

New Jersey Small Employer Health Benefits Program  
Premium Rate Comparison Survey

CARRIERS	PLAN A			PLAN B								
	2012	2011	% inc	2012	2011	% inc	2012	2011	% inc	2012	2011	% inc
	\$250	\$250		\$500	\$500		\$1,000	\$1,000		\$2,000	\$2,000	
Aetna Life Ins Co	\$7,158	\$7,158	0.0%									
AmeriHealth Ins Co of NJ	\$9,684	\$9,131	6.1%	\$17,015	\$16,043	6.1%	\$15,873	\$14,966	6.1%			
Conn General Life Ins Co	\$20,342	\$17,515	16.1%									
Horizon BCBS of NJ <sup>(1)</sup>	\$7,590	\$6,500	16.8%							\$10,407	\$8,170	27.4%
Oxford Health Ins Co	\$17,370	\$15,311	13.4%				\$7,243	\$6,382	13.5%	\$6,361	\$5,556	14.5%

<sup>(1)</sup> Plan B premium is for a 100/60, \$50 copay in/out of network, \$0 in/\$5,000 out of network deductible, with MMRX

CARRIERS	PLAN C						PLAN D											
	2012	2011	% inc	2012	2011	% inc	2012	2011	% inc	2012	2011	% inc	2012	2011	% inc	2012	2011	% inc
	\$500	\$500		\$1,000	\$1,000		\$2,000	\$2,000		\$500	\$500		\$1,000	\$1,000		\$2,500	\$2,500	
Aetna Life Ins Co				\$12,641	\$12,641	0.0%				\$14,830	\$14,830	0.0%						
AmeriHealth Ins Co of NJ				\$10,344	\$9,905	4.4%				\$13,113	\$12,557	4.4%	\$12,132	\$11,617	4.4%			
Conn General Life Ins Co																		
Horizon BCBS of NJ <sup>(2)</sup>							\$11,244	\$8,769	28.2%									
Oxford Health Ins Co	\$9,736	\$8,533	14.1%	\$8,793	\$7,703	14.2%	\$7,216	\$6,306	14.4%	\$11,628	\$8,811	32.0%	\$10,053	\$7,980	26.0%	\$9,108	na	0.0%

<sup>(2)</sup> Plan C premium is for a 100/70, \$50 copay in/out of network, \$0 in/\$5,000 out of network deductible, with MMRX

Note: Rates shown are monthly premiums for the sample group described on the attached page.