

2024 SEH Rate Chart *				Quarterly Base Rates <sup>(4)</sup> (Prior to Application of Territory <sup>(5)</sup> & Age <sup>(6)</sup> Rating Factors) ((Quarterly Base Rate <sup>(4)</sup> x Territory Rating Factor <sup>(5)</sup> ) x Age Rating Factor <sup>(6)</sup> = Premium per person)				
Oxford Health Insurance (NJ), Inc. Oxford Health Plans (NJ), Inc.		Footnote (7)	Footnote (8)	Metal Tier <sup>(3)</sup>	1Q2024	2Q2024	3Q2024	4Q2024
Plan Name <sup>(1)(2)</sup>								
NJ P MTRO GT 5/75/100 EPO 24				Platinum	\$532.60	\$544.80	Not Yet Available	Not Yet Available
NJ P MTRO NG 10/40/100 EPO 24				Platinum	\$616.47	\$630.59		
NJ P LBTY NG 15/40/100 EPO 24				Platinum	\$697.27	\$713.24		
NJ P FRDM NG 15/40/100 EPO 24				Platinum	\$716.83	\$733.24		
NJ P LBTY NG 15/45/100 PPO 24				Platinum	\$722.64	\$739.19		
NJ P FRDM NG 20/40/100 PPO 24				Platinum	\$745.01	\$762.07		
NJ G MTRO GT 30/60/1800/100 EPO 24				Gold	\$430.11	\$439.96		
NJ G MTRO GT 5/75/2000/50 EPO 24				Gold	\$443.87	\$454.03		
NJ G MTRO GT 25/75/1250/80 EPO 24				Gold	\$455.65	\$466.09		
NJ G MTRO NG 30/60/1800/100 EPO 24				Gold	\$457.62	\$468.10		
NJ G MTRO NG 25/50/1250/50 EPO 24				Gold	\$461.80	\$472.38		
NJ G MTRO NG 25/60/1500/80 EPO 24				Gold	\$465.99	\$476.66		
NJ G LBTY GT 15/75/1000/50 EPO 24				Gold	\$487.00	\$498.15		
NJ G MTRO NG 2000/100 EPO HSA 24	7			Gold	\$498.61	\$510.03		
NJ G LBTY GT 50/75/1000/100 EPO 24				Gold	\$509.20	\$520.86		
NJ G LBTY NG 30/50/2000/50 EPO 24				Gold	\$517.91	\$529.77		
NJ G LBTY NG 30/75/1500/80 EPO 24				Gold	\$530.47	\$542.62		
NJ G LBTY NG 35/60/2000/70 PPO 24				Gold	\$536.45	\$548.73		
NJ G LBTY NG 25/60/1500/70 EPO 24				Gold	\$539.52	\$551.88		
NJ G LBTY NG 25/50/1250/50 EPO 24				Gold	\$540.03	\$552.40		
NJ G LBTY NG 50/75/1000/100 EPO 24				Gold	\$541.74	\$554.15		
NJ G LBTY NG 25/60/1500/80 EPO 24				Gold	\$549.60	\$562.19		
NJ G FRDM NG 50/75/1000/100 EPO 24				Gold	\$554.90	\$567.60		
NJ G LBTY NG 1600/90 EPO HSA 24	7			Gold	\$567.45	\$580.45		
NJ G LBTY NG 30/65/1500/80 PPO 24				Gold	\$568.90	\$581.93		
NJ G FRDM NG 25/60/1250/80 PPO 24				Gold	\$576.76	\$589.97		
NJ G FRDM NG 30/75/1500/80 PPO 24				Gold	\$581.37	\$594.69		
NJ G LBTY GT 50/75/100 EPO ZD 24				Gold	\$589.06	\$602.55		
NJ G FRDM GT 50/75/100 EPO ZD 24				Gold	\$603.75	\$617.58		
NJ S MTRO GT 30/60/2500/60 EPO 24				Silver	\$363.07	\$371.38		
NJ S MTRO NG 50/75/2500/50 EPO 24				Silver	\$396.04	\$405.11		
NJ S MTRO GT 35/50/2500/70 EPO HSA 24	7			Silver	\$405.43	\$414.72		
NJ S LBTY GT 30/75/2500/50 EPO 24				Silver	\$421.83	\$431.49		
NJ S MTRO NG 25/50/2500/80 EPO HSA 24	7			Silver	\$435.58	\$445.56		
NJ S LBTY NG 50/75/2500/50 EPO 24				Silver	\$439.51	\$449.57		
NJ S LBTY NG 15/75/2500/50 HMO PA 24				Silver	\$461.97	\$472.55		
NJ S LBTY NG 50/75/2500/50 PPO 24				Silver	\$462.83	\$473.42		
NJ S FRDM NG 50/75/2500/50 PPO 24				Silver	\$474.70	\$485.57		
NJ S LBTY NG 2500/60 EPO HSA 24	7			Silver	\$474.95	\$485.83		
NJ S LBTY NG 30/50/2500/60 EPO HSA 24	7			Silver	\$480.08	\$491.07		
NJ S LBTY NG 20/40/2500/60 PPO HSA 24	7			Silver	\$513.39	\$525.14		
NJ S FRDM NG 2500/75 PPO HSA 24	7			Silver	\$516.63	\$528.46		
NJ B MTRO NG 10/70/6000/50 EPO HSA 24	7			Bronze	\$383.23	\$392.00		
NJ B MTRO NG 5900/50 EPO HSA 24	7			Bronze	\$383.74	\$392.53		
NJ B LBTY NG 10/70/6000/50 EPO HSA 24	7			Bronze	\$432.08	\$441.97		
NJ B LBTY NG 5900/50 EPO HSA 24	7			Bronze	\$432.68	\$442.59		

Territory Rating Factors <sup>(5)</sup>		SEH Age Curve (for contracts issued 01/01/2018 or later)			
		Ages	Age Rating Factors <sup>(6)</sup>	Ages	Age Rating Factors <sup>(6)</sup>
A) Essex, Hudson, Union	1.0350	0-14	0.765	40	1.393
B) Bergen, Passaic	1.0400	15	0.833	41	1.410
C) Monmouth, Morris, Sussex, Warren	1.0320	16	0.859	42	1.427
D) Hunterdon, Middlesex, Somerset	1.0180	17	0.885	43	1.450
E) Burlington, Camden, Mercer	1.0460	18	0.913	44	1.478
F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester	1.1050	19	0.941	45	1.511
		20	0.970	46	1.550
		21	1.250	47	1.593
		22	1.250	48	1.641
		23	1.250	49	1.688
		24	1.250	50	1.741
		25	1.250	51	1.792
		26	1.250	52	1.847
		27	1.250	53	1.902
		28	1.250	54	1.961
		29	1.275	55	2.019
		30	1.287	56	2.080
		31	1.305	57	2.142
		32	1.323	58	2.206
		33	1.334	59	2.280
		34	1.346	60	2.280
		35	1.352	61	2.280
		36	1.358	62	2.280
		37	1.363	63	2.280
		38	1.369	64 and older	2.280
		39	1.381		

Footnotes	
(1) Plan Names were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names.	
(2) Employers, that qualify as "religious employers" under Federal law, may have the option to purchase plans with certain exclusion provisions. Contact the Carrier for information about the exclusion provisions, if any.	
(3) Metal Level indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered charges: Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%.	
(4) Base Rate applies to plans newly issued or renewed during the quarter. Multiply the Base Rate by the Territory Rating Factor and the Age Rating Factor.	
(5) Territory Rating Factor is based on the employer's principal place of business.	
(6) Age Rating Factor is used to calculate the premium for each person to be covered.	
(7) These are high deductible health plans and are compatible with Health Savings Accounts (HSA). Contact the Carrier for additional information.	
(8) These plans are not available in all counties. Contact the Carrier, or your broker, for additional information.	
*For details about plans and coverage options, e.g. HSA, please contact the Carrier or your broker directly.	
<b>Premium Calculation</b>	
Premium per person (whether employee or employee's dependents) = (Base Rate <sup>(4)</sup> x Territory Rating Factor <sup>(5)</sup> ) x Age Rating Factor <sup>(6)</sup>	
Premium per each employee's family = sum of the premiums for the employee and the employee's dependents.	
Note: For dependent children under age 20 the premium is capped at the sum of the premiums for three children.	
Premium per small employer group = sum of the premiums for all employees and dependents to be covered.	