2025 New York Small Group (1-100) Oxford Products: Q1 2025 Rates
Use the table below to review monthly rates for New York small group Oxford ¹ products. Rates are for Region 8 in the Oxford service area, which includes: Nassau and Suffolk counties. This guide is for informational purposes only. We reserve the right to correct any typographical errors. For a complete listing of all New York small group (1-100) products, please contact your sales representative. Note - Healthy NY eligibility: 50 or fewer employees.



Platinum Plans				
NY P FRDM NG 20/40/1	100 EPO 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$20/\$40	Single	\$1,551.41	\$1,582.44
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$2,637.40	\$2,690.14
Max out of Pocket:	In: \$3,250/\$6,500	Employee/ Spouse*	\$3,102.82	\$3,164.87
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,421.53	\$4,509.94
NY P FRDM NG 5/15/10	00 EPO 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$5/\$15	Single	\$1,580.66	\$1,612.28
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$2,687.13	\$2,740.88
Max out of Pocket:	In: \$3,750/\$7,500	Employee/ Spouse*	\$3,161.32	\$3,224.57
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,504.89	\$4,595.01
NY P FRDM NG 10/25/2	250/90 EPO 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$10/\$25	Single	\$1,501.53	\$1,531.56
Ded and Coinsurance:	In: \$250/\$500, 90%	Parent/Child (ren)	\$2,552.60	\$2,603.65
Max out of Pocket:	In: \$2,750/\$5,500	Employee/ Spouse*	\$3,003.07	\$3,063.12
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,279.37	\$4,364.94
NY P FRDM NG 15/25/1	100 EPO 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$15/\$25	Single	\$1,555.48	\$1,586.58
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$2,644.31	\$2,697.18
Max out of Pocket:	In: \$3,500/\$7,000	Employee/ Spouse*	\$3,110.96	\$3,173.16
RX plan:	\$150D on T2 & T3 \$10/\$65/\$95	Family	\$4,433.12	\$4,521.75
NY P FRDM NG 5/15/10	00 PPO 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$5/\$15	Single	\$1,637.54	\$1,670.30
Ded and Coinsurance:	In: \$0/\$0, 100% Out: \$2,000/\$4,000, 70%	Parent/Child (ren)	\$2,783.82	\$2,839.51
Max out of Pocket:	In: \$3,750/\$7,500 Out: \$5,500/\$11,000	Employee/ Spouse*	\$3,275.08	\$3,340.60
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,666.99	\$4,760.36
NY P FRDM NG 20/40/1	100 PPO 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$20/\$40	Single	\$1,604.96	\$1,637.06
Ded and Coinsurance:	In: \$0/\$0, 100% Out: \$3,000/\$6,000, 70%	Parent/Child (ren)	\$2,728.44	\$2,783.00
Max out of Pocket:	In: \$3,250/\$6,500 Out: \$8,000/\$16,000	Employee/ Spouse*	\$3,209.93	\$3,274.11
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,574.15	\$4,665.61
NY P FRDM NG 20/40/1	100 PPO FAIR 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$20/\$40	Single	\$1,954.16	\$1,993.24
Ded and Coinsurance:	In: \$0/\$0, 100% Out: \$10,000/\$20,000, 80%	Parent/Child (ren)	\$3,322.07	\$3,388.51
Max out of Pocket:	In: \$3,250/\$6,500 Out: \$25,000/\$50,000	Employee/ Spouse*	\$3,908.31	\$3,986.48
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$5,569.34	\$5,680.73

2025 New York Small Group (1-100) Oxford Products: Q1 2025 Rates

Use the table below to review monthly rates for New York small group Oxford products. Rates are for Region 8 in the Oxford service area, which includes: Nassau and Suffolk counties. This guide is for informational purposes only. We reserve the right to correct any typographical errors. For a complete listing of all New York small group (1-100) products, please contact your sales representative. Note - Healthy NY eligibility: 50 or fewer employees.



NY G FRDM NG 1650/90 EPO HSA 25 Tier Rate (select count PCP/Spec: Ded + 90%/Ded + 90% Single \$1,255.89 Ded and Coinsurance: In: \$1,650/\$3,300, 90% Parent/Child (ren) \$2,134.99 Max out of Pocket: In: \$5,750/\$11,500 Employee/ Spouse* \$2,511.76 RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,579.26 NY G FRDM NG 50/50/1000/90 EPO 25 Tier Rate (select count PCP/Spec: \$50/\$50 Single \$1,331.98 Ded and Coinsurance: In: \$1,000/\$2,000, 90% Parent/Child (ren) \$2,264.37 Max out of Pocket: In: \$6,700/\$13,400 Employee/ Spouse* \$2,663.97 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,796.15 NY G FRDM NG 15/35/1750/90 EPO 25 Tier Rate (select count PCP/Spec: \$15/\$35 Single \$1,324.32 Ded and Coinsurance: In: \$1,750/\$3,500, 90% Parent/Child (ren) \$2,243.23 Max out of Pocket: In: \$1,750/\$3,500, 90% Employee/ Spouse* \$2,642.73 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,765.90 NY G FR	\$1,281.00 \$2,177.70 \$2,562.00 \$3,650.85 lies) Dep 29 Rider \$1,358.63 \$2,309.67 \$2,717.26 \$3,872.10 lies) Dep 29 Rider \$1,347.80 \$2,291.26 \$2,695.60 \$3,841.23 lies) Dep 29 Rider \$1,341.14 \$2,279.94 \$2,662.28
Ded and Coinsurance: In: \$1,650/\$3,300, 90% Parent/Child (ren) \$2,134.99	\$2,177.70 \$2,562.00 \$3,650.85 ies) Dep 29 Rider \$1,358.63 \$2,309.67 \$2,717.26 \$3,872.10 Dep 29 Rider \$1,347.80 \$2,291.26 \$2,695.60 \$3,841.23 ies) Dep 29 Rider \$1,341.14 \$2,279.94 \$2,682.28
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RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,579.26 NY G FRDM NG 50/50/1000/90 EPO 25 Tier Rate (select count	\$3,650.85 Dep 29 Rider \$1,358.63 \$2,309.67 \$2,717.26 \$3,872.10 Dep 29 Rider \$1,347.80 \$2,291.26 \$2,695.60 \$3,841.23 ies) Dep 29 Rider \$1,341.14 \$2,279.94 \$2,682.28
NY G FRDM NG 50/50/1000/90 EPO 25 Tier Rate (select count PCP/Spec: \$50/\$50 Single \$1,331.98 Ded and Coinsurance: In: \$1,000/\$2,000, 90% Parent/Child (ren) \$2,264.37 Max out of Pocket: In: \$6,700/\$13,400 Employee/ Spouse* \$2,663.97 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,796.15 NY G FRDM NG 15/35/1750/90 EPO 25 Tier Rate (select count PCP/Spec: \$15/\$35 Single \$1,321.37 Ded and Coinsurance: In: \$8,000/\$16,000 Parent/Child (ren) \$2,246.32 Max out of Pocket: In: \$8,000/\$16,000 Employee/ Spouse* \$2,664.2.73 NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,314.84 Ded and Coinsurance: In: \$1,750/\$3,500, 80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,69.88 RX plan: \$1,500 on T2 & T3 \$10/\$40/\$80	ies) Dep 29 Rider \$1,358,63 \$2,309,67 \$2,717.26 \$3,872.10 ies) Dep 29 Rider \$1,347,80 \$2,291,26 \$2,695,60 \$3,841,23 ies) Dep 29 Rider \$1,341,14 \$2,279,94 \$2,682,28
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Max out of Pocket: In: \$6,700/\$13,400 Employee/ Spouse* \$2,663.97 RX plan: \$1500 on T2 & T3 \$10/\$40/\$80 Family \$3,796.15 NY G FRDM NG 15/55/1750/90 EPO 25 Tier Rate (select count PCP/Spec: \$15/\$35 Single \$1,321.37 Ded and Coinsurance: In: \$8,000/\$16,000 Parent/Child (ren) \$2,246.32 Max out of Pocket: In: \$8,000/\$16,000 Employee/ Spouse* \$2,642.73 RX plan: \$1500 on T2 & T3 \$10/\$40/\$80 Family \$3,765.90 NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,314.84 Ded and Coinsurance: In: \$6,500/\$13,000 Employee/ Spouse* \$2,623.52 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$1500 on T2 & T3 \$10/\$40/\$80 Employee/ Spouse* \$2,629.68 NY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,715.73	\$2,717.26 \$3,872.10 ies) Dep 29 Rider \$1,347.80 \$2,291.26 \$2,695.60 \$3,841.23 ies) Dep 29 Rider \$1,341.14 \$2,279.94 \$2,662.28
RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,796.15 NY G FRDM NG 15/35/1750/80 EPO 25 Tier Rate (select count PCP/Spec: \$15/\$35 Single \$1,321.37 Ded and Coinsurance: In: \$1,750/\$3,500,90% Parent/Child (ren) \$2,246.32 Max out of Pocket: In: \$8,000/\$16,000 Employee/ Spouse* \$2,642.73 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,765.90 NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,314.84 Ded and Coinsurance: In: \$1,750/\$3,500, 80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$150,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$150,500/\$13,000 Employee/ Spouse* \$3,747.30 YG MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	\$3,872.10 Dep 29 Rider \$1,347.80 \$2,291.26 \$2,695.60 \$3,841.23 Dep 29 Rider \$1,341.14 \$2,279.94 \$2,682.28
NY G FRDM NG 15/35/1750/90 EPO 25 Tier Rate (select count FCP/Spec: \$15/535 Single \$1,321.37 Ded and Coinsurance: In: \$1,750/\$3,500, 90% Parent/Child (ren) \$2,246.32 Max out of Pocket: In: \$8,000/\$16,000 Employee/ Spouse* \$2,642.73 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,765.90 NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count Family \$1,314.84 Ded and Coinsurance: In: \$1,750/\$3,500, 80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 PCP/Spec: \$25/\$40 Single \$1,115.73 Single \$1,1	Dep 29 Rider \$1,347.80 \$2,291.26 \$2,695.60 \$3,841.23 Dep 29 Rider \$1,341.14 \$2,279.94 \$2,682.28
PCP/Spec: \$15/\$35 Single \$1,321.37 Ded and Coinsurance: In: \$1,750/\$3,500, 90% Parent/Child (ren) \$2,246.32 Max out of Pocket: In: \$8,000/\$16,000 Employee/ Spouse* \$2,642.73 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,765.90 NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,314.84 Ded and Coinsurance: In: \$1,750/\$3,500, 80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$1500 on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 Y G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	\$1,347.80 \$2,291.26 \$2,695.60 \$3,841.23 ies) Dep 29 Rider \$1,341.14 \$2,279.94 \$2,682.28
Ded and Coinsurance: In: \$1,750/\$3,500, 90% Parent/Child (ren) \$2,246.32 Max out of Pocket: In: \$8,000/\$16,000 Employee/ Spouse* \$2,642.73 RX plan: \$1500 on 72 & 73 \$10/\$40/\$80 Family \$3,765.90 NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,314.84 Ded and Coinsurance: In: \$1,750/\$3,500,80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$1500 on 72 & 73 \$10/\$40/\$80 Family \$3,747.30 VY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	\$2,291.26 \$2,695.60 \$3,841.23 ies) Dep 29 Rider \$1,341.14 \$2,279.94 \$2,682.28
Max out of Pocket: In: \$8,000/\$16,000 Employee/ Spouse* \$2,642.73 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,765.90 NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,314.84 Ded and Coinsurance: In: \$1,750/\$3,500, 80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 NY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	\$2,695.60 \$3,841.23 Dep 29 Rider \$1,341.14 \$2,279.94 \$2,682.28
NY G FRDM NG 25/40/1750/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,314.84 Ded and Coinsurance: In: \$1,750/\$3,500, 80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$150D on T2 & 73 \$10/\$40/\$80 Family \$3,747.30 NY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	Dep 29 Rider \$1,341.14 \$2,279.94 \$2,682.28
PCP/Spec: \$25/\$40 Single \$1,314.84 Ded and Coinsurance: In: \$1,750/\$3,500,80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 Rx plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 NY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	\$1,341.14 \$2,279.94 \$2,682.28
Ded and Coinsurance: In: \$1,750/\$3,500, 80% Parent/Child (ren) \$2,235.23 Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 NY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	\$2,279.94 \$2,682.28
Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,629.68 RX plan: \$150D on 72 & 73 \$10/\$40/\$80 Family \$3,747.30 NY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	\$2,682.28
RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,747.30 NY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	
NY G MTRO GT 25/40/1250/80 EPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,115.73	\$3,822.25
	\$1,138.04
Ded and Coinsurance: In: \$1,250/\$2,500, 80% Parent/Child (ren) \$1,896.74	\$1,934.68
Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,231.46 DV stem: \$6,500/\$12,000 \$2,231.46	\$2,276.09
RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$3,179.83 NY G MTRO NG 25/40/1250/80 EPO ME 25 Tier Rate (select count	\$3,243.42 ties) Dep 29 Rider
PCP/Spec: \$25/\$40 Single \$1,156.06	\$1,179.18
For rope.	\$2,004.61
Max out of Pocket: In: \$6,500/\$13,000 Employee/ Spouse* \$2,312.12	\$2,358.37
RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$3,294.77	\$3,360.68
NY G MTRO GT 25/40/600/80 EPO HNY 25 Tier Rate (select count	
PCP/Spec: Ded \$25/Ded \$40 Single \$949.94	\$968.94
Ded and Coinsurance: In: \$600/\$1,200, 80% Parent/Child (ren) \$1,614.90 Max out of Pocket: In: \$7,900/\$15,800 Employee/ Spouse* \$1,899.88	\$1,647.19 \$1,937.88
Max dut of Pocket. III.37, 900/\$15,000 Employee spouse \$1,693.60 RX plan: \$10/\$35/\$70 Family \$2,707.33	\$2,761.48
NY G FRDM NG 30/60/2250/70 EPO 25 Tier Rate (select count	
PCP/Spec: \$30/\$60 Single \$1,268.88	\$1,294.26
Ded and Coinsurance: In: \$2,250/\$4,500, 70% Parent/Child (ren) \$2,157.09	\$2,200.24
Max out of Pocket: In: \$7,250/\$14,500 Employee/ Spouse* \$2,537.75	\$2,588.51
RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,616.30	\$3,688.63
NY G LBTY NG 30/60/1800/70 EPO 25 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,204.71	ties) Dep 29 Rider \$1,228.80
Ded and Coinsurance: In: \$1,800/\$3,600, 70% Parent/Child (ren) \$2,048.00	\$2,088.96
Max out of Pocket: In: \$7,500/\$15,000 Employee/ Spouse* \$2,409.42	\$2,457.61
RX plan: \$200D on T2 & T3 \$10/\$50/\$90 Family \$3,433.42	\$3,502.09
NY G LBTY NG 25/50/100 EPO ZD 25 Tier Rate (select count	
PCP/Spec: \$25/\$50 Single \$1,338.79	\$1,365.57
Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,275.93 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,677.57	\$2,321.46 \$2,731.13
RX plan: \$200D on T2 & T3 \$10/\$50/\$90 Family \$3,815.54	\$3,891.86
NY G LBTY NG 1650/90 EPO HSA PR 25 Tier Rate (select count	ties) Dep 29 Rider
PCP/Spec: Ded + 90%/Ded + 90% Single \$1,191.17	\$1,214.99
Ded and Coinsurance: In: \$1,650/\$3,300, 90% Parent/Child (ren) \$2,024.98	\$2,065.47
Max out of Pocket: In: \$5,750/\$11,500 Employee/ Spouse* \$2,382.33 RX plan: Ded Med/Rx \$10/\$50/\$90 Family \$3,394.82	\$2,429.97 \$3,462.71
RX plan: Ded Med/Rx \$10/\$50/\$90 Family \$3,394.82 NY G FRDM NG 2000/100 EPO HSA PR 25 Tier Rate (select count	
NO NO NO NO NO NO NO NO	\$1,285.69
Ded and Coinsurance: In: \$2,000/\$4,000, 100% Parent/Child (ren) \$2,142.83	\$2,185.67
	\$2,571.38
Max out of Pocket: In: \$7,050/\$14,100 Employee/ Spouse* \$2,520.97	\$3,664.22
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39	ties) Dep 29 Rider
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count	
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.77	\$1,436.95
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90	
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90	\$1,436.95 \$2,442.81
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$4,014.99 NY G LBTY NG 30/60/1250/100 EPO 25 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,259.03	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ties) Dep 29 Rider \$1,284.20
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count from the co	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 Dep 29 Rider \$1,284.20 \$2,183.14
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.79 Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$4,014.99 NY G LBTY NG 30/60/1250/100 EPO 25 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$1,250/\$2,500, 100% Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,518.05	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$4,014.99 NY G LBTY NG 30/60/1250/100 EPO 25 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$1,250/\$2,500, 100% Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,518.05 RX plan: \$20D on T2 & T3 \$10/\$50/\$90 Family \$3,588.23	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40 \$3,659.97
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$4,014.99 PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$1,250/\$2,500, 100% Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$1,250/\$2,500, 100% Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$2,000/\$14,000 Employee/ Spouse* \$2,518.05 RX plan: \$2,000 on T2 & T3 \$10/\$50/\$90 Family \$3,588.23 NY G FRDM NG 25/40/1500/80 PPO 25 Tier Rate (select count Rx plan: \$2,000 on T2 & T3 \$10/\$50/\$90 Family \$3,588.23 Rx plan: \$2,000 on T2 & T3 \$10/\$50/\$90 Tier Rate (select count Rx plan: Rx plan: \$2,000 on T2 & T3 \$10/\$50/\$90 Rate (select count Rx plan:	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40 \$3,659.97 ies) Dep 29 Rider
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count DeV PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0,50, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$4,014.99 NY G LBTY NG 30/60/1250/100 EPO 25 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$1,250/\$2,500, 100% Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,518.05 RX plan: \$200D on T2 & T3 \$10/\$50/\$90 Family \$3,588.23	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40 \$3,659.97
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count plants) PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$4,014.99 NY G LBTY NG 30/60/1250/100 EPO 25 Tier Rate (select count plants) PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$1,250/\$2,500, 100% Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,518.05 NY G FRDM NG 25/40/1500/80 PPO 25 Tier Rate (select count plants) NY G FRDM NG 25/40/1500/80 PPO 25 Tier Rate (select count plants) PCP/Spec: \$25/\$40 Single \$1,369.35 Ded and Coinsurance: In: \$1,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket:	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40 \$3,659.97 ies) Dep 29 Rider \$1,396.72 \$2,374.43 \$2,793.45
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count PCP/Spec: \$25/\$50 Single \$1,408.77 Ded and Coinsurance: In: \$0,50, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Family \$4,014.99 NY G LBTY NG 30/60/1250/100 EPO 25 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$1,250/\$2,500, 100% Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$1,250/\$2,500, 100% Employee/ Spouse* \$2,518.05 RX plan: \$200D on T2 & T3 \$10/\$50/\$90 Employee/ Spouse* \$2,518.05 NY G FRDM NG 25/40/1500/80 PPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,369.35 Ded and Coinsurance: In: \$1,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,278.99 NY G FRDM NG 25/40/1500/80 PPO 25	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40 \$3,659.97 Dep 29 Rider \$1,396.72 \$2,374.43 \$2,793.45 \$3,980.66
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Tier Rate (select count Rate (select count Single \$1,408.77 Single \$1,250 Single \$2,817.53 Family \$4,014.99 NY G LBTY NG 30/60/1250/100 EPO 25 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$7,000/\$14,000 Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,518.05 RX plan: \$200D on T2 & T3 \$10/\$50/\$90 Family \$3,588.23 NY G FRDM NG 25/40/1500/80 PPO 25 Tier Rate (select count Single \$1,369.35 Ded and Coinsurance: In: \$1,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,278.99 Max out of Pocket: In: \$7,500/\$14,500 Out: \$10,500/\$21,000 Employee/ Spouse* \$2,738.69 Max out of Pocket: In: \$2,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket: In: \$2,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket: In: \$2,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket: In: \$2,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket: In: \$2,500/\$4,500 Out: \$10,500/\$21,000 Employee/ Spouse* \$2,738.69 NY G FRDM NG 1650/90 PPO HSA 25 Tier Rate (select count Rat	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40 \$3,659.97 ies) Dep 29 Rider \$1,396.72 \$2,374.43 \$2,793.45 \$3,980.66 ies) Dep 29 Rider
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: S150D on T2 & T3 \$10/\$65/\$95 Tier Rate (select count PCP/Spec: \$30/\$60 Family \$4,014.99 PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$1,250/\$2,500, 100% Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.59 RX plan: S150D on T2 & T3 \$10/\$65/\$95 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$1,000/\$14,000 Employee/ Spouse* \$2,518.05 RX plan: \$200D on T2 & T3 \$10/\$50/\$90 Family \$3,588.23 NY G FRDM NG 25/40/1500/80 PPO 25 Tier Rate (select count PCP/Spec: \$25/\$40 Single \$1,369.37.89 Max out of Pocket: In: \$1,500/\$3,000, 80% Out: \$4,000/\$6,000, 60% Parent/Child (ren) \$2,237.89 Max out of Pocket: In: \$7,250/\$14,500 Out: \$10,500/\$21,000 Employee/ Spouse* \$2,738.69 RX plan: \$150D on T2 & T3 \$10/\$40/\$80 Family \$3,902.63 MX G FRDM NG 1650/90 PPO HSA 25 Tier Rate (select count RX plan: S1500/\$0 on T2 & T3 \$10/\$40/\$80 Family \$3,902.63 RX plan: S1500/\$0 on T2 & T3 \$10/\$40/\$80 Family \$3,902.63 RX plan: S1500/\$0 on T2 & T3 \$10/\$40/\$80 Family \$3,902.63 PCP/Spec: Ded + 90%/Ded + 90% Single \$1,302.24 PCP/Spec: Ded + 90%/Ded + 90% Single \$1,302.24 RX plan: Ded + 90%/Ded + 90% Single Single S1,302.24 RX plan: Single S1,302.24 Single Single S1,302.24 Single S1,302.	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40 \$3,659.97 Dep 29 Rider \$1,396.72 \$2,374.43 \$2,793.45 \$3,980.66 ies) Dep 29 Rider \$1,328.29
RX plan: Ded Med/Rx \$10/\$40/\$80 Family \$3,592.39 NY G FRDM NG 25/50/100 EPO ZD 25 Tier Rate (select count Ded and Coinsurance: In: \$0/\$0, 100% Parent/Child (ren) \$2,394.90 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,817.53 RX plan: \$150D on T2 & T3 \$10/\$65/\$95 Tier Rate (select count Rate (select count Single \$1,408.77 Single \$1,250 Single \$2,817.53 Family \$4,014.99 NY G LBTY NG 30/60/1250/100 EPO 25 Tier Rate (select count PCP/Spec: \$30/\$60 Single \$1,259.03 Ded and Coinsurance: In: \$7,000/\$14,000 Parent/Child (ren) \$2,140.34 Max out of Pocket: In: \$7,000/\$14,000 Employee/ Spouse* \$2,518.05 RX plan: \$200D on T2 & T3 \$10/\$50/\$90 Family \$3,588.23 NY G FRDM NG 25/40/1500/80 PPO 25 Tier Rate (select count Single \$1,369.35 Ded and Coinsurance: In: \$1,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,278.99 Max out of Pocket: In: \$7,500/\$14,500 Out: \$10,500/\$21,000 Employee/ Spouse* \$2,738.69 Max out of Pocket: In: \$2,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket: In: \$2,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket: In: \$2,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket: In: \$2,500/\$3,000, 80% Out: \$4,000/\$8,000, 60% Parent/Child (ren) \$2,327.89 Max out of Pocket: In: \$2,500/\$4,500 Out: \$10,500/\$21,000 Employee/ Spouse* \$2,738.69 NY G FRDM NG 1650/90 PPO HSA 25 Tier Rate (select count Rat	\$1,436.95 \$2,442.81 \$2,873.89 \$4,095.30 ies) Dep 29 Rider \$1,284.20 \$2,183.14 \$2,568.40 \$3,659.97 ies) Dep 29 Rider \$1,396.72 \$2,374.43 \$2,793.45 \$3,980.66 ies) Dep 29 Rider

2025 New York Small Group (1-100) Oxford Products: Q1 2025 Rates

Use the table below to review monthly rates for New York small group Oxford products. Rates are for Region 8 in the Oxford service area, which includes: Nassau and Suffolk counties. This guide is for informational purposes only. We reserve the right to correct any typographical errors. For a complete listing of all New York small group (1-100) products, please contact your sales representative. Note - Healthy NY eligibility: 50 or fewer employees.



NY S LBTY NG 30/60/30		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$30/Ded + \$60	Single	\$1,055.46	\$1,076.58
Ded and Coinsurance: Max out of Pocket:	In: \$3,000/\$6,000, 80% In: \$7,150/\$14,300	Parent/Child (ren) Employee/ Spouse*	\$1,794.28 \$2,110.91	\$1,830.18 \$2,153.15
RX plan:	Ded Med/Rx \$10/\$50/\$90	Family	\$3,008.05	\$3,068.24
NY S FRDM NG 2500/60		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + 60%/Ded + 60%	Single	\$1,078.00	\$1,099.56
Ded and Coinsurance:	In: \$2,500/\$5,000, 60%	Parent/Child (ren)	\$1,832.60	\$1,869.25
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$2,156.00	\$2,199.12
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$3,072.31	\$3,133.74
NY S FRDM NG 30/60/30 PCP/Spec:	Ded + \$30/Ded + \$60	Tier Single	Rate (select counties) \$1,112.67	Dep 29 Rider \$1,134.92
Ded and Coinsurance:	In: \$3,000/\$6,000, 80%	Parent/Child (ren)	\$1,891.54	\$1,134.92
Max out of Pocket:	In: \$7.150/\$14.300	Employee/ Spouse*	\$2,225.34	\$2,269.85
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$3,171.11	\$3,234.53
NY S FRDM NG 40/80/32	50/60 EPO 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$40/\$80	Single	\$1,116.49	\$1,138.82
Ded and Coinsurance:	In: \$3,250/\$6,500, 60%	Parent/Child (ren)	\$1,898.03	\$1,936.00
Max out of Pocket: RX plan:	In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$50/\$90	Employee/ Spouse* Family	\$2,232.97 \$3,181.99	\$2,277.64 \$3,245.63
NY S LBTY NG 40/80/32		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$40/\$80	Single	\$1,059.74	\$1,080.93
Ded and Coinsurance:	In: \$3,250/\$6,500, 60%	Parent/Child (ren)	\$1,801.55	\$1,837.59
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$2,119.47	\$2,161.87
RX plan:	\$200D on T2 & T3 \$10/\$50/\$90	Family	\$3,020.25	\$3,080.66
NY S MTRO GT 35/50/40		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$35/Ded + \$50	Single	\$908.34	\$926.50
Ded and Coinsurance:	In: \$4,000/\$8,000, 70%	Parent/Child (ren)	\$1,544.17	\$1,575.05 \$1.852.99
Max out of Pocket: RX plan:	In: \$7,200/\$14,400 Ded Med/Rx \$10/\$65/50% up to \$800	Employee/ Spouse* Family	\$1,816.67 \$2,588.75	\$1,852.99 \$2,640.51
NY S MTRO GT 30/80/37		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$30/\$80	Single	\$936.77	\$955.50
Ded and Coinsurance:	In: \$3,750/\$7,500, 60%	Parent/Child (ren)	\$1,592.50	\$1,624.34
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$1,873.53	\$1,910.99
RX plan:	\$200D on T2 & T3 \$10/\$65/\$95	Family	\$2,669.78	\$2,723.16
NY S LBTY NG 30/75/40		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$30/\$75	Single	\$1,042.57	\$1,063.42
Ded and Coinsurance: Max out of Pocket:	In: \$4,000/\$8,000, 50% In: \$9,200/\$18.400	Parent/Child (ren) Employee/ Spouse*	\$1,772.37 \$2,085.13	\$1,807.81 \$2.126.83
Wax out of Footet.	III. \$6,200/\$10,400	Limple year operate		
RX plan:	\$200D on T2 & T3 \$10/\$50/50% up to \$800	Family	\$2,971.31	\$3,030.74
RX plan: NY S MTRO NG 30/80/37		Family Tier	\$2,971.31 Rate (select counties)	\$3,030.74 Dep 29 Rider
NY S MTRO NG 30/80/37 PCP/Spec:	50/60 EPO ME 25 \$30/\$80	Tier Single	Rate (select counties) \$970.61	Dep 29 Rider \$990.02
NY S MTRO NG 30/80/3 PCP/Spec: Ded and Coinsurance:	50/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60%	Tier Single Parent/Child (ren)	Rate (select counties) \$970.61 \$1,650.03	Dep 29 Rider \$990.02 \$1,683.04
NY S MTRO NG 30/80/37 PCP/Spec: Ded and Coinsurance: Max out of Pocket:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200\$18,400	Tier Single Parent/Child (ren) Employee/ Spouse*	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04
NY S MTRO NG 30/80/3 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95	Tier Single Parent/Child (ren) Employee/ Spouse* Family	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56
NY S MTRO NG 30/80/3 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/	50/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties)	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider
NY S MTRO NG 30/80/3 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 100 EPO ZD 25 \$50/\$100	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89
NY S MTRO NG 30/80/3 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/	50/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider
NY S MTRO NG 30/80/3; PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/- PCP/Spec: Ded and Coinsurance:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100%	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren)	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41
NY S MTRO NG 30/80/3/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket:	50/60 EPO ME 25 \$30/880 In: \$3,750/\$7,500, 60% In: \$9,2005/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$9,2005/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren) Employee/ Spouse*	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77
NY S MTRO NG 30/80/33 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec:	750/60 EPO ME 25 \$30/880 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80%	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Family Tier Single	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08
NY S MTRO NG 30/80/33/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,2005/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80%	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren) Parent/Child (ren)	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54
NY S MTRO NG 30/80/3/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/400/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 100 EPO ZD 25 \$50/\$100 In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$8,000/\$16,000	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Farent/Child (ren) Employee/ Spouse*	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54
NY S MTRO NG 30/80/33 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: MX plan: MX plan:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$16,000 Ded Med/RX \$10/\$50/\$90	Tier Single Parent/Child (ren) Employee/ Spouse* Family	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93
NY S MTRO NG 30/80/33 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/11	750/60 EPO ME 25 \$30/880 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000,	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties)	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider
NY S MTRO NG 30/80/33 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$16,000 Ded Med/RX \$10/\$50/\$90	Tier Single Parent/Child (ren) Employee/ Spouse* Family	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93
NY S MTRO NG 30/80/33 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket:	750/60 EPO ME 25 \$30/880 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$8,000, 80% In: \$8,000/\$16,000 Ded Med/Rx \$10/\$50/\$90 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren) Employee/ Spouse*	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,905.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,284.05	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,214.42 \$2,064.52 \$2,064.52
NY S MTRO NG 30/80/37 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan:	\$50(60 EPO ME 25 \$30(\$80	Tier Single Parent/Child (ren) Employee/ Spouse* Family	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,990.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,214.42 \$2,064.52 \$2,428.85 \$3,461.11
NY S MTRO NG 30/80/33 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 RY SLBTY NG 50/100/1 RY S LBTY NG 50/100/1 RY S LBTY NG 50/100/1 RX plan: NY S FRDM NG 50/100/1	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$50, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$8,000/\$16,000 Ded Med/Rx \$10/\$50/\$90 00 EPO ZD 25 \$50/\$100 In: \$0/\$0,100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Family Tier Family Tier Family Tier Family	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,331.23 \$3,393.25 Rate (select counties)	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,1214.42 \$2,064.52 \$2,428.85 \$3,461.11 Dep 29 Rider
NY S MTRO NG 30/80/3' PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LETY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LEBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LEBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 50/100/9 PCP/Spec:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$8,000/\$16,000 Ded Med/Rx \$10/\$50/\$90 De PO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,655.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,190.61	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,214.42 \$2,064.52 \$2,428.85 \$3,461.11 Dep 29 Rider \$1,279.49
NY S MTRO NG 30/80/33 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 50/100/1 PCP/Spec: Ded and Coinsurance: Ded and Coinsurance: Ded and Coinsurance: Ded and Coinsurance:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$8,000/\$16,000 Ded Med/Rx \$10/\$50/\$90 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Family Tier Single Farent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren)	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,204.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,254.40 \$2,132.48	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,214.42 \$2,064.52 \$2,428.85 \$3,461.11 Dep 29 Rider \$1,279.49 \$2,175.14
NY S MTRO NG 30/80/3/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$00/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 FPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$8,000/\$16,000 Ded Med/Rx \$10/\$50/\$90 00 EPO ZD 25 \$50/\$100 In: \$0/\$0,100% In: \$0/\$0,000% In: \$0/\$0,100% In: \$0/\$0,100% In: \$0/\$0,000% In:	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,194.40 \$2,132.48 \$2,132.48	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,214.42 \$2,064.52 \$2,428.85 \$3,461.11 Dep 29 Rider \$1,279.49 \$2,175.14 \$2,175.14
NY S MTRO NG 30/80/3/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan:	750/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$8,000/\$16,000 Ded Med/Rx \$10/\$50/\$90 10 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$0/\$0, 1	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren)	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,1254.40 \$2,132.48 \$2,508.80 \$3,575.04	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,214.42 \$2,064.52 \$2,428.85 \$3,461.11 Dep 29 Rider \$1,279.49 \$2,175.14 \$2,2175.14 \$2,2175.14
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NY S MTRO NG 30/80/3/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 50/100/4 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 50/100/5 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LBTY NG 30/60/45 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 30/60/45 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRDM NG 30/60/22 PCP/Spec: Ded and Coinsurance: Ded and Coinsurance:	50/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 100 EPO ZD 25 \$50/\$100 In: \$0,900 on T2 & T3 \$15/\$65/\$95 EPO HSA PR 25 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$4,000/\$16,000 Ded Med/Rx \$10/\$50/\$90 Ded Med/Rx \$10/\$50/\$90 Ded Med/Rx \$10/\$50/\$90 De EPO ZD 25 \$50/\$100 In: \$0,900 on T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$00 PO T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$00 PO T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$00 PO T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$00 PO T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$00 PO T2 & T3 \$15/\$65/\$95 00 EPO ZD 25 \$50/\$00 PO T2 & T3 \$15/\$65/\$95	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single Parent/Child (ren)	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,190.61 \$2,132.48 \$2,508.80 \$3,575.04 Rate (select counties) \$1,150.50 \$1,195.85	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,214.42 \$2,064.52 \$2,428.85 \$3,461.11 Dep 29 Rider \$1,279.49 \$2,175.14 \$2,558.99 \$3,646.56 Dep 29 Rider \$1,078.28 \$1,833.07 \$2,166.56 \$3,073.09 Dep 29 Rider \$1,173.51 \$1,994.96
NY S MTRO NG 30/80/3/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S MTRO NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LETY NG 4000/80 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LETY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LETY NG 50/100/1 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRBM NG 50/100/ PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LETY NG 30/60/45 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S LETY NG 30/60/45 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRBM NG 30/60/45 PCP/Spec: Ded and Coinsurance: Max out of Pocket: RX plan: NY S FRBM NG 30/60/22 PCP/Spec:	50/60 EPO ME 25 \$30/\$80 In: \$3,750/\$7,500, 60% In: \$9,200/\$18,400 \$200D on T2 & T3 \$10/\$65/\$95 00 EPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 Ded + 80%/Ded + 80% In: \$4,000/\$8,000, 80% In: \$8,000/\$16,000 Ded Med/Rx \$10/\$50/\$90 Ded Med/Rx \$10/\$50/\$90 Ded Med/Rx \$10/\$50/\$90 De ZD ZD 5 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 Ded FPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 Ded PO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 Ded PO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 Ded FPO ZD 25 \$50/\$100 In: \$0/\$0, 100% In: \$9,200/\$18,400 \$200D on T2 & T3 \$15/\$65/\$95 Ded FPO ZD 25 \$50/\$100 In: \$0/\$0,000,000,00% In: \$0/\$0,000,000,00% In: \$0/\$0,000,000,00% In: \$0/\$0,000,000,00% In: \$0/\$0,000,000,00% In: \$0/\$0,000,000,00% In: \$0/\$0/\$0/\$0/\$0/\$0/\$0/\$0/\$0/\$0/\$0/\$0/\$0/\$	Tier Single Parent/Child (ren) Employee/ Spouse* Family Tier Single	Rate (select counties) \$970.61 \$1,650.03 \$1,941.21 \$2,766.23 Rate (select counties) \$1,095.97 \$1,863.14 \$2,191.93 \$3,123.50 Rate (select counties) \$1,002.04 \$1,703.46 \$2,004.08 \$2,855.81 Rate (select counties) \$1,190.61 \$2,024.05 \$2,381.23 \$3,393.25 Rate (select counties) \$1,254.40 \$2,132.48 \$2,508.80 \$3,575.04 Rate (select counties) \$1,057.14 \$1,797.14 \$2,114.28 \$3,012.86 Rate (select counties) \$1,150.71.4	Dep 29 Rider \$990.02 \$1,683.04 \$1,980.04 \$2,821.56 Dep 29 Rider \$1,117.89 \$1,900.41 \$2,235.77 \$3,185.97 Dep 29 Rider \$1,022.08 \$1,737.54 \$2,044.16 \$2,912.93 Dep 29 Rider \$1,214.42 \$2,064.52 \$2,428.85 \$3,461.11 Dep 29 Rider \$1,279.49 \$2,175.14 \$2,258.99 \$3,664.56 Dep 29 Rider \$1,078.28 \$1,078.28 \$1,078.28 \$1,073.09 \$1,078.28 \$1,073.09 Dep 29 Rider \$1,078.28 \$1,833.07
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2025 New York Small Group (1-100) Oxford Products: Q1 2025 Rates

Use the table below to review monthly rates for New York small group Oxford products. Rates are for Region 8 in the Oxford service area, which includes: Nassau and Suffolk counties. This guide is for informational purposes only. We reserve the right to correct any typographical errors. For a complete listing of all New York small group (1-100) products, please contact your sales representative. Note - Healthy NY eligibility: 50 or fewer employees.



Bronze Plans				
NY B FRDM NG 5000/50	EPO HSA 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + 50%/Ded + 50%	Single	\$1,008.56	\$1,028.75
Ded and Coinsurance:	In: \$5,000/\$10,000, 50%	Parent/Child (ren)	\$1,714.56	\$1,748.87
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$2,017.13	\$2,057.50
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$2,874.41	\$2,931.93
NY B MTRO GT 40/75/65	500/50 EPO HSA 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$40/Ded + \$75	Single	\$843.53	\$860.41
Ded and Coinsurance:	In: \$6,500/\$13,000, 50%	Parent/Child (ren)	\$1,434.00	\$1,462.70
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$1,687.07	\$1,720.82
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$2,404.08	\$2,452.17
NY B LBTY NG 7250/100	EPO HSA 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + 100%/Ded + 100%	Single	\$967.61	\$986.97
Ded and Coinsurance:	In: \$7,250/\$14,500, 100%	Parent/Child (ren)	\$1,644.94	\$1,677.85
Max out of Pocket:	In: \$7,250/\$14,500	Employee/ Spouse*	\$1,935.22	\$1,973.95
RX plan:	Ded Med/Rx \$0/\$0/\$0	Family	\$2,757.69	\$2,812.87
NY B MTRO GT 7250/10	0 EPO HSA 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + 100%/Ded + 100%	Single	\$860.54	\$877.75
Ded and Coinsurance:	In: \$7,250/\$14,500, 100%	Parent/Child (ren)	\$1,462.92	\$1,492.17
Max out of Pocket:	In: \$7,250/\$14,500	Employee/ Spouse*	\$1,721.09	\$1,755.50
RX plan:	Ded Med/Rx \$0/\$0/\$0	Family	\$2,452.55	\$2,501.59
NY B LBTY NG 25/75/57	50/70 EPO HSA 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$25/Ded + \$75	Single	\$952.55	\$971.60
Ded and Coinsurance:	In: \$5,750/\$11,500, 70%	Parent/Child (ren)	\$1,619.34	\$1,651.73
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$1,905.11	\$1,943.21
RX plan:	Ded Med/Rx 70%/70%/70%	Family	\$2,714.77	\$2,769.07
NY B FRDM NG 30/60/67	750/80 PPO HSA 25	Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$30/Ded + \$60	Single	\$1,030.91	\$1,051.53
Ded and Coinsurance:	In: \$6,750/\$13,500, 80% Out: \$12,500/\$25,000, 80%	Parent/Child (ren)	\$1,752.54	\$1,787.59
Max out of Pocket:	In: \$8,000/\$16,000 Out: \$31,250/\$62,500	Employee/ Spouse*	\$2,061.81	\$2,103.05
RX plan:	Ded Med/Rx \$10/\$50/\$90	Family	\$2,938,08	\$2.996.85

^{*} Employee / Spouse rate is the rate for Employee / Domestic Partner coverage if additional coverage is available and purchased by the group.

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