

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	\$6,634	\$6,634	0.0%									
AmeriHealth Ins Co of NJ	\$9,974	\$9,404	6.1%	\$17,524	\$16,523	6.1%	\$16,348	\$15,414	6.1%			
Conn General Life Ins Co	\$20,342	\$17,515	16.1%									
Horizon BCBS of NJ <sup>(1)</sup>	\$7,512	\$6,433	16.8%							\$10,300	\$8,086	27.4%
Oxford Health Ins Co	\$18,314	\$16,143	13.4%				\$7,637	\$6,672	14.5%	\$6,707	\$5,858	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				\$11,761	\$11,716	0.4%				\$13,744	\$13,744	0.0%						
AmeriHealth Ins Co of NJ				\$10,107	\$9,905	2.0%				\$12,813	\$12,557	2.0%	\$11,885	\$11,617	2.3%			
Conn General Life Ins Co																		
Horizon BCBS of NJ <sup>(2)</sup>							\$11,128	\$8,678	28.2%									
Oxford Health Ins Co	\$10,266	\$8,996	14.1%	\$9,271	\$8,121	14.2%	\$7,608	\$6,648	14.4%	\$12,260	\$9,290	32.0%	\$10,599	\$8,413	26.0%	\$9,603	na	na

<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.