Q2:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	556.22	1,112.39	945.54	1,585.21
Gold	455.96	911.86	775.08	1,299.44
Silver	396.21	792.37	673.52	1,129.17
Bronze	328.89	657.75	559.09	937.33

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	138.79	277.57	235.94	395.55
Gold	115.90	231.78	197.02	330.30
Silver	117.18	234.35	199.20	333.96
Bronze	77.64	155.28	131.99	221.29

Standard Plans Q3:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	564.56	1,129.06	959.71	1,608.98
Gold	462.80	925.53	786.71	1,318.93
Silver	402.15	804.26	683.63	1,146.12
Bronze	333.82	667.62	567.48	951.39

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	140.87	281.74	239.48	401.49
Gold	117.64	235.27	199.98	335.27
Silver	118.94	237.87	202.19	338.98
Bronze	78.80	157.61	133.97	224.60

Standard Plans Q4:

Plan	Medical			
	Single	2 Person	E / C	Family
Platinum	573.03	1,146.00	974.11	1,633.11
Gold	469.74	939.41	798.50	1,338.70
Silver	408.18	816.34	693.89	1,163.32
Bronze	338.83	677.63	575.99	965.66

Plan	Pharmacy			
	Single	2 Person	E / C	Family
Platinum	142.98	285.96	243.07	407.51
Gold	119.40	238.79	202.97	340.29
Silver	120.72	241.43	205.22	344.06
Bronze	79.98	159.97	135.97	227.96