

2016 SMALL GROUP MARKET PLANS • PREMIUMS BY AGE

For Coverage Effective January, February, March 2016

Rates as of March 24, 2016. To calculate a rate for an employer group, HSRI adds the premium amount listed here for each person in the group. HSRI then averages across the group to develop composite rates for each family type. Employers can choose how much to contribute, and for Full Choice groups, employees can apply that contribution towards any HSRI plan.



Insurance Company	BCBSRI	BCBSRI	BCBSRI	NHPRI	BCBSRI	BCBSRI	BCBSRI	NHPRI	UHC	UHC	UHC
Plan Marketing Name	VantageBlue 100/80 250/500	VantageBlue 100/80 500/1000	VantageBlue 100/80 750/1500	Neighborhood PRIME	BlueSolutions for HSA 1500/3000	VantageBlue 100/60 1500/3000	BasicBlue 2750/5500	Neighborhood PREMIER	Gold Edge HMO 1250	Gold HMO 1500	Gold Choice Advanced HMO 1500
Metal Level	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold
<i>Premium by Age: 0-20</i>	\$256.66	\$243.22	\$233.00	\$204.91	\$193.97	\$210.78	\$180.31	\$178.55	\$225.20	\$227.42	\$197.86
21	\$404.19	\$383.03	\$366.93	\$322.70	\$305.46	\$331.94	\$283.95	\$281.18	\$354.65	\$358.14	\$311.59
22	\$404.19	\$383.03	\$366.93	\$322.70	\$305.46	\$331.94	\$283.95	\$281.18	\$354.65	\$358.14	\$311.59
23	\$404.19	\$383.03	\$366.93	\$322.70	\$305.46	\$331.94	\$283.95	\$281.18	\$354.65	\$358.14	\$311.59
24	\$404.19	\$383.03	\$366.93	\$322.70	\$305.46	\$331.94	\$283.95	\$281.18	\$354.65	\$358.14	\$311.59
25	\$405.81	\$384.56	\$368.40	\$323.99	\$306.68	\$333.27	\$285.09	\$282.30	\$356.07	\$359.57	\$312.84
26	\$413.89	\$392.22	\$375.74	\$330.44	\$312.79	\$339.91	\$290.76	\$287.93	\$363.16	\$366.74	\$319.07
27	\$423.59	\$401.42	\$384.54	\$338.19	\$320.12	\$347.87	\$297.58	\$294.68	\$371.67	\$375.33	\$326.55
28	\$439.35	\$416.35	\$398.85	\$350.77	\$332.04	\$360.82	\$308.65	\$305.64	\$385.50	\$389.30	\$338.70
29	\$452.29	\$428.61	\$410.59	\$361.10	\$341.81	\$371.44	\$317.74	\$314.64	\$396.85	\$400.76	\$348.67
30	\$458.76	\$434.74	\$416.47	\$366.26	\$346.70	\$376.75	\$322.28	\$319.14	\$402.53	\$406.49	\$353.65
31	\$468.46	\$443.93	\$425.27	\$374.01	\$354.03	\$384.72	\$329.10	\$325.89	\$411.04	\$415.08	\$361.13
32	\$478.16	\$453.12	\$434.08	\$381.75	\$361.36	\$392.69	\$335.91	\$332.64	\$419.55	\$423.68	\$368.61
33	\$484.22	\$458.87	\$439.58	\$386.59	\$365.94	\$397.66	\$340.17	\$336.85	\$424.87	\$429.05	\$373.28
34	\$490.69	\$465.00	\$445.45	\$391.76	\$370.83	\$402.98	\$344.72	\$341.35	\$430.55	\$434.78	\$378.27
35	\$493.92	\$468.06	\$448.39	\$394.34	\$373.27	\$405.63	\$346.99	\$343.60	\$433.38	\$437.65	\$380.76
36	\$497.15	\$471.13	\$451.32	\$396.92	\$375.72	\$408.29	\$349.26	\$345.85	\$436.22	\$440.51	\$383.26
37	\$500.39	\$474.19	\$454.26	\$399.50	\$378.16	\$410.94	\$351.53	\$348.10	\$439.06	\$443.38	\$385.75
38	\$503.62	\$477.26	\$457.19	\$402.08	\$380.60	\$413.60	\$353.80	\$350.35	\$441.89	\$446.24	\$388.24
39	\$510.09	\$483.38	\$463.07	\$407.25	\$385.49	\$418.91	\$358.34	\$354.85	\$447.57	\$451.97	\$393.23
40	\$516.55	\$489.51	\$468.94	\$412.41	\$390.38	\$424.22	\$362.89	\$359.35	\$453.24	\$457.70	\$398.21
41	\$526.26	\$498.71	\$477.74	\$420.16	\$397.71	\$432.19	\$369.70	\$366.10	\$461.75	\$466.30	\$405.69
42	\$535.55	\$507.51	\$486.18	\$427.58	\$404.73	\$439.82	\$376.23	\$372.56	\$469.91	\$474.54	\$412.86
43	\$548.49	\$519.77	\$497.92	\$437.90	\$414.51	\$450.44	\$385.32	\$381.56	\$481.26	\$486.00	\$422.83
44	\$564.65	\$535.09	\$512.60	\$450.81	\$426.73	\$463.72	\$396.68	\$392.81	\$495.45	\$500.32	\$435.29
45	\$583.65	\$553.10	\$529.85	\$465.98	\$441.08	\$479.32	\$410.02	\$406.02	\$512.11	\$517.15	\$449.94
46	\$606.29	\$574.55	\$550.40	\$484.05	\$458.19	\$497.91	\$425.93	\$421.77	\$531.98	\$537.21	\$467.39
47	\$631.75	\$598.68	\$573.51	\$504.38	\$477.43	\$518.82	\$443.81	\$439.48	\$554.32	\$559.77	\$487.02
48	\$660.85	\$626.25	\$599.93	\$527.61	\$499.43	\$542.72	\$464.26	\$459.73	\$579.85	\$585.56	\$509.45
49	\$689.55	\$653.45	\$625.98	\$550.53	\$521.11	\$566.29	\$484.42	\$479.69	\$605.03	\$610.99	\$531.57
50	\$721.88	\$684.09	\$655.34	\$576.34	\$545.55	\$592.84	\$507.13	\$502.19	\$633.40	\$639.64	\$556.50
51	\$753.81	\$714.35	\$684.32	\$601.84	\$569.68	\$619.07	\$529.57	\$524.40	\$661.42	\$667.93	\$581.12
52	\$788.98	\$747.67	\$716.25	\$629.91	\$596.26	\$647.95	\$554.27	\$548.86	\$692.28	\$699.09	\$608.22
53	\$824.55	\$781.38	\$748.54	\$658.31	\$623.14	\$677.16	\$579.26	\$573.61	\$723.49	\$730.61	\$635.64
54	\$862.95	\$817.77	\$783.40	\$688.96	\$652.16	\$708.69	\$606.23	\$600.32	\$757.18	\$764.63	\$665.24
55	\$901.34	\$854.16	\$818.25	\$719.62	\$681.18	\$740.23	\$633.21	\$627.03	\$790.87	\$798.65	\$694.85
56	\$942.98	\$893.61	\$856.05	\$752.86	\$712.64	\$774.42	\$662.46	\$655.99	\$827.40	\$835.54	\$726.94
57	\$985.01	\$933.44	\$894.21	\$786.42	\$744.41	\$808.94	\$691.99	\$685.24	\$864.28	\$872.79	\$759.34
58	\$1,029.88	\$975.96	\$934.94	\$822.24	\$778.31	\$845.78	\$723.50	\$716.45	\$903.65	\$912.54	\$793.93
59	\$1,052.11	\$997.03	\$955.12	\$839.99	\$795.11	\$864.04	\$739.12	\$731.91	\$923.15	\$932.24	\$811.07
60	\$1,096.97	\$1,039.54	\$995.85	\$875.81	\$829.02	\$900.89	\$770.64	\$763.12	\$962.52	\$971.99	\$845.66
61	\$1,135.77	\$1,076.31	\$1,031.07	\$906.79	\$858.34	\$932.75	\$797.90	\$790.12	\$996.57	\$1,006.37	\$875.57
62	\$1,161.24	\$1,100.45	\$1,054.19	\$927.12	\$877.59	\$953.66	\$815.79	\$807.83	\$1,018.91	\$1,028.94	\$895.20
63	\$1,193.17	\$1,130.70	\$1,083.18	\$952.61	\$901.72	\$979.89	\$838.22	\$830.04	\$1,046.93	\$1,057.23	\$919.81
64+	\$1,212.57	\$1,149.09	\$1,100.79	\$968.10	\$916.38	\$995.82	\$851.85	\$843.54	\$1,063.95	\$1,074.42	\$934.77

BCBSRI: Blue Cross & Blue Shield of Rhode Island • NHPRI: Neighborhood Health Plan of Rhode Island • UHC: UnitedHealthcare

*A variation of this plan that excludes coverage for most abortions is available for small employers seeking a plan under a religious exemption. Please call the HealthSource RI for Employers team to learn more.

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To calculate a rate for an employer group, HSRI adds the premium amount listed here for each person in the group. HSRI then averages across the group to develop composite rates for each family type. Employers can choose how much to contribute, and for Full Choice groups, employees can apply that contribution towards any HSRI plan.



For Coverage Effective January, February, March 2016

Insurance Company	BCBSRI	BCBSRI	BCBSRI	BCBSRI	NHPRI	NHPRI	UHC	UHC	UHC	BCBSRI	BCBSRI	NHPRI	UHC
Plan Marketing Name	BlueSolutions for HSA 100/60 3000/6000	VantageBlue 100/80 2000/4000	VantageBlue 80/60 3000/6000	BasicBlue 5000/10000	Neighborhood PARTNER	Neighborhood CHOICE	Silver Edge HMO HSA 2000	*Silver Choice HMO 2000	Silver Choice Advanced HMO 4000	BlueSolutions for HSA 100/60 5200/10400	BasicBlue 6850/13700	Neighborhood STANDARD	Bronze Edge HMO HSA 5000
Metal Level	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze
<i>Premium by Age:</i> 0-20	\$159.78	\$192.55	\$170.93	\$145.33	\$142.88	\$146.49	\$157.75	\$188.18	\$189.52	\$125.37	\$118.60	\$112.87	\$133.55
21	\$251.62	\$303.23	\$269.18	\$228.86	\$225.01	\$230.69	\$248.43	\$296.34	\$298.45	\$197.44	\$186.77	\$177.75	\$210.32
22	\$251.62	\$303.23	\$269.18	\$228.86	\$225.01	\$230.69	\$248.43	\$296.34	\$298.45	\$197.44	\$186.77	\$177.75	\$210.32
23	\$251.62	\$303.23	\$269.18	\$228.86	\$225.01	\$230.69	\$248.43	\$296.34	\$298.45	\$197.44	\$186.77	\$177.75	\$210.32
24	\$251.62	\$303.23	\$269.18	\$228.86	\$225.01	\$230.69	\$248.43	\$296.34	\$298.45	\$197.44	\$186.77	\$177.75	\$210.32
25	\$252.63	\$304.44	\$270.26	\$229.78	\$225.91	\$231.61	\$249.42	\$297.53	\$299.64	\$198.23	\$187.52	\$178.46	\$211.16
26	\$257.66	\$310.51	\$275.64	\$234.35	\$230.41	\$236.23	\$254.39	\$303.45	\$305.61	\$202.18	\$191.25	\$182.02	\$215.37
27	\$263.70	\$317.79	\$282.10	\$239.85	\$235.81	\$241.76	\$260.35	\$310.56	\$312.78	\$206.92	\$195.73	\$186.28	\$220.42
28	\$273.51	\$329.61	\$292.60	\$248.77	\$244.59	\$250.76	\$270.04	\$322.12	\$324.42	\$214.62	\$203.02	\$193.21	\$228.62
29	\$281.56	\$339.31	\$301.21	\$256.09	\$251.79	\$258.14	\$277.99	\$331.60	\$333.97	\$220.94	\$209.00	\$198.90	\$235.35
30	\$285.59	\$344.17	\$305.52	\$259.76	\$255.39	\$261.83	\$281.97	\$336.35	\$338.74	\$224.09	\$211.98	\$201.75	\$238.71
31	\$291.63	\$351.44	\$311.98	\$265.25	\$260.79	\$267.37	\$287.93	\$343.46	\$345.90	\$228.83	\$216.47	\$206.01	\$243.76
32	\$297.67	\$358.72	\$318.44	\$270.74	\$266.19	\$272.91	\$293.89	\$350.57	\$353.07	\$233.57	\$220.95	\$210.28	\$248.81
33	\$301.44	\$363.27	\$322.48	\$274.17	\$269.56	\$276.37	\$297.62	\$355.02	\$357.54	\$236.53	\$223.75	\$212.94	\$251.96
34	\$305.47	\$368.12	\$326.78	\$277.84	\$273.16	\$280.06	\$301.59	\$359.76	\$362.32	\$239.69	\$226.74	\$215.79	\$255.33
35	\$307.48	\$370.55	\$328.94	\$279.67	\$274.96	\$281.90	\$303.58	\$362.13	\$364.71	\$241.27	\$228.23	\$217.21	\$257.01
36	\$309.49	\$372.97	\$331.09	\$281.50	\$276.76	\$283.75	\$305.57	\$364.50	\$367.09	\$242.85	\$229.73	\$218.63	\$258.69
37	\$311.51	\$375.40	\$333.24	\$283.33	\$278.56	\$285.59	\$307.56	\$366.87	\$369.48	\$244.43	\$231.22	\$220.05	\$260.38
38	\$313.52	\$377.82	\$335.40	\$285.16	\$280.36	\$287.44	\$309.54	\$369.24	\$371.87	\$246.01	\$232.72	\$221.48	\$262.06
39	\$317.54	\$382.68	\$339.71	\$288.82	\$283.96	\$291.13	\$313.52	\$373.98	\$376.64	\$249.17	\$235.70	\$224.32	\$265.42
40	\$321.57	\$387.53	\$344.01	\$292.48	\$287.56	\$294.82	\$317.49	\$378.72	\$381.42	\$252.33	\$238.69	\$227.16	\$268.79
41	\$327.61	\$394.81	\$350.47	\$297.98	\$292.96	\$300.36	\$323.46	\$385.83	\$388.58	\$257.07	\$243.17	\$231.43	\$273.84
42	\$333.40	\$401.78	\$356.66	\$303.24	\$298.14	\$305.66	\$329.17	\$392.65	\$395.45	\$261.61	\$247.47	\$235.52	\$278.67
43	\$341.45	\$411.48	\$365.28	\$310.56	\$305.34	\$313.05	\$337.12	\$402.13	\$405.00	\$267.93	\$253.45	\$241.21	\$285.40
44	\$351.51	\$423.61	\$376.04	\$319.72	\$314.34	\$322.27	\$347.06	\$413.99	\$416.93	\$275.82	\$260.92	\$248.32	\$293.82
45	\$363.34	\$437.86	\$388.70	\$330.47	\$324.91	\$333.12	\$358.73	\$427.91	\$430.96	\$285.10	\$269.70	\$256.67	\$303.70
46	\$377.43	\$454.85	\$403.77	\$343.29	\$337.52	\$346.04	\$372.65	\$444.51	\$447.68	\$296.16	\$280.16	\$266.63	\$315.48
47	\$393.28	\$473.95	\$420.73	\$357.21	\$351.69	\$360.57	\$388.30	\$463.18	\$466.48	\$308.60	\$291.92	\$277.82	\$328.73
48	\$411.40	\$495.78	\$440.11	\$374.19	\$367.89	\$377.18	\$406.18	\$484.52	\$487.97	\$322.81	\$305.37	\$290.62	\$343.87
49	\$429.26	\$517.31	\$459.22	\$390.44	\$383.87	\$393.56	\$423.82	\$505.56	\$509.16	\$336.83	\$318.63	\$303.24	\$358.81
50	\$449.39	\$541.57	\$480.76	\$408.74	\$401.87	\$412.01	\$443.70	\$529.26	\$533.03	\$352.63	\$333.57	\$317.46	\$375.63
51	\$469.27	\$565.52	\$502.02	\$426.82	\$419.64	\$430.24	\$463.32	\$552.67	\$556.61	\$368.23	\$348.33	\$331.50	\$392.25
52	\$491.16	\$591.90	\$525.44	\$446.73	\$439.22	\$450.31	\$484.94	\$578.46	\$582.57	\$385.40	\$364.58	\$346.97	\$410.54
53	\$513.30	\$618.59	\$549.13	\$466.87	\$459.02	\$470.61	\$506.80	\$604.53	\$608.84	\$402.78	\$381.01	\$362.61	\$429.05
54	\$537.21	\$647.40	\$574.70	\$488.62	\$480.40	\$492.52	\$530.40	\$632.69	\$637.19	\$421.53	\$398.75	\$379.50	\$449.03
55	\$561.11	\$676.20	\$600.27	\$510.36	\$501.77	\$514.44	\$554.00	\$660.84	\$665.54	\$440.29	\$416.50	\$396.38	\$469.01
56	\$587.03	\$707.44	\$628.00	\$533.93	\$524.95	\$538.20	\$579.59	\$691.36	\$696.28	\$460.63	\$435.73	\$414.69	\$490.68
57	\$613.20	\$738.97	\$655.99	\$557.73	\$548.35	\$562.19	\$605.42	\$722.18	\$727.32	\$481.16	\$455.16	\$433.18	\$512.55
58	\$641.13	\$772.63	\$685.87	\$583.14	\$573.33	\$587.80	\$633.00	\$755.07	\$760.45	\$503.08	\$475.89	\$452.91	\$535.90
59	\$654.97	\$789.31	\$700.68	\$595.72	\$585.70	\$600.49	\$646.66	\$771.37	\$776.87	\$513.94	\$486.16	\$462.68	\$547.46
60	\$682.90	\$822.97	\$730.55	\$621.13	\$610.68	\$626.09	\$674.24	\$804.27	\$809.99	\$535.85	\$506.89	\$482.41	\$570.81
61	\$707.05	\$852.08	\$756.40	\$643.10	\$632.28	\$648.24	\$698.09	\$832.72	\$838.64	\$554.81	\$524.82	\$499.48	\$591.00
62	\$722.90	\$871.18	\$773.35	\$657.51	\$646.45	\$662.77	\$713.74	\$851.38	\$857.45	\$567.25	\$536.59	\$510.68	\$604.25
63	\$742.78	\$895.13	\$794.62	\$675.59	\$664.23	\$681.00	\$733.37	\$874.80	\$881.02	\$582.84	\$551.35	\$524.72	\$620.86
64+	\$754.86	\$909.69	\$807.54	\$686.58	\$675.03	\$692.07	\$745.29	\$889.02	\$895.35	\$592.32	\$560.31	\$533.25	\$630.96

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*A variation of this plan that excludes coverage for most abortions is available for small employers seeking a plan under a religious exemption. Please call the HealthSource RI for Employers team to learn more.