



SMALL GROUP PLANS

4th Quarter 2018 Rates

The rates below are for the following small employer group plans: EmblemHealth Platinum 15/35, EmblemHealth Gold 40/60, EmblemHealth Gold Open Access, EmblemHealth Healthy New York Gold, EmblemHealth Silver Value, EmblemHealth Bronze Value, EmblemHealth Bronze HSA. These rates are effective October 1, 2018 through December 31, 2018.

New York City, Rockland and Westchester							
Rate Tier	Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S.A.
Employee	\$924.71	\$770.76	\$797.60	\$706.74	\$601.05	\$523.20	\$510.25
Employee/spouse	\$1,849.40	\$1,541.53	\$1,595.20	\$1,413.49	\$1,202.11	\$1,046.41	\$1,020.51
Employee/children	\$1,571.99	\$1,310.30	\$1,355.92	\$1,201.46	\$1,021.79	\$889.44	\$867.44
Family	\$2,635.41	\$2,196.69	\$2,273.16	\$2,014.22	\$1,713.00	\$1,491.13	\$1,454.23
Employee Age 29	\$952.45	\$793.88	\$821.53	\$727.94	\$619.08	\$538.90	\$525.56
Employee/spouse Age 29	\$1,904.90	\$1,587.78	\$1,643.06	\$1,455.89	\$1,238.19	\$1,077.79	\$1,051.11
Employee/children Age 29	\$1,619.17	\$1,349.61	\$1,396.60	\$1,237.52	\$1,052.45	\$916.12	\$893.46
Family Age 29	\$2,714.48	\$2,262.59	\$2,341.36	\$2,074.65	\$1,764.40	\$1,535.84	\$1,497.84
The rates listed above apply to Bronx, Kings, New York, Queens, Richmond, Rockland and Westchester counties.							
Long Island							
Rate Tier	Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S.A.
Employee	\$1,051.90	\$876.79	\$907.31	\$803.96	\$683.73	\$595.17	\$580.43
Employee/spouse	\$2,103.81	\$1,753.58	\$1,814.63	\$1,607.90	\$1,367.46	\$1,190.34	\$1,160.89
Employee/children	\$1,788.23	\$1,490.55	\$1,542.44	\$1,366.72	\$1,162.35	\$1,011.80	\$986.75
Family	\$2,997.92	\$2,498.83	\$2,585.84	\$2,291.26	\$1,948.63	\$1,696.25	\$1,654.25
Employee Age 29	\$1,083.46	\$903.09	\$934.53	\$828.08	\$704.24	\$613.03	\$597.84
Employee/spouse Age 29	\$2,166.93	\$1,806.18	\$1,869.08	\$1,656.14	\$1,408.48	\$1,226.06	\$1,195.71
Employee/children Age 29	\$1,841.88	\$1,535.26	\$1,588.70	\$1,407.72	\$1,197.21	\$1,042.15	\$1,016.35
Family Age 29	\$3,087.85	\$2,573.82	\$2,663.43	\$2,359.98	\$2,007.08	\$1,747.14	\$1,703.89
The rates listed above apply to Nassau and Suffolk counties.							
Mid-Hudson							
Rate Tier	Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S.A.
Employee	\$1,108.53	\$923.99	\$956.16	\$847.24	\$720.55	\$627.21	\$611.69
Employee/spouse	\$2,217.05	\$1,847.96	\$1,912.32	\$1,694.45	\$1,441.09	\$1,254.42	\$1,223.38
Employee/children	\$1,884.50	\$1,570.78	\$1,625.47	\$1,440.29	\$1,224.93	\$1,066.26	\$1,039.87
Family	\$3,159.29	\$2,633.36	\$2,725.05	\$2,414.61	\$2,053.55	\$1,787.55	\$1,743.32
Employee Age 29	\$1,141.79	\$951.71	\$984.84	\$872.66	\$742.17	\$646.03	\$630.04
Employee/spouse Age 29	\$2,283.56	\$1,903.42	\$1,969.68	\$1,745.30	\$1,484.31	\$1,292.06	\$1,260.08
Employee/children Age 29	\$1,941.03	\$1,617.91	\$1,674.24	\$1,483.50	\$1,261.67	\$1,098.25	\$1,071.06
Family Age 29	\$3,254.09	\$2,712.37	\$2,806.80	\$2,487.05	\$2,115.14	\$1,841.18	\$1,795.61
The rates listed above apply to Delaware, Dutchess, Orange, Putnam, Sullivan and Ulster counties.							
Albany and Upstate							
Rate Tier	Platinum 15/35	Gold 40/60	Gold Open Access	Healthy NY Gold	Silver Value	Bronze Value	Bronze H.S.A.
Employee	\$1,108.06	\$923.59	\$955.75	\$846.86	\$720.23	\$626.96	\$611.43
Employee/spouse	\$2,216.11	\$1,847.17	\$1,911.51	\$1,693.72	\$1,440.46	\$1,253.90	\$1,222.85
Employee/children	\$1,883.69	\$1,570.10	\$1,624.78	\$1,439.67	\$1,224.39	\$1,065.82	\$1,039.43
Family	\$3,157.96	\$2,632.23	\$2,723.90	\$2,413.56	\$2,052.66	\$1,786.81	\$1,742.57
Employee Age 29	\$1,141.30	\$951.30	\$984.42	\$872.27	\$741.84	\$645.77	\$629.77
Employee/spouse Age 29	\$2,282.58	\$1,902.61	\$1,968.85	\$1,744.55	\$1,483.66	\$1,291.52	\$1,259.53
Employee/children Age 29	\$1,940.20	\$1,617.22	\$1,673.53	\$1,482.86	\$1,261.11	\$1,097.80	\$1,070.61
Family Age 29	\$3,252.69	\$2,711.21	\$2,805.61	\$2,485.97	\$2,114.23	\$1,840.41	\$1,794.83
The rates listed above apply to Albany, Broome, Columbia, Fulton, Greene, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington counties.							

An extended dependent coverage rider is available for purchase, extending the age limit to 29 for all eligible dependents.

EmblemHealth Platinum S, EmblemHealth Healthy NY Gold S (155-23-SGOFHIXHNYCERT 04/17), EmblemHealth Silver Value S, EmblemHealth Bronze Value S, EmblemHealth Gold 40/60 S, EmblemHealth Gold Open Access (155-OA-SGOFHIXCERT 04/17), and Bronze HSA are underwritten by HIP Health Plan of New York, and provide benefits only in network. Out-of-network services are not covered except for emergency hospital care. Please refer to HIP policy form number 155-23-SGOFHIXCERT (04/17), et al.