

New Jersey Individual Basic And Essential Plan Rates

Zip Codes 070-073 (Essex, Hudson & Union Counties)		Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older		
<b>Single</b>	<b>Without any Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$138.00	\$149.00	\$173.00	\$181.00	\$207.00	\$269.00	\$292.00	\$362.00	\$413.00	\$456.00
			AmeriHealth HMO	\$172.28	\$180.25	\$189.21	\$222.07	\$248.96	\$294.77	\$407.29	\$561.65	\$602.48	\$602.48
			Celtic Ins. Co.	\$854.00	\$1,001.00	\$1,102.00	\$1,291.00	\$1,589.00	\$1,748.00	\$1,923.00	\$2,115.00	\$2,327.00	\$2,560.00
		<b>Female</b>	CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00
			HealthNet of NJ	\$370.47	\$370.47	\$370.47	\$370.47	\$443.09	\$536.94	\$622.40	\$999.29	\$1,283.32	\$1,286.78
			Horizon BCNSNJ	\$131.29	\$131.29	\$153.04	\$183.26	\$192.83	\$225.66	\$263.03	\$332.90	\$410.10	\$436.52
	Oxford Health Ins	\$142.59	\$145.58	\$161.64	\$193.25	\$214.54	\$257.22	\$300.60	\$375.06	\$422.64	\$453.71		
	<b>With Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$155.00	\$181.00	\$208.00	\$224.00	\$239.00	\$249.00	\$293.00	\$310.00	\$392.00	\$417.00
			AmeriHealth HMO	\$311.69	\$375.43	\$353.52	\$326.63	\$339.58	\$355.51	\$405.30	\$524.80	\$599.49	\$602.48
			Celtic Ins. Co.	\$939.40	\$1,101.10	\$1,212.20	\$1,420.10	\$1,747.90	\$1,922.80	\$2,115.30	\$2,326.50	\$2,559.70	\$2,816.00
		<b>Female</b>	CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00
			HealthNet of NJ	\$656.48	\$664.88	\$695.01	\$640.67	\$613.50	\$671.79	\$727.61	\$916.80	\$1,170.20	\$1,217.13
			Horizon BCBSNJ	\$163.40	\$192.83	\$229.17	\$234.38	\$237.84	\$229.17	\$254.76	\$271.18	\$310.42	\$317.98
	Oxford Health Ins	\$168.78	\$197.96	\$237.23	\$244.76	\$269.54	\$262.01	\$291.86	\$313.68	\$363.42	\$391.39		
	<b>With Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$173.00	\$181.00	\$190.00	\$223.00	\$250.00	\$296.00	\$409.00	\$564.00	\$605.00	\$605.00
			AmeriHealth HMO 2**	\$240.00	\$252.00	\$265.00	\$311.00	\$348.00	\$411.00	\$568.00	\$784.00	\$840.00	\$840.00
			Horizon BCBSNJ	\$165.15	\$165.15	\$192.50	\$230.51	\$242.55	\$283.84	\$330.84	\$418.73	\$515.84	\$549.08
		Oxford Health Ins	\$178.67	\$182.40	\$202.53	\$242.14	\$268.82	\$322.29	\$376.64	\$469.94	\$554.62	\$568.49	
<b>Female</b>		AmeriHealth HMO 1**	\$313.00	\$377.00	\$355.00	\$328.00	\$341.00	\$357.00	\$407.00	\$527.00	\$602.00	\$605.00	
		AmeriHealth HMO 2**	\$437.00	\$524.00	\$492.00	\$456.00	\$475.00	\$496.00	\$565.00	\$731.00	\$838.00	\$840.00	
	Horizon BCBSNJ	\$205.53	\$242.55	\$288.27	\$294.82	\$299.16	\$288.27	\$320.45	\$341.10	\$390.46	\$399.97		
Oxford Health Ins	\$211.48	\$248.04	\$297.24	\$306.68	\$337.73	\$328.29	\$365.69	\$393.04	\$455.36	\$490.40			
<b>Adult &amp; Child(ren)</b>	<b>Without any Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$274.00	\$285.00	\$309.00	\$317.00	\$343.00	\$405.00	\$428.00	\$498.00	\$549.00	\$592.00
			AmeriHealth HMO	\$547.71	\$555.67	\$564.64	\$597.50	\$624.39	\$670.19	\$782.72	\$937.08	\$977.91	\$977.91
			Celtic Ins. Co.	\$1,494.50	\$1,751.75	\$1,928.50	\$2,259.25	\$2,780.75	\$3,059.00	\$3,365.25	\$3,701.25	\$4,072.25	\$4,480.00
		<b>Female</b>	CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00
			HealthNet of NJ	\$822.80	\$855.89	\$876.15	\$922.08	\$1,055.95	\$1,149.80	\$1,235.26	\$1,612.15	\$1,896.18	\$1,899.64
			Horizon BCNSNJ	\$350.11	\$350.11	\$371.85	\$402.08	\$411.66	\$444.48	\$481.85	\$551.71	\$628.92	\$655.37
	Oxford Health Ins	\$357.14	\$360.12	\$376.19	\$407.79	\$429.09	\$471.76	\$515.14	\$589.61	\$657.19	\$668.25		
	<b>With Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$291.00	\$317.00	\$344.00	\$360.00	\$375.00	\$385.00	\$429.00	\$446.00	\$528.00	\$553.00
			AmeriHealth HMO	\$687.12	\$750.86	\$728.95	\$702.06	\$715.01	\$730.94	\$780.73	\$900.23	\$974.92	\$977.91
			Celtic Ins. Co.	\$1,643.95	\$1,926.93	\$2,121.35	\$2,485.18	\$3,058.83	\$3,364.90	\$3,701.78	\$4,071.38	\$4,479.48	\$4,928.00
		<b>Female</b>	CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00
			HealthNet of NJ	\$1,269.34	\$1,277.74	\$1,307.87	\$1,253.54	\$1,226.37	\$1,284.66	\$1,340.47	\$1,529.66	\$1,783.07	\$1,829.99
			Horizon BCBSNJ	\$382.21	\$411.66	\$447.98	\$453.20	\$456.65	\$447.98	\$473.59	\$490.01	\$529.23	\$536.80
	Oxford Health Ins	\$383.33	\$412.50	\$451.77	\$459.31	\$484.09	\$476.55	\$506.40	\$528.22	\$577.96	\$605.93		
	<b>With Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$550.00	\$558.00	\$567.00	\$600.00	\$627.00	\$673.00	\$786.00	\$941.00	\$982.00	\$982.00
			AmeriHealth HMO 2**	\$764.00	\$776.00	\$789.00	\$835.00	\$872.00	\$935.00	\$1,092.00	\$1,308.00	\$1,364.00	\$1,364.00
			Horizon BCBSNJ	\$440.38	\$440.38	\$467.74	\$505.75	\$517.80	\$559.08	\$606.08	\$693.96	\$791.08	\$824.35
		Oxford Health Ins	\$447.49	\$451.23	\$471.35	\$510.96	\$537.64	\$591.11	\$645.46	\$738.76	\$823.44	\$837.31	
<b>Female</b>		AmeriHealth HMO 1**	\$690.00	\$754.00	\$732.00	\$705.00	\$718.00	\$734.00	\$784.00	\$904.00	\$979.00	\$982.00	
		AmeriHealth HMO 2**	\$961.00	\$1,048.00	\$1,016.00	\$980.00	\$999.00	\$1,020.00	\$1,089.00	\$1,255.00	\$1,362.00	\$1,364.00	
	Horizon BCBSNJ	\$480.76	\$517.80	\$563.49	\$570.05	\$574.38	\$563.49	\$595.69	\$616.36	\$665.68	\$675.21		
Oxford Health Ins	\$480.30	\$516.86	\$566.06	\$575.51	\$606.55	\$597.11	\$634.51	\$661.86	\$724.18	\$759.22			

New Jersey Individual Basic And Essential Plan Rates

Zip Codes 070-073 (Essex, Hudson & Union Counties)			Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older
Two Adults*	Without any Rider	Aetna Life Ins. Co.	\$293.00	\$330.00	\$381.00	\$405.00	\$446.00	\$518.00	\$585.00	\$672.00	\$805.00	\$873.00
		AmeriHealth HMO	\$483.97	\$555.67	\$542.73	\$548.70	\$588.54	\$650.28	\$812.60	\$1,086.45	\$1,201.97	\$1,204.95
		Celtic Ins. Co. (M)	\$1,989.82	\$2,332.33	\$2,567.66	\$3,008.03	\$3,702.37	\$4,072.84	\$4,480.59	\$4,927.95	\$5,421.91	\$5,964.80
		Celtic Ins. Co. (F)	\$2,188.80	\$2,565.56	\$2,824.43	\$3,308.83	\$4,072.61	\$4,480.12	\$4,928.65	\$5,420.75	\$5,964.10	\$6,561.28
		CIGNA Healthcare	\$1,488.00	\$1,488.00	\$1,671.00	\$1,671.00	\$1,915.00	\$1,915.00	\$2,674.00	\$2,674.00	\$4,554.00	\$4,554.00
		HealthNet of NJ	\$866.42	\$907.91	\$958.29	\$949.90	\$1,056.59	\$1,208.73	\$1,350.01	\$1,916.09	\$2,453.53	\$2,503.91
		Horizon BCNSNJ	\$294.69	\$324.13	\$382.21	\$417.64	\$430.66	\$454.82	\$517.78	\$604.07	\$720.52	\$754.53
	Oxford Health Ins	\$295.81	\$326.37	\$378.91	\$416.14	\$459.86	\$493.27	\$562.84	\$654.34	\$765.74	\$802.82	
	With Rider	AmeriHealth HMO 1**	\$486.00	\$558.00	\$545.00	\$551.00	\$591.00	\$653.00	\$816.00	\$1,091.00	\$1,207.00	\$1,210.00
		AmeriHealth HMO 2**	\$677.00	\$776.00	\$757.00	\$767.00	\$823.00	\$907.00	\$1,133.00	\$1,515.00	\$1,678.00	\$1,680.00
Horizon BCBSNJ		\$370.67	\$407.69	\$480.76	\$525.31	\$541.69	\$572.09	\$651.28	\$759.83	\$906.30	\$949.07	
Oxford Health Ins		\$370.64	\$408.94	\$474.76	\$521.41	\$576.19	\$618.06	\$705.23	\$819.87	\$959.46	\$1,005.91	
Family*	Without any Rider	Aetna Life Ins. Co.	\$429.00	\$466.00	\$517.00	\$541.00	\$582.00	\$654.00	\$721.00	\$808.00	\$941.00	\$1,009.00
		AmeriHealth HMO	\$859.40	\$931.10	\$918.16	\$924.13	\$963.96	\$1,025.70	\$1,188.03	\$1,461.88	\$1,577.39	\$1,580.38
		Celtic Ins. Co. (M)	\$1,998.36	\$2,342.34	\$2,578.68	\$3,020.94	\$3,718.26	\$4,090.32	\$4,499.82	\$4,949.10	\$5,445.18	\$5,990.40
		Celtic Ins. Co. (F)	\$2,198.20	\$2,576.57	\$2,836.55	\$3,323.03	\$4,090.09	\$4,499.35	\$4,949.80	\$5,444.01	\$5,989.70	\$6,589.44
		CIGNA Healthcare	\$2,143.00	\$2,143.00	\$2,407.00	\$2,407.00	\$2,759.00	\$2,759.00	\$3,852.00	\$3,852.00	\$6,559.00	\$6,559.00
		HealthNet of NJ	\$1,576.05	\$1,617.54	\$1,667.92	\$1,659.53	\$1,766.22	\$1,918.36	\$2,059.64	\$2,625.72	\$3,163.16	\$3,213.54
		Horizon BCNSNJ	\$569.37	\$598.81	\$656.90	\$692.33	\$705.35	\$729.49	\$792.47	\$878.76	\$995.21	\$1,029.22
	Oxford Health Ins	\$596.17	\$626.73	\$679.27	\$716.50	\$760.22	\$793.63	\$863.20	\$954.70	\$1,066.10	\$1,103.18	
	With Rider	AmeriHealth HMO 1**	\$863.00	\$935.00	\$922.00	\$928.00	\$968.00	\$1,030.00	\$1,193.00	\$1,468.00	\$1,584.00	\$1,587.00
		AmeriHealth HMO 2**	\$1,201.00	\$1,300.00	\$1,281.00	\$1,291.00	\$1,347.00	\$1,431.00	\$1,657.00	\$2,039.00	\$2,202.00	\$2,204.00
Horizon BCBSNJ		\$716.18	\$753.20	\$826.27	\$870.84	\$887.22	\$917.59	\$996.80	\$1,105.34	\$1,251.81	\$1,294.59	
Oxford Health Ins		\$746.99	\$785.28	\$851.11	\$897.76	\$952.54	\$994.41	\$1,081.58	\$1,196.22	\$1,335.81	\$1,382.26	

Companies may rate Basic & Essential policies based on age, gender and location of the primary insured/subscriber. Companies may choose to use all, none or some of these factors.

\*Most carriers do not price policies with two adults based on whether the primary insured/subscriber is male or female; Celtic is an exception.

Contact carriers for more information about the riders they offer.

\*\*AmeriHealth offers two riders: a Basic rider (1), and a Preferred rider (2).

New Jersey Individual Basic And Essential Plan Rates

Zip Codes 074-076 (Bergen & Passaic Counties)		Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older			
<b>Single</b>	<b>Without any Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$139.00	\$150.00	\$174.00	\$182.00	\$208.00	\$271.00	\$294.00	\$364.00	\$416.00	\$460.00	
			AmeriHealth HMO	\$172.28	\$180.25	\$189.21	\$222.07	\$248.96	\$294.77	\$407.29	\$561.65	\$602.48	\$602.48	
			Celtic Ins. Co.	\$854.00	\$1,001.00	\$1,102.00	\$1,291.00	\$1,589.00	\$1,748.00	\$1,923.00	\$2,115.00	\$2,327.00	\$2,560.00	
		<b>Female</b>	CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
			HealthNet of NJ	\$370.47	\$370.47	\$370.47	\$370.47	\$443.09	\$536.94	\$622.40	\$999.29	\$1,283.32	\$1,286.78	
			Horizon BCNSNJ	\$131.29	\$131.29	\$153.04	\$183.26	\$192.83	\$225.66	\$263.03	\$332.90	\$410.10	\$436.52	
	Oxford Health Ins	\$142.59	\$145.58	\$161.64	\$193.25	\$214.54	\$257.22	\$300.60	\$375.06	\$442.64	\$453.71			
	<b>With Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$157.00	\$182.00	\$211.00	\$225.00	\$241.00	\$251.00	\$295.00	\$312.00	\$395.00	\$419.00	
			AmeriHealth HMO	\$311.69	\$375.43	\$353.52	\$326.63	\$339.58	\$355.51	\$405.30	\$524.80	\$599.49	\$602.48	
			Celtic Ins. Co.	\$939.40	\$1,101.10	\$1,212.20	\$1,420.10	\$1,747.90	\$1,922.80	\$2,115.30	\$2,326.50	\$2,559.70	\$2,816.00	
		<b>Female</b>	CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
			HealthNet of NJ	\$656.48	\$664.88	\$695.01	\$640.67	\$613.50	\$671.79	\$727.61	\$916.80	\$1,170.20	\$1,217.13	
			Horizon BCBSNJ	\$163.40	\$192.83	\$229.17	\$234.38	\$237.84	\$229.17	\$254.76	\$271.18	\$310.42	\$317.98	
	Oxford Health Ins	\$168.78	\$197.96	\$237.23	\$244.76	\$269.54	\$262.01	\$291.86	\$313.68	\$363.42	\$391.39			
	<b>Adult and Child(ren)</b>	<b>Without any Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$173.00	\$181.00	\$190.00	\$223.00	\$250.00	\$296.00	\$409.00	\$564.00	\$605.00	\$605.00
				AmeriHealth HMO 2**	\$240.00	\$252.00	\$265.00	\$311.00	\$348.00	\$411.00	\$568.00	\$784.00	\$840.00	\$840.00
				Horizon BCBSNJ	\$165.15	\$165.15	\$192.50	\$230.51	\$242.55	\$283.84	\$330.84	\$418.73	\$515.84	\$549.08
			<b>Female</b>	Oxford Health Ins	\$178.67	\$182.40	\$202.53	\$242.14	\$268.82	\$322.29	\$376.64	\$469.94	\$554.62	\$568.49
AmeriHealth HMO 1**				\$313.00	\$377.00	\$355.00	\$328.00	\$341.00	\$357.00	\$407.00	\$527.00	\$602.00	\$605.00	
AmeriHealth HMO 2**				\$437.00	\$524.00	\$492.00	\$456.00	\$475.00	\$496.00	\$565.00	\$731.00	\$838.00	\$840.00	
<b>With Rider</b>		<b>Male</b>	Horizon BCBSNJ	\$205.53	\$242.55	\$288.27	\$294.82	\$299.16	\$288.27	\$320.45	\$341.10	\$390.46	\$399.97	
			Oxford Health Ins	\$211.48	\$248.04	\$297.24	\$306.68	\$337.73	\$328.29	\$365.69	\$393.04	\$455.36	\$490.40	
			Aetna Life Ins. Co.	\$276.00	\$287.00	\$311.00	\$319.00	\$345.00	\$408.00	\$431.00	\$501.00	\$553.00	\$597.00	
		<b>Female</b>	AmeriHealth HMO	\$547.71	\$555.67	\$564.64	\$597.50	\$624.39	\$670.19	\$782.72	\$937.08	\$977.91	\$977.91	
			Celtic Ins. Co.	\$1,494.50	\$1,751.75	\$1,928.50	\$2,259.25	\$2,780.75	\$3,059.00	\$3,365.25	\$3,701.25	\$4,072.25	\$4,480.00	
			CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00	
HealthNet of NJ	\$822.80	\$855.89	\$876.15	\$922.08	\$1,055.95	\$1,149.80	\$1,235.26	\$1,612.15	\$1,896.18	\$1,899.64				
Horizon BCNSNJ	\$350.11	\$350.11	\$371.85	\$402.08	\$411.66	\$444.48	\$481.85	\$551.71	\$628.92	\$655.37				
Oxford Health Ins	\$357.14	\$360.12	\$376.19	\$407.79	\$429.09	\$471.76	\$515.14	\$589.61	\$657.19	\$668.25				
<b>With Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$294.00	\$319.00	\$348.00	\$362.00	\$378.00	\$388.00	\$432.00	\$449.00	\$532.00	\$556.00		
		AmeriHealth HMO	\$687.12	\$750.86	\$728.95	\$702.06	\$715.01	\$730.94	\$780.73	\$900.23	\$974.92	\$977.91		
		Celtic Ins. Co.	\$1,643.95	\$1,926.93	\$2,121.35	\$2,485.18	\$3,058.83	\$3,364.90	\$3,701.78	\$4,071.38	\$4,479.48	\$4,928.00		
	<b>Female</b>	CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00		
		HealthNet of NJ	\$1,269.34	\$1,277.74	\$1,307.87	\$1,253.54	\$1,226.37	\$1,284.66	\$1,340.47	\$1,529.66	\$1,783.07	\$1,829.99		
		Horizon BCBSNJ	\$382.21	\$411.66	\$447.98	\$453.20	\$456.65	\$447.98	\$473.59	\$490.01	\$529.23	\$536.80		
Oxford Health Ins	\$383.33	\$412.50	\$451.77	\$459.31	\$484.09	\$476.55	\$506.40	\$528.22	\$577.96	\$605.93				
<b>With Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$550.00	\$558.00	\$567.00	\$600.00	\$627.00	\$673.00	\$786.00	\$941.00	\$982.00	\$982.00		
		AmeriHealth HMO 2**	\$764.00	\$776.00	\$789.00	\$835.00	\$872.00	\$935.00	\$1,092.00	\$1,308.00	\$1,364.00	\$1,364.00		
		Horizon BCBSNJ	\$440.38	\$440.38	\$467.74	\$505.75	\$517.80	\$559.08	\$606.08	\$693.96	\$791.08	\$824.35		
	<b>Female</b>	Oxford Health Ins	\$447.49	\$451.23	\$471.35	\$510.96	\$537.64	\$591.11	\$645.46	\$738.76	\$823.44	\$837.31		
		AmeriHealth HMO 1**	\$690.00	\$754.00	\$732.00	\$705.00	\$718.00	\$734.00	\$784.00	\$904.00	\$979.00	\$982.00		
		AmeriHealth HMO 2**	\$961.00	\$1,048.00	\$1,016.00	\$980.00	\$999.00	\$1,020.00	\$1,089.00	\$1,255.00	\$1,362.00	\$1,364.00		
Horizon BCBSNJ	\$480.76	\$517.80	\$563.49	\$570.05	\$574.38	\$563.49	\$595.69	\$616.36	\$665.68	\$675.21				
Oxford Health Ins	\$480.30	\$516.86	\$566.06	\$575.51	\$606.55	\$597.11	\$634.51	\$661.86	\$724.18	\$759.22				



New Jersey Individual Basic And Essential Plan Rates

Zip Codes 077-079 (Monmouth, Morris, Sussex & Warren)		Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older		
<b>Single</b>	<b>Without any Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$143.00	\$154.00	\$180.00	\$187.00	\$215.00	\$280.00	\$303.00	\$375.00	\$429.00	\$474.00
			AmeriHealth HMO	\$172.28	\$180.25	\$189.21	\$222.07	\$248.96	\$294.77	\$407.29	\$561.65	\$602.48	\$602.48
			Celtic Ins. Co.	\$854.00	\$1,001.00	\$1,102.00	\$1,291.00	\$1,589.00	\$1,748.00	\$1,923.00	\$2,115.00	\$2,327.00	\$2,560.00
		CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
		HealthNet of NJ	\$370.47	\$370.47	\$370.47	\$370.47	\$443.09	\$536.94	\$622.40	\$999.29	\$1,283.32	\$1,286.78	
		Horizon BCNSNJ	\$124.72	\$124.72	\$145.38	\$174.09	\$183.19	\$214.37	\$249.87	\$316.24	\$389.60	\$414.72	
	Oxford Health Ins	\$135.05	\$137.88	\$153.09	\$183.03	\$203.20	\$243.61	\$284.70	\$355.22	\$419.23	\$429.71		
	<b>Female</b>	Aetna Life Ins. Co.	\$161.00	\$188.00	\$217.00	\$231.00	\$248.00	\$259.00	\$304.00	\$322.00	\$407.00	\$432.00	
		AmeriHealth HMO	\$311.69	\$375.43	\$353.52	\$326.63	\$339.58	\$355.51	\$405.30	\$524.80	\$599.49	\$602.48	
		Celtic Ins. Co.	\$939.40	\$1,101.10	\$1,212.20	\$1,420.10	\$1,747.90	\$1,922.80	\$2,115.30	\$2,326.50	\$2,559.70	\$2,816.00	
		CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
		HealthNet of NJ	\$656.48	\$664.88	\$695.01	\$640.67	\$613.50	\$671.79	\$727.61	\$916.80	\$1,170.20	\$1,217.13	
		Horizon BCBSNJ	\$155.22	\$183.19	\$217.71	\$222.66	\$225.94	\$217.71	\$242.01	\$257.63	\$294.88	\$302.08	
	Oxford Health Ins	\$159.86	\$187.49	\$224.68	\$231.82	\$255.28	\$248.15	\$276.42	\$297.09	\$344.19	\$370.68		
	<b>With Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$173.00	\$181.00	\$190.00	\$223.00	\$250.00	\$296.00	\$409.00	\$564.00	\$605.00	\$605.00
			AmeriHealth HMO 2**	\$240.00	\$252.00	\$265.00	\$311.00	\$348.00	\$411.00	\$568.00	\$784.00	\$840.00	\$840.00
			Horizon BCBSNJ	\$156.88	\$156.88	\$182.86	\$218.97	\$230.42	\$269.65	\$314.30	\$397.77	\$490.06	\$521.65
		Oxford Health Ins	\$169.22	\$172.76	\$191.82	\$229.33	\$254.60	\$305.24	\$356.72	\$445.09	\$525.29	\$538.42	
<b>Female</b>		AmeriHealth HMO 1**	\$313.00	\$377.00	\$355.00	\$328.00	\$341.00	\$357.00	\$407.00	\$527.00	\$602.00	\$605.00	
		AmeriHealth HMO 2**	\$437.00	\$524.00	\$492.00	\$456.00	\$475.00	\$496.00	\$565.00	\$731.00	\$838.00	\$840.00	
	Horizon BCBSNJ	\$195.24	\$230.42	\$273.84	\$280.08	\$284.19	\$273.84	\$304.41	\$324.06	\$370.91	\$379.97		
Oxford Health Ins	\$200.30	\$234.92	\$281.52	\$290.46	\$319.87	\$310.92	\$346.35	\$372.25	\$431.27	\$464.46			
<b>Adult and Child(ren)</b>	<b>Without any Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$284.00	\$295.00	\$321.00	\$328.00	\$356.00	\$421.00	\$444.00	\$516.00	\$570.00	\$615.00
			AmeriHealth HMO	\$547.71	\$555.67	\$564.64	\$597.50	\$624.39	\$670.19	\$782.72	\$937.08	\$977.91	\$977.91
			Celtic Ins. Co.	\$1,494.50	\$1,751.75	\$1,928.50	\$2,259.25	\$2,780.75	\$3,059.00	\$3,365.25	\$3,701.25	\$4,072.25	\$4,480.00
		CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00	
		HealthNet of NJ	\$822.80	\$855.89	\$876.15	\$922.08	\$1,055.95	\$1,149.80	\$1,235.26	\$1,612.15	\$1,896.18	\$1,899.64	
		Horizon BCNSNJ	\$332.61	\$332.61	\$353.26	\$381.98	\$391.07	\$422.25	\$457.76	\$524.13	\$597.48	\$622.60	
	Oxford Health Ins	\$338.25	\$341.07	\$356.29	\$386.22	\$406.39	\$446.81	\$487.89	\$558.42	\$622.42	\$632.91		
	<b>Female</b>	Aetna Life Ins. Co.	\$302.00	\$329.00	\$358.00	\$372.00	\$389.00	\$400.00	\$445.00	\$463.00	\$548.00	\$573.00	
		AmeriHealth HMO	\$687.12	\$750.86	\$728.95	\$702.06	\$715.01	\$730.94	\$780.73	\$900.23	\$974.92	\$977.91	
		Celtic Ins. Co.	\$1,643.95	\$1,926.93	\$2,121.35	\$2,485.18	\$3,058.83	\$3,364.90	\$3,701.78	\$4,071.38	\$4,479.48	\$4,928.00	
		CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00	
		HealthNet of NJ	\$1,269.34	\$1,277.74	\$1,307.87	\$1,253.54	\$1,226.37	\$1,284.66	\$1,340.47	\$1,529.66	\$1,783.07	\$1,829.99	
		Horizon BCBSNJ	\$363.11	\$391.07	\$425.58	\$430.54	\$433.82	\$425.58	\$449.89	\$465.50	\$502.76	\$509.96	
	Oxford Health Ins	\$363.05	\$390.68	\$427.88	\$435.01	\$458.48	\$451.34	\$479.62	\$500.28	\$547.39	\$573.88		
	<b>With Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$550.00	\$558.00	\$567.00	\$600.00	\$627.00	\$673.00	\$786.00	\$941.00	\$982.00	\$982.00
			AmeriHealth HMO 2**	\$764.00	\$776.00	\$789.00	\$835.00	\$872.00	\$935.00	\$1,092.00	\$1,308.00	\$1,364.00	\$1,364.00
			Horizon BCBSNJ	\$418.37	\$418.37	\$444.34	\$480.47	\$491.90	\$531.12	\$575.79	\$659.27	\$751.54	\$783.13
		Oxford Health Ins	\$423.82	\$427.36	\$446.42	\$483.93	\$509.20	\$559.84	\$611.32	\$699.69	\$779.89	\$793.02	
<b>Female</b>		AmeriHealth HMO 1**	\$690.00	\$754.00	\$732.00	\$705.00	\$718.00	\$734.00	\$784.00	\$904.00	\$979.00	\$982.00	
		AmeriHealth HMO 2**	\$961.00	\$1,048.00	\$1,016.00	\$980.00	\$999.00	\$1,020.00	\$1,089.00	\$1,255.00	\$1,362.00	\$1,364.00	
	Horizon BCBSNJ	\$456.72	\$491.90	\$535.30	\$541.55	\$545.67	\$535.30	\$565.90	\$585.52	\$632.40	\$641.45		
Oxford Health Ins	\$454.90	\$489.52	\$536.12	\$545.07	\$574.47	\$565.53	\$600.95	\$626.85	\$685.87	\$719.06			

**New Jersey Individual Basic And Essential Plan Rates**

Zip Codes 077-079 (Monmouth, Morris, Sussex & Warren)			Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older
<b>Two Adults*</b>	<b>Without any Rider</b>	Aetna Life Ins. Co.	\$304.00	\$342.00	\$397.00	\$418.00	\$463.00	\$539.00	\$607.00	\$697.00	\$836.00	\$906.00
		AmeriHealth HMO	\$483.97	\$555.67	\$542.73	\$548.70	\$588.54	\$650.28	\$812.60	\$1,086.45	\$1,201.97	\$1,204.95
		Celtic Ins. Co. (M)	\$1,989.82	\$2,332.33	\$2,567.66	\$3,008.03	\$3,702.37	\$4,072.84	\$4,480.59	\$4,927.95	\$5,421.91	\$5,964.80
		Celtic Ins. Co. (F)	\$2,188.80	\$2,565.56	\$2,824.43	\$3,308.83	\$4,072.61	\$4,480.12	\$4,928.65	\$5,420.75	\$5,964.10	\$6,561.28
		CIGNA Healthcare	\$1,488.00	\$1,488.00	\$1,671.00	\$1,671.00	\$1,915.00	\$1,915.00	\$2,674.00	\$2,674.00	\$4,554.00	\$4,554.00
		HealthNet of NJ	\$866.42	\$907.91	\$958.29	\$949.90	\$1,056.59	\$1,208.73	\$1,350.01	\$1,916.09	\$2,453.53	\$2,503.91
		Horizon BCNSNJ	\$279.96	\$307.91	\$363.10	\$396.76	\$409.13	\$432.07	\$491.89	\$573.86	\$684.49	\$716.80
	Oxford Health Ins	\$280.16	\$309.11	\$358.86	\$394.13	\$435.53	\$467.18	\$533.07	\$619.72	\$725.24	\$760.35	
	<b>With Rider</b>	AmeriHealth HMO 1**	\$486.00	\$558.00	\$545.00	\$551.00	\$591.00	\$653.00	\$816.00	\$1,091.00	\$1,207.00	\$1,210.00
		AmeriHealth HMO 2**	\$677.00	\$776.00	\$757.00	\$767.00	\$823.00	\$907.00	\$1,133.00	\$1,515.00	\$1,678.00	\$1,680.00
		Horizon BCBSNJ	\$352.14	\$387.31	\$456.71	\$499.06	\$514.62	\$543.47	\$618.71	\$721.82	\$860.98	\$901.62
		Oxford Health Ins	\$351.04	\$387.31	\$449.65	\$493.83	\$545.72	\$585.37	\$667.93	\$776.50	\$908.71	\$952.71
	<b>Family*</b>	<b>Without any Rider</b>	Aetna Life Ins. Co.	\$445.00	\$483.00	\$538.00	\$559.00	\$604.00	\$680.00	\$748.00	\$838.00	\$977.00
AmeriHealth HMO			\$859.40	\$931.10	\$918.16	\$924.13	\$963.96	\$1,025.70	\$1,188.03	\$1,461.88	\$1,577.39	\$1,580.38
Celtic Ins. Co. (M)			\$1,998.36	\$2,342.34	\$2,578.68	\$3,020.94	\$3,718.26	\$4,090.32	\$4,499.82	\$4,949.10	\$5,445.18	\$5,990.40
Celtic Ins. Co. (F)			\$2,198.20	\$2,576.57	\$2,836.55	\$3,323.03	\$4,090.09	\$4,499.35	\$4,949.80	\$5,444.01	\$5,989.70	\$6,589.44
CIGNA Healthcare			\$2,143.00	\$2,143.00	\$2,407.00	\$2,407.00	\$2,759.00	\$2,759.00	\$3,852.00	\$3,852.00	\$6,559.00	\$6,559.00
HealthNet of NJ			\$1,576.05	\$1,617.54	\$1,667.92	\$1,659.53	\$1,766.22	\$1,918.36	\$2,059.64	\$2,625.72	\$3,163.16	\$3,213.54
Horizon BCNSNJ			\$540.91	\$568.87	\$624.04	\$657.72	\$670.09	\$693.04	\$752.85	\$834.83	\$945.44	\$977.75
Oxford Health Ins		\$564.64	\$593.58	\$643.34	\$678.60	\$720.01	\$751.65	\$817.54	\$904.20	\$1,009.71	\$1,044.82	
<b>With Rider</b>		AmeriHealth HMO 1**	\$863.00	\$935.00	\$922.00	\$928.00	\$968.00	\$1,030.00	\$1,193.00	\$1,468.00	\$1,584.00	\$1,587.00
		AmeriHealth HMO 2**	\$1,201.00	\$1,300.00	\$1,281.00	\$1,291.00	\$1,347.00	\$1,431.00	\$1,657.00	\$2,039.00	\$2,202.00	\$2,204.00
		Horizon BCBSNJ	\$680.37	\$715.55	\$784.93	\$827.31	\$842.87	\$871.73	\$946.95	\$1,050.08	\$1,189.20	\$1,229.86
		Oxford Health Ins	\$707.48	\$743.75	\$806.09	\$850.28	\$902.16	\$941.81	\$1,024.37	\$1,132.95	\$1,265.15	\$1,309.15

Companies may rate Basic & Essential policies based on age, gender and location of the primary insured/subscriber. Companies may choose to use all, none or some of these factors.

\*Most carriers do not price policies with two adults based on whether the primary insured/subscriber is male or female; Celtic is an exception.

Contact carriers for more information about the riders they offer.

\*\*AmeriHealth offers two riders: a Basic rider (1), and a Preferred rider (2).

New Jersey Individual Basic And Essential Plan Rates

Zip Codes 088-089 (Hunterdon, Middlesex & Somerset)		Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older		
<b>Single</b>	<b>Without any Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$140.00	\$151.00	\$176.00	\$184.00	\$211.00	\$273.00	\$297.00	\$367.00	\$420.00	\$463.00
			AmeriHealth HMO	\$172.28	\$180.25	\$189.21	\$222.07	\$248.96	\$294.77	\$407.29	\$561.65	\$602.48	\$602.48
			Celtic Ins. Co.	\$854.00	\$1,001.00	\$1,102.00	\$1,291.00	\$1,589.00	\$1,748.00	\$1,923.00	\$2,115.00	\$2,327.00	\$2,560.00
		CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
		HealthNet of NJ	\$370.47	\$370.47	\$370.47	\$370.47	\$443.09	\$536.94	\$622.40	\$999.29	\$1,283.32	\$1,286.78	
		Horizon BCNSNJ	\$131.29	\$131.29	\$153.04	\$183.26	\$192.83	\$225.66	\$263.03	\$332.90	\$410.10	\$436.52	
	Oxford Health Ins	\$142.59	\$145.58	\$161.64	\$193.25	\$214.54	\$257.22	\$300.60	\$375.06	\$442.64	\$453.71		
	<b>Female</b>	Aetna Life Ins. Co.	\$158.00	\$184.00	\$213.00	\$227.00	\$244.00	\$254.00	\$298.00	\$315.00	\$399.00	\$423.00	
		AmeriHealth HMO	\$311.69	\$375.43	\$353.52	\$326.63	\$339.58	\$355.51	\$405.30	\$524.80	\$599.49	\$602.48	
		Celtic Ins. Co.	\$939.40	\$1,101.10	\$1,212.20	\$1,420.10	\$1,747.90	\$1,922.80	\$2,115.30	\$2,326.50	\$2,559.70	\$2,816.00	
		CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
		HealthNet of NJ	\$656.48	\$664.88	\$695.01	\$640.67	\$613.50	\$671.79	\$727.61	\$916.80	\$1,170.20	\$1,217.13	
		Horizon BCBSNJ	\$163.40	\$192.83	\$229.17	\$234.38	\$237.84	\$229.17	\$254.76	\$271.18	\$310.42	\$317.98	
	Oxford Health Ins	\$168.78	\$197.96	\$237.23	\$244.76	\$269.54	\$262.01	\$291.86	\$313.68	\$363.42	\$391.39		
	<b>With Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$173.00	\$181.00	\$190.00	\$223.00	\$250.00	\$296.00	\$409.00	\$564.00	\$605.00	\$605.00
			AmeriHealth HMO 2**	\$240.00	\$252.00	\$265.00	\$311.00	\$348.00	\$411.00	\$568.00	\$784.00	\$840.00	\$840.00
			Horizon BCBSNJ	\$165.15	\$165.15	\$192.50	\$230.51	\$242.55	\$283.84	\$330.84	\$418.73	\$515.84	\$549.08
		Oxford Health Ins	\$178.67	\$182.40	\$202.53	\$242.14	\$268.82	\$322.29	\$376.64	\$469.94	\$554.62	\$568.49	
<b>Female</b>		AmeriHealth HMO 1**	\$313.00	\$377.00	\$355.00	\$328.00	\$341.00	\$357.00	\$407.00	\$527.00	\$602.00	\$605.00	
		AmeriHealth HMO 2**	\$437.00	\$524.00	\$492.00	\$456.00	\$475.00	\$496.00	\$565.00	\$731.00	\$838.00	\$840.00	
	Horizon BCBSNJ	\$205.53	\$242.55	\$288.27	\$294.82	\$299.16	\$288.27	\$320.45	\$341.10	\$390.46	\$399.97		
Oxford Health Ins	\$211.48	\$248.04	\$297.24	\$306.68	\$337.73	\$328.29	\$365.69	\$393.04	\$455.36	\$490.40			
<b>Adult and Child(ren)</b>	<b>Without any Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$278.00	\$289.00	\$314.00	\$322.00	\$349.00	\$411.00	\$435.00	\$505.00	\$558.00	\$601.00
			AmeriHealth HMO	\$547.71	\$555.67	\$564.64	\$597.50	\$624.39	\$670.19	\$782.72	\$937.08	\$977.91	\$977.91
			Celtic Ins. Co.	\$1,494.50	\$1,751.75	\$1,928.50	\$2,259.25	\$2,780.75	\$3,059.00	\$3,365.25	\$3,701.25	\$4,072.25	\$4,480.00
		CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00	
		HealthNet of NJ	\$822.80	\$855.89	\$876.15	\$922.08	\$1,055.95	\$1,149.80	\$1,235.26	\$1,612.15	\$1,896.18	\$1,899.64	
		Horizon BCNSNJ	\$350.11	\$350.11	\$371.85	\$402.08	\$411.66	\$444.48	\$481.85	\$551.71	\$628.92	\$655.37	
	Oxford Health Ins	\$357.14	\$360.12	\$376.19	\$407.79	\$429.09	\$471.76	\$515.14	\$589.61	\$657.19	\$668.25		
	<b>Female</b>	Aetna Life Ins. Co.	\$296.00	\$322.00	\$351.00	\$365.00	\$382.00	\$392.00	\$436.00	\$453.00	\$537.00	\$561.00	
		AmeriHealth HMO	\$687.12	\$750.86	\$728.95	\$702.06	\$715.01	\$730.94	\$780.73	\$900.23	\$974.92	\$977.91	
		Celtic Ins. Co.	\$1,643.95	\$1,926.93	\$2,121.35	\$2,485.18	\$3,058.83	\$3,364.90	\$3,701.78	\$4,071.38	\$4,479.48	\$4,928.00	
		CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00	
		HealthNet of NJ	\$1,269.34	\$1,277.74	\$1,307.87	\$1,253.54	\$1,226.37	\$1,284.66	\$1,340.47	\$1,529.66	\$1,783.07	\$1,829.99	
		Horizon BCBSNJ	\$382.21	\$411.66	\$447.98	\$453.20	\$456.65	\$447.98	\$473.59	\$490.01	\$529.23	\$536.80	
	Oxford Health Ins	\$383.33	\$412.50	\$451.77	\$459.31	\$484.09	\$476.55	\$506.40	\$528.22	\$577.96	\$605.93		
	<b>With Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$550.00	\$558.00	\$567.00	\$600.00	\$627.00	\$673.00	\$786.00	\$941.00	\$982.00	\$982.00
			AmeriHealth HMO 2**	\$764.00	\$776.00	\$789.00	\$835.00	\$872.00	\$935.00	\$1,092.00	\$1,308.00	\$1,364.00	\$1,364.00
			Horizon BCBSNJ	\$440.38	\$440.38	\$467.74	\$505.75	\$517.80	\$559.08	\$606.08	\$693.96	\$791.08	\$824.35
		Oxford Health Ins	\$447.49	\$451.23	\$471.35	\$510.96	\$537.64	\$591.11	\$645.46	\$738.76	\$823.44	\$837.31	
<b>Female</b>		AmeriHealth HMO 1**	\$690.00	\$754.00	\$732.00	\$705.00	\$718.00	\$734.00	\$784.00	\$904.00	\$979.00	\$982.00	
		AmeriHealth HMO 2**	\$961.00	\$1,048.00	\$1,016.00	\$980.00	\$999.00	\$1,020.00	\$1,089.00	\$1,255.00	\$1,362.00	\$1,364.00	
	Horizon BCBSNJ	\$480.76	\$517.80	\$563.49	\$570.05	\$574.38	\$563.49	\$595.69	\$616.36	\$665.68	\$675.21		
Oxford Health Ins	\$480.30	\$516.86	\$566.06	\$575.51	\$606.55	\$597.11	\$634.51	\$661.86	\$724.18	\$759.22			

**New Jersey Individual Basic And Essential Plan Rates**

Zip Codes 088-089 (Hunterdon, Middlesex & Somerset)			Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older
<b>Two Adults*</b>	<b>Without any Rider</b>	Aetna Life Ins. Co.	\$298.00	\$335.00	\$389.00	\$411.00	\$455.00	\$527.00	\$595.00	\$682.00	\$819.00	\$886.00
		AmeriHealth HMO	\$483.97	\$555.67	\$542.73	\$548.70	\$588.54	\$650.28	\$812.60	\$1,086.45	\$1,201.97	\$1,204.95
		Celtic Ins. Co. (M)	\$1,989.82	\$2,332.33	\$2,567.66	\$3,008.03	\$3,702.37	\$4,072.84	\$4,480.59	\$4,927.95	\$5,421.91	\$5,964.80
		Celtic Ins. Co. (F)	\$2,188.80	\$2,565.56	\$2,824.43	\$3,308.83	\$4,072.61	\$4,480.12	\$4,928.65	\$5,420.75	\$5,964.10	\$6,561.28
		CIGNA Healthcare	\$1,488.00	\$1,488.00	\$1,671.00	\$1,671.00	\$1,915.00	\$1,915.00	\$2,674.00	\$2,674.00	\$4,554.00	\$4,554.00
		HealthNet of NJ	\$866.42	\$907.91	\$958.29	\$949.90	\$1,056.59	\$1,208.73	\$1,350.01	\$1,916.09	\$2,453.53	\$2,503.91
		Horizon BCNSNJ	\$294.69	\$324.13	\$382.21	\$417.64	\$430.66	\$454.82	\$517.78	\$604.07	\$720.52	\$754.53
	Oxford Health Ins	\$295.81	\$326.37	\$378.91	\$416.14	\$459.86	\$493.27	\$562.84	\$654.34	\$765.74	\$802.82	
	<b>With Rider</b>	AmeriHealth HMO 1**	\$486.00	\$558.00	\$545.00	\$551.00	\$591.00	\$653.00	\$816.00	\$1,091.00	\$1,207.00	\$1,210.00
		AmeriHealth HMO 2**	\$677.00	\$776.00	\$757.00	\$767.00	\$823.00	\$907.00	\$1,133.00	\$1,515.00	\$1,678.00	\$1,680.00
Horizon BCBSNJ		\$370.67	\$407.69	\$480.76	\$525.31	\$541.69	\$572.09	\$651.28	\$759.83	\$906.30	\$949.07	
Oxford Health Ins		\$370.64	\$408.94	\$474.76	\$521.14	\$576.19	\$618.06	\$705.23	\$819.87	\$959.46	\$1,005.91	
<b>Family*</b>	<b>Without any Rider</b>	Aetna Life Ins. Co.	\$436.00	\$473.00	\$527.00	\$549.00	\$593.00	\$665.00	\$733.00	\$820.00	\$957.00	\$1,024.00
		AmeriHealth HMO	\$859.40	\$931.10	\$918.16	\$924.13	\$963.96	\$1,025.70	\$1,188.03	\$1,461.88	\$1,577.39	\$1,580.38
		Celtic Ins. Co. (M)	\$1,998.36	\$2,342.34	\$2,578.68	\$3,020.94	\$3,718.26	\$4,090.32	\$4,499.82	\$4,949.10	\$5,445.18	\$5,990.40
		Celtic Ins. Co. (F)	\$2,198.20	\$2,576.57	\$2,836.55	\$3,323.03	\$4,090.09	\$4,499.35	\$4,949.80	\$5,444.01	\$5,989.70	\$6,589.44
		CIGNA Healthcare	\$2,143.00	\$2,143.00	\$2,407.00	\$2,407.00	\$2,759.00	\$2,759.00	\$3,852.00	\$3,852.00	\$6,559.00	\$6,559.00
		HealthNet of NJ	\$1,576.05	\$1,617.54	\$1,667.92	\$1,659.53	\$1,766.22	\$1,918.36	\$2,059.64	\$2,625.72	\$3,163.16	\$3,213.54
		Horizon BCNSNJ	\$569.37	\$598.81	\$656.90	\$692.33	\$705.35	\$729.49	\$792.47	\$878.76	\$995.21	\$1,029.22
	Oxford Health Ins	\$596.17	\$626.73	\$679.27	\$716.50	\$760.22	\$793.63	\$863.20	\$954.70	\$1,066.10	\$1,103.18	
	<b>With Rider</b>	AmeriHealth HMO 1**	\$863.00	\$935.00	\$922.00	\$928.00	\$968.00	\$1,030.00	\$1,193.00	\$1,468.00	\$1,584.00	\$1,587.00
		AmeriHealth HMO 2**	\$1,201.00	\$1,300.00	\$1,281.00	\$1,291.00	\$1,347.00	\$1,431.00	\$1,657.00	\$2,039.00	\$2,202.00	\$2,204.00
Horizon BCBSNJ		\$716.18	\$753.20	\$826.27	\$870.84	\$887.22	\$917.59	\$996.80	\$1,105.34	\$1,251.81	\$1,294.59	
Oxford Health Ins		\$746.99	\$785.28	\$851.11	\$897.76	\$952.54	\$994.41	\$1,081.58	\$1,196.22	\$1,335.81	\$1,382.26	

Companies may rate Basic & Essential policies based on age, gender and location of the primary insured/subscriber. Companies may choose to use all, none or some of these factors.

\*Most carriers do not price policies with two adults based on whether the primary insured/subscriber is male or female; Celtic is an exception.

Contact carriers for more information about the riders they offer.

\*\*AmeriHealth offers two riders: a Basic rider (1), and a Preferred rider (2).

New Jersey Individual Basic And Essential Plan Rates

Zip Codes 081, 085-086 (Burlington, Camden, Mercer)		Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older		
Single	Without any Rider	Male	Aetna Life Ins. Co.	\$140.00	\$151.00	\$175.00	\$183.00	\$211.00	\$273.00	\$297.00	\$366.00	\$419.00	\$462.00
			AmeriHealth HMO	\$172.28	\$180.25	\$189.21	\$222.07	\$248.96	\$294.77	\$407.29	\$561.65	\$602.48	\$602.48
			Celtic Ins. Co.	\$854.00	\$1,001.00	\$1,102.00	\$1,291.00	\$1,589.00	\$1,748.00	\$1,923.00	\$2,115.00	\$2,327.00	\$2,560.00
		CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
		HealthNet of NJ	\$370.47	\$370.47	\$370.47	\$370.47	\$443.09	\$536.94	\$622.40	\$999.29	\$1,283.32	\$1,286.78	
		Horizon BCNSNJ	\$124.72	\$124.72	\$145.38	\$174.09	\$183.19	\$214.37	\$249.87	\$316.24	\$389.60	\$414.72	
		Oxford Health Ins	\$135.05	\$137.88	\$153.09	\$183.03	\$203.20	\$243.61	\$284.70	\$355.22	\$419.23	\$429.71	
	Female	Aetna Life Ins. Co.	\$158.00	\$184.00	\$212.00	\$227.00	\$243.00	\$252.00	\$298.00	\$314.00	\$398.00	\$422.00	
		AmeriHealth HMO	\$311.69	\$375.43	\$353.52	\$326.63	\$339.58	\$355.51	\$405.30	\$524.80	\$599.49	\$602.48	
		Celtic Ins. Co.	\$939.40	\$1,101.10	\$1,212.20	\$1,420.10	\$1,747.90	\$1,922.80	\$2,115.30	\$2,326.50	\$2,559.70	\$2,816.00	
		CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
		HealthNet of NJ	\$656.48	\$664.88	\$695.01	\$640.67	\$613.50	\$671.79	\$727.61	\$916.80	\$1,170.20	\$1,217.13	
		Horizon BCBSNJ	\$155.22	\$183.19	\$217.71	\$222.66	\$225.94	\$217.71	\$242.01	\$257.63	\$294.88	\$302.08	
		Oxford Health Ins	\$159.86	\$187.49	\$224.68	\$231.82	\$255.28	\$248.15	\$276.42	\$297.09	\$344.19	\$370.68	
With Rider	Male	AmeriHealth HMO 1**	\$173.00	\$181.00	\$190.00	\$223.00	\$250.00	\$296.00	\$409.00	\$564.00	\$605.00	\$605.00	
		AmeriHealth HMO 2**	\$240.00	\$252.00	\$265.00	\$311.00	\$348.00	\$411.00	\$568.00	\$784.00	\$840.00	\$840.00	
		Horizon BCBSNJ	\$156.88	\$156.88	\$182.86	\$218.97	\$230.42	\$269.65	\$314.30	\$397.77	\$490.06	\$521.65	
		Oxford Health Ins	\$169.22	\$172.76	\$191.82	\$229.33	\$254.60	\$305.24	\$356.72	\$445.09	\$525.29	\$538.42	
	Female	AmeriHealth HMO 1**	\$313.00	\$377.00	\$355.00	\$328.00	\$341.00	\$357.00	\$407.00	\$527.00	\$602.00	\$605.00	
		AmeriHealth HMO 2**	\$437.00	\$524.00	\$492.00	\$456.00	\$475.00	\$496.00	\$565.00	\$731.00	\$838.00	\$840.00	
		Horizon BCBSNJ	\$195.24	\$230.42	\$273.84	\$280.08	\$284.19	\$273.84	\$304.41	\$324.06	\$370.91	\$379.97	
Oxford Health Ins	\$200.30	\$234.92	\$281.52	\$290.46	\$319.87	\$310.92	\$346.35	\$372.25	\$431.27	\$464.46			
Adult and Child(ren)	Without any Rider	Male	Aetna Life Ins. Co.	\$278.00	\$289.00	\$313.00	\$321.00	\$349.00	\$411.00	\$435.00	\$504.00	\$551.00	\$600.00
			AmeriHealth HMO	\$547.71	\$555.67	\$564.64	\$597.50	\$624.39	\$670.19	\$782.72	\$937.08	\$977.91	\$977.91
			Celtic Ins. Co.	\$1,494.50	\$1,751.75	\$1,928.50	\$2,259.25	\$2,780.75	\$3,059.00	\$3,365.25	\$3,701.25	\$4,072.25	\$4,480.00
			CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00
			HealthNet of NJ	\$822.80	\$855.89	\$876.15	\$922.08	\$1,055.95	\$1,149.80	\$1,235.26	\$1,612.15	\$1,896.18	\$1,899.64
			Horizon BCNSNJ	\$332.61	\$332.61	\$353.26	\$381.98	\$391.07	\$422.25	\$457.76	\$524.13	\$597.48	\$622.60
		Oxford Health Ins	\$338.25	\$341.07	\$356.29	\$386.22	\$406.39	\$446.81	\$487.89	\$558.42	\$622.42	\$632.91	
	Female	Aetna Life Ins. Co.	\$296.00	\$322.00	\$350.00	\$365.00	\$381.00	\$390.00	\$436.00	\$452.00	\$536.00	\$560.00	
		AmeriHealth HMO	\$687.12	\$750.86	\$728.95	\$702.06	\$715.01	\$730.94	\$780.73	\$900.23	\$974.92	\$977.91	
		Celtic Ins. Co.	\$1,643.95	\$1,926.93	\$2,121.35	\$2,485.18	\$3,058.83	\$3,364.90	\$3,701.78	\$4,071.38	\$4,479.48	\$4,928.00	
		CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00	
		HealthNet of NJ	\$1,269.34	\$1,277.74	\$1,307.87	\$1,253.54	\$1,226.37	\$1,284.66	\$1,340.47	\$1,529.66	\$1,783.07	\$1,829.99	
		Horizon BCBSNJ	\$363.11	\$391.07	\$425.58	\$430.54	\$433.82	\$425.58	\$449.89	\$465.50	\$502.76	\$509.96	
		Oxford Health Ins	\$363.05	\$390.68	\$427.88	\$435.01	\$458.48	\$451.34	\$479.62	\$500.28	\$547.39	\$573.88	
With Rider		Male	AmeriHealth HMO 1**	\$550.00	\$558.00	\$567.00	\$600.00	\$627.00	\$673.00	\$786.00	\$941.00	\$982.00	\$982.00
	AmeriHealth HMO 2**		\$764.00	\$776.00	\$789.00	\$835.00	\$872.00	\$935.00	\$1,092.00	\$1,308.00	\$1,364.00	\$1,364.00	
	Horizon BCBSNJ		\$418.37	\$418.37	\$444.34	\$480.47	\$491.90	\$531.12	\$575.79	\$659.27	\$751.54	\$783.13	
	Oxford Health Ins		\$423.82	\$427.36	\$446.42	\$483.93	\$509.20	\$559.84	\$611.32	\$699.69	\$779.89	\$793.02	
	Female	AmeriHealth HMO 1**	\$690.00	\$754.00	\$732.00	\$705.00	\$718.00	\$734.00	\$784.00	\$904.00	\$979.00	\$982.00	
		AmeriHealth HMO 2**	\$961.00	\$1,048.00	\$1,016.00	\$980.00	\$999.00	\$1,020.00	\$1,089.00	\$1,255.00	\$1,362.00	\$1,364.00	
		Horizon BCBSNJ	\$456.72	\$491.90	\$535.30	\$541.55	\$545.67	\$535.30	\$565.90	\$585.52	\$632.40	\$641.45	
Oxford Health Ins	\$454.90	\$489.52	\$536.12	\$545.07	\$574.47	\$565.53	\$600.95	\$626.85	\$685.87	\$719.06			

**New Jersey Individual Basic And Essential Plan Rates**

Zip Codes 081, 085-086 (Burlington, Camden, Mercer)		Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older	
<b>Two Adults*</b>	<b>Without any Rider</b>	Aetna Life Ins. Co.	\$298.00	\$335.00	\$387.00	\$410.00	\$454.00	\$525.00	\$595.00	\$680.00	\$817.00	\$884.00
		AmeriHealth HMO	\$483.97	\$555.67	\$542.73	\$548.70	\$588.54	\$650.28	\$812.60	\$1,086.45	\$1,201.97	\$1,204.95
		Celtic Ins. Co. (M)	\$1,989.82	\$2,332.33	\$2,567.66	\$3,008.03	\$3,702.37	\$4,072.84	\$4,480.59	\$4,927.95	\$5,421.91	\$5,964.80
		Celtic Ins. Co. (F)	\$2,188.80	\$2,565.56	\$2,824.43	\$3,308.83	\$4,072.61	\$4,480.12	\$4,928.65	\$5,420.75	\$5,964.10	\$6,561.28
		CIGNA Healthcare	\$1,488.00	\$1,488.00	\$1,671.00	\$1,671.00	\$1,915.00	\$1,915.00	\$2,674.00	\$2,674.00	\$4,554.00	\$4,554.00
		HealthNet of NJ	\$866.42	\$907.91	\$958.29	\$949.90	\$1,056.59	\$1,208.73	\$1,350.01	\$1,916.09	\$2,453.53	\$2,503.91
		Horizon BCNSNJ	\$279.96	\$307.91	\$363.10	\$396.76	\$409.13	\$432.07	\$491.89	\$573.86	\$684.49	\$716.80
	Oxford Health Ins	\$280.16	\$309.11	\$358.86	\$394.13	\$435.53	\$467.18	\$533.07	\$619.72	\$725.24	\$760.35	
	<b>With Rider</b>	AmeriHealth HMO 1**	\$486.00	\$558.00	\$545.00	\$551.00	\$591.00	\$653.00	\$816.00	\$1,091.00	\$1,207.00	\$1,210.00
		AmeriHealth HMO 2**	\$677.00	\$776.00	\$757.00	\$767.00	\$823.00	\$907.00	\$1,133.00	\$1,515.00	\$1,678.00	\$1,680.00
Horizon BCBSNJ		\$352.14	\$387.31	\$456.71	\$499.06	\$514.62	\$543.47	\$618.71	\$721.82	\$860.98	\$901.62	
Oxford Health Ins		\$351.04	\$387.31	\$449.65	\$493.83	\$545.72	\$585.37	\$667.93	\$776.50	\$908.71	\$952.71	
<b>Family*</b>	<b>Without any Rider</b>	Aetna Life Ins. Co.	\$436.00	\$473.00	\$525.00	\$548.00	\$592.00	\$663.00	\$733.00	\$818.00	\$955.00	\$1,022.00
		AmeriHealth HMO	\$859.40	\$931.10	\$918.16	\$924.13	\$963.96	\$1,025.70	\$1,188.03	\$1,461.88	\$1,577.39	\$1,580.38
		Celtic Ins. Co. (M)	\$1,998.36	\$2,342.34	\$2,578.68	\$3,020.94	\$3,718.26	\$4,090.32	\$4,499.82	\$4,949.10	\$5,445.18	\$5,990.40
		Celtic Ins. Co. (F)	\$2,198.20	\$2,576.57	\$2,836.55	\$3,323.03	\$4,090.09	\$4,499.35	\$4,949.80	\$5,444.01	\$5,989.70	\$6,589.44
		CIGNA Healthcare	\$2,143.00	\$2,143.00	\$2,407.00	\$2,407.00	\$2,759.00	\$2,759.00	\$3,852.00	\$3,852.00	\$6,559.00	\$6,559.00
		HealthNet of NJ	\$1,576.05	\$1,617.54	\$1,667.92	\$1,659.53	\$1,766.22	\$1,918.36	\$2,059.64	\$2,625.72	\$3,163.16	\$3,213.54
		Horizon BCNSNJ	\$540.91	\$568.87	\$624.04	\$657.72	\$670.09	\$693.04	\$752.85	\$834.83	\$945.44	\$977.75
	Oxford Health Ins	\$564.64	\$593.58	\$643.34	\$678.60	\$720.01	\$751.65	\$817.54	\$904.20	\$1,009.71	\$1,044.82	
	<b>With Rider</b>	AmeriHealth HMO 1**	\$863.00	\$935.00	\$922.00	\$928.00	\$968.00	\$1,030.00	\$1,193.00	\$1,468.00	\$1,584.00	\$1,587.00
		AmeriHealth HMO 2**	\$1,201.00	\$1,300.00	\$1,281.00	\$1,291.00	\$1,347.00	\$1,431.00	\$1,657.00	\$2,039.00	\$2,202.00	\$2,204.00
Horizon BCBSNJ		\$680.37	\$715.55	\$784.93	\$827.31	\$842.87	\$871.73	\$946.95	\$1,050.08	\$1,189.20	\$1,229.86	
Oxford Health Ins		\$707.48	\$743.75	\$806.09	\$850.28	\$902.16	\$941.81	\$1,024.37	\$1,132.95	\$1,265.15	\$1,309.15	

Companies may rate Basic & Essential policies based on age, gender and location of the primary insured/subscriber. Companies may choose to use all, none or some of these factors.

\*Most carriers do not price policies with two adults based on whether the primary insured/subscriber is male or female; Celtic is an exception.

Contact carriers for more information about the riders they offer.

\*\*AmeriHealth offers two riders: a Basic rider (1), and a Preferred rider (2).

New Jersey Individual Basic And Essential Plan Rates

Zip Codes 080, 082-084, 087 (Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester)		Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older			
<b>Single</b>	<b>Without any Rider</b>	<b>Male</b>	Aetna Life Ins. Co.	\$136.00	\$147.00	\$170.00	\$177.00	\$204.00	\$265.00	\$288.00	\$355.00	\$406.00	\$448.00	
			AmeriHealth HMO	\$172.28	\$180.25	\$189.21	\$222.07	\$248.96	\$294.77	\$407.29	\$561.65	\$602.48	\$602.48	
			Celtic Ins. Co.	\$854.00	\$1,001.00	\$1,102.00	\$1,291.00	\$1,589.00	\$1,748.00	\$1,923.00	\$2,115.00	\$2,327.00	\$2,560.00	
			CIGNA Healthcare	\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00	
			HealthNet of NJ	\$370.47	\$370.47	\$370.47	\$370.47	\$443.09	\$536.94	\$622.40	\$999.29	\$1,283.32	\$1,286.78	
		Horizon BCNSNJ	\$124.72	\$124.72	\$145.38	\$174.09	\$183.19	\$214.37	\$249.87	\$316.24	\$389.60	\$414.72		
		Oxford Health Ins	\$135.05	\$137.88	\$153.09	\$183.03	\$203.20	\$243.61	\$284.70	\$355.22	\$419.23	\$429.71		
		<b>Female</b>	Aetna Life Ins. Co.	\$152.00	\$177.00	\$205.00	\$219.00	\$235.00	\$245.00	\$288.00	\$304.00	\$386.00	\$409.00	
			AmeriHealth HMO	\$311.69	\$375.43	\$353.52	\$326.63	\$339.58	\$355.51	\$405.30	\$524.80	\$599.49	\$602.48	
			Celtic Ins. Co.	\$939.40	\$1,101.10	\$1,212.20	\$1,420.10	\$1,747.90	\$1,922.80	\$2,115.30	\$2,326.50	\$2,559.70	\$2,816.00	
	CIGNA Healthcare		\$771.00	\$771.00	\$866.00	\$866.00	\$992.00	\$992.00	\$1,386.00	\$1,386.00	\$2,359.00	\$2,359.00		
	HealthNet of NJ		\$656.48	\$664.88	\$695.01	\$640.67	\$613.50	\$671.79	\$727.61	\$916.80	\$1,170.20	\$1,217.13		
	<b>Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$173.00	\$181.00	\$190.00	\$223.00	\$250.00	\$296.00	\$409.00	\$564.00	\$605.00	\$605.00	
			AmeriHealth HMO 2**	\$240.00	\$252.00	\$265.00	\$311.00	\$348.00	\$411.00	\$568.00	\$784.00	\$840.00	\$840.00	
			Horizon BCBSNJ	\$156.88	\$156.88	\$182.86	\$218.97	\$230.42	\$269.65	\$314.30	\$397.77	\$490.06	\$521.65	
			Oxford Health Ins	\$169.22	\$172.76	\$191.82	\$229.33	\$254.60	\$305.24	\$356.72	\$445.09	\$525.29	\$538.42	
			<b>Female</b>	AmeriHealth HMO 1**	\$313.00	\$377.00	\$355.00	\$328.00	\$341.00	\$357.00	\$407.00	\$527.00	\$602.00	\$605.00
		AmeriHealth HMO 2**		\$437.00	\$524.00	\$492.00	\$456.00	\$475.00	\$496.00	\$565.00	\$731.00	\$838.00	\$840.00	
		Horizon BCBSNJ		\$195.24	\$230.42	\$273.84	\$280.08	\$284.19	\$273.84	\$304.41	\$324.06	\$370.91	\$379.97	
		Oxford Health Ins		\$200.30	\$234.92	\$281.52	\$290.46	\$319.87	\$310.92	\$346.35	\$372.25	\$431.27	\$464.46	
<b>Adult and Child(ren)</b>		<b>Without any Rider</b>		<b>Male</b>	Aetna Life Ins. Co.	\$269.00	\$280.00	\$303.00	\$310.00	\$337.00	\$398.00	\$421.00	\$488.00	\$539.00
			AmeriHealth HMO		\$547.71	\$555.67	\$564.64	\$597.50	\$624.39	\$670.19	\$782.72	\$937.08	\$977.91	\$977.91
	Celtic Ins. Co.		\$1,494.50		\$1,751.75	\$1,928.50	\$2,259.25	\$2,780.75	\$3,059.00	\$3,365.25	\$3,701.25	\$4,072.25	\$4,480.00	
	CIGNA Healthcare		\$1,387.00		\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00	
	HealthNet of NJ		\$822.80		\$855.89	\$876.15	\$922.08	\$1,055.95	\$1,149.80	\$1,235.26	\$1,612.15	\$1,896.18	\$1,899.64	
	Horizon BCNSNJ		\$332.61	\$332.61	\$353.26	\$381.98	\$391.07	\$422.25	\$457.76	\$524.13	\$597.48	\$622.60		
	Oxford Health Ins		\$338.25	\$341.07	\$356.29	\$386.22	\$406.39	\$446.81	\$487.89	\$558.42	\$622.42	\$632.91		
	<b>Female</b>		Aetna Life Ins. Co.	\$285.00	\$310.00	\$338.00	\$352.00	\$368.00	\$378.00	\$421.00	\$437.00	\$519.00	\$542.00	
			AmeriHealth HMO	\$687.12	\$750.86	\$728.95	\$702.06	\$715.01	\$730.94	\$780.73	\$900.23	\$974.92	\$977.91	
			Celtic Ins. Co.	\$1,643.95	\$1,926.93	\$2,121.35	\$2,485.18	\$3,058.83	\$3,364.90	\$3,701.78	\$4,071.38	\$4,479.48	\$4,928.00	
		CIGNA Healthcare	\$1,387.00	\$1,387.00	\$1,558.00	\$1,558.00	\$1,786.00	\$1,786.00	\$2,494.00	\$2,494.00	\$4,247.00	\$4,247.00		
		HealthNet of NJ	\$1,269.34	\$1,277.74	\$1,307.87	\$1,253.54	\$1,226.37	\$1,284.66	\$1,340.47	\$1,529.66	\$1,783.07	\$1,829.99		
	Horizon BCBSNJ	\$363.11	\$391.07	\$425.58	\$430.54	\$433.82	\$425.58	\$449.89	\$465.50	\$502.76	\$509.96			
	Oxford Health Ins	\$363.05	\$390.68	\$427.88	\$435.01	\$458.48	\$451.34	\$479.62	\$500.28	\$547.39	\$573.88			
	<b>Rider</b>	<b>Male</b>	AmeriHealth HMO 1**	\$550.00	\$558.00	\$567.00	\$600.00	\$627.00	\$673.00	\$786.00	\$941.00	\$982.00	\$982.00	
			AmeriHealth HMO 2**	\$764.00	\$776.00	\$789.00	\$835.00	\$872.00	\$935.00	\$1,092.00	\$1,308.00	\$1,364.00	\$1,364.00	
			Horizon BCBSNJ	\$418.37	\$418.37	\$444.34	\$480.47	\$491.90	\$531.12	\$575.79	\$659.27	\$751.54	\$783.13	
			Oxford Health Ins	\$423.82	\$427.36	\$446.42	\$483.93	\$509.20	\$559.84	\$611.32	\$699.69	\$779.89	\$793.02	
			<b>Female</b>	AmeriHealth HMO 1**	\$690.00	\$754.00	\$732.00	\$705.00	\$718.00	\$734.00	\$784.00	\$904.00	\$979.00	\$982.00
		AmeriHealth HMO 2**		\$961.00	\$1,048.00	\$1,016.00	\$980.00	\$999.00	\$1,020.00	\$1,089.00	\$1,255.00	\$1,362.00	\$1,364.00	
Horizon BCBSNJ		\$456.72		\$491.90	\$535.30	\$541.55	\$545.67	\$535.30	\$565.90	\$585.52	\$632.40	\$641.45		
Oxford Health Ins		\$454.90		\$489.52	\$536.12	\$545.07	\$574.47	\$565.53	\$600.95	\$626.85	\$685.87	\$719.06		

**New Jersey Individual Basic And Essential Plan Rates**

Zip Codes 080, 082-084, 087 (Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester)		Under 25 years old	25 to 29 years old	30 to 34 years old	35 to 39 years old	40 to 44 years old	45 to 49 years old	50 to 54 years old	55 to 59 years old	60 to 64 years old	65 years and older	
<b>Two Adults*</b>	Without any Rider	Aetna Life Ins. Co.	\$288.00	\$324.00	\$375.00	\$396.00	\$439.00	\$510.00	\$576.00	\$659.00	\$792.00	\$857.00
		AmeriHealth HMO	\$483.97	\$555.67	\$542.73	\$548.70	\$588.54	\$650.28	\$812.60	\$1,086.45	\$1,201.97	\$1,204.95
		Celtic Ins. Co. (M)	\$1,989.82	\$2,332.33	\$2,567.66	\$3,008.03	\$3,702.37	\$4,072.84	\$4,480.59	\$4,927.95	\$5,421.91	\$5,964.80
		Celtic Ins. Co. (F)	\$2,188.80	\$2,565.56	\$2,824.43	\$3,308.83	\$4,072.61	\$4,480.12	\$4,928.65	\$5,420.75	\$5,964.10	\$6,561.28
		CIGNA Healthcare	\$1,488.00	\$1,488.00	\$1,671.00	\$1,671.00	\$1,915.00	\$1,915.00	\$2,674.00	\$2,674.00	\$4,554.00	\$4,554.00
		HealthNet of NJ	\$866.42	\$907.91	\$958.29	\$949.90	\$1,056.59	\$1,208.73	\$1,350.01	\$1,916.09	\$2,453.53	\$2,503.91
		Horizon BCNSNJ	\$279.96	\$307.91	\$363.10	\$396.76	\$409.13	\$432.07	\$491.89	\$573.86	\$684.49	\$716.80
		Oxford Health Ins	\$280.16	\$309.11	\$358.86	\$394.13	\$435.53	\$467.18	\$533.07	\$619.72	\$725.24	\$760.35
	Rider	AmeriHealth HMO 1**	\$486.00	\$558.00	\$545.00	\$551.00	\$591.00	\$653.00	\$816.00	\$1,091.00	\$1,207.00	\$1,210.00
		AmeriHealth HMO 2**	\$677.00	\$776.00	\$757.00	\$767.00	\$823.00	\$907.00	\$1,133.00	\$1,515.00	\$1,678.00	\$1,680.00
		Horizon BCBSNJ	\$352.14	\$387.31	\$456.71	\$499.06	\$514.62	\$543.47	\$618.71	\$721.82	\$860.98	\$901.62
		Oxford Health Ins	\$351.04	\$387.31	\$449.65	\$493.83	\$545.72	\$585.37	\$667.93	\$776.50	\$908.71	\$952.71
<b>Family*</b>	Without any Rider	Aetna Life Ins. Co.	\$421.00	\$457.00	\$508.00	\$529.00	\$572.00	\$643.00	\$709.00	\$792.00	\$925.00	\$990.00
		AmeriHealth HMO	\$859.40	\$931.10	\$918.16	\$924.13	\$963.96	\$1,025.70	\$1,188.03	\$1,461.88	\$1,577.39	\$1,580.38
		Celtic Ins. Co. (M)	\$1,998.36	\$2,342.34	\$2,578.68	\$3,020.94	\$3,718.26	\$4,090.32	\$4,499.82	\$4,949.10	\$5,445.18	\$5,990.40
		Celtic Ins. Co. (F)	\$2,198.20	\$2,576.57	\$2,836.55	\$3,323.03	\$4,090.09	\$4,499.35	\$4,949.80	\$5,444.01	\$5,989.70	\$6,589.44
		CIGNA Healthcare	\$2,143.00	\$2,143.00	\$2,407.00	\$2,407.00	\$2,759.00	\$2,759.00	\$3,852.00	\$3,852.00	\$6,559.00	\$6,559.00
		HealthNet of NJ	\$1,576.05	\$1,617.54	\$1,667.92	\$1,659.53	\$1,766.22	\$1,918.36	\$2,059.64	\$2,625.72	\$3,163.16	\$3,213.54
		Horizon BCNSNJ	\$540.91	\$568.87	\$624.04	\$657.72	\$670.09	\$693.04	\$752.85	\$834.83	\$945.44	\$977.75
		Oxford Health Ins	\$564.64	\$593.58	\$643.34	\$678.60	\$720.01	\$751.65	\$817.54	\$904.20	\$1,009.71	\$1,044.82
	Rider	AmeriHealth HMO 1**	\$863.00	\$935.00	\$922.00	\$928.00	\$968.00	\$1,030.00	\$1,193.00	\$1,468.00	\$1,584.00	\$1,587.00
		AmeriHealth HMO 2**	\$1,201.00	\$1,300.00	\$1,281.00	\$1,291.00	\$1,347.00	\$1,431.00	\$1,657.00	\$2,039.00	\$2,202.00	\$2,204.00
		Horizon BCBSNJ	\$680.37	\$715.55	\$784.93	\$827.31	\$842.87	\$871.73	\$946.95	\$1,050.08	\$1,189.20	\$1,229.86
		Oxford Health Ins	\$707.48	\$743.75	\$806.09	\$850.28	\$902.16	\$941.81	\$1,024.37	\$1,132.95	\$1,265.15	\$1,309.15

Companies may rate Basic & Essential policies based on age, gender and location of the primary insured/subscriber. Companies may choose to use all, none or some of these factors.

\*Most carriers do not price policies with two adults based on whether the primary insured/subscriber is male or female; Celtic is an exception.

Contact carriers for more information about the riders they offer.

\*\*AmeriHealth offers two riders: a Basic rider (1), and a Preferred rider (2).