

North Shore-LIJ CareConnect Insurance Company, Inc.

2015 Small Group Off Exchange Plans Rating Manual

2015 Premium Rates

**North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off Exchange Plans Rating Manual**

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North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective January 1, 2015
New York City Area (Region 4)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Gold Copay Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF	\$472.00	\$944.00	\$802.00	\$1,345.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD	\$469.00	\$938.00	\$797.00	\$1,337.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF	\$472.00	\$944.00	\$802.00	\$1,345.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA	\$469.00	\$938.00	\$797.00	\$1,337.00
Gold Copay Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF/NSLIJ29	\$475.00	\$950.00	\$808.00	\$1,354.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJ29	\$473.00	\$946.00	\$804.00	\$1,348.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF/NSLIJ29	\$475.00	\$950.00	\$808.00	\$1,354.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJ29	\$473.00	\$946.00	\$804.00	\$1,348.00
Silver Cost Share Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF	\$417.00	\$834.00	\$709.00	\$1,188.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD	\$415.00	\$830.00	\$706.00	\$1,183.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF	\$417.00	\$834.00	\$709.00	\$1,188.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB	\$415.00	\$830.00	\$706.00	\$1,183.00
Silver Cost Share Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF/NSLIJ29	\$420.00	\$840.00	\$714.00	\$1,197.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJ29	\$418.00	\$836.00	\$711.00	\$1,191.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF/NSLIJ29	\$420.00	\$840.00	\$714.00	\$1,197.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJ29	\$418.00	\$836.00	\$711.00	\$1,191.00
Bronze HSA 70% Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJRF	\$357.00	\$714.00	\$607.00	\$1,017.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD	\$355.00	\$710.00	\$604.00	\$1,012.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRF	\$357.00	\$714.00	\$607.00	\$1,017.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC	\$355.00	\$710.00	\$604.00	\$1,012.00
Bronze HSA 70% Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJRF/NSLIJ29	\$360.00	\$720.00	\$612.00	\$1,026.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJ29	\$358.00	\$716.00	\$609.00	\$1,020.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRF/NSLIJ29	\$360.00	\$720.00	\$612.00	\$1,026.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJ29	\$358.00	\$716.00	\$609.00	\$1,020.00
Standard Platinum Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$555.00	\$1,110.00	\$944.00	\$1,582.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$552.00	\$1,104.00	\$938.00	\$1,573.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$555.00	\$1,110.00	\$944.00	\$1,582.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$552.00	\$1,104.00	\$938.00	\$1,573.00
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$559.00	\$1,118.00	\$950.00	\$1,593.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$556.00	\$1,112.00	\$945.00	\$1,585.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$559.00	\$1,118.00	\$950.00	\$1,593.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$556.00	\$1,112.00	\$945.00	\$1,585.00
Standard Gold Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$479.00	\$958.00	\$814.00	\$1,365.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$477.00	\$954.00	\$811.00	\$1,359.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$479.00	\$958.00	\$814.00	\$1,365.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$477.00	\$954.00	\$811.00	\$1,359.00
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$483.00	\$966.00	\$821.00	\$1,377.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$480.00	\$960.00	\$816.00	\$1,368.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$483.00	\$966.00	\$821.00	\$1,377.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$480.00	\$960.00	\$816.00	\$1,368.00
Standard Silver Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$420.00	\$840.00	\$714.00	\$1,197.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$418.00	\$836.00	\$711.00	\$1,191.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$420.00	\$840.00	\$714.00	\$1,197.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$418.00	\$836.00	\$711.00	\$1,191.00
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$423.00	\$846.00	\$719.00	\$1,206.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$421.00	\$842.00	\$716.00	\$1,200.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$423.00	\$846.00	\$719.00	\$1,206.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$421.00	\$842.00	\$716.00	\$1,200.00
Standard Bronze Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$359.00	\$718.00	\$610.00	\$1,023.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$357.00	\$714.00	\$607.00	\$1,017.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$359.00	\$718.00	\$610.00	\$1,023.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$357.00	\$714.00	\$607.00	\$1,017.00
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$361.00	\$722.00	\$614.00	\$1,029.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$359.00	\$718.00	\$610.00	\$1,023.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$361.00	\$722.00	\$614.00	\$1,029.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$359.00	\$718.00	\$610.00	\$1,023.00

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Premium Rates Effective April 1, 2015
New York City Area (Region 4)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Gold Copay Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF	\$474.00	\$948.00	\$806.00	\$1,351.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD	\$471.00	\$942.00	\$801.00	\$1,342.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF	\$474.00	\$948.00	\$806.00	\$1,351.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA	\$471.00	\$942.00	\$801.00	\$1,342.00
Gold Copay Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF/NSLIJ29	\$477.00	\$954.00	\$811.00	\$1,359.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJ29	\$475.00	\$950.00	\$808.00	\$1,354.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF/NSLIJ29	\$477.00	\$954.00	\$811.00	\$1,359.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJ29	\$475.00	\$950.00	\$808.00	\$1,354.00
Silver Cost Share Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF	\$419.00	\$838.00	\$712.00	\$1,194.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD	\$417.00	\$834.00	\$709.00	\$1,188.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF	\$419.00	\$838.00	\$712.00	\$1,194.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB	\$417.00	\$834.00	\$709.00	\$1,188.00
Silver Cost Share Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF/NSLIJ29	\$422.00	\$844.00	\$717.00	\$1,203.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJ29	\$420.00	\$840.00	\$714.00	\$1,197.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF/NSLIJ29	\$422.00	\$844.00	\$717.00	\$1,203.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJ29	\$420.00	\$840.00	\$714.00	\$1,197.00
Bronze HSA 70% Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJRF	\$359.00	\$718.00	\$610.00	\$1,023.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD	\$357.00	\$714.00	\$607.00	\$1,017.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRF	\$359.00	\$718.00	\$610.00	\$1,023.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC	\$357.00	\$714.00	\$607.00	\$1,017.00
Bronze HSA 70% Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJRF/NSLIJ29	\$362.00	\$724.00	\$615.00	\$1,032.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJ29	\$360.00	\$720.00	\$612.00	\$1,026.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRF/NSLIJ29	\$362.00	\$724.00	\$615.00	\$1,032.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJ29	\$360.00	\$720.00	\$612.00	\$1,026.00
Standard Platinum Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$558.00	\$1,116.00	\$949.00	\$1,590.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$555.00	\$1,110.00	\$944.00	\$1,582.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$558.00	\$1,116.00	\$949.00	\$1,590.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$555.00	\$1,110.00	\$944.00	\$1,582.00
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$562.00	\$1,124.00	\$955.00	\$1,602.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$559.00	\$1,118.00	\$950.00	\$1,593.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$562.00	\$1,124.00	\$955.00	\$1,602.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$559.00	\$1,118.00	\$950.00	\$1,593.00
Standard Gold Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$481.00	\$962.00	\$818.00	\$1,371.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$479.00	\$958.00	\$814.00	\$1,365.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$481.00	\$962.00	\$818.00	\$1,371.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$479.00	\$958.00	\$814.00	\$1,365.00
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$485.00	\$970.00	\$825.00	\$1,382.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$482.00	\$964.00	\$819.00	\$1,374.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$485.00	\$970.00	\$825.00	\$1,382.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$482.00	\$964.00	\$819.00	\$1,374.00
Standard Silver Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$422.00	\$844.00	\$717.00	\$1,203.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$420.00	\$840.00	\$714.00	\$1,197.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$422.00	\$844.00	\$717.00	\$1,203.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$420.00	\$840.00	\$714.00	\$1,197.00
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$425.00	\$850.00	\$723.00	\$1,211.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$423.00	\$846.00	\$719.00	\$1,206.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$425.00	\$850.00	\$723.00	\$1,211.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$423.00	\$846.00	\$719.00	\$1,206.00
Standard Bronze Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$361.00	\$722.00	\$614.00	\$1,029.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$359.00	\$718.00	\$610.00	\$1,023.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$361.00	\$722.00	\$614.00	\$1,029.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$359.00	\$718.00	\$610.00	\$1,023.00
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$363.00	\$726.00	\$617.00	\$1,035.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$361.00	\$722.00	\$614.00	\$1,029.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$363.00	\$726.00	\$617.00	\$1,035.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$361.00	\$722.00	\$614.00	\$1,029.00

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Premium Rates Effective July 1, 2015
New York City Area (Region 4)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Gold Copay Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRDP/NSLIJRFPP	\$476.00	\$952.00	\$809.00	\$1,357.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRDP	\$473.00	\$946.00	\$804.00	\$1,348.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRFPP	\$476.00	\$952.00	\$809.00	\$1,357.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSA	\$473.00	\$946.00	\$804.00	\$1,348.00
Gold Copay Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$479.00	\$958.00	\$814.00	\$1,365.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRDP/NSLIJR29	\$477.00	\$954.00	\$811.00	\$1,359.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRFPP/NSLIJR29	\$479.00	\$958.00	\$814.00	\$1,365.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSA/NSLIJR29	\$477.00	\$954.00	\$811.00	\$1,359.00
Silver Cost Share Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRDP/NSLIJRFPP	\$421.00	\$842.00	\$716.00	\$1,200.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRDP	\$419.00	\$838.00	\$712.00	\$1,194.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRFPP	\$421.00	\$842.00	\$716.00	\$1,200.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSB	\$419.00	\$838.00	\$712.00	\$1,194.00
Silver Cost Share Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$424.00	\$848.00	\$721.00	\$1,208.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRDP/NSLIJR29	\$422.00	\$844.00	\$717.00	\$1,203.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRFPP/NSLIJR29	\$424.00	\$848.00	\$721.00	\$1,208.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSB/NSLIJR29	\$422.00	\$844.00	\$717.00	\$1,203.00
Bronze HSA 70% Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRDP/NSLIJRFPP	\$361.00	\$722.00	\$614.00	\$1,029.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRDP	\$359.00	\$718.00	\$610.00	\$1,023.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRFPP	\$361.00	\$722.00	\$614.00	\$1,029.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC	\$359.00	\$718.00	\$610.00	\$1,023.00
Bronze HSA 70% Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$364.00	\$728.00	\$619.00	\$1,037.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRDP/NSLIJR29	\$362.00	\$724.00	\$615.00	\$1,032.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRFPP/NSLIJR29	\$364.00	\$728.00	\$619.00	\$1,037.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJR29	\$362.00	\$724.00	\$615.00	\$1,032.00
Standard Platinum Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJP/NSLIJRDP/NSLIJRFPP	\$561.00	\$1,122.00	\$954.00	\$1,599.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJP/NSLIJRDP	\$558.00	\$1,116.00	\$949.00	\$1,590.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJP/NSLIJRFPP	\$561.00	\$1,122.00	\$954.00	\$1,599.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJP	\$558.00	\$1,116.00	\$949.00	\$1,590.00
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJP/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$565.00	\$1,130.00	\$961.00	\$1,610.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJP/NSLIJRDP/NSLIJR29	\$562.00	\$1,124.00	\$955.00	\$1,602.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJP/NSLIJRFPP/NSLIJR29	\$565.00	\$1,130.00	\$961.00	\$1,610.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJP/NSLIJR29	\$562.00	\$1,124.00	\$955.00	\$1,602.00
Standard Gold Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJG/NSLIJRDP/NSLIJRFPP	\$483.00	\$966.00	\$821.00	\$1,377.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJG/NSLIJRDP	\$481.00	\$962.00	\$818.00	\$1,371.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJG/NSLIJRFPP	\$483.00	\$966.00	\$821.00	\$1,377.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJG	\$481.00	\$962.00	\$818.00	\$1,371.00
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJG/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$487.00	\$974.00	\$828.00	\$1,388.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJG/NSLIJRDP/NSLIJR29	\$484.00	\$968.00	\$823.00	\$1,379.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJG/NSLIJRFPP/NSLIJR29	\$487.00	\$974.00	\$828.00	\$1,388.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJG/NSLIJR29	\$484.00	\$968.00	\$823.00	\$1,379.00
Standard Silver Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJS/NSLIJRDP/NSLIJRFPP	\$424.00	\$848.00	\$721.00	\$1,208.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJS/NSLIJRDP	\$422.00	\$844.00	\$717.00	\$1,203.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJS/NSLIJRFPP	\$424.00	\$848.00	\$721.00	\$1,208.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJS	\$422.00	\$844.00	\$717.00	\$1,203.00
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJS/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$427.00	\$854.00	\$726.00	\$1,217.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJS/NSLIJRDP/NSLIJR29	\$425.00	\$850.00	\$723.00	\$1,211.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJS/NSLIJRFPP/NSLIJR29	\$427.00	\$854.00	\$726.00	\$1,217.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJS/NSLIJR29	\$425.00	\$850.00	\$723.00	\$1,211.00
Standard Bronze Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJB/NSLIJRDP/NSLIJRFPP	\$363.00	\$726.00	\$617.00	\$1,035.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJB/NSLIJRDP	\$361.00	\$722.00	\$614.00	\$1,029.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJB/NSLIJRFPP	\$363.00	\$726.00	\$617.00	\$1,035.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJB	\$361.00	\$722.00	\$614.00	\$1,029.00
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJB/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$365.00	\$730.00	\$621.00	\$1,040.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJB/NSLIJRDP/NSLIJR29	\$363.00	\$726.00	\$617.00	\$1,035.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJB/NSLIJRFPP/NSLIJR29	\$365.00	\$730.00	\$621.00	\$1,040.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJB/NSLIJR29	\$363.00	\$726.00	\$617.00	\$1,035.00

North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective October 1, 2015
New York City Area (Region 4)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Gold Copay Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF	\$478.00	\$956.00	\$813.00	\$1,362.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD	\$475.00	\$950.00	\$808.00	\$1,354.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF	\$478.00	\$956.00	\$813.00	\$1,362.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA	\$475.00	\$950.00	\$808.00	\$1,354.00
Gold Copay Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF/NSLIJ29	\$481.00	\$962.00	\$818.00	\$1,371.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJ29	\$479.00	\$958.00	\$814.00	\$1,365.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF/NSLIJ29	\$481.00	\$962.00	\$818.00	\$1,371.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJ29	\$479.00	\$958.00	\$814.00	\$1,365.00
Silver Cost Share Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF	\$423.00	\$846.00	\$719.00	\$1,206.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD	\$421.00	\$842.00	\$716.00	\$1,200.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF	\$423.00	\$846.00	\$719.00	\$1,206.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB	\$421.00	\$842.00	\$716.00	\$1,200.00
Silver Cost Share Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF/NSLIJ29	\$426.00	\$852.00	\$724.00	\$1,214.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJ29	\$424.00	\$848.00	\$721.00	\$1,208.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF/NSLIJ29	\$426.00	\$852.00	\$724.00	\$1,214.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJ29	\$424.00	\$848.00	\$721.00	\$1,208.00
Bronze HSA 70% Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSC/NSLIJRD/NSLIJRF	\$363.00	\$726.00	\$617.00	\$1,035.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSC/NSLIJRD	\$361.00	\$722.00	\$614.00	\$1,029.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSC/NSLIJRF	\$363.00	\$726.00	\$617.00	\$1,035.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSC	\$361.00	\$722.00	\$614.00	\$1,029.00
Bronze HSA 70% Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSC/NSLIJRD/NSLIJRF/NSLIJ29	\$366.00	\$732.00	\$622.00	\$1,043.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSC/NSLIJRD/NSLIJ29	\$364.00	\$728.00	\$619.00	\$1,037.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSC/NSLIJRF/NSLIJ29	\$366.00	\$732.00	\$622.00	\$1,043.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSC/NSLIJ29	\$364.00	\$728.00	\$619.00	\$1,037.00
Standard Platinum Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF	\$564.00	\$1,128.00	\$959.00	\$1,607.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD	\$561.00	\$1,122.00	\$954.00	\$1,599.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF	\$564.00	\$1,128.00	\$959.00	\$1,607.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ	\$561.00	\$1,122.00	\$954.00	\$1,599.00
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$568.00	\$1,136.00	\$966.00	\$1,619.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJ29	\$565.00	\$1,130.00	\$961.00	\$1,610.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF/NSLIJ29	\$568.00	\$1,136.00	\$966.00	\$1,619.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJ29	\$565.00	\$1,130.00	\$961.00	\$1,610.00
Standard Gold Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF	\$485.00	\$970.00	\$825.00	\$1,382.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD	\$483.00	\$966.00	\$821.00	\$1,377.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF	\$485.00	\$970.00	\$825.00	\$1,382.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ	\$483.00	\$966.00	\$821.00	\$1,377.00
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$489.00	\$978.00	\$831.00	\$1,394.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJ29	\$486.00	\$972.00	\$826.00	\$1,385.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF/NSLIJ29	\$489.00	\$978.00	\$831.00	\$1,394.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJ29	\$486.00	\$972.00	\$826.00	\$1,385.00
Standard Silver Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF	\$426.00	\$852.00	\$724.00	\$1,214.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD	\$424.00	\$848.00	\$721.00	\$1,208.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF	\$426.00	\$852.00	\$724.00	\$1,214.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ	\$424.00	\$848.00	\$721.00	\$1,208.00
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$429.00	\$858.00	\$729.00	\$1,223.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJ29	\$427.00	\$854.00	\$726.00	\$1,217.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF/NSLIJ29	\$429.00	\$858.00	\$729.00	\$1,223.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJ29	\$427.00	\$854.00	\$726.00	\$1,217.00
Standard Bronze Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF	\$365.00	\$730.00	\$621.00	\$1,040.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD	\$363.00	\$726.00	\$617.00	\$1,035.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF	\$365.00	\$730.00	\$621.00	\$1,040.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ	\$363.00	\$726.00	\$617.00	\$1,035.00
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$367.00	\$734.00	\$624.00	\$1,046.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJ29	\$365.00	\$730.00	\$621.00	\$1,040.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF/NSLIJ29	\$367.00	\$734.00	\$624.00	\$1,046.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJ29	\$365.00	\$730.00	\$621.00	\$1,040.00

North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective January 1, 2015
Long Island Area (Region 8)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Gold Copay Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF	\$504.00	\$1,008.00	\$857.00	\$1,436.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD	\$501.00	\$1,002.00	\$852.00	\$1,428.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF	\$504.00	\$1,008.00	\$857.00	\$1,436.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA	\$501.00	\$1,002.00	\$852.00	\$1,428.00
Gold Copay Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF/NSLIJ29	\$507.00	\$1,014.00	\$862.00	\$1,445.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJ29	\$505.00	\$1,010.00	\$859.00	\$1,439.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF/NSLIJ29	\$507.00	\$1,014.00	\$862.00	\$1,445.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJ29	\$505.00	\$1,010.00	\$859.00	\$1,439.00
Silver Cost Share Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF	\$445.00	\$890.00	\$757.00	\$1,268.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD	\$443.00	\$886.00	\$753.00	\$1,263.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF	\$445.00	\$890.00	\$757.00	\$1,268.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB	\$443.00	\$886.00	\$753.00	\$1,263.00
Silver Cost Share Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF/NSLIJ29	\$449.00	\$898.00	\$763.00	\$1,280.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJ29	\$446.00	\$892.00	\$758.00	\$1,271.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF/NSLIJ29	\$449.00	\$898.00	\$763.00	\$1,280.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJ29	\$446.00	\$892.00	\$758.00	\$1,271.00
Bronze HSA 70% Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJRF	\$381.00	\$762.00	\$648.00	\$1,086.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD	\$379.00	\$758.00	\$644.00	\$1,080.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRF	\$381.00	\$762.00	\$648.00	\$1,086.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC	\$379.00	\$758.00	\$644.00	\$1,080.00
Bronze HSA 70% Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJRF/NSLIJ29	\$384.00	\$768.00	\$653.00	\$1,094.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJ29	\$382.00	\$764.00	\$649.00	\$1,089.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRF/NSLIJ29	\$384.00	\$768.00	\$653.00	\$1,094.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJ29	\$382.00	\$764.00	\$649.00	\$1,089.00
Standard Platinum Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$592.00	\$1,184.00	\$1,006.00	\$1,687.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$589.00	\$1,178.00	\$1,001.00	\$1,679.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$592.00	\$1,184.00	\$1,006.00	\$1,687.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$589.00	\$1,178.00	\$1,001.00	\$1,679.00
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$596.00	\$1,192.00	\$1,013.00	\$1,699.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$593.00	\$1,186.00	\$1,008.00	\$1,690.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$596.00	\$1,192.00	\$1,013.00	\$1,699.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$593.00	\$1,186.00	\$1,008.00	\$1,690.00
Standard Gold Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$511.00	\$1,022.00	\$869.00	\$1,456.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$509.00	\$1,018.00	\$865.00	\$1,451.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$511.00	\$1,022.00	\$869.00	\$1,456.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$509.00	\$1,018.00	\$865.00	\$1,451.00
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$515.00	\$1,030.00	\$876.00	\$1,468.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$512.00	\$1,024.00	\$870.00	\$1,459.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$515.00	\$1,030.00	\$876.00	\$1,468.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$512.00	\$1,024.00	\$870.00	\$1,459.00
Standard Silver Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$448.00	\$896.00	\$762.00	\$1,277.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$446.00	\$892.00	\$758.00	\$1,271.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$448.00	\$896.00	\$762.00	\$1,277.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$446.00	\$892.00	\$758.00	\$1,271.00
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$451.00	\$902.00	\$767.00	\$1,285.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$449.00	\$898.00	\$763.00	\$1,280.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$451.00	\$902.00	\$767.00	\$1,285.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$449.00	\$898.00	\$763.00	\$1,280.00
Standard Bronze Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$383.00	\$766.00	\$651.00	\$1,092.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$381.00	\$762.00	\$648.00	\$1,086.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$383.00	\$766.00	\$651.00	\$1,092.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$381.00	\$762.00	\$648.00	\$1,086.00
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$386.00	\$772.00	\$656.00	\$1,100.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$384.00	\$768.00	\$653.00	\$1,094.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$386.00	\$772.00	\$656.00	\$1,100.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$384.00	\$768.00	\$653.00	\$1,094.00

North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective April 1, 2015
Long Island Area (Region 8)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Gold Copay Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF	\$507.00	\$1,014.00	\$862.00	\$1,445.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD	\$503.00	\$1,006.00	\$855.00	\$1,434.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF	\$507.00	\$1,014.00	\$862.00	\$1,445.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA	\$503.00	\$1,006.00	\$855.00	\$1,434.00
Gold Copay Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF/NSLIJ29	\$510.00	\$1,020.00	\$867.00	\$1,454.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJ29	\$508.00	\$1,016.00	\$864.00	\$1,448.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF/NSLIJ29	\$510.00	\$1,020.00	\$867.00	\$1,454.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJ29	\$508.00	\$1,016.00	\$864.00	\$1,448.00
Silver Cost Share Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF	\$447.00	\$894.00	\$760.00	\$1,274.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD	\$445.00	\$890.00	\$757.00	\$1,268.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF	\$447.00	\$894.00	\$760.00	\$1,274.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB	\$445.00	\$890.00	\$757.00	\$1,268.00
Silver Cost Share Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF/NSLIJ29	\$451.00	\$902.00	\$767.00	\$1,285.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJ29	\$448.00	\$896.00	\$762.00	\$1,277.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF/NSLIJ29	\$451.00	\$902.00	\$767.00	\$1,285.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJ29	\$448.00	\$896.00	\$762.00	\$1,277.00
Bronze HSA 70% Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJRF	\$383.00	\$766.00	\$651.00	\$1,092.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD	\$381.00	\$762.00	\$648.00	\$1,086.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRF	\$383.00	\$766.00	\$651.00	\$1,092.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC	\$381.00	\$762.00	\$648.00	\$1,086.00
Bronze HSA 70% Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJRF/NSLIJ29	\$386.00	\$772.00	\$656.00	\$1,100.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRD/NSLIJ29	\$384.00	\$768.00	\$653.00	\$1,094.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRF/NSLIJ29	\$386.00	\$772.00	\$656.00	\$1,100.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJ29	\$384.00	\$768.00	\$653.00	\$1,094.00
Standard Platinum Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$595.00	\$1,190.00	\$1,012.00	\$1,696.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$592.00	\$1,184.00	\$1,006.00	\$1,687.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$595.00	\$1,190.00	\$1,012.00	\$1,696.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$592.00	\$1,184.00	\$1,006.00	\$1,687.00
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$599.00	\$1,198.00	\$1,018.00	\$1,707.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$596.00	\$1,192.00	\$1,013.00	\$1,699.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$599.00	\$1,198.00	\$1,018.00	\$1,707.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$596.00	\$1,192.00	\$1,013.00	\$1,699.00
Standard Gold Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$514.00	\$1,028.00	\$874.00	\$1,465.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$512.00	\$1,024.00	\$870.00	\$1,459.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$514.00	\$1,028.00	\$874.00	\$1,465.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$512.00	\$1,024.00	\$870.00	\$1,459.00
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$518.00	\$1,036.00	\$881.00	\$1,476.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$515.00	\$1,030.00	\$876.00	\$1,468.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$518.00	\$1,036.00	\$881.00	\$1,476.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$515.00	\$1,030.00	\$876.00	\$1,468.00
Standard Silver Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$450.00	\$900.00	\$765.00	\$1,283.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$448.00	\$896.00	\$762.00	\$1,277.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$450.00	\$900.00	\$765.00	\$1,283.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$448.00	\$896.00	\$762.00	\$1,277.00
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$453.00	\$906.00	\$770.00	\$1,291.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$451.00	\$902.00	\$767.00	\$1,285.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$453.00	\$906.00	\$770.00	\$1,291.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$451.00	\$902.00	\$767.00	\$1,285.00
Standard Bronze Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF	\$385.00	\$770.00	\$655.00	\$1,097.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD	\$383.00	\$766.00	\$651.00	\$1,092.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF	\$385.00	\$770.00	\$655.00	\$1,097.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ	\$383.00	\$766.00	\$651.00	\$1,092.00
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$388.00	\$776.00	\$660.00	\$1,106.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJRD/NSLIJ29	\$386.00	\$772.00	\$656.00	\$1,100.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJ/NSLIJRF/NSLIJ29	\$388.00	\$776.00	\$660.00	\$1,106.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJ/NSLIJ29	\$386.00	\$772.00	\$656.00	\$1,100.00

North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective July 1, 2015
Long Island Area (Region 8)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Gold Copay Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF	\$510.00	\$1,020.00	\$867.00	\$1,454.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD	\$505.00	\$1,010.00	\$859.00	\$1,439.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF	\$510.00	\$1,020.00	\$867.00	\$1,454.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA	\$505.00	\$1,010.00	\$859.00	\$1,439.00
Gold Copay Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJRF/NSLIJ29	\$513.00	\$1,026.00	\$872.00	\$1,462.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJRD/NSLIJ29	\$511.00	\$1,022.00	\$869.00	\$1,456.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSA/NSLIJRF/NSLIJ29	\$513.00	\$1,026.00	\$872.00	\$1,462.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSA/NSLIJ29	\$511.00	\$1,022.00	\$869.00	\$1,456.00
Silver Cost Share Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF	\$449.00	\$898.00	\$763.00	\$1,280.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD	\$447.00	\$894.00	\$760.00	\$1,274.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF	\$449.00	\$898.00	\$763.00	\$1,280.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB	\$447.00	\$894.00	\$760.00	\$1,274.00
Silver Cost Share Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJRF/NSLIJ29	\$453.00	\$906.00	\$770.00	\$1,291.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJRD/NSLIJ29	\$450.00	\$900.00	\$765.00	\$1,283.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSB/NSLIJRF/NSLIJ29	\$453.00	\$906.00	\$770.00	\$1,291.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSB/NSLIJ29	\$450.00	\$900.00	\$765.00	\$1,283.00
Bronze HSA 70% Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSC/NSLIJRD/NSLIJRF	\$385.00	\$770.00	\$655.00	\$1,097.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSC/NSLIJRD	\$383.00	\$766.00	\$651.00	\$1,092.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSC/NSLIJRF	\$385.00	\$770.00	\$655.00	\$1,097.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSC	\$383.00	\$766.00	\$651.00	\$1,092.00
Bronze HSA 70% Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLJGNS/NSLIJNSC/NSLIJRD/NSLIJRF/NSLIJ29	\$388.00	\$776.00	\$660.00	\$1,106.00
Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSC/NSLIJRD/NSLIJ29	\$386.00	\$772.00	\$656.00	\$1,100.00
No Domestic Partner & Family Planning	NSLJGNS/NSLIJNSC/NSLIJRF/NSLIJ29	\$388.00	\$776.00	\$660.00	\$1,106.00
No Domestic Partner & No Family Planning	NSLJGNS/NSLIJNSC/NSLIJ29	\$386.00	\$772.00	\$656.00	\$1,100.00
Standard Platinum Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF	\$598.00	\$1,196.00	\$1,017.00	\$1,704.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD	\$595.00	\$1,190.00	\$1,012.00	\$1,696.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF	\$598.00	\$1,196.00	\$1,017.00	\$1,704.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ	\$595.00	\$1,190.00	\$1,012.00	\$1,696.00
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$602.00	\$1,204.00	\$1,023.00	\$1,716.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJ29	\$599.00	\$1,198.00	\$1,018.00	\$1,707.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF/NSLIJ29	\$602.00	\$1,204.00	\$1,023.00	\$1,716.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJ29	\$599.00	\$1,198.00	\$1,018.00	\$1,707.00
Standard Gold Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF	\$517.00	\$1,034.00	\$879.00	\$1,473.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD	\$515.00	\$1,030.00	\$876.00	\$1,468.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF	\$517.00	\$1,034.00	\$879.00	\$1,473.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ	\$515.00	\$1,030.00	\$876.00	\$1,468.00
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$521.00	\$1,042.00	\$886.00	\$1,485.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJ29	\$518.00	\$1,036.00	\$881.00	\$1,476.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF/NSLIJ29	\$521.00	\$1,042.00	\$886.00	\$1,485.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJ29	\$518.00	\$1,036.00	\$881.00	\$1,476.00
Standard Silver Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF	\$452.00	\$904.00	\$768.00	\$1,288.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD	\$450.00	\$900.00	\$765.00	\$1,283.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF	\$452.00	\$904.00	\$768.00	\$1,288.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ	\$450.00	\$900.00	\$765.00	\$1,283.00
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$455.00	\$910.00	\$774.00	\$1,297.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJ29	\$453.00	\$906.00	\$770.00	\$1,291.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF/NSLIJ29	\$455.00	\$910.00	\$774.00	\$1,297.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJ29	\$453.00	\$906.00	\$770.00	\$1,291.00
Standard Bronze Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF	\$387.00	\$774.00	\$658.00	\$1,103.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD	\$385.00	\$770.00	\$655.00	\$1,097.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF	\$387.00	\$774.00	\$658.00	\$1,103.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ	\$385.00	\$770.00	\$655.00	\$1,097.00
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJRF/NSLIJ29	\$390.00	\$780.00	\$663.00	\$1,112.00
Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJRD/NSLIJ29	\$388.00	\$776.00	\$660.00	\$1,106.00
No Domestic Partner & Family Planning	NSLIJG/NSLIJ/NSLIJRF/NSLIJ29	\$390.00	\$780.00	\$663.00	\$1,112.00
No Domestic Partner & No Family Planning	NSLIJG/NSLIJ/NSLIJ29	\$388.00	\$776.00	\$660.00	\$1,106.00

North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off-Exchange Plans Rating Manual
Premium Rates Effective October 1, 2015
Long Island Area (Region 8)

Product Description	Form Number	Premium Per Contract			
		Single	Single + Spouse	Single + Child(ren)	Single + Spouse + Child(ren)
Gold Copay Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRDP/NSLIJRFPP	\$513.00	\$1,026.00	\$872.00	\$1,462.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRDP	\$508.00	\$1,016.00	\$864.00	\$1,448.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRFPP	\$513.00	\$1,026.00	\$872.00	\$1,462.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSA	\$508.00	\$1,016.00	\$864.00	\$1,448.00
Gold Copay Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$516.00	\$1,032.00	\$877.00	\$1,471.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRDP/NSLIJR29	\$514.00	\$1,028.00	\$874.00	\$1,465.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSA/NSLIJRFPP/NSLIJR29	\$516.00	\$1,032.00	\$877.00	\$1,471.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSA/NSLIJR29	\$514.00	\$1,028.00	\$874.00	\$1,465.00
Silver Cost Share Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRDP/NSLIJRFPP	\$451.00	\$902.00	\$767.00	\$1,285.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRDP	\$449.00	\$898.00	\$763.00	\$1,280.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRFPP	\$451.00	\$902.00	\$767.00	\$1,285.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSB	\$449.00	\$898.00	\$763.00	\$1,280.00
Silver Cost Share Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$455.00	\$910.00	\$774.00	\$1,297.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRDP/NSLIJR29	\$452.00	\$904.00	\$768.00	\$1,288.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSB/NSLIJRFPP/NSLIJR29	\$455.00	\$910.00	\$774.00	\$1,297.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSB/NSLIJR29	\$452.00	\$904.00	\$768.00	\$1,288.00
Bronze HSA 70% Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRDP/NSLIJRFPP	\$387.00	\$774.00	\$658.00	\$1,103.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRDP	\$385.00	\$770.00	\$655.00	\$1,097.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRFPP	\$387.00	\$774.00	\$658.00	\$1,103.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC	\$385.00	\$770.00	\$655.00	\$1,097.00
Bronze HSA 70% Plan - Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$390.00	\$780.00	\$663.00	\$1,112.00
Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRDP/NSLIJR29	\$388.00	\$776.00	\$660.00	\$1,106.00
No Domestic Partner & Family Planning	NSLIJGNS/NSLIJNSC/NSLIJRFPP/NSLIJR29	\$390.00	\$780.00	\$663.00	\$1,112.00
No Domestic Partner & No Family Planning	NSLIJGNS/NSLIJNSC/NSLIJR29	\$388.00	\$776.00	\$660.00	\$1,106.00
Standard Platinum Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJP/NSLIJRDP/NSLIJRFPP	\$601.00	\$1,202.00	\$1,022.00	\$1,713.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJP/NSLIJRDP	\$598.00	\$1,196.00	\$1,017.00	\$1,704.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJP/NSLIJRFPP	\$601.00	\$1,202.00	\$1,022.00	\$1,713.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJP	\$598.00	\$1,196.00	\$1,017.00	\$1,704.00
Standard Platinum Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJP/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$605.00	\$1,210.00	\$1,029.00	\$1,724.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJP/NSLIJRDP/NSLIJR29	\$602.00	\$1,204.00	\$1,023.00	\$1,716.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJP/NSLIJRFPP/NSLIJR29	\$605.00	\$1,210.00	\$1,029.00	\$1,724.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJP/NSLIJR29	\$602.00	\$1,204.00	\$1,023.00	\$1,716.00
Standard Gold Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJG/NSLIJRDP/NSLIJRFPP	\$520.00	\$1,040.00	\$884.00	\$1,482.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJG/NSLIJRDP	\$518.00	\$1,036.00	\$881.00	\$1,476.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJG/NSLIJRFPP	\$520.00	\$1,040.00	\$884.00	\$1,482.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJG	\$518.00	\$1,036.00	\$881.00	\$1,476.00
Standard Gold Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJG/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$524.00	\$1,048.00	\$891.00	\$1,493.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJG/NSLIJRDP/NSLIJR29	\$521.00	\$1,042.00	\$886.00	\$1,485.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJG/NSLIJRFPP/NSLIJR29	\$524.00	\$1,048.00	\$891.00	\$1,493.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJG/NSLIJR29	\$521.00	\$1,042.00	\$886.00	\$1,485.00
Standard Silver Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJS/NSLIJRDP/NSLIJRFPP	\$454.00	\$908.00	\$772.00	\$1,294.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJS/NSLIJRDP	\$452.00	\$904.00	\$768.00	\$1,288.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJS/NSLIJRFPP	\$454.00	\$908.00	\$772.00	\$1,294.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJS	\$452.00	\$904.00	\$768.00	\$1,288.00
Standard Silver Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJS/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$457.00	\$914.00	\$777.00	\$1,302.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJS/NSLIJRDP/NSLIJR29	\$455.00	\$910.00	\$774.00	\$1,297.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJS/NSLIJRFPP/NSLIJR29	\$457.00	\$914.00	\$777.00	\$1,302.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJS/NSLIJR29	\$455.00	\$910.00	\$774.00	\$1,297.00
Standard Bronze Plan - Dependent Age 25					
Domestic Partner & Family Planning	NSLIJGO/NSLIJB/NSLIJRDP/NSLIJRFPP	\$389.00	\$778.00	\$661.00	\$1,109.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJB/NSLIJRDP	\$387.00	\$774.00	\$658.00	\$1,103.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJB/NSLIJRFPP	\$389.00	\$778.00	\$661.00	\$1,109.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJB	\$387.00	\$774.00	\$658.00	\$1,103.00
Standard Bronze Plan- Dependent Age 29					
Domestic Partner & Family Planning	NSLIJGO/NSLIJB/NSLIJRDP/NSLIJRFPP/NSLIJR29	\$392.00	\$784.00	\$666.00	\$1,117.00
Domestic Partner & No Family Planning	NSLIJGO/NSLIJB/NSLIJRDP/NSLIJR29	\$390.00	\$780.00	\$663.00	\$1,112.00
No Domestic Partner & Family Planning	NSLIJGO/NSLIJB/NSLIJRFPP/NSLIJR29	\$392.00	\$784.00	\$666.00	\$1,117.00
No Domestic Partner & No Family Planning	NSLIJGO/NSLIJB/NSLIJR29	\$390.00	\$780.00	\$663.00	\$1,112.00

North Shore-LIJ CareConnect Insurance Company, Inc.

2015 Small Group Exchange Plans Rating Manual

Composition of Rating Regions

Region 4 (New York City Area)

Queens
Richmond
New York
Bronx
Kings
Westchester

Region 8 (Long Island Area)

Nassau
Suffolk

**North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group On-Exchange Plans Rating Manual
Benefit Design Description Grid**

Form Number	NSLUJE / NSLIJP	NSLUJE / NSLIUG	NSLUJE / NSLIJS	NSLUJE / NSLIJB
TYPE OF SERVICE	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)
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, outpatient facility, including freestanding surgicenters	\$100	\$100	\$100	50% cost sharing
	One such copay per surgery and applies only to surgery performed in a hospital inpatient or hospital outpatient facility setting, including freestanding surgicenters, not to office surgery. See also "Maternity delivery and post natal care-physician/midwife" under "physician services".			
PCP	\$15	\$25	\$30	50% cost sharing
Specialist	\$35	\$40	\$50	50% cost sharing
PT/OT/ST - rehabilitative & habilitative therapies	\$25	\$30	\$30	50% cost sharing
ER	\$100	\$150	\$150	50% cost sharing
Ambulance	\$100	\$150	\$150	50% cost sharing
Urgent Care	\$55	\$60	\$70	50% cost sharing
DME/Medical supplies	10% cost sharing	20% cost sharing	30% cost sharing	50% cost sharing
Hearing aids	10% cost sharing	20% cost sharing	30% cost sharing	50% cost sharing
Eyewear	10% cost sharing	20% cost sharing	30% cost sharing	50% cost sharing

Form Number	NSLUJE / NSLJP	NSLUJE / NSLJG	NSLUJE / NSLIJ	NSLUJE / NSLIJ
TYPE OF SERVICE	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)
INPATIENT HOSPITAL SERVICES				
Observation stay	ER copay per case			50% cost sharing
Hospital services - non-maternity	Inpatient Facility copay per admission #			50% cost sharing
Maternity care stay (covers mother and well newborn combined)	Inpatient Facility copay per admission #			50% cost sharing
Mental health/Behavioral health care	Inpatient Facility copay per admission #			50% cost sharing
Detoxification	Inpatient Facility copay per admission #			50% cost sharing
Substance abuse disorder services	Inpatient Facility copay per admission #			50% cost sharing
Skilled nursing facility	Inpatient Facility copay per admission #			50% cost sharing
	Indicated copay per admission is waived if direct transfer from hospital inpatient setting to skilled nursing facility			
Hospice (inpatient)	Inpatient Facility copay per admission #			50% cost sharing
	Indicated copay per admission is waived if direct transfer from hospital inpatient setting or skilled nursing facility to hospice facility			
EMERGENCY MEDICAL SERVICES				
Facility charge - Emergency Room	ER copay per case - copay is waived if patient is admitted as an inpatient (including as an observation stay) directly from the emergency room			50% cost sharing
Physician charge - Emergency Room visit	\$0 copay per visit			50% cost sharing
Facility charge - Freestanding urgent care center	Urgent Care copay per visit			50% cost sharing
Physician charge - Free standing urgent care center visit	\$0 copay per visit			50% cost sharing
Prehospital emergency services/ transportation, includes air ambulance	Ambulance copay per case			50% cost sharing
OUTPATIENT HOSPITAL/FACILITY SERVICES				
Outpatient facility surgery - hospital facility charge, including freestanding surgicenters	Outpatient Facility-Surgery copay per case			50% cost sharing
Pre-admission/pre-operative testing	\$0 copay			50% cost sharing
Diagnostic and routine laboratory and pathology	Specialist copay per visit			50% cost sharing
Diagnostic and routine imaging services including Xray; excluding CAT/PET scans, MRI	Specialist copay per visit			50% cost sharing
Imaging: CAT/PET scans, MRI	Specialist copay			50% cost sharing
Chemotherapy	PCP copay per visit			50% cost sharing
Radiation therapy	PCP copay per visit			50% cost sharing
Hemodialysis/Renal dialysis	PCP copay per visit			50% cost sharing
Mental health/Behavioral health care	PCP copay per visit			50% cost sharing
Substance abuse disorder services	PCP copay per visit			50% cost sharing
Covered therapies (PT, OT, ST) - rehabilitative & habilitative	PT/OT/ST copay per visit			50% cost sharing
Home care	PCP copay per visit			50% cost sharing
Hospice	PCP copay per visit			50% cost sharing
PREVENTIVE & PRIMARY CARE SERVICES				
Allergy testing	or preventive care visits/services as defined in section 2713 of ACA no deductible or cost sharing applies.			
Bone density testing	otherwise the cost sharing indicated below applies to all services in this benefit service category.			
Cervical cytology				
Colonoscopy screening				
Gynecological exams	PCP/Specialist copay per visit (based on type of physician performing the service)			50% cost sharing
Immunizations				
Mammography				
Prenatal maternity care				

Form Number	NSLUJE / NSLUP	NSLUJE / NSLIJG	NSLUJE / NSLIJS	NSLUJE / NSLIJB
TYPE OF SERVICE	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)
Prostate cancer screening				
Routine exams				
Women's preventive health services				
PHYSICIAN/PROFESSIONAL SERVICES				
Inpatient hospital surgery - surgeon		Surgeon copay per case		50% cost sharing
Outpatient hospital and freestanding surgicenter - surgeon		Surgeon copay per case		50% cost sharing
Office surgery		PCP/Specialist copay per visit (based on type of physician performing the service)		50% cost sharing
Anesthesia (any setting)		Covered in full, no deductible and no cost sharing applies		50% cost sharing
Covered therapies (PT, OT, ST) - rehabilitative & habilitative		PT/OT/ST copay per visit		50% cost sharing
Additional surgical opinion		Specialist copay per visit		50% cost sharing
Second medical opinion for cancer		Specialist copay per visit		50% cost sharing
Maternity delivery and post natal care - physician or midwife		Surgeon copay per case for delivery and post natal care services combined (only one such copay per pregnancy)		50% cost sharing
In-hospital physician visits		\$0 copay per visit		50% cost sharing
Diagnostic office visits		PCP/Specialist copay per visit (based on type of physician performing the service)		50% cost sharing
Diagnostic and routine laboratory and pathology		PCP/Specialist copay per visit		50% cost sharing
Diagnostic and routine imaging services including Xray; excluding CAT/PET scans, MRI		PCP/Specialist copay per visit		50% cost sharing
Imaging: CAT/PET scans, MRI		Specialist copay per visit		50% cost sharing
Allergy shots		PCP/Specialist copay per visit		50% cost sharing
Office/outpatient consultations		PCP/Specialist copay per visit (based on type of physician performing the service)		50% cost sharing
Mental health/Behavioral health care		PCP copay per visit		50% cost sharing
Substance abuse disorder services		PCP copay per visit		50% cost sharing
Chemotherapy		PCP copay per visit		50% cost sharing
Radiation therapy		PCP copay per visit		50% cost sharing
Hemodialysis/Renal dialysis		PCP copay per visit		50% cost sharing
Chiropractic care		Specialist copay per visit		50% cost sharing
ADDITIONAL BENEFITS/SERVICES				
ABA treatment for Autism Spectrum Disorder		PCP copay per visit		50% cost sharing
Assistive Communication Devices for Autism Spectrum Disorder		PCP copay per device		50% cost sharing
Durable medical equipment and medical supplies		DME/Medical supplies coinsurance cost sharing applies		50% cost sharing
Hearing evaluations/testing		Specialist copay per visit		50% cost sharing
Hearing aids		Hearing aid coinsurance cost sharing applies		50% cost sharing
Diabetic drugs and supplies		PCP copay per 30 days supply		50% cost sharing
Diabetic education and self- management		PCP copay per visit		50% cost sharing
Home care		PCP copay per visit		50% cost sharing
Exercise facility reimbursements		Deductible does not apply. \$200/\$100 reimbursement every six months for member/spouse. * Partial reimbursement for facility fees every six months if member attains at least 50 visits.		
PEDIATRIC DENTAL SERVICES				
Dental office visit		PCP copay per visit		50% cost sharing
PEDIATRIC VISION SERVICES				
Eye exam visit		PCP copay per visit		50% cost sharing
Prescribed lenses and frames		Eyewear coinsurance cost sharing applies to combined cost of lenses and frames		50% cost sharing
Contact lenses		Eyewear coinsurance cost sharing applies		50% cost sharing
PRESCRIPTION DRUGS				
Generic or Tier 1	\$10	\$10	\$10	\$10
Formulary Brand or Tier 2	\$30	\$35	\$35	\$35
Non-Formulary Brand or Tier 3	\$60	\$70	\$70	\$70
Above are retail copay amounts; mail order copays are 2.5 times retail (except for Catastrophic Plans) for a 90 day supply				

**North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off-Exchange Plans Rating Manual
Benefit Design Description Grid**

Non Standard Copay Plan A (Gold)

Form Number: NSLIJGNS/NSLIJNSA

Benefit	In-Network	
Financial		
Deductible	Single	NA
	Family	NA
Coinsurance		NA
Max Out-of-Pocket	Single	\$6,350
(including deductible)	Family	\$12,700
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

Benefit	In-Network	
Financial		
Deductible	Single	\$1,500
	Family	\$3,000
Coinsurance		70%
Max Out-of-Pocket	Single	\$6,000
(including deductible)	Family	\$12,000
Accumulation period		Calendar
Preventative Care		
Annual Well-visit		No charge
Immunizations		No charge
Pediatric Well-visit		No charge
Outpatient Care		
PCP Office Visit		Ded, then \$40 Copay
Specialist Office Visit		Ded, then \$60 Copay
Radiology Services		50% up to \$100
Surgery		Ded & Coins
Inpatient Care		
Facility		Ded & Coins
Surgeon		Ded & Coins
Emergency Care		
Emergency Room		\$350
Emergency in Urgi-care		\$60
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

Benefit	In-Network	
Financial		
Deductible	Single	\$3,400
	Family	\$6,800
Coinsurance		70%
Max Out-of-Pocket	Single	\$6,350
(including deductible)	Family	\$12,700
Accumulation period		Calendar
Preventative Care		
Annual Well-visit		No charge
Immunizations		No charge
Pediatric Well-visit		No charge
Outpatient Care		
PCP Office Visit		Ded & Coins
Specialist Office Visit		Ded & Coins
Radiology Services		Ded & Coins
Surgery		Ded & Coins
Inpatient Care		
Facility		Ded & Coins
Surgeon		Ded & Coins
Emergency Care		
Emergency Room		Ded & Coins
Emergency in Urgi-care		Ded & Coins
Prescription Drug Benefit		
Deductible		Integrated with Medical
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 and Coins; \$1500 max

North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off Exchange Plans Rating Manual
Description of Revised Rating Classes, Factors, and Discounts

Not applicable for Small Group SHOP Exchange products.

North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off Exchange Plans Rating Manual
Examples of Rate Calculations

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

North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off Exchange Plans Rating Manual
Commission Schedule

Broker	4.0% of premium
General Agents	1.5% of premium

**North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off Exchange Plans Rating Manual
Underwriting Guidelines**

North Shore-LIJ CareConnect

New York Small Group (1-50)

Participation & Eligibility Requirements

The following underwriting requirements apply to all small group new business applications and renewals of coverage on our North Shore-LIJ CareConnect Insurance Company, Inc. license.

A. Group Size Requirements: To be eligible for small group coverage, a group must be domiciled in North Shore-LIJ CareConnect's service area – Nassau, New York, Queens, Richmond and Suffolk Counties. Each group must have at least one (1) but not more than fifty (50) eligible employees. The following are not counted as eligible employees when determining group size:

- Any person who performs services for the company that are reported on an IRS 1099 form (such a person is not an employee and is not eligible for coverage.)
- Any former employee who is covered through retiree benefits, the Consolidated Omnibus Budget Reconciliation Act (COBRA) or state continuation.

If the employer does not offer group health coverage to all eligible employees, group size will be calculated based on the number of eligible employees in New York State.

B. Eligibility for Plan Coverage: Eligible employees, former employees eligible for COBRA or state continuation and, if the group offers retiree benefits, all eligible retired former employees, can be enrolled in North Shore-LIJ CareConnect small group products. The following conditions apply to eligibility for coverage under the plan:

- Active permanent employees of the employer and of all subsidiaries or affiliates of a corporate employer must work 20 or more hours per week to be eligible for health benefits through the employer's group health plan.
- Employees must live, work or reside in the service area.
- Eligible employees do not include:
 - Any person who performs services for the company that are reported on an IRS 1099 form (such a person is not an employee and is not eligible for coverage).
 - Any employee who does not live, work or reside in North Shore-LIJ CareConnect's service area.
 - Co-employees of a Professional Employer Organization (PEO), Employee Leasing Company (ELC) or other such entity that is a co-employer with a client of client-site employees.
- Valid Employer Class(es): An employer may elect to offer coverage to a class of employees based on conditions pertaining to employment: geographic situs of employment, earnings, method of compensation, hours and occupational duties.

Example: Employer may elect to offer coverage only to employees who work at least 30 hours per week.

C. Out-of-Area: Eligible employees who neither live, work nor reside in North Shore-LIJ CareConnect's service area — Nassau, New York, Queens, Richmond and Suffolk Counties — may not be covered on North Shore-LIJ CareConnect products.

D. Multiple Plan Design Rules: A maximum of two plan design options can be offered at point of enrollment (POE) or by class distinction.

E. Documentation Requirements: If required documents are not provided within the required time-frame, the group will be denied enrollment, non-renewed or terminated. We may audit groups before or after enrollment/renewal. If we enroll or renew a group and a post enrollment/renewal audit shows the group did not meet the requirements at the time of enrollment and was not eligible for coverage, the group will be terminated.

Required documents:

- Group Application (new business) or Certification Form (renewing business).
- Eligible waivers (required for all new business, renewing groups on audit and groups renewing into a new market segment).
- The Quarterly Combined Withholding, Wage Reporting and Unemployment Insurance Return Form (NYS-45). In certain circumstances, groups will need to provide partnership agreements or K1 forms as proof of employment, and federal TIN. Additional documentation may be required upon audit.

All required paperwork must be received by the 20th of the month prior to the group's requested effective date. Online enrollment can be done up until the group's requested effective date.

**North Shore-LIJ CareConnect Insurance Company, Inc.
2015 Small Group Off Exchange Plans Rating Manual
Expected Loss Ratio**

Product Description	Form Number	Expected Loss Ratio
Platinum	NSLIJGO/NSLIJP	83%
Gold	NSLIJGO/NSLIJG	83%
Silver	NSLIJGO/NSLIJS	83%
Bronze	NSLIJGO/NSLIJB	82%
Gold Copay Plan A	NSLIJGNS/NSLIJNSA	83%
Silver Cost Share Plan B	NSLIJGNS/NSLIJNSB	83%
Bronze HSA 70%	NSLIJGNS/NSLIJNSC	83%