

2020 SMALL GROUP MARKET PLANS • PREMIUMS BY AGE

For Coverage Effective January, February, March 2020

Rates as of November, 2019. 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 | BCBSRI | NHPRI | NHPRI |
|----------------------|--------------------------------|--------------------------------|------------------------------|--------------------|--|---------------------------------|---|--------------------------------|-------------------------|----------------------|
| Plan Marketing Name | VantageBlue 100/80 500/1000 | VantageBlue 100/80 750/1500 | VantageBlue 100/60 1500/3000 | Neighborhood PRIME | BlueSolutions for HSA 100/60 1500/3000 Copay Plan | VantageBlue 100/80 2500/5000 | BlueSolutions for HSA 100/60 1900/3800 | VantageBlue 80/60 3000/6000 | Neighborhood PREMIER | Neighborhood EDGE |
| Metal Level | Platinum | Platinum | Platinum | Platinum | Gold | Gold | Gold | Gold | Gold | Gold |
| Premium by Age: 0-14 | \$358.59 | \$341.98 | \$313.28 | \$251.30 | \$281.94 | \$275.29 | \$270.92 | \$249.73 | \$219.89 | \$194.65 |
| 15 | \$390.47 | \$372.38 | \$341.13 | \$273.64 | \$307.00 | \$299.76 | \$295.01 | \$271.92 | \$239.44 | \$211.95 |
| 16 | \$402.66 | \$384.00 | \$351.78 | \$282.18 | \$316.58 | \$309.11 | \$304.21 | \$280.41 | \$246.91 | \$218.56 |
| 17 | \$414.84 | \$395.62 | \$362.43 | \$290.72 | \$326.17 | \$318.47 | \$313.42 | \$288.90 | \$254.38 | \$225.18 |
| 18 | \$427.97 | \$408.14 | \$373.89 | \$299.92 | \$336.49 | \$328.54 | \$323.34 | \$298.04 | \$262.43 | \$232.30 |
| 19 | \$441.09 | \$420.66 | \$385.36 | \$309.12 | \$346.81 | \$338.62 | \$333.26 | \$307.18 | \$270.48 | \$239.43 |
| 20 | \$454.69 | \$433.62 | \$397.23 | \$318.65 | \$357.49 | \$349.05 | \$343.53 | \$316.65 | \$278.82 | \$246.81 |
| 21 | \$468.75 | \$447.03 | \$409.52 | \$328.50 | \$368.55 | \$359.85 | \$354.15 | \$326.44 | \$287.44 | \$254.44 |
| 22 | \$468.75 | \$447.03 | \$409.52 | \$328.50 | \$368.55 | \$359.85 | \$354.15 | \$326.44 | \$287.44 | \$254.44 |
| 23 | \$468.75 | \$447.03 | \$409.52 | \$328.50 | \$368.55 | \$359.85 | \$354.15 | \$326.44 | \$287.44 | \$254.44 |
| 24 | \$468.75 | \$447.03 | \$409.52 | \$328.50 | \$368.55 | \$359.85 | \$354.15 | \$326.44 | \$287.44 | \$254.44 |
| 25 | \$470.63 | \$448.82 | \$411.16 | \$329.81 | \$370.02 | \$361.29 | \$355.57 | \$327.75 | \$288.59 | \$255.46 |
| 26 | \$480.00 | \$457.76 | \$419.35 | \$336.38 | \$377.40 | \$368.49 | \$362.65 | \$334.27 | \$294.34 | \$260.55 |
| 27 | \$491.25 | \$468.49 | \$429.18 | \$344.27 | \$386.24 | \$377.12 | \$371.15 | \$342.11 | \$301.24 | \$266.65 |
| 28 | \$509.53 | \$485.92 | \$445.15 | \$357.08 | \$400.61 | \$391.16 | \$384.96 | \$354.84 | \$312.45 | \$276.58 |
| 29 | \$524.53 | \$500.23 | \$458.25 | \$367.59 | \$412.41 | \$402.67 | \$396.29 | \$365.29 | \$321.65 | \$284.72 |
| 30 | \$532.03 | \$507.38 | \$464.81 | \$372.85 | \$418.30 | \$408.43 | \$401.96 | \$370.51 | \$326.24 | \$288.79 |
| 31 | \$543.28 | \$518.11 | \$474.63 | \$380.73 | \$427.15 | \$417.07 | \$410.46 | \$378.34 | \$333.14 | \$294.90 |
| 32 | \$554.53 | \$528.84 | \$484.46 | \$388.62 | \$435.99 | \$425.70 | \$418.96 | \$386.18 | \$340.04 | \$301.00 |
| 33 | \$561.56 | \$535.54 | \$490.60 | \$393.54 | \$441.52 | \$431.10 | \$424.27 | \$391.08 | \$344.35 | \$304.82 |
| 34 | \$569.06 | \$542.69 | \$497.16 | \$398.80 | \$447.42 | \$436.86 | \$429.94 | \$396.30 | \$348.95 | \$308.89 |
| 35 | \$572.81 | \$546.27 | \$500.43 | \$401.43 | \$450.37 | \$439.74 | \$432.77 | \$398.91 | \$351.25 | \$310.93 |
| 36 | \$576.56 | \$549.85 | \$503.71 | \$404.06 | \$453.32 | \$442.62 | \$435.60 | \$401.52 | \$353.55 | \$312.96 |
| 37 | \$580.31 | \$553.42 | \$506.99 | \$406.68 | \$456.26 | \$445.49 | \$438.44 | \$404.13 | \$355.85 | \$315.00 |
| 38 | \$584.06 | \$557.00 | \$510.26 | \$409.31 | \$459.21 | \$448.37 | \$441.27 | \$406.74 | \$358.15 | \$317.03 |
| 39 | \$591.56 | \$564.15 | \$516.81 | \$414.57 | \$465.11 | \$454.13 | \$446.94 | \$411.97 | \$362.75 | \$321.10 |
| 40 | \$599.06 | \$571.30 | \$523.37 | \$419.82 | \$471.01 | \$459.89 | \$452.60 | \$417.19 | \$367.35 | \$325.17 |
| 41 | \$610.31 | \$582.03 | \$533.20 | \$427.71 | \$479.85 | \$468.52 | \$461.10 | \$425.02 | \$374.25 | \$331.28 |
| 42 | \$621.09 | \$592.31 | \$542.61 | \$435.26 | \$488.33 | \$476.80 | \$469.25 | \$432.53 | \$380.86 | \$337.13 |
| 43 | \$636.09 | \$606.62 | \$555.72 | \$445.77 | \$500.12 | \$488.32 | \$480.58 | \$442.98 | \$390.06 | \$345.28 |
| 44 | \$654.84 | \$624.50 | \$572.10 | \$458.91 | \$514.86 | \$502.71 | \$494.75 | \$456.04 | \$401.55 | \$355.45 |
| 45 | \$676.88 | \$645.51 | \$591.35 | \$474.35 | \$532.19 | \$519.62 | \$511.39 | \$471.38 | \$415.06 | \$367.41 |
| 46 | \$703.13 | \$670.55 | \$614.28 | \$492.75 | \$552.83 | \$539.78 | \$531.23 | \$489.66 | \$431.16 | \$381.66 |
| 47 | \$732.66 | \$698.71 | \$640.08 | \$513.45 | \$576.04 | \$562.45 | \$553.54 | \$510.23 | \$449.27 | \$397.69 |
| 48 | \$766.41 | \$730.89 | \$669.57 | \$537.10 | \$602.58 | \$588.35 | \$579.04 | \$533.73 | \$469.96 | \$416.01 |
| 49 | \$799.69 | \$762.63 | \$698.64 | \$560.42 | \$628.75 | \$613.90 | \$604.18 | \$556.91 | \$490.37 | \$434.07 |
| 50 | \$837.19 | \$798.40 | \$731.40 | \$586.70 | \$658.23 | \$642.69 | \$632.51 | \$583.02 | \$513.37 | \$454.43 |
| 51 | \$874.22 | \$833.71 | \$763.75 | \$612.65 | \$687.35 | \$671.12 | \$660.49 | \$608.81 | \$536.08 | \$474.53 |
| 52 | \$915.00 | \$872.60 | \$799.38 | \$641.23 | \$719.41 | \$702.43 | \$691.30 | \$637.21 | \$561.08 | \$496.67 |
| 53 | \$956.25 | \$911.94 | \$835.42 | \$670.14 | \$751.84 | \$734.09 | \$722.47 | \$665.94 | \$586.38 | \$519.06 |
| 54 | \$1,000.78 | \$954.41 | \$874.33 | \$701.35 | \$786.85 | \$768.28 | \$756.11 | \$696.95 | \$613.68 | \$543.23 |
| 55 | \$1,045.31 | \$996.88 | \$913.23 | \$732.56 | \$821.87 | \$802.47 | \$789.75 | \$727.96 | \$640.99 | \$567.40 |
| 56 | \$1,093.59 | \$1,042.92 | \$955.41 | \$766.39 | \$859.83 | \$839.53 | \$826.23 | \$761.58 | \$670.60 | \$593.61 |
| 57 | \$1,142.34 | \$1,089.41 | \$998.00 | \$800.55 | \$898.16 | \$876.95 | \$863.06 | \$795.53 | \$700.49 | \$620.07 |
| 58 | \$1,194.38 | \$1,139.03 | \$1,043.46 | \$837.02 | \$939.07 | \$916.90 | \$902.37 | \$831.77 | \$732.40 | \$648.31 |
| 59 | \$1,220.16 | \$1,163.62 | \$1,065.98 | \$855.09 | \$959.34 | \$936.69 | \$921.85 | \$849.72 | \$748.21 | \$662.31 |
| 60 | \$1,272.19 | \$1,213.24 | \$1,111.44 | \$891.55 | \$1,000.24 | \$976.63 | \$961.16 | \$885.96 | \$780.11 | \$690.55 |
| 61 | \$1,317.19 | \$1,256.15 | \$1,150.75 | \$923.09 | \$1,035.63 | \$1,011.18 | \$995.16 | \$917.30 | \$807.71 | \$714.98 |
| 62 | \$1,346.72 | \$1,284.32 | \$1,176.55 | \$943.78 | \$1,058.84 | \$1,033.85 | \$1,017.47 | \$937.86 | \$825.82 | \$731.01 |
| 63 | \$1,383.75 | \$1,319.63 | \$1,208.90 | \$969.73 | \$1,087.96 | \$1,062.28 | \$1,045.45 | \$963.65 | \$848.52 | \$751.11 |
| 64+ | \$1,406.25 | \$1,341.09 | \$1,228.56 | \$985.50 | \$1,105.65 | \$1,079.55 | \$1,062.45 | \$979.32 | \$862.32 | \$763.32 |

2020 SMALL GROUP MARKET PLANS • PREMIUMS BY AGE



For Coverage Effective January, February, March 2020

| Insurance Company | BCBSRI | BCBSRI | NHPRI | BCBSRI | NHPRI |
|----------------------|---|----------------------------------|---------------------|--|--------------------------|
| Plan Marketing Name | BlueSolutions for HSA 100/60 3400/6800 | VantageBlue 100/80 8150/16300 | Neighborhood CHOICE | BlueSolutions for HSA 100/60 6750/13500 | Neighborhood STANDARD |
| Metal Level | Silver | Silver | Silver | Bronze | Bronze |
| Premium by Age: 0-14 | \$220.97 | \$203.60 | \$178.02 | \$162.05 | \$153.73 |
| 15 | \$240.61 | \$221.70 | \$193.85 | \$176.45 | \$167.40 |
| 16 | \$248.12 | \$228.62 | \$199.90 | \$181.96 | \$172.62 |
| 17 | \$255.63 | \$235.54 | \$205.95 | \$187.47 | \$177.85 |
| 18 | \$263.72 | \$242.99 | \$212.46 | \$193.40 | \$183.48 |
| 19 | \$271.81 | \$250.45 | \$218.98 | \$199.33 | \$189.10 |
| 20 | \$280.18 | \$258.17 | \$225.73 | \$205.48 | \$194.93 |
| 21 | \$288.85 | \$266.15 | \$232.71 | \$211.83 | \$200.96 |
| 22 | \$288.85 | \$266.15 | \$232.71 | \$211.83 | \$200.96 |
| 23 | \$288.85 | \$266.15 | \$232.71 | \$211.83 | \$200.96 |
| 24 | \$288.85 | \$266.15 | \$232.71 | \$211.83 | \$200.96 |
| 25 | \$290.01 | \$267.21 | \$233.64 | \$212.68 | \$201.76 |
| 26 | \$295.78 | \$272.54 | \$238.30 | \$216.91 | \$205.78 |
| 27 | \$302.71 | \$278.93 | \$243.88 | \$222.00 | \$210.61 |
| 28 | \$313.98 | \$289.31 | \$252.96 | \$230.26 | \$218.44 |
| 29 | \$323.22 | \$297.82 | \$260.40 | \$237.04 | \$224.87 |
| 30 | \$327.84 | \$302.08 | \$264.13 | \$240.43 | \$228.09 |
| 31 | \$334.78 | \$308.47 | \$269.71 | \$245.51 | \$232.91 |
| 32 | \$341.71 | \$314.86 | \$275.30 | \$250.59 | \$237.74 |
| 33 | \$346.04 | \$318.85 | \$278.79 | \$253.77 | \$240.75 |
| 34 | \$350.66 | \$323.11 | \$282.51 | \$257.16 | \$243.97 |
| 35 | \$352.97 | \$325.24 | \$284.37 | \$258.86 | \$245.57 |
| 36 | \$355.29 | \$327.36 | \$286.23 | \$260.55 | \$247.18 |
| 37 | \$357.60 | \$329.49 | \$288.09 | \$262.25 | \$248.79 |
| 38 | \$359.91 | \$331.62 | \$289.96 | \$263.94 | \$250.40 |
| 39 | \$364.53 | \$335.88 | \$293.68 | \$267.33 | \$253.61 |
| 40 | \$369.15 | \$340.14 | \$297.40 | \$270.72 | \$256.83 |
| 41 | \$376.08 | \$346.53 | \$302.99 | \$275.80 | \$261.65 |
| 42 | \$382.73 | \$352.65 | \$308.34 | \$280.67 | \$266.27 |
| 43 | \$391.97 | \$361.17 | \$315.79 | \$287.45 | \$272.70 |
| 44 | \$403.52 | \$371.81 | \$325.10 | \$295.93 | \$280.74 |
| 45 | \$417.10 | \$384.32 | \$336.03 | \$305.88 | \$290.19 |
| 46 | \$433.28 | \$399.23 | \$349.07 | \$317.75 | \$301.44 |
| 47 | \$451.47 | \$415.99 | \$363.73 | \$331.09 | \$314.10 |
| 48 | \$472.27 | \$435.16 | \$380.48 | \$346.34 | \$328.57 |
| 49 | \$492.78 | \$454.05 | \$397.00 | \$361.38 | \$342.84 |
| 50 | \$515.89 | \$475.34 | \$415.62 | \$378.33 | \$358.91 |
| 51 | \$538.71 | \$496.37 | \$434.00 | \$395.06 | \$374.79 |
| 52 | \$563.84 | \$519.52 | \$454.25 | \$413.49 | \$392.27 |
| 53 | \$589.25 | \$542.95 | \$474.73 | \$432.13 | \$409.96 |
| 54 | \$616.69 | \$568.23 | \$496.84 | \$452.26 | \$429.05 |
| 55 | \$644.14 | \$593.51 | \$518.94 | \$472.38 | \$448.14 |
| 56 | \$673.89 | \$620.93 | \$542.91 | \$494.20 | \$468.84 |
| 57 | \$703.93 | \$648.61 | \$567.11 | \$516.23 | \$489.74 |
| 58 | \$735.99 | \$678.15 | \$592.95 | \$539.74 | \$512.05 |
| 59 | \$751.88 | \$692.79 | \$605.74 | \$551.39 | \$523.10 |
| 60 | \$783.94 | \$722.33 | \$631.57 | \$574.91 | \$545.41 |
| 61 | \$811.67 | \$747.88 | \$653.92 | \$595.24 | \$564.70 |
| 62 | \$829.87 | \$764.65 | \$668.58 | \$608.59 | \$577.36 |
| 63 | \$852.69 | \$785.67 | \$686.96 | \$625.32 | \$593.23 |
| 64+ | \$866.55 | \$798.45 | \$698.13 | \$635.49 | \$602.88 |

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