

SERFF Tracking #:

HNMN-129025419

State Tracking #:

2013050120

Company Tracking #:**State:**

New York

Filing Company:

North Shore LIJ Insurance Company

TOI/Sub-TOI:

H16G Group Health - Major Medical/H16G.003G Small Group Only - Other

Product Name:

NSLIJ Group Off Exchange Filing

Project Name/Number:

/

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		New		Small Group Off-Exchange Rate Manual.pdf,

North Shore-LIJ Insurance Company, Inc.

2014 Small Group Off-Exchange Plans Rating Manual

2014 Premium Rates

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual

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North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective January 1, 2014
New York City Area (Region 4)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Non Standard Copay Plan A (Gold) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF	\$597.15	\$1,194.31	\$1,015.16	\$1,701.89
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD	\$594.12	\$1,188.24	\$1,010.00	\$1,693.24
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRF	\$597.15	\$1,194.31	\$1,015.16	\$1,701.89
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA	\$594.12	\$1,188.24	\$1,010.00	\$1,693.24
Non Standard Copay Plan A (Gold) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$601.44	\$1,202.88	\$1,022.45	\$1,714.11
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$598.39	\$1,196.77	\$1,017.25	\$1,705.40
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$601.44	\$1,202.88	\$1,022.45	\$1,714.11
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$598.39	\$1,196.77	\$1,017.25	\$1,705.40
Non Standard Cost Share Plan B (Silver) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF	\$512.49	\$1,024.99	\$871.24	\$1,460.61
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD	\$509.89	\$1,019.79	\$866.82	\$1,453.20
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRF	\$512.49	\$1,024.99	\$871.24	\$1,460.61
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB	\$509.89	\$1,019.79	\$866.82	\$1,453.20
Non Standard Cost Share Plan B (Silver) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$516.17	\$1,032.33	\$877.48	\$1,471.07
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$513.55	\$1,027.10	\$873.03	\$1,463.61
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$516.17	\$1,032.33	\$877.48	\$1,471.07
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$513.55	\$1,027.10	\$873.03	\$1,463.61
Non Standard HSA Plan C (Bronze) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF	\$430.66	\$861.32	\$732.12	\$1,227.38
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD	\$428.48	\$856.96	\$728.42	\$1,221.17
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRF	\$430.66	\$861.32	\$732.12	\$1,227.38
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC	\$428.48	\$856.96	\$728.42	\$1,221.17
Non Standard HSA Plan C (Bronze) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$433.74	\$867.47	\$737.35	\$1,236.15
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$431.54	\$863.09	\$733.62	\$1,229.90
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$433.74	\$867.47	\$737.35	\$1,236.15
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$431.54	\$863.09	\$733.62	\$1,229.90
Standard Platinum Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJRF	\$682.93	\$1,365.87	\$1,160.99	\$1,946.36
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJRD	\$679.46	\$1,358.92	\$1,155.08	\$1,936.45
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRF	\$682.93	\$1,365.87	\$1,160.99	\$1,946.36
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP	\$679.46	\$1,358.92	\$1,155.08	\$1,936.45
Standard Platinum Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJRF/NSLJR29	\$687.84	\$1,375.69	\$1,169.34	\$1,960.36
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJR29	\$684.34	\$1,368.69	\$1,163.38	\$1,950.38
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRF/NSLJR29	\$687.84	\$1,375.69	\$1,169.34	\$1,960.36
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJR29	\$684.34	\$1,368.69	\$1,163.38	\$1,950.38
Standard Gold Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJRF	\$594.07	\$1,188.14	\$1,009.92	\$1,693.10
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJRD	\$591.05	\$1,182.10	\$1,004.78	\$1,684.49
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRF	\$594.07	\$1,188.14	\$1,009.92	\$1,693.10
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG	\$591.05	\$1,182.10	\$1,004.78	\$1,684.49
Standard Gold Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJRF/NSLJR29	\$598.33	\$1,196.67	\$1,017.17	\$1,705.25
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJR29	\$595.29	\$1,190.59	\$1,012.00	\$1,696.59
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRF/NSLJR29	\$598.33	\$1,196.67	\$1,017.17	\$1,705.25
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJR29	\$595.29	\$1,190.59	\$1,012.00	\$1,696.59
Standard Silver Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJRF	\$516.96	\$1,033.93	\$878.84	\$1,473.34
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJRD	\$514.34	\$1,028.68	\$874.38	\$1,465.87
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRF	\$516.96	\$1,033.93	\$878.84	\$1,473.34
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS	\$514.34	\$1,028.68	\$874.38	\$1,465.87
Standard Silver Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJRF/NSLJR29	\$520.67	\$1,041.34	\$885.14	\$1,483.90
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJR29	\$518.03	\$1,036.05	\$880.64	\$1,476.38
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRF/NSLJR29	\$520.67	\$1,041.34	\$885.14	\$1,483.90
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJR29	\$518.03	\$1,036.05	\$880.64	\$1,476.38
Standard Bronze Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJRF	\$421.61	\$843.21	\$716.73	\$1,201.58
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJRD	\$419.48	\$838.95	\$713.11	\$1,195.50
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRF	\$421.61	\$843.21	\$716.73	\$1,201.58
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB	\$419.48	\$838.95	\$713.11	\$1,195.50
Standard Bronze Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJRF/NSLJR29	\$424.62	\$849.24	\$721.85	\$1,210.17
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJR29	\$422.47	\$844.94	\$718.20	\$1,204.04
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRF/NSLJR29	\$424.62	\$849.24	\$721.85	\$1,210.17
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJR29	\$422.47	\$844.94	\$718.20	\$1,204.04

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective April 1, 2014
New York City Area (Region 4)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Non Standard Copay Plan A (Gold) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF	\$606.11	\$1,212.22	\$1,030.39	\$1,727.42
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD	\$603.03	\$1,206.06	\$1,025.15	\$1,718.64
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRF	\$606.11	\$1,212.22	\$1,030.39	\$1,727.42
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA	\$603.03	\$1,206.06	\$1,025.15	\$1,718.64
Non Standard Copay Plan A (Gold) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$610.46	\$1,220.93	\$1,037.79	\$1,739.82
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$607.36	\$1,214.72	\$1,032.51	\$1,730.98
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$610.46	\$1,220.93	\$1,037.79	\$1,739.82
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$607.36	\$1,214.72	\$1,032.51	\$1,730.98
Non Standard Cost Share Plan B (Silver) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF	\$520.18	\$1,040.36	\$884.31	\$1,482.52
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD	\$517.54	\$1,035.09	\$879.82	\$1,475.00
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRF	\$520.18	\$1,040.36	\$884.31	\$1,482.52
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB	\$517.54	\$1,035.09	\$879.82	\$1,475.00
Non Standard Cost Share Plan B (Silver) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$523.91	\$1,047.82	\$890.64	\$1,493.14
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$521.25	\$1,042.50	\$886.13	\$1,485.57
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$523.91	\$1,047.82	\$890.64	\$1,493.14
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$521.25	\$1,042.50	\$886.13	\$1,485.57
Non Standard HSA Plan C (Bronze) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF	\$437.12	\$874.24	\$743.10	\$1,245.79
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD	\$434.91	\$869.82	\$739.34	\$1,239.49
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRF	\$437.12	\$874.24	\$743.10	\$1,245.79
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC	\$434.91	\$869.82	\$739.34	\$1,239.49
Non Standard HSA Plan C (Bronze) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$440.24	\$880.49	\$748.41	\$1,254.69
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$438.02	\$876.03	\$744.63	\$1,248.34
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$440.24	\$880.49	\$748.41	\$1,254.69
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$438.02	\$876.03	\$744.63	\$1,248.34
Standard Platinum Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJRF	\$693.18	\$1,386.36	\$1,178.40	\$1,975.56
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJRD	\$689.65	\$1,379.30	\$1,172.40	\$1,965.50
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRF	\$693.18	\$1,386.36	\$1,178.40	\$1,975.56
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP	\$689.65	\$1,379.30	\$1,172.40	\$1,965.50
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJRF/NSLJR29	\$698.16	\$1,396.32	\$1,186.88	\$1,989.76
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJR29	\$694.61	\$1,389.22	\$1,180.83	\$1,979.63
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRF/NSLJR29	\$698.16	\$1,396.32	\$1,186.88	\$1,989.76
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJR29	\$694.61	\$1,389.22	\$1,180.83	\$1,979.63
Standard Gold Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJRF	\$602.98	\$1,205.96	\$1,025.07	\$1,718.49
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJRD	\$599.92	\$1,199.83	\$1,019.86	\$1,709.76
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRF	\$602.98	\$1,205.96	\$1,025.07	\$1,718.49
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG	\$599.92	\$1,199.83	\$1,019.86	\$1,709.76
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJRF/NSLJR29	\$607.31	\$1,214.62	\$1,032.43	\$1,730.83
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJR29	\$604.22	\$1,208.45	\$1,027.18	\$1,722.03
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRF/NSLJR29	\$607.31	\$1,214.62	\$1,032.43	\$1,730.83
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJR29	\$604.22	\$1,208.45	\$1,027.18	\$1,722.03
Standard Silver Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJRF	\$524.72	\$1,049.44	\$892.02	\$1,495.44
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJRD	\$522.06	\$1,044.11	\$887.49	\$1,487.86
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRF	\$524.72	\$1,049.44	\$892.02	\$1,495.44
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS	\$522.06	\$1,044.11	\$887.49	\$1,487.86
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJRF/NSLJR29	\$528.48	\$1,056.96	\$898.41	\$1,506.16
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJR29	\$525.80	\$1,051.59	\$893.85	\$1,498.52
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRF/NSLJR29	\$528.48	\$1,056.96	\$898.41	\$1,506.16
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJR29	\$525.80	\$1,051.59	\$893.85	\$1,498.52
Standard Bronze Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJRF	\$427.93	\$855.86	\$727.48	\$1,219.60
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJRD	\$425.77	\$851.54	\$723.80	\$1,213.44
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRF	\$427.93	\$855.86	\$727.48	\$1,219.60
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB	\$425.77	\$851.54	\$723.80	\$1,213.44
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJRF/NSLJR29	\$430.99	\$861.98	\$732.68	\$1,228.32
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJR29	\$428.81	\$857.62	\$728.98	\$1,222.11
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRF/NSLJR29	\$430.99	\$861.98	\$732.68	\$1,228.32
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJR29	\$428.81	\$857.62	\$728.98	\$1,222.11

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2014 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective July 1, 2014
New York City Area (Region 4)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Non Standard Copay Plan A (Gold) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDFP	\$615.20	\$1,230.41	\$1,045.85	\$1,753.33
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP	\$612.08	\$1,224.15	\$1,040.53	\$1,744.42
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDFP	\$615.20	\$1,230.41	\$1,045.85	\$1,753.33
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA	\$612.08	\$1,224.15	\$1,040.53	\$1,744.42
Non Standard Copay Plan A (Gold) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDFP/NSLJR29	\$619.62	\$1,239.24	\$1,053.36	\$1,765.92
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJR29	\$616.47	\$1,232.94	\$1,048.00	\$1,756.94
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDFP/NSLJR29	\$619.62	\$1,239.24	\$1,053.36	\$1,765.92
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJR29	\$616.47	\$1,232.94	\$1,048.00	\$1,756.94
Non Standard Cost Share Plan B (Silver) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDFP	\$527.98	\$1,055.97	\$897.57	\$1,504.75
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP	\$525.31	\$1,050.61	\$893.02	\$1,497.12
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDFP	\$527.98	\$1,055.97	\$897.57	\$1,504.75
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB	\$525.31	\$1,050.61	\$893.02	\$1,497.12
Non Standard Cost Share Plan B (Silver) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDFP/NSLJR29	\$531.77	\$1,063.53	\$904.00	\$1,515.54
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJR29	\$529.07	\$1,058.14	\$899.42	\$1,507.85
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDFP/NSLJR29	\$531.77	\$1,063.53	\$904.00	\$1,515.54
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJR29	\$529.07	\$1,058.14	\$899.42	\$1,507.85
Non Standard HSA Plan C (Bronze) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDFP	\$443.68	\$887.35	\$754.25	\$1,264.48
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP	\$441.43	\$882.86	\$750.43	\$1,258.08
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDFP	\$443.68	\$887.35	\$754.25	\$1,264.48
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC	\$441.43	\$882.86	\$750.43	\$1,258.08
Non Standard HSA Plan C (Bronze) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDFP/NSLJR29	\$446.85	\$893.69	\$759.64	\$1,273.51
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJR29	\$444.59	\$889.17	\$755.80	\$1,267.07
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDFP/NSLJR29	\$446.85	\$893.69	\$759.64	\$1,273.51
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJR29	\$444.59	\$889.17	\$755.80	\$1,267.07
Standard Platinum Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJLDFP	\$705.58	\$1,407.15	\$1,196.08	\$2,005.19
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJLDRP	\$699.99	\$1,399.99	\$1,189.99	\$1,994.98
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDFP	\$705.58	\$1,407.15	\$1,196.08	\$2,005.19
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP	\$699.99	\$1,399.99	\$1,189.99	\$1,994.98
Standard Platinum Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJLDFP/NSLJR29	\$708.63	\$1,417.27	\$1,204.68	\$2,019.61
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJR29	\$705.03	\$1,410.05	\$1,198.55	\$2,009.33
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDFP/NSLJR29	\$708.63	\$1,417.27	\$1,204.68	\$2,019.61
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJR29	\$705.03	\$1,410.05	\$1,198.55	\$2,009.33
Standard Gold Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJLDFP	\$612.02	\$1,224.05	\$1,040.44	\$1,744.27
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJLDRP	\$608.91	\$1,217.83	\$1,035.15	\$1,735.41
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDFP	\$612.02	\$1,224.05	\$1,040.44	\$1,744.27
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG	\$608.91	\$1,217.83	\$1,035.15	\$1,735.41
Standard Gold Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJLDFP/NSLJR29	\$616.42	\$1,232.84	\$1,047.91	\$1,756.79
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJR29	\$613.29	\$1,226.57	\$1,042.59	\$1,747.86
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDFP/NSLJR29	\$616.42	\$1,232.84	\$1,047.91	\$1,756.79
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJR29	\$613.29	\$1,226.57	\$1,042.59	\$1,747.86
Standard Silver Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJLDFP	\$532.59	\$1,065.18	\$905.40	\$1,517.88
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJLDRP	\$529.89	\$1,059.77	\$900.81	\$1,510.18
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDFP	\$532.59	\$1,065.18	\$905.40	\$1,517.88
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS	\$529.89	\$1,059.77	\$900.81	\$1,510.18
Standard Silver Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJLDFP/NSLJR29	\$536.41	\$1,072.81	\$911.89	\$1,528.75
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJR29	\$533.68	\$1,067.37	\$907.26	\$1,521.00
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDFP/NSLJR29	\$536.41	\$1,072.81	\$911.89	\$1,528.75
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJR29	\$533.68	\$1,067.37	\$907.26	\$1,521.00
Standard Bronze Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJLDFP	\$434.35	\$868.70	\$738.40	\$1,237.90
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJLDRP	\$432.15	\$864.31	\$734.66	\$1,231.64
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDFP	\$434.35	\$868.70	\$738.40	\$1,237.90
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB	\$432.15	\$864.31	\$734.66	\$1,231.64
Standard Bronze Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJLDFP/NSLJR29	\$437.45	\$874.91	\$743.67	\$1,246.74
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJR29	\$435.24	\$870.48	\$739.91	\$1,240.44
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDFP/NSLJR29	\$437.45	\$874.91	\$743.67	\$1,246.74
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJR29	\$435.24	\$870.48	\$739.91	\$1,240.44

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective October 1, 2014
New York City Area (Region 4)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Non Standard Copay Plan A (Gold) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF	\$624.43	\$1,248.86	\$1,061.53	\$1,779.63
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD	\$621.26	\$1,242.52	\$1,056.14	\$1,770.59
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRF	\$624.43	\$1,248.86	\$1,061.53	\$1,779.63
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA	\$621.26	\$1,242.52	\$1,056.14	\$1,770.59
Non Standard Copay Plan A (Gold) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$628.92	\$1,257.83	\$1,069.16	\$1,792.41
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$625.72	\$1,251.44	\$1,063.72	\$1,783.30
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$628.92	\$1,257.83	\$1,069.16	\$1,792.41
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$625.72	\$1,251.44	\$1,063.72	\$1,783.30
Non Standard Cost Share Plan B (Silver) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF	\$535.90	\$1,071.81	\$911.04	\$1,527.33
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD	\$533.19	\$1,066.37	\$906.42	\$1,519.58
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRF	\$535.90	\$1,071.81	\$911.04	\$1,527.33
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB	\$533.19	\$1,066.37	\$906.42	\$1,519.58
Non Standard Cost Share Plan B (Silver) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$539.74	\$1,079.49	\$917.56	\$1,538.27
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$537.01	\$1,074.01	\$912.91	\$1,530.47
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$539.74	\$1,079.49	\$917.56	\$1,538.27
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$537.01	\$1,074.01	\$912.91	\$1,530.47
Non Standard HSA Plan C (Bronze) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF	\$450.33	\$900.66	\$765.56	\$1,283.44
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD	\$448.05	\$896.11	\$761.69	\$1,276.95
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRF	\$450.33	\$900.66	\$765.56	\$1,283.44
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC	\$448.05	\$896.11	\$761.69	\$1,276.95
Non Standard HSA Plan C (Bronze) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$453.55	\$907.10	\$771.03	\$1,292.62
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$451.25	\$902.51	\$767.13	\$1,286.08
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$453.55	\$907.10	\$771.03	\$1,292.62
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$451.25	\$902.51	\$767.13	\$1,286.08
Standard Platinum Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJIP/NSLJRD/NSLJRF	\$714.13	\$1,428.26	\$1,214.02	\$2,035.27
Domestic Partner & No Family Planning	NSLJGO/NSLJIP/NSLJRD	\$710.49	\$1,420.99	\$1,207.84	\$2,024.91
No Domestic Partner & Family Planning	NSLJGO/NSLJIP/NSLJRF	\$714.13	\$1,428.26	\$1,214.02	\$2,035.27
No Domestic Partner & No Family Planning	NSLJGO/NSLJIP	\$710.49	\$1,420.99	\$1,207.84	\$2,024.91
Standard Platinum Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJIP/NSLJRD/NSLJRF/NSLJR29	\$719.26	\$1,438.53	\$1,222.75	\$2,049.90
Domestic Partner & No Family Planning	NSLJGO/NSLJIP/NSLJRD/NSLJR29	\$715.60	\$1,431.21	\$1,216.52	\$2,039.47
No Domestic Partner & Family Planning	NSLJGO/NSLJIP/NSLJRF/NSLJR29	\$719.26	\$1,438.53	\$1,222.75	\$2,049.90
No Domestic Partner & No Family Planning	NSLJGO/NSLJIP/NSLJR29	\$715.60	\$1,431.21	\$1,216.52	\$2,039.47
Standard Gold Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJIG/NSLJRD/NSLJRF	\$621.21	\$1,242.41	\$1,056.05	\$1,770.43
Domestic Partner & No Family Planning	NSLJGO/NSLJIG/NSLJRD	\$618.05	\$1,236.10	\$1,050.68	\$1,761.44
No Domestic Partner & Family Planning	NSLJGO/NSLJIG/NSLJRF	\$621.21	\$1,242.41	\$1,056.05	\$1,770.43
No Domestic Partner & No Family Planning	NSLJGO/NSLJIG	\$618.05	\$1,236.10	\$1,050.68	\$1,761.44
Standard Gold Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJIG/NSLJRD/NSLJRF/NSLJR29	\$625.67	\$1,251.33	\$1,063.63	\$1,783.15
Domestic Partner & No Family Planning	NSLJGO/NSLJIG/NSLJRD/NSLJR29	\$622.49	\$1,244.97	\$1,058.22	\$1,774.08
No Domestic Partner & Family Planning	NSLJGO/NSLJIG/NSLJRF/NSLJR29	\$625.67	\$1,251.33	\$1,063.63	\$1,783.15
No Domestic Partner & No Family Planning	NSLJGO/NSLJIG/NSLJR29	\$622.49	\$1,244.97	\$1,058.22	\$1,774.08
Standard Silver Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJIS/NSLJRD/NSLJRF	\$540.58	\$1,081.15	\$918.98	\$1,540.64
Domestic Partner & No Family Planning	NSLJGO/NSLJIS/NSLJRD	\$537.83	\$1,075.67	\$914.32	\$1,532.83
No Domestic Partner & Family Planning	NSLJGO/NSLJIS/NSLJRF	\$540.58	\$1,081.15	\$918.98	\$1,540.64
No Domestic Partner & No Family Planning	NSLJGO/NSLJIS	\$537.83	\$1,075.67	\$914.32	\$1,532.83
Standard Silver Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJIS/NSLJRD/NSLJRF/NSLJR29	\$544.45	\$1,088.90	\$925.57	\$1,551.69
Domestic Partner & No Family Planning	NSLJGO/NSLJIS/NSLJRD/NSLJR29	\$541.69	\$1,083.38	\$920.87	\$1,543.81
No Domestic Partner & Family Planning	NSLJGO/NSLJIS/NSLJRF/NSLJR29	\$544.45	\$1,088.90	\$925.57	\$1,551.69
No Domestic Partner & No Family Planning	NSLJGO/NSLJIS/NSLJR29	\$541.69	\$1,083.38	\$920.87	\$1,543.81
Standard Bronze Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJIB/NSLJRD/NSLJRF	\$440.87	\$881.73	\$749.47	\$1,256.47
Domestic Partner & No Family Planning	NSLJGO/NSLJIB/NSLJRD	\$438.64	\$877.27	\$745.68	\$1,250.11
No Domestic Partner & Family Planning	NSLJGO/NSLJIB/NSLJRF	\$440.87	\$881.73	\$749.47	\$1,256.47
No Domestic Partner & No Family Planning	NSLJGO/NSLJIB	\$438.64	\$877.27	\$745.68	\$1,250.11
Standard Bronze Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJIB/NSLJRD/NSLJRF/NSLJR29	\$444.02	\$888.03	\$754.83	\$1,265.44
Domestic Partner & No Family Planning	NSLJGO/NSLJIB/NSLJRD/NSLJR29	\$441.77	\$883.54	\$751.01	\$1,259.04
No Domestic Partner & Family Planning	NSLJGO/NSLJIB/NSLJRF/NSLJR29	\$444.02	\$888.03	\$754.83	\$1,265.44
No Domestic Partner & No Family Planning	NSLJGO/NSLJIB/NSLJR29	\$441.77	\$883.54	\$751.01	\$1,259.04

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective January 1, 2014
New York City Area (Region 8)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Non Standard Copay Plan A (Gold) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF	\$597.15	\$1,194.31	\$1,015.16	\$1,701.89
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD	\$594.12	\$1,188.24	\$1,010.00	\$1,693.24
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRF	\$597.15	\$1,194.31	\$1,015.16	\$1,701.89
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA	\$594.12	\$1,188.24	\$1,010.00	\$1,693.24
Non Standard Copay Plan A (Gold) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$601.44	\$1,202.88	\$1,022.45	\$1,714.11
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$598.39	\$1,196.77	\$1,017.25	\$1,705.40
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$601.44	\$1,202.88	\$1,022.45	\$1,714.11
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$598.39	\$1,196.77	\$1,017.25	\$1,705.40
Non Standard Cost Share Plan B (Silver) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF	\$512.49	\$1,024.99	\$871.24	\$1,460.61
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD	\$509.89	\$1,019.79	\$866.82	\$1,453.20
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRF	\$512.49	\$1,024.99	\$871.24	\$1,460.61
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB	\$509.89	\$1,019.79	\$866.82	\$1,453.20
Non Standard Cost Share Plan B (Silver) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$516.17	\$1,032.33	\$877.48	\$1,471.07
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$513.55	\$1,027.10	\$873.03	\$1,463.61
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$516.17	\$1,032.33	\$877.48	\$1,471.07
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$513.55	\$1,027.10	\$873.03	\$1,463.61
Non Standard HSA Plan C (Bronze) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF	\$430.66	\$861.32	\$732.12	\$1,227.38
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD	\$428.48	\$856.96	\$728.42	\$1,221.17
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRF	\$430.66	\$861.32	\$732.12	\$1,227.38
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC	\$428.48	\$856.96	\$728.42	\$1,221.17
Non Standard HSA Plan C (Bronze) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$433.74	\$867.47	\$737.35	\$1,236.15
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$431.54	\$863.09	\$733.62	\$1,229.90
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$433.74	\$867.47	\$737.35	\$1,236.15
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$431.54	\$863.09	\$733.62	\$1,229.90
Standard Platinum Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJP/NSLJRD/NSLJRF	\$682.93	\$1,365.87	\$1,160.99	\$1,946.36
Domestic Partner & No Family Planning	NSLJGO/NSLJP/NSLJRD	\$679.46	\$1,358.92	\$1,155.08	\$1,936.45
No Domestic Partner & Family Planning	NSLJGO/NSLJP/NSLJRF	\$682.93	\$1,365.87	\$1,160.99	\$1,946.36
No Domestic Partner & No Family Planning	NSLJGO/NSLJP	\$679.46	\$1,358.92	\$1,155.08	\$1,936.45
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJP/NSLJRD/NSLJRF/NSLJR29	\$687.84	\$1,375.69	\$1,169.34	\$1,960.36
Domestic Partner & No Family Planning	NSLJGO/NSLJP/NSLJRD/NSLJR29	\$684.34	\$1,368.69	\$1,163.38	\$1,950.38
No Domestic Partner & Family Planning	NSLJGO/NSLJP/NSLJRF/NSLJR29	\$687.84	\$1,375.69	\$1,169.34	\$1,960.36
No Domestic Partner & No Family Planning	NSLJGO/NSLJP/NSLJR29	\$684.34	\$1,368.69	\$1,163.38	\$1,950.38
Standard Gold Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJG/NSLJRD/NSLJRF	\$594.07	\$1,188.14	\$1,009.92	\$1,693.10
Domestic Partner & No Family Planning	NSLJGO/NSLJG/NSLJRD	\$591.05	\$1,182.10	\$1,004.78	\$1,684.49
No Domestic Partner & Family Planning	NSLJGO/NSLJG/NSLJRF	\$594.07	\$1,188.14	\$1,009.92	\$1,693.10
No Domestic Partner & No Family Planning	NSLJGO/NSLJG	\$591.05	\$1,182.10	\$1,004.78	\$1,684.49
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJG/NSLJRD/NSLJRF/NSLJR29	\$598.33	\$1,196.67	\$1,017.17	\$1,705.25
Domestic Partner & No Family Planning	NSLJGO/NSLJG/NSLJRD/NSLJR29	\$595.29	\$1,190.59	\$1,012.00	\$1,696.59
No Domestic Partner & Family Planning	NSLJGO/NSLJG/NSLJRF/NSLJR29	\$598.33	\$1,196.67	\$1,017.17	\$1,705.25
No Domestic Partner & No Family Planning	NSLJGO/NSLJG/NSLJR29	\$595.29	\$1,190.59	\$1,012.00	\$1,696.59
Standard Silver Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJIS/NSLJRD/NSLJRF	\$516.96	\$1,033.93	\$878.84	\$1,473.34
Domestic Partner & No Family Planning	NSLJGO/NSLJIS/NSLJRD	\$514.34	\$1,028.68	\$874.38	\$1,465.87
No Domestic Partner & Family Planning	NSLJGO/NSLJIS/NSLJRF	\$516.96	\$1,033.93	\$878.84	\$1,473.34
No Domestic Partner & No Family Planning	NSLJGO/NSLJIS	\$514.34	\$1,028.68	\$874.38	\$1,465.87
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJIS/NSLJRD/NSLJRF/NSLJR29	\$520.67	\$1,041.34	\$885.14	\$1,483.90
Domestic Partner & No Family Planning	NSLJGO/NSLJIS/NSLJRD/NSLJR29	\$518.03	\$1,036.05	\$880.64	\$1,476.38
No Domestic Partner & Family Planning	NSLJGO/NSLJIS/NSLJRF/NSLJR29	\$520.67	\$1,041.34	\$885.14	\$1,483.90
No Domestic Partner & No Family Planning	NSLJGO/NSLJIS/NSLJR29	\$518.03	\$1,036.05	\$880.64	\$1,476.38
Standard Bronze Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJB/NSLJRD/NSLJRF	\$421.61	\$843.21	\$716.73	\$1,201.58
Domestic Partner & No Family Planning	NSLJGO/NSLJB/NSLJRD	\$419.48	\$838.95	\$713.11	\$1,195.50
No Domestic Partner & Family Planning	NSLJGO/NSLJB/NSLJRF	\$421.61	\$843.21	\$716.73	\$1,201.58
No Domestic Partner & No Family Planning	NSLJGO/NSLJB	\$419.48	\$838.95	\$713.11	\$1,195.50
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJB/NSLJRD/NSLJRF/NSLJR29	\$424.62	\$849.24	\$721.85	\$1,210.17
Domestic Partner & No Family Planning	NSLJGO/NSLJB/NSLJRD/NSLJR29	\$422.47	\$844.94	\$718.20	\$1,204.04
No Domestic Partner & Family Planning	NSLJGO/NSLJB/NSLJRF/NSLJR29	\$424.62	\$849.24	\$721.85	\$1,210.17
No Domestic Partner & No Family Planning	NSLJGO/NSLJB/NSLJR29	\$422.47	\$844.94	\$718.20	\$1,204.04

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective April 1, 2014
New York City Area (Region 8)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Non Standard Copay Plan A (Gold) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDRFP	\$606.11	\$1,212.22	\$1,030.39	\$1,727.42
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP	\$603.03	\$1,206.06	\$1,025.15	\$1,718.64
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRFP	\$606.11	\$1,212.22	\$1,030.39	\$1,727.42
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA	\$603.03	\$1,206.06	\$1,025.15	\$1,718.64
Non Standard Copay Plan A (Gold) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDRFP/NSLJR29	\$610.46	\$1,220.93	\$1,037.79	\$1,739.82
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJR29	\$607.36	\$1,214.72	\$1,032.51	\$1,730.98
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDRFP/NSLJR29	\$610.46	\$1,220.93	\$1,037.79	\$1,739.82
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJR29	\$607.36	\$1,214.72	\$1,032.51	\$1,730.98
Non Standard Cost Share Plan B (Silver) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDRFP	\$520.18	\$1,040.36	\$884.31	\$1,482.52
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP	\$517.54	\$1,035.09	\$879.82	\$1,475.00
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRFP	\$520.18	\$1,040.36	\$884.31	\$1,482.52
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB	\$517.54	\$1,035.09	\$879.82	\$1,475.00
Non Standard Cost Share Plan B (Silver) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDRFP/NSLJR29	\$523.91	\$1,047.82	\$890.64	\$1,493.14
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJR29	\$521.25	\$1,042.50	\$886.13	\$1,485.57
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDRFP/NSLJR29	\$523.91	\$1,047.82	\$890.64	\$1,493.14
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJR29	\$521.25	\$1,042.50	\$886.13	\$1,485.57
Non Standard HSA Plan C (Bronze) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDRFP	\$437.12	\$874.24	\$743.10	\$1,245.79
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP	\$434.91	\$869.82	\$739.34	\$1,239.49
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRFP	\$437.12	\$874.24	\$743.10	\$1,245.79
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC	\$434.91	\$869.82	\$739.34	\$1,239.49
Non Standard HSA Plan C (Bronze) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDRFP/NSLJR29	\$440.24	\$880.49	\$748.41	\$1,254.69
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJR29	\$438.02	\$876.03	\$744.63	\$1,248.34
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDRFP/NSLJR29	\$440.24	\$880.49	\$748.41	\$1,254.69
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJR29	\$438.02	\$876.03	\$744.63	\$1,248.34
Standard Platinum Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJLDRFP	\$693.18	\$1,386.36	\$1,178.40	\$1,975.56
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJLDRP	\$689.65	\$1,379.30	\$1,172.40	\$1,965.50
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDRFP	\$693.18	\$1,386.36	\$1,178.40	\$1,975.56
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP	\$689.65	\$1,379.30	\$1,172.40	\$1,965.50
Standard Platinum Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJLDRFP/NSLJR29	\$698.16	\$1,396.32	\$1,186.88	\$1,989.76
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJR29	\$694.61	\$1,389.22	\$1,180.83	\$1,979.63
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJLDRFP/NSLJR29	\$698.16	\$1,396.32	\$1,186.88	\$1,989.76
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJR29	\$694.61	\$1,389.22	\$1,180.83	\$1,979.63
Standard Gold Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJLDRFP	\$602.98	\$1,205.96	\$1,025.07	\$1,718.49
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJLDRP	\$599.92	\$1,199.83	\$1,019.86	\$1,709.76
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDRFP	\$602.98	\$1,205.96	\$1,025.07	\$1,718.49
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG	\$599.92	\$1,199.83	\$1,019.86	\$1,709.76
Standard Gold Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJLDRFP/NSLJR29	\$607.31	\$1,214.62	\$1,032.43	\$1,730.83
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJR29	\$604.22	\$1,208.45	\$1,027.18	\$1,722.03
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJLDRFP/NSLJR29	\$607.31	\$1,214.62	\$1,032.43	\$1,730.83
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJR29	\$604.22	\$1,208.45	\$1,027.18	\$1,722.03
Standard Silver Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJLDRFP	\$524.72	\$1,049.44	\$892.02	\$1,495.44
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJLDRP	\$522.06	\$1,044.11	\$887.49	\$1,487.86
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDRFP	\$524.72	\$1,049.44	\$892.02	\$1,495.44
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS	\$522.06	\$1,044.11	\$887.49	\$1,487.86
Standard Silver Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJLDRFP/NSLJR29	\$528.48	\$1,056.96	\$898.41	\$1,506.16
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJR29	\$525.80	\$1,051.59	\$893.85	\$1,498.52
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJLDRFP/NSLJR29	\$528.48	\$1,056.96	\$898.41	\$1,506.16
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJR29	\$525.80	\$1,051.59	\$893.85	\$1,498.52
Standard Bronze Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJLDRFP	\$427.93	\$855.86	\$727.48	\$1,219.60
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJLDRP	\$425.77	\$851.54	\$723.80	\$1,213.44
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDRFP	\$427.93	\$855.86	\$727.48	\$1,219.60
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB	\$425.77	\$851.54	\$723.80	\$1,213.44
Standard Bronze Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJLDRFP/NSLJR29	\$430.99	\$861.98	\$732.68	\$1,228.32
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJR29	\$428.81	\$857.62	\$728.98	\$1,222.11
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJLDRFP/NSLJR29	\$430.99	\$861.98	\$732.68	\$1,228.32
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJR29	\$428.81	\$857.62	\$728.98	\$1,222.11

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2014 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective July 1, 2014
New York City Area (Region 8)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Non Standard Copay Plan A (Gold) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDFP	\$615.20	\$1,230.41	\$1,045.85	\$1,753.33
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP	\$612.08	\$1,224.15	\$1,040.53	\$1,744.42
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDFP	\$615.20	\$1,230.41	\$1,045.85	\$1,753.33
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA	\$612.08	\$1,224.15	\$1,040.53	\$1,744.42
Non Standard Copay Plan A (Gold) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDFP/NSLJR29	\$619.62	\$1,239.24	\$1,053.36	\$1,765.92
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJR29	\$616.47	\$1,232.94	\$1,048.00	\$1,756.94
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJLDFP/NSLJR29	\$619.62	\$1,239.24	\$1,053.36	\$1,765.92
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJLDRP/NSLJR29	\$616.47	\$1,232.94	\$1,048.00	\$1,756.94
Non Standard Cost Share Plan B (Silver) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDFP	\$527.98	\$1,055.97	\$897.57	\$1,504.75
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP	\$525.31	\$1,050.61	\$893.02	\$1,497.12
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDFP	\$527.98	\$1,055.97	\$897.57	\$1,504.75
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB	\$525.31	\$1,050.61	\$893.02	\$1,497.12
Non Standard Cost Share Plan B (Silver) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDFP/NSLJR29	\$531.77	\$1,063.53	\$904.00	\$1,515.54
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJR29	\$529.07	\$1,058.14	\$899.42	\$1,507.85
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJLDFP/NSLJR29	\$531.77	\$1,063.53	\$904.00	\$1,515.54
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJLDRP/NSLJR29	\$529.07	\$1,058.14	\$899.42	\$1,507.85
Non Standard HSA Plan C (Bronze) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDFP	\$443.68	\$887.35	\$754.25	\$1,264.48
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP	\$441.43	\$882.86	\$750.43	\$1,258.08
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDFP	\$443.68	\$887.35	\$754.25	\$1,264.48
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC	\$441.43	\$882.86	\$750.43	\$1,258.08
Non Standard HSA Plan C (Bronze) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDFP/NSLJR29	\$446.85	\$893.69	\$759.64	\$1,273.51
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJR29	\$444.59	\$889.17	\$755.80	\$1,267.07
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJLDFP/NSLJR29	\$446.85	\$893.69	\$759.64	\$1,273.51
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJLDRP/NSLJR29	\$444.59	\$889.17	\$755.80	\$1,267.07
Standard Platinum Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJLDFP	\$705.58	\$1,407.15	\$1,196.08	\$2,005.19
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJLDRP	\$699.99	\$1,399.99	\$1,189.99	\$1,994.98
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDFP	\$705.58	\$1,407.15	\$1,196.08	\$2,005.19
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP	\$699.99	\$1,399.99	\$1,189.99	\$1,994.98
Standard Platinum Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJLDFP/NSLJR29	\$708.63	\$1,417.27	\$1,204.68	\$2,019.61
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJLDRP/NSLJR29	\$705.03	\$1,410.05	\$1,198.55	\$2,009.33
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJLDFP/NSLJR29	\$708.63	\$1,417.27	\$1,204.68	\$2,019.61
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJR29	\$705.03	\$1,410.05	\$1,198.55	\$2,009.33
Standard Gold Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJLDFP	\$612.02	\$1,224.05	\$1,040.44	\$1,744.27
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJLDRP	\$608.91	\$1,217.83	\$1,035.15	\$1,735.41
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDFP	\$612.02	\$1,224.05	\$1,040.44	\$1,744.27
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG	\$608.91	\$1,217.83	\$1,035.15	\$1,735.41
Standard Gold Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJLDFP/NSLJR29	\$616.42	\$1,232.84	\$1,047.91	\$1,756.79
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJLDRP/NSLJR29	\$613.29	\$1,226.57	\$1,042.59	\$1,747.86
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJLDFP/NSLJR29	\$616.42	\$1,232.84	\$1,047.91	\$1,756.79
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJR29	\$613.29	\$1,226.57	\$1,042.59	\$1,747.86
Standard Silver Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJLDFP	\$532.59	\$1,065.18	\$905.40	\$1,517.88
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJLDRP	\$529.89	\$1,059.77	\$900.81	\$1,510.18
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDFP	\$532.59	\$1,065.18	\$905.40	\$1,517.88
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS	\$529.89	\$1,059.77	\$900.81	\$1,510.18
Standard Silver Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJLDFP/NSLJR29	\$536.41	\$1,072.81	\$911.89	\$1,528.75
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJLDRP/NSLJR29	\$533.68	\$1,067.37	\$907.26	\$1,521.00
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJLDFP/NSLJR29	\$536.41	\$1,072.81	\$911.89	\$1,528.75
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJR29	\$533.68	\$1,067.37	\$907.26	\$1,521.00
Standard Bronze Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJLDFP	\$434.35	\$868.70	\$738.40	\$1,237.90
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJLDRP	\$432.15	\$864.31	\$734.66	\$1,231.64
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDFP	\$434.35	\$868.70	\$738.40	\$1,237.90
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB	\$432.15	\$864.31	\$734.66	\$1,231.64
Standard Bronze Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJLDFP/NSLJR29	\$437.45	\$874.91	\$743.67	\$1,246.74
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJLDRP/NSLJR29	\$435.24	\$870.48	\$739.91	\$1,240.44
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJLDFP/NSLJR29	\$437.45	\$874.91	\$743.67	\$1,246.74
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJR29	\$435.24	\$870.48	\$739.91	\$1,240.44

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New York City Area (Region 8)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Non Standard Copay Plan A (Gold) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF	\$624.43	\$1,248.86	\$1,061.53	\$1,779.63
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD	\$621.26	\$1,242.52	\$1,056.14	\$1,770.59
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRF	\$624.43	\$1,248.86	\$1,061.53	\$1,779.63
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA	\$621.26	\$1,242.52	\$1,056.14	\$1,770.59
Non Standard Copay Plan A (Gold) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$628.92	\$1,257.83	\$1,069.16	\$1,792.41
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$625.72	\$1,251.44	\$1,063.72	\$1,783.30
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJRF/NSLJR29	\$628.92	\$1,257.83	\$1,069.16	\$1,792.41
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSA/NSLJRD/NSLJR29	\$625.72	\$1,251.44	\$1,063.72	\$1,783.30
Non Standard Cost Share Plan B (Silver) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF	\$535.90	\$1,071.81	\$911.04	\$1,527.33
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD	\$533.19	\$1,066.37	\$906.42	\$1,519.58
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRF	\$535.90	\$1,071.81	\$911.04	\$1,527.33
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB	\$533.19	\$1,066.37	\$906.42	\$1,519.58
Non Standard Cost Share Plan B (Silver) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$539.74	\$1,079.49	\$917.56	\$1,538.27
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$537.01	\$1,074.01	\$912.91	\$1,530.47
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJRF/NSLJR29	\$539.74	\$1,079.49	\$917.56	\$1,538.27
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSB/NSLJRD/NSLJR29	\$537.01	\$1,074.01	\$912.91	\$1,530.47
Non Standard HSA Plan C (Bronze) - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF	\$450.33	\$900.66	\$765.56	\$1,283.44
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD	\$448.05	\$896.11	\$761.69	\$1,276.95
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRF	\$450.33	\$900.66	\$765.56	\$1,283.44
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC	\$448.05	\$896.11	\$761.69	\$1,276.95
Non Standard HSA Plan C (Bronze) - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$453.55	\$907.10	\$771.03	\$1,292.62
Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$451.25	\$902.51	\$767.13	\$1,286.08
No Domestic Partner & Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJRF/NSLJR29	\$453.55	\$907.10	\$771.03	\$1,292.62
No Domestic Partner & No Family Planning	NSLJGNS/NSLJNSC/NSLJRD/NSLJR29	\$451.25	\$902.51	\$767.13	\$1,286.08
Standard Platinum Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJRF	\$714.13	\$1,428.26	\$1,214.02	\$2,035.27
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJRD	\$710.49	\$1,420.99	\$1,207.84	\$2,024.91
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRF	\$714.13	\$1,428.26	\$1,214.02	\$2,035.27
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP	\$710.49	\$1,420.99	\$1,207.84	\$2,024.91
Standard Platinum Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJRF/NSLJR29	\$719.26	\$1,438.53	\$1,222.75	\$2,049.90
Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJRD/NSLJR29	\$715.60	\$1,431.21	\$1,216.52	\$2,039.47
No Domestic Partner & Family Planning	NSLJGO/NSLJLP/NSLJRF/NSLJR29	\$719.26	\$1,438.53	\$1,222.75	\$2,049.90
No Domestic Partner & No Family Planning	NSLJGO/NSLJLP/NSLJR29	\$715.60	\$1,431.21	\$1,216.52	\$2,039.47
Standard Gold Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJRF	\$621.21	\$1,242.41	\$1,056.05	\$1,770.43
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJRD	\$618.05	\$1,236.10	\$1,050.68	\$1,761.44
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRF	\$621.21	\$1,242.41	\$1,056.05	\$1,770.43
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG	\$618.05	\$1,236.10	\$1,050.68	\$1,761.44
Standard Gold Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJRF/NSLJR29	\$625.67	\$1,251.33	\$1,063.63	\$1,783.15
Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJRD/NSLJR29	\$622.49	\$1,244.97	\$1,058.22	\$1,774.08
No Domestic Partner & Family Planning	NSLJGO/NSLJLG/NSLJRF/NSLJR29	\$625.67	\$1,251.33	\$1,063.63	\$1,783.15
No Domestic Partner & No Family Planning	NSLJGO/NSLJLG/NSLJR29	\$622.49	\$1,244.97	\$1,058.22	\$1,774.08
Standard Silver Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJRF	\$540.58	\$1,081.15	\$918.98	\$1,540.64
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJRD	\$537.83	\$1,075.67	\$914.32	\$1,532.83
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRF	\$540.58	\$1,081.15	\$918.98	\$1,540.64
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS	\$537.83	\$1,075.67	\$914.32	\$1,532.83
Standard Silver Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJRF/NSLJR29	\$544.45	\$1,088.90	\$925.57	\$1,551.69
Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJRD/NSLJR29	\$541.69	\$1,083.38	\$920.87	\$1,543.81
No Domestic Partner & Family Planning	NSLJGO/NSLJLS/NSLJRF/NSLJR29	\$544.45	\$1,088.90	\$925.57	\$1,551.69
No Domestic Partner & No Family Planning	NSLJGO/NSLJLS/NSLJR29	\$541.69	\$1,083.38	\$920.87	\$1,543.81
Standard Bronze Plan - Dependent Age 26					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJRF	\$440.87	\$881.73	\$749.47	\$1,256.47
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJRD	\$438.64	\$877.27	\$745.68	\$1,250.11
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRF	\$440.87	\$881.73	\$749.47	\$1,256.47
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB	\$438.64	\$877.27	\$745.68	\$1,250.11
Standard Bronze Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJRF/NSLJR29	\$444.02	\$888.03	\$754.83	\$1,265.44
Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJRD/NSLJR29	\$441.77	\$883.54	\$751.01	\$1,259.04
No Domestic Partner & Family Planning	NSLJGO/NSLJLB/NSLJRF/NSLJR29	\$444.02	\$888.03	\$754.83	\$1,265.44
No Domestic Partner & No Family Planning	NSLJGO/NSLJLB/NSLJR29	\$441.77	\$883.54	\$751.01	\$1,259.04

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Composition of Rating Regions

Region 4 (New York City Area)

New York
Queens
Richmond

Region 8 (Long Island Area)

Nassau
Suffolk

North Shore-LIJ Insurance Company, Inc.
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Benefit Design Description Grid

For all the standard plan designs, the deductible must be met first, and then the cost sharing copay or coinsurance is applied to the remainder of the allowed amount until the maximum out of pocket limit is reached.

If the copay payable is more than the allowed amount (or remainder of the allowed amount), the copay payable is reduced to the allowed amount (or to the remainder of the allowed amount).

The maximum out of pocket limit is an aggregate over all covered services (medical, pediatric dental, pediatric vision, and prescription drugs), and includes the deductible.

The deductible is over a calendar year for individual products and over the calendar year or plan year (option of insurer) for small group products.

For the Platinum, Gold, and Silver Plans the deductible applies only to medical, pediatric dental, and pediatric vision services (including lenses/frames), and does not apply to prescription drugs.

For the Bronze Plan the deductible applies to all services combined (medical, pediatric dental, pediatric vision (including lenses/frames), and prescription drugs).

No deductible or cost sharing applies to the preventive care visits/services defined in section 2713 of ACA.

The family deductible is two times the single deductible and the family out-of-pocket limit is two times the single maximum out-of-pocket limit. The plan designs below are non-HSA plan designs and each family member is subject to a maximum deductible equal to the single deductible and to a maximum out-of-pocket limit equal to the single out-of-pocket limit. Once all members of the family in aggregate meet the family deductible amount (or family out-of-pocket limit amount) then no family member needs to accumulate any more dollars towards the deductible (or out-of-pocket limit).

****Note: CMS anticipates that the IRS will publish the HDHP limit for 2014 in Spring 2013.**

CMS has estimated that the annual limit on cost sharing for the 2014 plan year will be approximately \$6,400 for self only coverage and \$12,800 for family coverage.

If the IRS published maximum value is \$6,350 (single) or more then no change to the standard Bronze plan design is needed.

Form Number	NSLIJGO / NSLIJP	NSLIJGO / NSLIJG	NSLIJGO / NSLIJS	NSLIJGO / NSLIJB
	Platinum (AV = 0.88 to 0.92)	Gold (AV = 0.78 to 0.82)	Silver (AV = 0.68 to 0.72)	Bronze (AV = 0.58 to 0.62)
TYPE OF SERVICE				
DEDUCTIBLE (single)	\$0	\$600	\$2,000	\$3,000
MAXIMUM OUT OF POCKET LIMIT (single) Includes the deductible	\$2,000	\$4,000	\$5,500	\$6,350**
COST SHARING - MEDICAL SERVICES				
Inpatient Facility/SNF/Hospice	\$500 per admission	\$1,000 per admission	\$1,500 per admission	50% cost sharing

The following applies to the Platinum, Gold, Silver and Silver-CSR Plans:

For an inpatient admission the only copay that applies during an inpatient stay is the inpatient facility per admission copay, and if surgery is performed a surgeon copay, and if a maternity delivery is performed a maternity delivery copay which is the same as the surgeon copay if this copay has not already been collected as part of another maternity related claim.

There are no additional copays for diagnostic tests, medical supplies, in-hospital physician visits, anesthesia, assistant surgeon, other staff doctors, etc.

For a maternity stay the inpatient per admission copay covers charges for the mother and a well newborn.

The inpatient facility copay per admission is waived for a re-admission within 90 days of a previous discharge for the same or a related condition.

Outpatient Facility-Surgery, including freestanding surgicenters	\$100	\$100	\$100	50% cost sharing
Surgeon - Inpatient facility,	\$100	\$100	\$100	50% cost sharing

**North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Benefit Design Description Grid**

Non Standard Copay Plan A (Gold)

Form Number: NSLIJGNS/NSLIJNSA

EPO Copay 30/50

Benefit	In-Network	
Financial		
Deductible	Single	NA
	Family	NA
Coinsurance		NA
Max Out-of-Pocket	Single	NA
(including deductible)	Family	NA
Accumulation period		Calendar
Preventative Care		
Annual Well-visit		No charge
Immunizations		No charge
Pediatric Well-visit		No charge
Outpatient Care		
PCP Office Visit	\$	30
Specialist Office Visit	\$	50
Radiology Services		50% up to \$100
Surgery	\$	300
Inpatient Care		
Facility		\$500/day to \$1500 max PCY
Surgeon		\$500/day to \$1500 max PCY
Emergency Care		
Emergency Room	\$	350
Emergency in Urgi-care	\$	50
Prescription Drug Benefit		
Deductible	\$	100
Generic	\$	15
Brand	\$	35
Non-brand	\$	75
Other Benefits		
Rehab Therapies In Patient		\$300/day; \$1500 max cal. Year
Rehab Therapies Out Patient		\$50; 60 max visits
DME/Medical Supplies		No charge; \$1500 max

Non Standard Cost Share Plan B (Silver)

Form Number: NSLIJGNS/NSLIJNSB

EPO Cost Share 30/50/1500/90%

Benefit	In-Network	
Financial		
Deductible	Single	\$ 1,500
	Family	\$ 3,750
Coinsurance		90%
Max Out-of-Pocket	Single	\$ 2,250
(including deductible)	Family	\$ 5,625
Accumulation period		Calendar
Preventative Care		
Annual Well-visit		No charge
Immunizations		No charge
Pediatric Well-visit		No charge
Outpatient Care		
PCP Office Visit	\$	30
Specialist Office Visit	\$	50
Radiology Services		50% up to \$100
Surgery		D&C
Inpatient Care		
Facility		Ded & Coins
Surgeon		Ded & Coins
Emergency Care		
Emergency Room	\$	350
Emergency in Urgi-care	\$	50
Prescription Drug Benefit		
Deductible	\$	100
Generic	\$	15
Brand	\$	35
Non-brand	\$	75
Other Benefits		
Rehab Therapies In Patient		Ded&Coins; 60 cons. Visits PCPL
Rehab Therapies Out Patient		Ded&Coins; 60 visits PCPY
DME/Medical Supplies		Ded&Coins; \$1500 max

Non Standard HSA Plan C (Bronze)

Form Number: NSLIJGNS/NSLIJNSC

H.S.A. 2000/4000/90%

Benefit	In-Network	
Financial		
Deductible	Single	\$ 2,000
	Family	\$ 4,000
Coinsurance		90%
Max Out-of-Pocket	Single	\$ 3,000
(including deductible)	Family	\$ 6,000
Accumulation period		Calendar
Preventative Care		
Annual Well-visit		No charge
Immunizations		No charge
Pediatric Well-visit		No charge
Outpatient Care		
PCP Office Visit		No charge after deductible
Specialist Office Visit		No charge after deductible
Radiology Services		No charge after deductible
Surgery		No charge after deductible
Inpatient Care		
Facility		No charge after deductible
Surgeon		No charge after deductible
Emergency Care		
Emergency Room		No charge after deductible
Emergency in Urgi-care		No charge after deductible
Prescription Drug Benefit		
Deductible	\$	-
Generic	\$	15
Brand	\$	35
Non-brand	\$	75
Other Benefits		
Rehab Therapies In Patient		No charge after ded; 60 cons. Visits PCPL
Rehab Therapies Out Patient		No charge after ded; 60 visits PCPY
DME/Medical Supplies		No charge after ded; \$1500 max

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Description of Revised Rating Classes, Factors, and Discounts

Not applicable for Small Group Off-Exchange products.

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Examples of Rate Calculations

Not applicable for Small Group Off-Exchange products. See pages 1-8 for premium rates by tier, by quarter.

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Commission Schedule

Broker	4.0% of premium
General Agents	1.5% of premium

**North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Underwriting Guidelines**

Not applicable for Small Group Off-Exchange products.

North Shore-LIJ Insurance Company, Inc.
2014 Small Group Off-Exchange Plans Rating Manual
Expected Loss Ratio

Product Description	Form Number	Expected Loss Ratio
Non-Standard Plans		
Plan A (Gold)	NSLIJGNS/NSLIJNSA	83%
Plan B (Silver)	NSLIJGNS/NSLIJNSB	83%
Plan C (Bronze)	NSLIJGNS/NSLIJNSC	83%
Standard Plans		
Platinum	NSLIJGO/NSLIJP	83%
Gold	NSLIJGO/NSLIJG	83%
Silver	NSLIJGO/NSLIJS	83%
Bronze	NSLIJGO/NSLIJB	82%