

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 Oxford¹ products. Rates are for **Region 4** in the Oxford service area, which includes: Bronx, Kings, New York, Queens, Richmond, Rockland, and Westchester 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 20/40/100 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$20/\$40	Single	\$1,513.85	\$1,544.12
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$2,573.54	\$2,625.00
Max out of Pocket:	In: \$3,250/\$6,500	Employee/ Spouse*	\$3,027.69	\$3,088.24
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,314.46	\$4,400.75
NY P FRDM NG 5/15/100 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$5/\$15	Single	\$1,542.38	\$1,573.24
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$2,622.05	\$2,674.51
Max out of Pocket:	In: \$3,750/\$7,500	Employee/ Spouse*	\$3,084.76	\$3,146.47
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,395.79	\$4,483.72
NY P FRDM NG 10/25/250/90 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$10/\$25	Single	\$1,465.17	\$1,494.47
Ded and Coinsurance:	In: \$250/\$500, 90%	Parent/Child (ren)	\$2,490.79	\$2,540.61
Max out of Pocket:	In: \$2,750/\$5,500	Employee/ Spouse*	\$2,930.34	\$2,988.95
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,175.74	\$4,259.25
NY P FRDM NG 15/25/100 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$15/\$25	Single	\$1,517.81	\$1,548.16
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$2,580.29	\$2,631.87
Max out of Pocket:	In: \$3,500/\$7,000	Employee/ Spouse*	\$3,035.63	\$3,096.32
RX plan:	\$150D on T2 & T3 \$10/\$65/\$95	Family	\$4,325.76	\$4,412.25
NY P FRDM NG 5/15/100 PPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$5/\$15	Single	\$1,597.89	\$1,629.84
Ded and Coinsurance:	In: \$0/\$0, 100% Out: \$2,000/\$4,000, 70%	Parent/Child (ren)	\$2,716.40	\$2,770.74
Max out of Pocket:	In: \$3,750/\$7,500 Out: \$5,500/\$11,000	Employee/ Spouse*	\$3,195.77	\$3,259.69
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,553.97	\$4,645.06
NY P FRDM NG 20/40/100 PPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$20/\$40	Single	\$1,566.10	\$1,597.41
Ded and Coinsurance:	In: \$0/\$0, 100% Out: \$3,000/\$6,000, 70%	Parent/Child (ren)	\$2,662.36	\$2,715.60
Max out of Pocket:	In: \$3,250/\$6,500 Out: \$8,000/\$16,000	Employee/ Spouse*	\$3,132.19	\$3,194.83
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$4,463.37	\$4,552.63
NY P FRDM NG 20/40/100 PPO FAIR 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$20/\$40	Single	\$1,906.84	\$1,944.97
Ded and Coinsurance:	In: \$0/\$0, 100% Out: \$10,000/\$20,000, 80%	Parent/Child (ren)	\$3,241.62	\$3,306.46
Max out of Pocket:	In: \$3,250/\$6,500 Out: \$25,000/\$50,000	Employee/ Spouse*	\$3,813.67	\$3,889.95
RX plan:	\$100D on T2 & T3 \$5/\$35/\$70	Family	\$5,434.49	\$5,543.17

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Gold Plans				
NY G FRDM NG 1650/90 EPO HSA 25				
	Tier	Rate (select counties)	Dep 29 Rider	
PCP/Spec:	Single	\$1,225.47	\$1,249.98	
Ded and Coinsurance:	Parent/Child (ren)	\$2,083.30	\$2,124.96	
Max out of Pocket:	Employee/ Spouse*	\$2,450.94	\$2,499.95	
RX plan:	Family	\$3,492.59	\$3,562.44	
NY G FRDM NG 50/50/1000/90 EPO 25				
PCP/Spec:	Single	\$1,299.73	\$1,325.73	
Ded and Coinsurance:	Parent/Child (ren)	\$2,209.55	\$2,253.74	
Max out of Pocket:	Employee/ Spouse*	\$2,599.46	\$2,651.45	
RX plan:	Family	\$3,704.23	\$3,778.32	
NY G FRDM NG 15/35/1750/90 EPO 25				
PCP/Spec:	Single	\$1,289.37	\$1,315.15	
Ded and Coinsurance:	Parent/Child (ren)	\$2,191.93	\$2,235.76	
Max out of Pocket:	Employee/ Spouse*	\$2,578.74	\$2,630.31	
RX plan:	Family	\$3,674.71	\$3,748.18	
NY G FRDM NG 25/40/1750/80 EPO 25				
PCP/Spec:	Single	\$1,283.00	\$1,308.66	
Ded and Coinsurance:	Parent/Child (ren)	\$2,181.10	\$2,224.73	
Max out of Pocket:	Employee/ Spouse*	\$2,565.99	\$2,617.33	
RX plan:	Family	\$3,656.54	\$3,729.69	
NY G MTRO GT 25/40/1250/80 EPO 25				
PCP/Spec:	Single	\$1,088.71	\$1,110.48	
Ded and Coinsurance:	Parent/Child (ren)	\$1,850.81	\$1,887.81	
Max out of Pocket:	Employee/ Spouse*	\$2,177.42	\$2,220.96	
RX plan:	Family	\$3,102.82	\$3,164.86	
NY G MTRO NG 25/40/1250/80 EPO ME 25				
PCP/Spec:	Single	\$1,128.06	\$1,150.63	
Ded and Coinsurance:	Parent/Child (ren)	\$1,917.70	\$1,956.07	
Max out of Pocket:	Employee/ Spouse*	\$2,256.12	\$2,301.26	
RX plan:	Family	\$3,214.96	\$3,279.30	
NY G MTRO GT 25/40/600/80 EPO HNY 25				
PCP/Spec:	Single	\$926.94	\$945.47	
Ded and Coinsurance:	Parent/Child (ren)	\$1,575.80	\$1,607.31	
Max out of Pocket:	Employee/ Spouse*	\$1,853.88	\$1,890.95	
RX plan:	Family	\$2,641.78	\$2,694.60	
NY G FRDM NG 30/60/2250/70 EPO 25				
PCP/Spec:	Single	\$1,238.15	\$1,262.91	
Ded and Coinsurance:	Parent/Child (ren)	\$2,104.85	\$2,146.96	
Max out of Pocket:	Employee/ Spouse*	\$2,476.29	\$2,525.82	
RX plan:	Family	\$3,528.72	\$3,599.30	
NY G LBTY NG 30/60/1800/70 EPO 25				
PCP/Spec:	Single	\$1,175.54	\$1,199.05	
Ded and Coinsurance:	Parent/Child (ren)	\$1,998.42	\$2,038.38	
Max out of Pocket:	Employee/ Spouse*	\$2,351.08	\$2,398.09	
RX plan:	Family	\$3,350.28	\$3,417.28	
NY G LBTY NG 25/50/100 EPO ZD 25				
PCP/Spec:	Single	\$1,306.36	\$1,332.49	
Ded and Coinsurance:	Parent/Child (ren)	\$2,220.81	\$2,265.24	
Max out of Pocket:	Employee/ Spouse*	\$2,612.73	\$2,664.98	
RX plan:	Family	\$3,723.13	\$3,797.61	
NY G LBTY NG 1650/90 EPO HSA PR 25				
PCP/Spec:	Single	\$1,162.33	\$1,185.57	
Ded and Coinsurance:	Parent/Child (ren)	\$1,975.95	\$2,015.46	
Max out of Pocket:	Employee/ Spouse*	\$2,324.65	\$2,371.14	
RX plan:	Family	\$3,312.63	\$3,378.87	
NY G FRDM NG 2000/100 EPO HSA PR 25				
PCP/Spec:	Single	\$1,229.96	\$1,254.56	
Ded and Coinsurance:	Parent/Child (ren)	\$2,090.93	\$2,132.75	
Max out of Pocket:	Employee/ Spouse*	\$2,459.93	\$2,509.12	
RX plan:	Family	\$3,505.40	\$3,575.50	
NY G FRDM NG 25/50/100 EPO ZD 25				
PCP/Spec:	Single	\$1,374.66	\$1,402.15	
Ded and Coinsurance:	Parent/Child (ren)	\$2,336.92	\$2,383.66	
Max out of Pocket:	Employee/ Spouse*	\$2,749.32	\$2,804.30	
RX plan:	Family	\$3,917.78	\$3,996.13	
NY G LBTY NG 30/60/1250/100 EPO 25				
PCP/Spec:	Single	\$1,228.53	\$1,253.11	
Ded and Coinsurance:	Parent/Child (ren)	\$2,088.50	\$2,130.28	
Max out of Pocket:	Employee/ Spouse*	\$2,457.06	\$2,506.21	
RX plan:	Family	\$3,501.31	\$3,571.35	
NY G FRDM NG 25/40/1500/80 PPO 25				
PCP/Spec:	Single	\$1,336.18	\$1,362.90	
Ded and Coinsurance:	Parent/Child (ren)	\$2,271.51	\$2,316.93	
Max out of Pocket:	Employee/ Spouse*	\$2,672.37	\$2,725.80	
RX plan:	Family	\$3,808.12	\$3,884.27	
NY G FRDM NG 1650/90 PPO HSA 25				
PCP/Spec:	Single	\$1,270.71	\$1,296.12	
Ded and Coinsurance:	Parent/Child (ren)	\$2,160.21	\$2,203.40	
Max out of Pocket:	Employee/ Spouse*	\$2,541.43	\$2,592.24	
RX plan:	Family	\$3,621.53	\$3,693.95	

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

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Silver Plans				
NY S LBTY NG 30/60/3000/80 EPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$30/Ded + \$60	Single	\$1,029.90	\$1,050.50
Ded and Coinsurance:	In: \$3,000/\$6,000, 80%	Parent/Child (ren)	\$1,750.83	\$1,785.85
Max out of Pocket:	In: \$7,150/\$14,300	Employee/ Spouse*	\$2,059.80	\$2,101.00
RX plan:	Ded Med/Rx \$10/\$50/\$90	Family	\$2,935.21	\$2,993.92
NY S FRDM NG 2500/60 EPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + 60%/Ded + 60%	Single	\$1,051.89	\$1,072.93
Ded and Coinsurance:	In: \$2,500/\$5,000, 60%	Parent/Child (ren)	\$1,848.22	\$1,882.98
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$2,103.78	\$2,145.86
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$2,997.89	\$3,057.85
NY S FRDM NG 30/60/3000/80 EPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$30/Ded + \$60	Single	\$1,085.72	\$1,107.44
Ded and Coinsurance:	In: \$3,000/\$6,000, 80%	Parent/Child (ren)	\$1,848.22	\$1,882.65
Max out of Pocket:	In: \$7,150/\$14,300	Employee/ Spouse*	\$2,171.44	\$2,214.88
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$3,094.31	\$3,156.20
NY S FRDM NG 40/80/3250/60 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$40/\$80	Single	\$1,089.46	\$1,111.25
Ded and Coinsurance:	In: \$3,250/\$6,500, 60%	Parent/Child (ren)	\$1,787.92	\$1,889.11
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$2,178.91	\$2,222.49
RX plan:	\$200D on T2 & T3 \$10/\$50/\$90	Family	\$3,104.96	\$3,167.05
NY S LBTY NG 40/80/3250/60 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$40/\$80	Single	\$1,034.07	\$1,054.75
Ded and Coinsurance:	In: \$3,250/\$6,500, 60%	Parent/Child (ren)	\$1,757.92	\$1,793.08
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$2,068.14	\$2,109.50
RX plan:	\$200D on T2 & T3 \$10/\$50/\$90	Family	\$2,947.10	\$3,006.05
NY S MTRO GT 35/50/4000/70 EPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$35/Ded + \$50	Single	\$886.33	\$904.06
Ded and Coinsurance:	In: \$4,000/\$8,000, 70%	Parent/Child (ren)	\$1,506.77	\$1,536.90
Max out of Pocket:	In: \$7,200/\$14,400	Employee/ Spouse*	\$1,772.67	\$1,808.11
RX plan:	Ded Med/Rx \$10/\$65/50% up to \$800	Family	\$2,526.06	\$2,576.56
NY S MTRO GT 30/80/3750/60 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$30/\$80	Single	\$914.08	\$932.36
Ded and Coinsurance:	In: \$3,750/\$7,500, 60%	Parent/Child (ren)	\$1,553.94	\$1,585.01
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$1,828.15	\$1,864.72
RX plan:	\$200D on T2 & T3 \$10/\$65/\$95	Family	\$2,605.12	\$2,657.23
NY S LBTY NG 30/75/4000/50 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$30/\$75	Single	\$1,017.32	\$1,037.66
Ded and Coinsurance:	In: \$4,000/\$8,000, 50%	Parent/Child (ren)	\$1,729.44	\$1,764.03
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$2,034.64	\$2,075.33
RX plan:	\$200D on T2 & T3 \$10/\$50/50% up to \$800	Family	\$2,899.36	\$2,957.34
NY S MTRO NG 30/80/3750/60 EPO ME 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$30/\$80	Single	\$947.11	\$966.05
Ded and Coinsurance:	In: \$3,750/\$7,500, 60%	Parent/Child (ren)	\$1,610.08	\$1,642.29
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$1,894.21	\$1,932.10
RX plan:	\$200D on T2 & T3 \$10/\$65/\$95	Family	\$2,699.25	\$2,753.24
NY S MTRO NG 50/100/100 EPO ZD 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$50/\$100	Single	\$1,069.43	\$1,090.82
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$1,818.03	\$1,854.40
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$2,138.85	\$2,181.64
RX plan:	\$200D on T2 & T3 \$15/\$65/\$95	Family	\$3,047.87	\$3,108.84
NY S LBTY NG 4000/80 EPO HSA PR 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + 80%/Ded + 80%	Single	\$977.77	\$997.32
Ded and Coinsurance:	In: \$4,000/\$8,000, 80%	Parent/Child (ren)	\$1,662.21	\$1,695.45
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$1,955.55	\$1,994.65
RX plan:	Ded Med/Rx \$10/\$50/\$90	Family	\$2,786.65	\$2,842.37
NY S LBTY NG 50/100/100 EPO ZD 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$50/\$100	Single	\$1,161.78	\$1,185.01
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$1,975.03	\$2,014.53
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$2,323.57	\$2,370.03
RX plan:	\$200D on T2 & T3 \$15/\$65/\$95	Family	\$3,311.08	\$3,377.29
NY S FRDM NG 50/100/100 EPO ZD 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$50/\$100	Single	\$1,224.03	\$1,248.51
Ded and Coinsurance:	In: \$0/\$0, 100%	Parent/Child (ren)	\$2,080.84	\$2,122.46
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$2,448.05	\$2,497.01
RX plan:	\$200D on T2 & T3 \$15/\$65/\$95	Family	\$3,488.48	\$3,558.25
NY S LBTY NG 30/60/4500/50 EPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$30/\$60	Single	\$1,031.54	\$1,052.17
Ded and Coinsurance:	In: \$4,500/\$9,000, 50%	Parent/Child (ren)	\$1,753.62	\$1,788.69
Max out of Pocket:	In: \$9,200/\$18,400	Employee/ Spouse*	\$2,063.08	\$2,104.33
RX plan:	\$200D on T2 & T3 \$10/\$50/\$90	Family	\$2,939.88	\$2,998.67
NY S FRDM NG 30/60/2250/70 PPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$30/Ded + \$60	Single	\$1,122.64	\$1,145.09
Ded and Coinsurance:	In: \$2,250/\$4,500, 70% Out: \$6,000/\$12,000, 50%	Parent/Child (ren)	\$1,908.49	\$1,946.66
Max out of Pocket:	In: \$8,000/\$16,000 Out: \$15,500/\$31,000	Employee/ Spouse*	\$2,245.28	\$2,290.19
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$3,199.52	\$3,263.52
NY S FRDM NG 40/80/3250/60 PPO 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	\$40/\$80	Single	\$1,129.81	\$1,152.41
Ded and Coinsurance:	In: \$3,250/\$6,500, 60% Out: \$6,000/\$12,000, 50%	Parent/Child (ren)	\$1,920.69	\$1,959.10
Max out of Pocket:	In: \$9,200/\$18,400 Out: \$15,500/\$31,000	Employee/ Spouse*	\$2,259.63	\$2,304.83
RX plan:	\$200D on T2 & T3 \$10/\$50/\$90	Family	\$3,219.97	\$3,284.38

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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	\$984.14	\$1,003.83
Ded and Coinsurance:	In: \$5,000/\$10,000, 50%	Parent/Child (ren)	\$1,673.04	\$1,706.51
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$1,968.28	\$2,007.66
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$2,804.79	\$2,860.92
NY B MTRO GT 40/75/6500/50 EPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$40/Ded + \$75	Single	\$823.11	\$839.57
Ded and Coinsurance:	In: \$6,500/\$13,000, 50%	Parent/Child (ren)	\$1,399.29	\$1,427.27
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$1,646.22	\$1,679.13
RX plan:	Ded Med/Rx \$10/\$40/\$80	Family	\$2,345.86	\$2,392.76
NY B LBTY NG 7250/100 EPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + 100%/Ded + 100%	Single	\$944.18	\$963.07
Ded and Coinsurance:	In: \$7,250/\$14,500, 100%	Parent/Child (ren)	\$1,605.11	\$1,637.23
Max out of Pocket:	In: \$7,250/\$14,500	Employee/ Spouse*	\$1,888.36	\$1,926.15
RX plan:	Ded Med/Rx \$0/\$0/\$0	Family	\$2,690.92	\$2,744.75
NY B MTRO GT 7250/100 EPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + 100%/Ded + 100%	Single	\$839.70	\$856.50
Ded and Coinsurance:	In: \$7,250/\$14,500, 100%	Parent/Child (ren)	\$1,427.49	\$1,456.04
Max out of Pocket:	In: \$7,250/\$14,500	Employee/ Spouse*	\$1,679.40	\$1,712.99
RX plan:	Ded Med/Rx \$0/\$0/\$0	Family	\$2,393.15	\$2,441.02
NY B LBTY NG 25/75/5750/70 EPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$25/Ded + \$75	Single	\$929.49	\$948.08
Ded and Coinsurance:	In: \$5,750/\$11,500, 70%	Parent/Child (ren)	\$1,580.14	\$1,611.73
Max out of Pocket:	In: \$8,000/\$16,000	Employee/ Spouse*	\$1,858.98	\$1,896.16
RX plan:	Ded Med/Rx 70%/70%/70%	Family	\$2,649.04	\$2,702.03
NY B FRDM NG 30/60/6750/80 PPO HSA 25		Tier	Rate (select counties)	Dep 29 Rider
PCP/Spec:	Ded + \$30/Ded + \$60	Single	\$1,005.94	\$1,026.06
Ded and Coinsurance:	In: \$6,750/\$13,500, 80% Out: \$12,500/\$25,000, 80%	Parent/Child (ren)	\$1,710.10	\$1,744.31
Max out of Pocket:	In: \$8,000/\$16,000 Out: \$31,250/\$62,500	Employee/ Spouse*	\$2,011.89	\$2,052.13
RX plan:	Ded Med/Rx \$10/\$50/\$90	Family	\$2,866.94	\$2,924.28

* 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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