

NJ Individual Health Coverage Program Standard Health Benefits Plan Rates

SINGLE				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		
Plan A/50	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$1,164.00	\$1,164.00	\$1,164.00	\$1,164.00	\$1,164.00	\$1,164.00	\$1,164.00	\$1,164.00	\$1,164.00	\$1,164.00		
			Celtic Ins. Co.	\$1,219.00	\$1,219.00	\$1,219.00	\$1,219.00	\$1,219.00	\$1,219.00	\$1,219.00	\$1,219.00	\$1,219.00	\$1,219.00	\$1,219.00	
			Horizon BCBSNJ	\$1,456.05	\$1,456.05	\$1,456.05	\$1,456.05	\$1,456.05	\$1,456.05	\$1,456.05	\$1,456.05	\$1,456.05	\$1,456.05	\$1,456.05	
		\$2,500	Aetna Life Ins. Co.	\$956.00	\$956.00	\$956.00	\$956.00	\$956.00	\$956.00	\$956.00	\$956.00	\$956.00	\$956.00	\$956.00	\$956.00
			Celtic Ins. Co.	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00	\$1,080.00
			Horizon BCBSNJ	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06	\$1,255.06
		Oxford Health Ins Co	\$314.85	\$351.96	\$410.11	\$445.98	\$492.37	\$518.97	\$590.11	\$677.32	\$791.14	\$833.20			
		\$5,000	Horizon BCBSNJ	\$869.65	\$869.65	\$869.65	\$869.65	\$869.65	\$869.65	\$869.65	\$869.65	\$869.65	\$869.65	\$869.65	\$869.65
		\$10,000	Horizon BCBSNJ	\$567.70	\$567.70	\$567.70	\$567.70	\$567.70	\$567.70	\$567.70	\$567.70	\$567.70	\$567.70	\$567.70	\$567.70
	PPO/POS	AmeriHealth 70/50%	\$237.80	\$268.74	\$321.16	\$347.87	\$360.92	\$378.59	\$432.50	\$499.48	\$597.05	\$597.05			
Horizon 70/50%		\$272.32	\$304.89	\$360.25	\$387.07	\$397.56	\$410.84	\$465.21	\$532.03	\$629.26	\$732.39				
Plan B (60/40%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$1,371.00	\$1,371.00	\$1,371.00	\$1,371.00	\$1,371.00	\$1,371.00	\$1,371.00	\$1,371.00	\$1,371.00	\$1,371.00		
			Celtic Ins. Co.	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00	\$1,528.00	
			Horizon BCBSNJ	\$2,012.32	\$2,012.32	\$2,012.32	\$2,012.32	\$2,012.32	\$2,012.32	\$2,012.32	\$2,012.32	\$2,012.32	\$2,012.32	\$2,012.32	
	\$2,500	Aetna Life Ins. Co.	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	\$1,187.00	
		Celtic Ins. Co.	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	\$1,375.00	
		Horizon BCBSNJ	\$1,718.22	\$1,718.22	\$1,718.22	\$1,718.22	\$1,718.22	\$1,718.22	\$1,718.22	\$1,718.22	\$1,718.22	\$1,718.22	\$1,718.22		
Plan C (70/30%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$1,562.00	\$1,562.00	\$1,562.00	\$1,562.00	\$1,562.00	\$1,562.00	\$1,562.00	\$1,562.00	\$1,562.00	\$1,562.00	\$1,562.00	
			Celtic Ins. Co.	\$4,419.00	\$4,419.00	\$4,419.00	\$4,419.00	\$4,419.00	\$4,419.00	\$4,419.00	\$4,419.00	\$4,419.00	\$4,419.00	\$4,419.00	
			Horizon BCBSNJ	\$2,843.96	\$2,843.96	\$2,843.96	\$2,843.96	\$2,843.96	\$2,843.96	\$2,843.96	\$2,843.96	\$2,843.96	\$2,843.96	\$2,843.96	
	\$2,500	Aetna Life Ins. Co.	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	\$1,342.00	
		Celtic Ins. Co.	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	\$3,352.00	
		Horizon BCBSNJ	\$1,762.86	\$1,762.86	\$1,762.86	\$1,762.86	\$1,762.86	\$1,762.86	\$1,762.86	\$1,762.86	\$1,762.86	\$1,762.86	\$1,762.86		
	PPO/POS	AmeriHealth 90/70%	\$293.80	\$332.02	\$396.78	\$429.80	\$445.91	\$467.74	\$534.34	\$617.09	\$737.64	\$737.64			
		Horizon 80/70%	\$287.02	\$321.36	\$379.71	\$407.99	\$419.04	\$433.04	\$490.32	\$560.78	\$663.25	\$771.95			
		Horizon 100/70%	\$360.46	\$403.56	\$476.88	\$512.36	\$526.25	\$543.82	\$615.78	\$704.25	\$832.95	\$969.48			
		Oxford \$15, \$1000	\$378.15	\$422.73	\$492.56	\$535.65	\$591.37	\$623.32	\$708.76	\$813.51	\$950.21	\$1,000.73			
Oxford \$30, \$2500	\$290.37	\$324.60	\$378.22	\$411.31	\$454.09	\$478.62	\$544.23	\$624.66	\$729.63	\$768.42					
Plan D (80/20%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$2,926.00	\$2,926.00	\$2,926.00	\$2,926.00	\$2,926.00	\$2,926.00	\$2,926.00	\$2,926.00	\$2,926.00	\$2,926.00		
			Celtic Ins. Co.	\$6,009.00	\$6,009.00	\$6,009.00	\$6,009.00	\$6,009.00	\$6,009.00	\$6,009.00	\$6,009.00	\$6,009.00	\$6,009.00	\$6,009.00	
			Horizon BCBSNJ	\$3,976.67	\$3,976.67	\$3,976.67	\$3,976.67	\$3,976.67	\$3,976.67	\$3,976.67	\$3,976.67	\$3,976.67	\$3,976.67	\$3,976.67	
	\$2,500	Aetna Life Ins. Co.	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	\$2,515.00	
		Celtic Ins. Co.	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	\$5,288.00	
		Horizon BCBSNJ	\$2,647.50	\$2,647.50	\$2,647.50	\$2,647.50	\$2,647.50	\$2,647.50	\$2,647.50	\$2,647.50	\$2,647.50	\$2,647.50	\$2,647.50		
	PPO/POS	Oxford \$30, \$1000	\$410.33	\$458.70	\$534.48	\$581.23	\$641.70	\$676.36	\$769.07	\$882.73	\$1,031.07	\$1,085.88			

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SINGLE			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	
HMO Plan	Copayment Options	\$15	Aetna Health Inc.	\$1,562.50	\$1,562.50	\$1,562.50	\$1,562.50	\$1,562.50	\$1,562.50	\$1,562.50	\$1,562.50	\$1,562.50	
			AmeriHealth HMO Inc.	\$1,714.00	\$1,714.00	\$1,714.00	\$1,714.00	\$1,714.00	\$1,714.00	\$1,714.00	\$1,714.00	\$1,714.00	\$1,714.00
			HealthNet of NJ	\$1,485.37	\$1,485.37	\$1,485.37	\$1,485.37	\$1,485.37	\$1,485.37	\$1,485.37	\$1,485.37	\$1,485.37	\$1,485.37
			Horizon HC	\$854.44	\$854.44	\$854.44	\$854.44	\$854.44	\$854.44	\$854.44	\$854.44	\$854.44	\$854.44
		\$30	Aetna Health Inc.	\$1,064.90	\$1,064.90	\$1,064.90	\$1,064.90	\$1,064.90	\$1,064.90	\$1,064.90	\$1,064.90	\$1,064.90	\$1,064.90
			AmeriHealth HMO Inc.	\$768.00	\$768.00	\$768.00	\$768.00	\$768.00	\$768.00	\$768.00	\$768.00	\$768.00	\$768.00
			CIGNA Healthcare	\$867.00	\$867.00	\$974.00	\$974.00	\$1,117.00	\$1,117.00	\$1,559.00	\$1,559.00	\$2,655.00	\$2,655.00
			HealthNet of NJ	\$1,228.28	\$1,228.28	\$1,228.28	\$1,228.28	\$1,228.28	\$1,228.28	\$1,228.28	\$1,228.28	\$1,228.28	\$1,228.28
			Horizon HC	\$711.04	\$711.04	\$711.04	\$711.04	\$711.04	\$711.04	\$711.04	\$711.04	\$711.04	\$711.04
			Oxford Health Plan	\$361.05	\$403.61	\$470.29	\$511.43	\$564.63	\$595.14	\$676.71	\$776.73	\$907.25	\$955.48
	\$40	HealthNet of NJ	\$1,115.93	\$1,115.93	\$1,115.93	\$1,115.93	\$1,115.93	\$1,115.93	\$1,115.93	\$1,115.93	\$1,115.93	\$1,115.93	
		\$50	AmeriHealth HMO Inc.	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00	\$642.00
	HealthNet of NJ		\$1,021.38	\$1,021.38	\$1,021.38	\$1,021.38	\$1,021.38	\$1,021.38	\$1,021.38	\$1,021.38	\$1,021.38	\$1,021.38	
	Split Copay	AmeriHealth HMO Inc. \$30/50	\$730.00	\$730.00	\$730.00	\$730.00	\$730.00	\$730.00	\$730.00	\$730.00	\$730.00	\$730.00	
		Horizon HC \$30/50	\$701.77	\$701.77	\$701.77	\$701.77	\$701.77	\$701.77	\$701.77	\$701.77	\$701.77	\$701.77	
		Horizon HC \$50/70	\$682.59	\$682.59	\$682.59	\$682.59	\$682.59	\$682.59	\$682.59	\$682.59	\$682.59	\$682.59	
	Deductible & Coinsurance	Aetna Health Inc.	\$476.20	\$476.20	\$476.20	\$476.20	\$476.20	\$476.20	\$476.20	\$476.20	\$476.20	\$476.20	
		Horizon HC	\$442.16	\$442.16	\$442.16	\$442.16	\$442.16	\$442.16	\$442.16	\$442.16	\$442.16	\$442.16	

• Rates shown are monthly premiums, and apply statewide. Rates do not vary based on anyone's location, gender or health status. Carriers may consider age in developing their rates. Only rates in **boldface** are based on age-rating.

• For Plans A/50, B, C, and D, you pay the deductible amount, then the carrier pays X% (the coinsurance) of the allowable charge. For Plan A/50, the carrier pays 50%, for Plan B, the carrier pays 60%; for Plan C, the carrier pays 70%; for Plan D, the carrier pays 80%. *But see PPO/POS Options below for managed care variations.*

• Horizon also offers a \$1,500 and \$2,250 deductible option for Plans C and D, as well as an inflation-adjusted high deductible plan that could be used with a health savings account. Contact the carrier for details.

• Contact carriers for more information on HMO coverage subject to deductible and coinsurance, and coverage with a split copay.

PPO/POS Options:

AmeriHealth Insurance Co. offers Plan A/50 and Plan C with in-network (IN) and out-of-network (OON) benefits. A/50 70/50: IN=\$2,500 deductible and 70% coinsurance but for \$30 office visits; OON=\$7,500 deductible and 50% coinsurance. Plan C 90/70%: IN=\$2,500 deductible and 90% coinsurance but for \$30 office visits; OON=\$5,000 deductible and 70% coinsurance. **AmeriHealth** also offers an alternate copayment rider for Plan A/50 (not shown). Contact the company for more details.

Horizon also offers "Direct Access" plans with in-network (IN) and out-of-network (OON) benefits. Plan A/50 70/50%: IN=\$2500 deductible, 70% coinsurance; OON=\$7500 deductible, 50% coinsurance. Plan C 80/70: IN=\$2500 deductible, 80% coinsurance; OON=\$5000 deductible, 70% coinsurance. Plan C 100/70: IN=\$0 deductible, 100% coinsurance; OON=\$7500 deductible, 70% coinsurance. Contact Horizon for more details.

Oxford Health Insurance Co. offers Plans C and D with in-network (IN) and out-of-network (OON) benefits. Plan C \$15, \$1000: IN=\$1,000 deductible and 30% coinsurance but for \$15 office visits; OON=\$2000 deductible and 30% coinsurance. Plan C \$30, \$2500: IN=\$2500 deductible and 30% coinsurance but for \$30 office visits; OON=\$5000 deductible and 30% coinsurance. Plan D \$30, \$1000: IN=\$1000 deductible and 20% coinsurance but for \$30 office visits; OON=\$2000 deductible and 20% coinsurance. Contact Oxford for more details.

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ADULT & CHILD(REN)			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		
Plan A/50	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$2,010.00	\$2,010.00	\$2,010.00	\$2,010.00	\$2,010.00	\$2,010.00	\$2,010.00	\$2,010.00	\$2,010.00		
			Celtic Ins. Co,	\$2,133.00	\$2,133.00	\$2,133.00	\$2,133.00	\$2,133.00	\$2,133.00	\$2,133.00	\$2,133.00	\$2,133.00	\$2,133.00	
			Horizon BCBSNJ	\$2,579.97	\$2,579.97	\$2,579.97	\$2,579.97	\$2,579.97	\$2,579.97	\$2,579.97	\$2,579.97	\$2,579.97	\$2,579.97	
		\$2,500	Aetna Life Ins. Co.	\$1,647.00	\$1,647.00	\$1,647.00	\$1,647.00	\$1,647.00	\$1,647.00	\$1,647.00	\$1,647.00	\$1,647.00	\$1,647.00	\$1,647.00
			Celtic Ins. Co,	\$1,890.00	\$1,890.00	\$1,890.00	\$1,890.00	\$1,890.00	\$1,890.00	\$1,890.00	\$1,890.00	\$1,890.00	\$1,890.00	\$1,890.00
			Horizon BCBSNJ	\$2,224.04	\$2,224.04	\$2,224.04	\$2,224.04	\$2,224.04	\$2,224.04	\$2,224.04	\$2,224.04	\$2,224.04	\$2,224.04	\$2,224.04
		Oxford Health Ins Co	\$742.89	\$780.00	\$838.77	\$874.03	\$920.42	\$947.02	\$1,018.15	\$1,105.37	\$1,219.18	\$1,261.24		
		\$5,000	Horizon BCBSNJ	\$1,540.91	\$1,540.91	\$1,540.91	\$1,540.91	\$1,540.91	\$1,540.91	\$1,540.91	\$1,540.91	\$1,540.91	\$1,540.91	
		\$10,000	Horizon BCBSNJ	\$1,005.95	\$1,005.95	\$1,005.95	\$1,005.95	\$1,005.95	\$1,005.95	\$1,005.95	\$1,005.95	\$1,005.95	\$1,005.95	
	PPO/ POS	AmeriHealth 70/50%	\$606.33	\$637.26	\$689.68	\$716.40	\$729.44	\$747.12	\$801.02	\$868.01	\$965.57	\$965.57		
Horizon 70/50%		\$617.64	\$647.69	\$698.90	\$723.87	\$733.60	\$746.09	\$796.52	\$858.71	\$948.93	\$1,208.08			
Plan B (60/40%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$2,355.00	\$2,355.00	\$2,355.00	\$2,355.00	\$2,355.00	\$2,355.00	\$2,355.00	\$2,355.00	\$2,355.00		
			Celtic Ins. Co,	\$2,675.00	\$2,675.00	\$2,675.00	\$2,675.00	\$2,675.00	\$2,675.00	\$2,675.00	\$2,675.00	\$2,675.00	\$2,675.00	
			Horizon BCBSNJ	\$3,565.87	\$3,565.87	\$3,565.87	\$3,565.87	\$3,565.87	\$3,565.87	\$3,565.87	\$3,565.87	\$3,565.87	\$3,565.87	
		\$2,500	Aetna Life Ins. Co.	\$2,008.00	\$2,008.00	\$2,008.00	\$2,008.00	\$2,008.00	\$2,008.00	\$2,008.00	\$2,008.00	\$2,008.00	\$2,008.00	
			Celtic Ins. Co,	\$2,406.00	\$2,406.00	\$2,406.00	\$2,406.00	\$2,406.00	\$2,406.00	\$2,406.00	\$2,406.00	\$2,406.00	\$2,406.00	
			Horizon BCBSNJ	\$3,044.42	\$3,044.42	\$3,044.42	\$3,044.42	\$3,044.42	\$3,044.42	\$3,044.42	\$3,044.42	\$3,044.42	\$3,044.42	
Plan C (70/30%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$2,660.00	\$2,660.00	\$2,660.00	\$2,660.00	\$2,660.00	\$2,660.00	\$2,660.00	\$2,660.00	\$2,660.00		
			Celtic Ins. Co,	\$7,734.00	\$7,734.00	\$7,734.00	\$7,734.00	\$7,734.00	\$7,734.00	\$7,734.00	\$7,734.00	\$7,734.00		
			Horizon BCBSNJ	\$5,046.06	\$5,046.06	\$5,046.06	\$5,046.06	\$5,046.06	\$5,046.06	\$5,046.06	\$5,046.06	\$5,046.06		
		\$2,500	Aetna Life Ins. Co.	\$2,284.00	\$2,284.00	\$2,284.00	\$2,284.00	\$2,284.00	\$2,284.00	\$2,284.00	\$2,284.00	\$2,284.00	\$2,284.00	
			Celtic Ins. Co,	\$5,865.00	\$5,865.00	\$5,865.00	\$5,865.00	\$5,865.00	\$5,865.00	\$5,865.00	\$5,865.00	\$5,865.00	\$5,865.00	
			Horizon BCBSNJ	\$3,128.03	\$3,128.03	\$3,128.03	\$3,128.03	\$3,128.03	\$3,128.03	\$3,128.03	\$3,128.03	\$3,128.03	\$3,128.03	
		PPO/POS	AmeriHealth 90/70%	\$748.80	\$787.02	\$851.78	\$884.80	\$900.91	\$922.74	\$989.34	\$1,072.09	\$1,192.64	\$1,192.64	
			Horizon 80/70%	\$651.00	\$682.68	\$736.64	\$762.97	\$773.24	\$786.40	\$839.54	\$905.08	\$1,000.17	\$1,273.33	
			Horizon 100/70%	\$817.58	\$857.35	\$925.13	\$958.19	\$971.08	\$987.62	\$1,054.34	\$1,136.66	\$1,256.09	\$1,599.12	
	Oxford \$15, \$1,000	\$892.26	\$936.83	\$1,007.41	\$1,049.76	\$1,105.48	\$1,137.43	\$1,222.86	\$1,327.62	\$1,464.32	\$1,514.83			
	Oxford \$30, \$2500	\$685.13	\$719.36	\$773.56	\$806.07	\$848.86	\$873.39	\$938.99	\$1,019.43	\$1,124.40	\$1,163.19			
	Plan D (80/20%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$5,052.00	\$5,052.00	\$5,052.00	\$5,052.00	\$5,052.00	\$5,052.00	\$5,052.00	\$5,052.00	\$5,052.00	
Celtic Ins. Co,				\$10,517.00	\$10,517.00	\$10,517.00	\$10,517.00	\$10,517.00	\$10,517.00	\$10,517.00	\$10,517.00	\$10,517.00		
Horizon BCBSNJ				\$7,056.63	\$7,056.63	\$7,056.63	\$7,056.63	\$7,056.63	\$7,056.63	\$7,056.63	\$7,056.63	\$7,056.63		
\$2,500			Aetna Life Ins. Co.	\$4,344.00	\$4,344.00	\$4,344.00	\$4,344.00	\$4,344.00	\$4,344.00	\$4,344.00	\$4,344.00	\$4,344.00		
			Celtic Ins. Co,	\$9,255.00	\$9,255.00	\$9,255.00	\$9,255.00	\$9,255.00	\$9,255.00	\$9,255.00	\$9,255.00	\$9,255.00		
			Horizon BCBSNJ	\$3,965.04	\$3,965.04	\$3,965.04	\$3,965.04	\$3,965.04	\$3,965.04	\$3,965.04	\$3,965.04	\$3,965.04		
PPO/ POS		Oxford \$30, \$1000	\$968.19	\$1,016.56	\$1,093.14	\$1,139.09	\$1,199.55	\$1,234.22	\$1,326.92	\$1,440.59	\$1,588.92	\$1,643.74		

ADULT & CHILD(REN)		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		
HMO Plan	Copayment Options	\$15	Aetna Health Inc.	\$2,815.40	\$2,815.40	\$2,815.40	\$2,815.40	\$2,815.40	\$2,815.40	\$2,815.40	\$2,815.40	\$2,815.40	
			AmeriHealth HMO Inc.	\$3,119.00	\$3,119.00	\$3,119.00	\$3,119.00	\$3,119.00	\$3,119.00	\$3,119.00	\$3,119.00	\$3,119.00	\$3,119.00
			HealthNet of NJ	\$2,525.39	\$2,525.39	\$2,525.39	\$2,525.39	\$2,525.39	\$2,525.39	\$2,525.39	\$2,525.39	\$2,525.39	\$2,525.39
			Horizon HC	\$1,310.64	\$1,310.64	\$1,310.64	\$1,310.64	\$1,310.64	\$1,310.64	\$1,310.64	\$1,310.64	\$1,310.64	\$1,310.64
		\$30	Aetna Health Inc.	\$1,918.70	\$1,918.70	\$1,918.70	\$1,918.70	\$1,918.70	\$1,918.70	\$1,918.70	\$1,918.70	\$1,918.70	\$1,918.70
			AmeriHealth HMO Inc.	\$1,398.00	\$1,398.00	\$1,398.00	\$1,398.00	\$1,398.00	\$1,398.00	\$1,398.00	\$1,398.00	\$1,398.00	\$1,398.00
			CIGNA Healthcare	\$1,561.00	\$1,561.00	\$1,754.00	\$1,754.00	\$2,010.00	\$2,010.00	\$2,806.00	\$2,806.00	\$4,779.00	\$4,779.00
			HealthNet of NJ	\$2,088.29	\$2,088.29	\$2,088.29	\$2,088.29	\$2,088.29	\$2,088.29	\$2,088.29	\$2,088.29	\$2,088.29	\$2,088.29
			Horizon HC	\$1,090.64	\$1,090.64	\$1,090.64	\$1,090.64	\$1,090.64	\$1,090.64	\$1,090.64	\$1,090.64	\$1,090.64	\$1,090.64
			Oxford Health Plan	\$851.92	\$894.48	\$961.87	\$1,002.30	\$1,055.50	\$1,086.00	\$1,167.57	\$1,267.59	\$1,398.11	\$1,446.34
		\$40	HealthNet of NJ	\$1,897.29	\$1,897.29	\$1,897.29	\$1,897.29	\$1,897.29	\$1,897.29	\$1,897.29	\$1,897.29	\$1,897.29	\$1,897.29
			\$50	AmeriHealth HMO Inc.	\$1,168.00	\$1,168.00	\$1,168.00	\$1,168.00	\$1,168.00	\$1,168.00	\$1,168.00	\$1,168.00	\$1,168.00
	HealthNet of NJ	\$1,736.54		\$1,736.54	\$1,736.54	\$1,736.54	\$1,736.54	\$1,736.54	\$1,736.54	\$1,736.54	\$1,736.54	\$1,736.54	
	Split Copay	AmeriHealth HMO Inc. \$30/50	\$1,329.00	\$1,329.00	\$1,329.00	\$1,329.00	\$1,329.00	\$1,329.00	\$1,329.00	\$1,329.00	\$1,329.00	\$1,329.00	
		Horizon HC \$30/50	\$1,076.45	\$1,076.45	\$1,076.45	\$1,076.45	\$1,076.45	\$1,076.45	\$1,076.45	\$1,076.45	\$1,076.45	\$1,076.45	
		Horizon HC \$50/70	\$1,047.01	\$1,047.01	\$1,047.01	\$1,047.01	\$1,047.01	\$1,047.01	\$1,047.01	\$1,047.01	\$1,047.01	\$1,047.01	
	Deductible & Coinsurance	Aetna Health Inc.	\$858.10	\$858.10	\$858.10	\$858.10	\$858.10	\$858.10	\$858.10	\$858.10	\$858.10	\$858.10	
		Horizon HC	\$678.21	\$678.21	\$678.21	\$678.21	\$678.21	\$678.21	\$678.21	\$678.21	\$678.21	\$678.21	

- Rates shown are monthly premiums, and apply statewide. Rates do not vary based on anyone's location, gender or health status. Carriers may consider age in developing their rates. Only rates in **boldface** are based on age-rating.
- For Plans A/50, B, C, and D, you pay the deductible amount, then the carrier pays X% (the coinsurance) of the allowable charge. For Plan A/50, the carrier pays 50%, for Plan B, the carrier pays 60%; for Plan C, the carrier pays 70%; for Plan D, the carrier pays 80%. *But see PPO/POS Options below for managed care variations.*
- Horizon also offers a \$1,500 and \$2,250 deductible option for Plans C and D, as well as an inflation-adjusted high deductible plan that could be used with a health savings account. Contact the carrier for details.
- Contact carriers for more information on HMO coverage subject to deductible and coinsurance, and coverage with a split copay.

PPO/POS Options:

AmeriHealth Insurance Co. offers Plan A/50 and Plan C with in-network (IN) and out-of-network (OON) benefits. A/50 70/50: IN=\$2,500 deductible and 70% coinsurance but for \$30 office visits; OON=\$7,500 deductible and 50% coinsurance. Plan C 90/70%: IN=\$2,500 deductible and 90% coinsurance but for \$30 office visits; OON=\$5,000 deductible and 70% coinsurance. **AmeriHealth** also offers an alternate copayment rider for Plan A/50 (not shown). Contact the company for more details.

Horizon also offers "Direct Access" plans with in-network (IN) and out-of-network (OON) benefits. Plan A/50 70/50%: IN=\$2500 deductible, 70% coinsurance; OON=\$7500 deductible, 50% coinsurance. Plan C 80/70: IN=\$2500 deductible, 80% coinsurance; OON=\$5000 deductible, 70% coinsurance. Plan C 100/70: IN=\$0 deductible, 100% coinsurance; OON=\$7500 deductible, 70% coinsurance. Contact Horizon for more details.

Oxford Health Insurance Co. offers Plans C and D with in-network (IN) and out-of-network (OON) benefits. Plan C \$15, \$1000: IN=\$1,000 deductible and 30% coinsurance but for \$15 office visits; OON=\$2000 deductible and 30% coinsurance. Plan C \$30, \$2500: IN=\$2500 deductible and 30% coinsurance but for \$30 office visits; OON=\$5000 deductible and 30% coinsurance. Plan D \$30, \$1000: IN=\$1000 deductible and 20% coinsurance but for \$30 office visits; OON=\$2000 deductible and 20% coinsurance. Contact Oxford for more details.

NJ Individual Health Coverage Program Standard Health Benefits Plan Rates

TWO ADULTS				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		
Plan A/50	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$2,328.00	\$2,328.00	\$2,328.00	\$2,328.00	\$2,328.00	\$2,328.00	\$2,328.00	\$2,328.00	\$2,328.00	\$2,328.00		
			Celtic Ins. Co,	\$2,840.00	\$2,840.00	\$2,840.00	\$2,840.00	\$2,840.00	\$2,840.00	\$2,840.00	\$2,840.00	\$2,840.00	\$2,840.00	\$2,840.00	
			Horizon BCBSNJ	\$3,504.21	\$3,504.21	\$3,504.21	\$3,504.21	\$3,504.21	\$3,504.21	\$3,504.21	\$3,504.21	\$3,504.21	\$3,504.21	\$3,504.21	
		\$2,500	Aetna Life Ins. Co.	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00	\$1,914.00
			Celtic Ins. Co,	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00	\$2,517.00
			Horizon BCBSNJ	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84	\$3,020.84
		Oxford Health Ins Co	\$655.67	\$731.76	\$853.61	\$927.22	\$1,023.72	\$1,079.39	\$1,227.22	\$1,408.46	\$1,645.99	\$1,732.59			
		\$5,000	Horizon BCBSNJ	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95	\$2,092.95
		\$10,000	Horizon BCBSNJ	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38	\$1,366.38
	PPO/POS	AmeriHealth 70/50%	\$475.60	\$537.48	\$642.32	\$695.76	\$721.84	\$757.18	\$865.00	\$998.96	\$1,194.10	\$1,194.10			
Horizon 70/50%		\$515.87	\$567.39	\$669.06	\$731.07	\$753.87	\$796.17	\$906.38	\$1,057.44	\$1,261.29	\$1,538.55				
Plan B (60/40%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$2,742.00	\$2,742.00	\$2,742.00	\$2,742.00	\$2,742.00	\$2,742.00	\$2,742.00	\$2,742.00	\$2,742.00	\$2,742.00		
			Celtic Ins. Co,	\$3,561.00	\$3,561.00	\$3,561.00	\$3,561.00	\$3,561.00	\$3,561.00	\$3,561.00	\$3,561.00	\$3,561.00	\$3,561.00	\$3,561.00	
			Horizon BCBSNJ	\$4,843.55	\$4,843.55	\$4,843.55	\$4,843.55	\$4,843.55	\$4,843.55	\$4,843.55	\$4,843.55	\$4,843.55	\$4,843.55	\$4,843.55	
	\$2,500	Aetna Life Ins. Co.	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	\$2,321.00	
		Celtic Ins. Co,	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	\$3,203.00	
		Horizon BCBSNJ	\$4,135.18	\$4,135.18	\$4,135.18	\$4,135.18	\$4,135.18	\$4,135.18	\$4,135.18	\$4,135.18	\$4,135.18	\$4,135.18	\$4,135.18		
Plan C (70/30%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$3,122.00	\$3,122.00	\$3,122.00	\$3,122.00	\$3,122.00	\$3,122.00	\$3,122.00	\$3,122.00	\$3,122.00	\$3,122.00	\$3,122.00	
			Celtic Ins. Co,	\$10,297.00	\$10,297.00	\$10,297.00	\$10,297.00	\$10,297.00	\$10,297.00	\$10,297.00	\$10,297.00	\$10,297.00	\$10,297.00	\$10,297.00	
			Horizon BCBSNJ	\$6,781.32	\$6,781.32	\$6,781.32	\$6,781.32	\$6,781.32	\$6,781.32	\$6,781.32	\$6,781.32	\$6,781.32	\$6,781.32	\$6,781.32	
		\$2,500	Aetna Life Ins. Co.	\$2,674.00	\$2,674.00	\$2,674.00	\$2,674.00	\$2,674.00	\$2,674.00	\$2,674.00	\$2,655.00	\$2,674.00	\$2,674.00	\$2,674.00	
			Celtic Ins. Co,	\$7,809.00	\$7,809.00	\$7,809.00	\$7,809.00	\$7,809.00	\$7,809.00	\$7,809.00	\$7,809.00	\$7,809.00	\$7,809.00	\$7,809.00	
			Horizon BCBSNJ	\$4,203.88	\$4,203.88	\$4,203.88	\$4,203.88	\$4,203.88	\$4,203.88	\$4,203.88	\$4,203.88	\$4,203.88	\$4,203.88	\$4,203.88	
	PPO/POS	AmeriHealth 90/70%	\$587.59	\$664.04	\$793.56	\$859.59	\$891.82	\$935.48	\$1,068.69	\$1,234.18	\$1,475.28	\$1,475.28			
		Horizon 80/70%	\$543.72	\$598.04	\$705.19	\$770.56	\$794.60	\$839.17	\$955.34	\$1,114.58	\$1,329.43	\$1,621.64			
		Horizon 100/70%	\$682.83	\$751.04	\$885.63	\$967.72	\$997.90	\$1,053.89	\$1,199.78	\$1,399.75	\$1,669.58	\$2,036.58			
		Oxford \$15, \$1000	\$787.51	\$878.89	\$1,025.24	\$1,113.65	\$1,229.55	\$1,296.41	\$1,473.97	\$1,691.65	\$1,976.94	\$2,080.95			
Oxford \$30, \$2500	\$604.70	\$674.87	\$787.25	\$855.13	\$944.13	\$995.47	\$1,131.81	\$1,298.96	\$1,518.02	\$1,597.89					
Plan D (80/20%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$5,871.00	\$5,871.00	\$5,871.00	\$5,871.00	\$5,871.00	\$5,871.00	\$5,871.00	\$5,871.00	\$5,871.00	\$5,871.00		
			Celtic Ins. Co,	\$14,002.00	\$14,002.00	\$14,002.00	\$14,002.00	\$14,002.00	\$14,002.00	\$14,002.00	\$14,002.00	\$14,002.00	\$14,002.00	\$14,002.00	
			Horizon BCBSNJ	\$9,483.38	\$9,483.38	\$9,483.38	\$9,483.38	\$9,483.38	\$9,483.38	\$9,483.38	\$9,483.38	\$9,483.38	\$9,483.38	\$9,483.38	
		\$2,500	Aetna Life Ins. Co.	\$5,046.00	\$5,046.00	\$5,046.00	\$5,046.00	\$5,046.00	\$5,046.00	\$5,046.00	\$5,046.00	\$5,046.00	\$5,046.00	\$5,046.00	
			Celtic Ins. Co,	\$12,322.00	\$12,322.00	\$12,322.00	\$12,322.00	\$12,322.00	\$12,322.00	\$12,322.00	\$12,322.00	\$12,322.00	\$12,322.00	\$12,322.00	
			Horizon BCBSNJ	\$5,328.50	\$5,328.50	\$5,328.50	\$5,328.50	\$5,328.50	\$5,328.50	\$5,328.50	\$5,328.50	\$5,328.50	\$5,328.50	\$5,328.50	
	PPO/POS	Oxford \$30, \$1000	\$854.52	\$953.68	\$1,112.49	\$1,208.42	\$1,334.18	\$1,406.73	\$1,599.40	\$1,835.60	\$2,145.17	\$2,258.03			

TWO ADULTS		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		
HMO Plan	Copayment Options	\$15	Aetna Health Inc.	\$3,124.80	\$3,124.80	\$3,124.80	\$3,124.80	\$3,124.80	\$3,124.80	\$3,124.80	\$3,124.80	\$3,124.80	
			AmeriHealth HMO Inc.	\$3,428.00	\$3,428.00	\$3,428.00	\$3,428.00	\$3,428.00	\$3,428.00	\$3,428.00	\$3,428.00	\$3,428.00	\$3,428.00
			HealthNet of NJ	\$2,673.40	\$2,673.40	\$2,673.40	\$2,673.40	\$2,673.40	\$2,673.40	\$2,673.40	\$2,673.40	\$2,673.40	\$2,673.40
			Horizon HC	\$1,827.41	\$1,827.41	\$1,827.41	\$1,827.41	\$1,827.41	\$1,827.41	\$1,827.41	\$1,827.41	\$1,827.41	\$1,827.41
		\$30	Aetna Health Inc.	\$2,129.80	\$2,129.80	\$2,129.80	\$2,129.80	\$2,129.80	\$2,129.80	\$2,129.80	\$2,129.80	\$2,129.80	\$2,129.80
			AmeriHealth HMO Inc.	\$1,536.00	\$1,536.00	\$1,536.00	\$1,536.00	\$1,536.00	\$1,536.00	\$1,536.00	\$1,536.00	\$1,536.00	\$1,536.00
			CIGNA Healthcare	\$1,674.00	\$1,674.00	\$1,880.00	\$1,880.00	\$2,155.00	\$2,155.00	\$3,009.00	\$3,009.00	\$5,124.00	\$5,124.00
			HealthNet of NJ	\$2,210.68	\$2,210.68	\$2,210.68	\$2,210.68	\$2,210.68	\$2,210.68	\$2,210.68	\$2,210.68	\$2,210.68	\$2,210.68
			Horizon HC	\$1,520.62	\$1,520.62	\$1,520.62	\$1,520.62	\$1,520.62	\$1,520.62	\$1,520.62	\$1,520.62	\$1,520.62	\$1,520.62
		Oxford Health Plan	\$751.90	\$839.15	\$978.89	\$1,063.30	\$1,173.96	\$1,237.80	\$1,407.33	\$1,615.17	\$1,887.55	\$1,986.86	
		\$40	HealthNet of NJ	\$2,008.48	\$2,008.48	\$2,008.48	\$2,008.48	\$2,008.48	\$2,008.48	\$2,008.48	\$2,008.48	\$2,008.48	\$2,008.48
			\$50	AmeriHealth HMO Inc.	\$1,284.00	\$1,284.00	\$1,284.00	\$1,284.00	\$1,284.00	\$1,284.00	\$1,284.00	\$1,284.00	\$1,284.00
	HealthNet of NJ	\$1,838.31		\$1,838.31	\$1,838.31	\$1,838.31	\$1,838.31	\$1,838.31	\$1,838.31	\$1,838.31	\$1,838.31	\$1,838.31	
	Split Copay	AmeriHealth HMO Inc. \$30/50	\$1,460.00	\$1,460.00	\$1,460.00	\$1,460.00	\$1,460.00	\$1,460.00	\$1,460.00	\$1,460.00	\$1,460.00	\$1,460.00	
		Horizon HC \$30/50	\$1,500.85	\$1,500.85	\$1,500.85	\$1,500.85	\$1,500.85	\$1,500.85	\$1,500.85	\$1,500.85	\$1,500.85	\$1,500.85	
		Horizon HC \$50/70	\$1,459.79	\$1,459.79	\$1,459.79	\$1,459.79	\$1,459.79	\$1,459.79	\$1,459.79	\$1,459.79	\$1,459.79	\$1,459.79	
	Deductible & Coinsurance	Aetna Health Inc.	\$952.50	\$952.50	\$952.50	\$952.50	\$952.50	\$952.50	\$952.50	\$952.50	\$952.50	\$952.50	
		Horizon HC	\$945.60	\$945.60	\$945.60	\$945.60	\$945.60	\$945.60	\$945.60	\$945.60	\$945.60	\$945.60	

♦Rates shown are monthly premiums, and apply statewide. Rates do not vary based on anyone's location, gender or health status. Carriers may consider age in developing their rates. Only rates in **boldface** are based on age-rating.

♦For Plans A/50, B, C, and D, you pay the deductible amount, then the carrier pays X% (the coinsurance) of the allowable charge. For Plan A/50, the carrier pays 50%, for Plan B, the carrier pays 60%; for Plan C, the carrier pays 70%; for Plan D, the carrier pays 80%. *But see PPO/POS Options below for managed care variations.*

♦Horizon also offers a \$1,500 and \$2,250 deductible option for Plans C and D, as well as an inflation-adjusted high deductible plan that could be used with a health savings account. Contact the carrier for details.

♦Contact carriers for more information on HMO coverage subject to deductible and coinsurance, and coverage with a split copay.

PPO/POS Options:

AmeriHealth Insurance Co. offers Plan A/50 and Plan C with in-network (IN) and out-of-network (OON) benefits. A/50 70/50: IN=\$2,500 deductible and 70% coinsurance but for \$30 office visits; OON=\$7,500 deductible and 50% coinsurance. Plan C 90/70: IN=\$2,500 deductible and 90% coinsurance but for \$30 office visits; OON=\$5,000 deductible and 70% coinsurance. **AmeriHealth** also offers an alternate copayment rider for Plan A/50 (not shown). Contact the company for more details.

Horizon also offers "Direct Access" plans with in-network (IN) and out-of-network (OON) benefits. Plan A/50 70/50: IN=\$2500 deductible, 70% coinsurance; OON=\$7500 deductible, 50% coinsurance. Plan C 80/70: IN=\$2500 deductible, 80% coinsurance; OON=\$5000 deductible, 70% coinsurance. Plan C 100/70: IN=\$0 deductible, 100% coinsurance; OON=\$7500 deductible, 70% coinsurance. Contact Horizon for more details.

Oxford Health Insurance Co. offers Plans C and D with in-network (IN) and out-of-network (OON) benefits. Plan C \$15, \$1000: IN=\$1,000 deductible and 30% coinsurance but for \$15 office visits; OON=\$2000 deductible and 30% coinsurance. Plan C \$30, \$2500: IN=\$2500 deductible and 30% coinsurance but for \$30 office visits; OON=\$5000 deductible and 30% coinsurance. Plan D \$30, \$1000: IN=\$1000 deductible and 20% coinsurance but for \$30 office visits; OON=\$2000 deductible and 20% coinsurance. Contact Oxford for more details.

NJ Individual Health Coverage Program Standard Health Benefits Plan Rates

FAMILY			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		
Plan A/50	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$3,173.00	\$3,173.00	\$3,173.00	\$3,173.00	\$3,173.00	\$3,173.00	\$3,173.00	\$3,173.00	\$3,173.00		
			Celtic Ins. Co,	\$2,852.00	\$2,852.00	\$2,852.00	\$2,852.00	\$2,852.00	\$2,852.00	\$2,852.00	\$2,852.00	\$2,852.00	\$2,852.00	
			Horizon BCBSNJ	\$3,679.60	\$3,679.60	\$3,679.60	\$3,679.60	\$3,679.60	\$3,679.60	\$3,679.60	\$3,679.60	\$3,679.60	\$3,679.60	
		\$2,500	Aetna Life Ins. Co.	\$2,605.00	\$2,605.00	\$2,605.00	\$2,605.00	\$2,605.00	\$2,605.00	\$2,605.00	\$2,605.00	\$2,605.00	\$2,605.00	\$2,605.00
			Celtic Ins. Co,	\$2,528.00	\$2,528.00	\$2,528.00	\$2,528.00	\$2,528.00	\$2,528.00	\$2,528.00	\$2,528.00	\$2,528.00	\$2,528.00	\$2,528.00
			Horizon BCBSNJ	\$3,171.88	\$3,171.88	\$3,171.88	\$3,171.88	\$3,171.88	\$3,171.88	\$3,171.88	\$3,171.88	\$3,171.88	\$3,171.88	\$3,171.88
		\$5,000	Oxford Health Ins Co	\$1,190.11	\$1,250.73	\$1,355.88	\$1,430.11	\$1,517.33	\$1,584.13	\$1,722.69	\$1,905.16	\$2,127.85	\$2,202.07	
			Horizon BCBSNJ	\$2,197.65	\$2,197.65	\$2,197.65	\$2,197.65	\$2,197.65	\$2,197.65	\$2,197.65	\$2,197.65	\$2,197.65	\$2,197.65	\$2,197.65
		\$10,000	Horizon BCBSNJ	\$1,434.72	\$1,434.72	\$1,434.72	\$1,434.72	\$1,434.72	\$1,434.72	\$1,434.72	\$1,434.72	\$1,434.72	\$1,434.72	\$1,434.72
	PPO/ POS		AmeriHealth 70/50%	\$844.13	\$906.01	\$1,010.84	\$1,064.28	\$1,090.37	\$1,125.71	\$1,233.53	\$1,367.48	\$1,562.62	\$1,562.62	
Horizon 70/50%		\$1,146.70	\$1,205.97	\$1,322.98	\$1,394.33	\$1,420.56	\$1,469.19	\$1,596.01	\$1,923.97	\$2,312.63	\$2,689.47			
Plan B (60/40%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$3,726.00	\$3,726.00	\$3,726.00	\$3,726.00	\$3,726.00	\$3,726.00	\$3,726.00	\$3,726.00	\$3,726.00		
			Celtic Ins. Co,	\$3,576.00	\$3,576.00	\$3,576.00	\$3,576.00	\$3,576.00	\$3,576.00	\$3,576.00	\$3,576.00	\$3,576.00	\$3,576.00	
			Horizon BCBSNJ	\$5,085.63	\$5,085.63	\$5,085.63	\$5,085.63	\$5,085.63	\$5,085.63	\$5,085.63	\$5,085.63	\$5,085.63	\$5,085.63	
		\$2,500	Aetna Life Ins. Co.	\$3,142.00	\$3,142.00	\$3,142.00	\$3,142.00	\$3,142.00	\$3,142.00	\$3,142.00	\$3,142.00	\$3,142.00	\$3,142.00	
			Celtic Ins. Co,	\$3,217.00	\$3,217.00	\$3,217.00	\$3,217.00	\$3,217.00	\$3,217.00	\$3,217.00	\$3,217.00	\$3,217.00	\$3,217.00	
			Horizon BCBSNJ	\$4,341.96	\$4,341.96	\$4,341.96	\$4,341.96	\$4,341.96	\$4,341.96	\$4,341.96	\$4,341.96	\$4,341.96	\$4,341.96	
Plan C (70/30%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$4,219.00	\$4,219.00	\$4,219.00	\$4,219.00	\$4,219.00	\$4,219.00	\$4,219.00	\$4,219.00	\$4,219.00		
			Celtic Ins. Co,	\$10,341.00	\$10,341.00	\$10,341.00	\$10,341.00	\$10,341.00	\$10,341.00	\$10,341.00	\$10,341.00	\$10,341.00		
			Horizon BCBSNJ	\$7,120.32	\$7,120.32	\$7,120.32	\$7,120.32	\$7,120.32	\$7,120.32	\$7,120.32	\$7,120.32	\$7,120.32		
		\$2,500	Aetna Life Ins. Co.	\$3,616.00	\$3,616.00	\$3,616.00	\$3,616.00	\$3,616.00	\$3,616.00	\$3,616.00	\$3,616.00	\$3,616.00		
			Celtic Ins. Co,	\$7,843.00	\$7,843.00	\$7,843.00	\$7,843.00	\$7,843.00	\$7,843.00	\$7,843.00	\$7,843.00	\$7,843.00		
			Horizon BCBSNJ	\$4,413.77	\$4,413.77	\$4,413.77	\$4,413.77	\$4,413.77	\$4,413.77	\$4,413.77	\$4,413.77	\$4,413.77		
	PPO/POS	AmeriHealth 90/70%	\$1,042.59	\$1,119.04	\$1,248.56	\$1,314.59	\$1,346.82	\$1,390.48	\$1,523.69	\$1,689.18	\$1,930.28	\$1,930.28		
		Horizon 80/70%	\$1,208.64	\$1,271.11	\$1,394.43	\$1,469.65	\$1,497.30	\$1,548.56	\$1,682.21	\$2,027.90	\$2,437.54	\$2,834.73		
		Horizon 100/70%	\$1,517.90	\$1,596.34	\$1,751.21	\$1,845.69	\$1,880.40	\$1,944.77	\$2,112.64	\$2,546.76	\$3,061.23	\$3,560.04		
		Oxford \$15, \$1000	\$1,429.40	\$1,502.20	\$1,628.50	\$1,717.65	\$1,822.41	\$1,902.64	\$2,069.06	\$2,288.22	\$2,555.68	\$2,644.83		
		Oxford \$30, \$2500	\$1,097.58	\$1,153.49	\$1,250.47	\$1,318.93	\$1,399.36	\$1,460.97	\$1,588.76	\$1,757.05	\$1,962.42	\$2,030.87		
		Plan D (80/20%)	Deductibles (and no network)	\$1,000	Aetna Life Ins. Co.	\$7,997.00	\$7,997.00	\$7,997.00	\$7,997.00	\$7,997.00	\$7,997.00	\$7,997.00	\$7,997.00	\$7,997.00
Celtic Ins. Co,	\$14,062.00				\$14,062.00	\$14,062.00	\$14,062.00	\$14,062.00	\$14,062.00	\$14,062.00	\$14,062.00	\$14,062.00		
Horizon BCBSNJ	\$9,957.54				\$9,957.54	\$9,957.54	\$9,957.54	\$9,957.54	\$9,957.54	\$9,957.54	\$9,957.54	\$9,957.54		
\$2,500	Aetna Life Ins. Co.			\$6,872.00	\$6,872.00	\$6,872.00	\$6,872.00	\$6,872.00	\$6,872.00	\$6,872.00	\$6,872.00	\$6,872.00		
	Celtic Ins. Co,			\$12,375.00	\$12,375.00	\$12,375.00	\$12,375.00	\$12,375.00	\$12,375.00	\$12,375.00	\$12,375.00	\$12,375.00		
	Horizon BCBSNJ			\$5,595.04	\$5,595.04	\$5,595.04	\$5,595.04	\$5,595.04	\$5,595.04	\$5,595.04	\$5,595.04	\$5,595.04		
PPO/ POS	Oxford \$30, \$1000		\$1,551.03	\$1,630.04	\$1,767.08	\$1,863.82	\$1,977.49	\$2,064.55	\$2,245.13	\$2,482.94	\$2,773.16	\$2,869.89		

NJ Individual Health Coverage Program Standard Health Benefits Plan Rates

FAMILY			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		
HMO Plan	Copayment Options	\$15	Aetna Health Inc.	\$4,670.40	\$4,670.40	\$4,670.40	\$4,670.40	\$4,670.40	\$4,670.40	\$4,670.40	\$4,670.40	\$4,670.40		
			AmeriHealth HMO Inc.	\$4,833.00	\$4,833.00	\$4,833.00	\$4,833.00	\$4,833.00	\$4,833.00	\$4,833.00	\$4,833.00	\$4,833.00	\$4,833.00	
			HealthNet of NJ	\$3,565.42	\$3,665.42	\$3,665.42	\$3,565.42	\$3,565.42	\$3,565.42	\$3,565.42	\$3,565.42	\$3,565.42	\$3,565.42	
			Horizon HC	\$2,587.79	\$2,587.79	\$2,587.79	\$2,587.79	\$2,587.79	\$2,587.79	\$2,587.79	\$2,587.79	\$2,587.79	\$2,587.79	
		\$30	Aetna Health Inc.	\$3,183.00	\$3,183.00	\$3,183.00	\$3,183.00	\$3,183.00	\$3,183.00	\$3,183.00	\$3,183.00	\$3,183.00	\$3,183.00	\$3,183.00
			AmeriHealth HMO Inc.	\$2,166.00	\$2,166.00	\$2,166.00	\$2,166.00	\$2,166.00	\$2,166.00	\$2,166.00	\$2,166.00	\$2,166.00	\$2,166.00	\$2,166.00
			CIGNA Healthcare	\$2,411.00	\$2,411.00	\$2,708.00	\$2,708.00	\$3,105.00	\$3,105.00	\$4,334.00	\$4,334.00	\$7,381.00	\$7,381.00	\$7,381.00
			HealthNet of NJ	\$2,948.30	\$2,948.30	\$2,948.30	\$2,948.30	\$2,948.30	\$2,948.30	\$2,948.30	\$2,948.30	\$2,948.30	\$2,948.30	\$2,948.30
			Horizon HC	\$2,153.36	\$2,153.36	\$2,153.36	\$2,153.36	\$2,153.36	\$2,153.36	\$2,153.36	\$2,153.36	\$2,153.36	\$2,153.36	\$2,153.36
			Oxford Health Plan	\$1,364.77	\$1,434.29	\$1,554.87	\$1,639.99	\$1,740.01	\$1,816.62	\$1,975.51	\$2,184.77	\$2,440.13	\$2,525.25	\$2,525.25
		\$40	HealthNet of NJ	\$2,678.64	\$2,678.64	\$2,678.64	\$2,678.64	\$2,678.64	\$2,678.64	\$2,678.64	\$2,678.64	\$2,678.64	\$2,678.64	\$2,678.64
			AmeriHealth HMO Inc.	\$1,810.00	\$1,810.00	\$1,810.00	\$1,810.00	\$1,810.00	\$1,810.00	\$1,810.00	\$1,810.00	\$1,810.00	\$1,810.00	\$1,810.00
	\$50	HealthNet of NJ	\$2,451.69	\$2,451.69	\$2,451.69	\$2,451.69	\$2,451.69	\$2,451.69	\$2,451.69	\$2,451.69	\$2,451.69	\$2,451.69	\$2,451.69	
		Split Copay	AmeriHealth HMO Inc. \$30/50	\$2,059.00	\$2,059.00	\$2,059.00	\$2,059.00	\$2,059.00	\$2,059.00	\$2,059.00	\$2,059.00	\$2,059.00	\$2,059.00	\$2,059.00
	Horizon HC \$30/50		\$2,125.36	\$2,125.36	\$2,125.36	\$2,125.36	\$2,125.36	\$2,125.36	\$2,125.36	\$2,125.36	\$2,125.36	\$2,125.36	\$2,125.36	
	Horizon HC \$50/70		\$2,067.22	\$2,067.22	\$2,067.22	\$2,067.22	\$2,067.22	\$2,067.22	\$2,067.22	\$2,067.22	\$2,067.22	\$2,067.22	\$2,067.22	
	Deductible & Coinsurance	Aetna Health	\$1,423.50	\$1,423.50	\$1,423.50	\$1,423.50	\$1,423.50	\$1,423.50	\$1,423.50	\$1,423.50	\$1,423.50	\$1,423.50	\$1,423.50	
		Horizon HC	\$1,339.07	\$1,339.07	\$1,339.07	\$1,339.07	\$1,339.07	\$1,339.07	\$1,339.07	\$1,339.07	\$1,339.07	\$1,339.07	\$1,339.07	

*Rates shown are monthly premiums, and apply statewide. Rates do not vary based on anyone's location, gender or health status. Carriers may consider age in developing their rates. Only rates in **boldface** are based on age-rating.

*For Plans A/50, B, C, and D, you pay the deductible amount, then the carrier pays X% (the coinsurance) of the allowable charge. For Plan A/50, the carrier pays 50%, for Plan B, the carrier pays 60%; for Plan C, the carrier pays 70%; for Plan D, the carrier pays 80%. *But see PPO/POS Options below for managed care variations.*

*Horizon also offers a \$1,500 and \$2,250 deductible option for Plans C and D, as well as an inflation-adjusted high deductible plan that could be used with a health savings account. Contact the carrier for details.

*Contact carriers for more information on HMO coverage subject to deductible and coinsurance, and coverage with a split copay.

PPO/POS Options:

AmeriHealth Insurance Co. offers Plan A/50 and Plan C with in-network (IN) and out-of-network (OON) benefits. A/50 70/50: IN=\$2,500 deductible and 70% coinsurance but for \$30 office visits; OON=\$7,500 deductible and 50% coinsurance. Plan C 90/70: IN=\$2,500 deductible and 90% coinsurance but for \$30 office visits; OON=\$5,000 deductible and 70% coinsurance. **AmeriHealth** also offers an alternate copayment rider for Plan A/50 (not shown). Contact the company for more details.

Horizon also offers "Direct Access" plans with in-network (IN) and out-of-network (OON) benefits. Plan A/50 70/50: IN=\$2500 deductible, 70% coinsurance; OON=\$7500 deductible, 50% coinsurance. Plan C 80/70: IN=\$2500 deductible, 80% coinsurance; OON=\$5000 deductible, 70% coinsurance. Plan C 100/70: IN=\$0 deductible, 100% coinsurance; OON=\$7500 deductible, 70% coinsurance. Contact Horizon for more details.

Oxford Health Insurance Co. offers Plans C and D with in-network (IN) and out-of-network (OON) benefits. Plan C \$15, \$1000: IN=\$1,000 deductible and 30% coinsurance but for \$15 office visits; OON=\$2000 deductible and 30% coinsurance. Plan C \$30, \$2500: IN=\$2500 deductible and 30% coinsurance but for \$30 office visits; OON=\$5000 deductible and 30% coinsurance. Plan D \$30, \$1000: IN=\$1000 deductible and 20% coinsurance but for \$30 office visits; OON=\$2000 deductible and 20% coinsurance. Contact Oxford for more details.