

2025 SMALL GROUP MARKET PLANS • PREMIUMS BY AGE

Rates as of January 1, 2025. To calculate a rate for an employer group, HSRI adds the list bill premium amount listed here for each person in the group. If using a composite rate, 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 October, November, December 2025

10/1/25

Insurance Company	BCBSRI	BCBSRI	NHPRI	NHPRI	BCBSRI	BCBSRI	BCBSRI	BCBSRI	BCBSRI	NHPRI	NHPRI
Plan Marketing Name	VantageBlue 100/80 500/1000	VantageBlue 100/80 750/1500	Neighborhood PRIME Elite	Neighborhood PRIME	VantageBlue 100/60 1500/3000	VantageBlue 100/80 2500/5000	VantageBlue 80/60 3000/6000	VantageBlue 100/80 4000/8000	BlueSolutions for HSA 100/60 2000/4000	Neighborhood PEAK Elite	Neighborhood PEAK
Metal Level	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Premium by Age: 0-14	\$473.94	\$455.72	\$349.80	\$319.77	\$407.08	\$379.11	\$350.84	\$349.36	\$362.08	\$315.68	\$286.55
15	\$516.07	\$496.23	\$380.90	\$348.20	\$443.26	\$412.80	\$382.02	\$380.41	\$394.27	\$343.74	\$312.02
16	\$532.17	\$511.72	\$392.78	\$359.07	\$457.10	\$425.69	\$393.95	\$392.29	\$406.57	\$354.47	\$321.76
17	\$548.28	\$527.20	\$404.67	\$369.93	\$470.93	\$438.57	\$405.87	\$404.16	\$418.88	\$365.19	\$331.50
18	\$565.63	\$543.88	\$417.48	\$381.64	\$485.83	\$452.45	\$418.71	\$416.95	\$432.13	\$376.75	\$341.99
19	\$582.98	\$560.56	\$430.28	\$393.34	\$500.73	\$466.32	\$431.55	\$429.73	\$445.39	\$388.30	\$352.48
20	\$600.94	\$577.84	\$443.54	\$405.46	\$516.16	\$480.70	\$444.85	\$442.98	\$459.11	\$400.27	\$363.34
21	\$619.53	\$595.71	\$457.26	\$418.00	\$532.13	\$495.56	\$458.61	\$456.68	\$473.31	\$412.65	\$374.58
22	\$619.53	\$595.71	\$457.26	\$418.00	\$532.13	\$495.56	\$458.61	\$456.68	\$473.31	\$412.65	\$374.58
23	\$619.53	\$595.71	\$457.26	\$418.00	\$532.13	\$495.56	\$458.61	\$456.68	\$473.31	\$412.65	\$374.58
24	\$619.53	\$595.71	\$457.26	\$418.00	\$532.13	\$495.56	\$458.61	\$456.68	\$473.31	\$412.65	\$374.58
25	\$622.01	\$598.09	\$459.09	\$419.68	\$534.26	\$497.55	\$460.44	\$458.50	\$475.20	\$414.30	\$376.08
26	\$634.40	\$610.01	\$468.23	\$428.04	\$544.90	\$507.46	\$469.62	\$467.64	\$484.67	\$422.55	\$383.57
27	\$649.26	\$624.31	\$479.21	\$438.07	\$557.67	\$519.35	\$480.62	\$478.60	\$496.03	\$432.46	\$392.56
28	\$673.43	\$647.54	\$497.04	\$454.37	\$578.42	\$538.68	\$498.51	\$496.47	\$514.49	\$448.55	\$407.17
29	\$693.25	\$666.60	\$511.67	\$467.75	\$595.45	\$554.54	\$513.18	\$511.02	\$529.64	\$461.75	\$419.15
30	\$703.16	\$676.13	\$518.99	\$474.43	\$603.96	\$562.46	\$520.52	\$518.33	\$537.21	\$468.36	\$425.15
31	\$718.03	\$690.43	\$529.96	\$484.47	\$616.74	\$574.36	\$531.53	\$529.29	\$548.57	\$478.26	\$434.14
32	\$732.90	\$704.73	\$540.94	\$494.50	\$629.51	\$586.25	\$542.54	\$540.25	\$559.93	\$488.16	\$443.13
33	\$742.19	\$713.66	\$547.79	\$500.77	\$637.49	\$593.68	\$549.41	\$547.10	\$567.03	\$494.35	\$448.75
34	\$752.11	\$723.19	\$555.11	\$507.46	\$646.00	\$601.61	\$556.75	\$554.41	\$574.60	\$500.96	\$454.74
35	\$757.06	\$727.96	\$558.77	\$510.80	\$650.26	\$605.58	\$560.42	\$558.06	\$578.39	\$504.26	\$457.74
36	\$762.02	\$732.72	\$562.43	\$514.15	\$654.52	\$609.54	\$564.09	\$561.71	\$582.17	\$507.56	\$460.73
37	\$766.98	\$737.49	\$566.08	\$517.49	\$658.77	\$613.51	\$567.76	\$565.37	\$585.96	\$510.86	\$463.73
38	\$771.93	\$742.26	\$569.74	\$520.83	\$663.03	\$617.47	\$571.43	\$569.02	\$589.75	\$514.16	\$466.72
39	\$781.84	\$751.79	\$577.06	\$527.52	\$671.55	\$625.40	\$578.77	\$576.33	\$597.32	\$520.76	\$472.72
40	\$791.76	\$761.32	\$584.37	\$534.21	\$680.06	\$633.33	\$586.10	\$583.63	\$604.89	\$527.37	\$478.71
41	\$806.62	\$775.62	\$595.35	\$544.24	\$692.83	\$645.22	\$597.11	\$594.59	\$616.25	\$537.27	\$487.70
42	\$820.87	\$789.32	\$605.87	\$553.86	\$705.07	\$656.62	\$607.66	\$605.10	\$627.14	\$546.76	\$496.32
43	\$840.70	\$808.38	\$620.50	\$567.23	\$722.10	\$672.48	\$622.33	\$619.71	\$642.28	\$559.97	\$508.30
44	\$865.48	\$832.21	\$638.79	\$583.95	\$743.38	\$692.30	\$640.68	\$637.98	\$661.22	\$576.47	\$523.29
45	\$894.60	\$860.21	\$660.28	\$603.60	\$768.39	\$715.59	\$662.23	\$659.44	\$683.46	\$595.87	\$540.89
46	\$929.29	\$893.57	\$685.89	\$627.01	\$798.19	\$743.34	\$687.92	\$685.02	\$709.97	\$618.97	\$561.87
47	\$968.32	\$931.10	\$714.69	\$653.34	\$831.72	\$774.57	\$716.81	\$713.79	\$739.79	\$644.97	\$585.47
48	\$1,012.93	\$973.99	\$747.62	\$683.44	\$870.03	\$810.25	\$749.83	\$746.67	\$773.86	\$674.68	\$612.44
49	\$1,056.91	\$1,016.28	\$780.08	\$713.12	\$907.81	\$845.43	\$782.39	\$779.09	\$807.47	\$703.98	\$639.03
50	\$1,106.48	\$1,063.94	\$816.66	\$746.56	\$950.38	\$885.08	\$819.08	\$815.63	\$845.33	\$736.99	\$669.00
51	\$1,155.42	\$1,111.00	\$852.78	\$779.58	\$992.42	\$924.23	\$855.31	\$851.70	\$882.73	\$769.59	\$698.59
52	\$1,209.32	\$1,162.83	\$892.57	\$815.94	\$1,038.71	\$967.34	\$895.21	\$891.44	\$923.90	\$805.49	\$731.18
53	\$1,263.84	\$1,215.25	\$932.80	\$852.73	\$1,085.54	\$1,010.95	\$935.56	\$931.62	\$965.56	\$841.80	\$764.14
54	\$1,322.69	\$1,271.84	\$976.24	\$892.44	\$1,136.09	\$1,058.03	\$979.13	\$975.01	\$1,010.52	\$881.01	\$799.73
55	\$1,381.55	\$1,328.44	\$1,019.68	\$932.15	\$1,186.64	\$1,105.11	\$1,022.70	\$1,018.39	\$1,055.48	\$920.21	\$835.31
56	\$1,445.36	\$1,389.79	\$1,066.78	\$975.20	\$1,241.45	\$1,156.15	\$1,069.94	\$1,065.43	\$1,104.24	\$962.71	\$873.89
57	\$1,509.79	\$1,451.75	\$1,114.34	\$1,018.68	\$1,296.80	\$1,207.69	\$1,117.63	\$1,112.92	\$1,153.46	\$1,005.63	\$912.85
58	\$1,578.56	\$1,517.87	\$1,165.09	\$1,065.08	\$1,355.86	\$1,262.70	\$1,168.54	\$1,163.62	\$1,206.00	\$1,051.43	\$954.43
59	\$1,612.63	\$1,550.64	\$1,190.24	\$1,088.07	\$1,385.13	\$1,289.95	\$1,193.76	\$1,188.73	\$1,232.03	\$1,074.13	\$975.03
60	\$1,681.40	\$1,616.76	\$1,241.00	\$1,134.46	\$1,444.19	\$1,344.96	\$1,244.67	\$1,239.42	\$1,284.57	\$1,119.93	\$1,016.61
61	\$1,740.87	\$1,673.95	\$1,284.89	\$1,174.59	\$1,495.28	\$1,392.53	\$1,288.69	\$1,283.27	\$1,330.01	\$1,159.54	\$1,052.57
62	\$1,779.90	\$1,711.48	\$1,313.70	\$1,200.93	\$1,528.80	\$1,423.75	\$1,317.59	\$1,312.04	\$1,359.82	\$1,185.54	\$1,076.16
63	\$1,828.85	\$1,758.54	\$1,349.82	\$1,233.95	\$1,570.84	\$1,462.90	\$1,353.82	\$1,348.11	\$1,397.22	\$1,218.14	\$1,105.76
64+	\$1,858.58	\$1,787.13	\$1,371.77	\$1,254.01	\$1,596.38	\$1,486.69	\$1,375.83	\$1,370.03	\$1,419.93	\$1,237.95	\$1,123.74

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



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For Coverage Effective October, November, December 2025



NHPRI	NHPRI	NHPRI	Insurance Company	BCBSRI	BCBSRI	NHPRI	BCBSRI	NHPRI
Neighborhood PREMIER Elite	Neighborhood PREMIER	Neighborhood EDGE	Plan Marketing Name	BlueSolutions for HSA 100/60 4000/8000	VantageBlue 100/80 9000/18000	Neighborhood CHOICE	BlueSolutions for HSA 100/60 7250/14500	Neighborhood STANDARD
Gold	Gold	Gold	Metal Level	Silver	Silver	Silver	Bronze	Bronze
\$309.56	\$284.16	\$260.89	Premium by Age: 0-14	\$294.04	\$286.75	\$236.44	\$229.78	\$211.94
\$337.07	\$309.42	\$284.07	15	\$320.18	\$312.24	\$257.46	\$250.21	\$230.78
\$347.59	\$319.08	\$292.94	16	\$330.17	\$321.98	\$265.49	\$258.02	\$237.98
\$358.11	\$328.73	\$301.81	17	\$340.17	\$331.73	\$273.53	\$265.83	\$245.19
\$369.44	\$339.14	\$311.36	18	\$350.93	\$342.22	\$282.18	\$274.24	\$252.95
\$380.77	\$349.54	\$320.91	19	\$361.69	\$352.72	\$290.84	\$282.65	\$260.70
\$392.51	\$360.31	\$330.80	20	\$372.84	\$363.59	\$299.80	\$291.36	\$268.74
\$404.65	\$371.45	\$341.03	21	\$384.37	\$374.83	\$309.07	\$300.37	\$277.05
\$404.65	\$371.45	\$341.03	22	\$384.37	\$374.83	\$309.07	\$300.37	\$277.05
\$404.65	\$371.45	\$341.03	23	\$384.37	\$374.83	\$309.07	\$300.37	\$277.05
\$404.65	\$371.45	\$341.03	24	\$384.37	\$374.83	\$309.07	\$300.37	\$277.05
\$406.27	\$372.94	\$342.39	25	\$385.91	\$376.33	\$310.31	\$301.57	\$278.16
\$414.36	\$380.37	\$349.21	26	\$393.59	\$383.83	\$316.49	\$307.58	\$283.70
\$424.07	\$389.28	\$357.40	27	\$402.82	\$392.83	\$323.91	\$314.79	\$290.35
\$439.85	\$403.77	\$370.70	28	\$417.81	\$407.44	\$335.96	\$326.50	\$301.15
\$452.80	\$415.65	\$381.61	29	\$430.11	\$419.44	\$345.85	\$336.11	\$310.02
\$459.28	\$421.60	\$387.06	30	\$436.26	\$425.44	\$350.80	\$340.92	\$314.45
\$468.99	\$430.51	\$395.25	31	\$445.48	\$434.43	\$358.22	\$348.13	\$321.10
\$478.70	\$439.43	\$403.43	32	\$454.71	\$443.43	\$365.63	\$355.34	\$327.75
\$484.77	\$445.00	\$408.55	33	\$460.47	\$449.05	\$370.27	\$359.84	\$331.90
\$491.24	\$450.94	\$414.01	34	\$466.62	\$455.05	\$375.22	\$364.65	\$336.34
\$494.48	\$453.91	\$416.73	35	\$469.70	\$458.05	\$377.69	\$367.05	\$338.55
\$497.72	\$456.89	\$419.46	36	\$472.77	\$461.04	\$380.16	\$369.46	\$340.77
\$500.95	\$459.86	\$422.19	37	\$475.85	\$464.04	\$382.63	\$371.86	\$342.99
\$504.19	\$462.83	\$424.92	38	\$478.92	\$467.04	\$385.11	\$374.26	\$345.20
\$510.67	\$468.77	\$430.38	39	\$485.07	\$473.04	\$390.05	\$379.07	\$349.64
\$517.14	\$474.71	\$435.83	40	\$491.22	\$479.04	\$395.00	\$383.87	\$354.07
\$526.85	\$483.63	\$444.02	41	\$500.45	\$488.03	\$402.41	\$391.08	\$360.72
\$536.16	\$492.17	\$451.86	42	\$509.29	\$496.65	\$409.52	\$397.99	\$367.09
\$549.11	\$504.06	\$462.77	43	\$521.59	\$508.65	\$419.41	\$407.60	\$375.95
\$565.29	\$518.92	\$476.41	44	\$536.96	\$523.64	\$431.78	\$419.62	\$387.04
\$584.31	\$536.38	\$492.44	45	\$555.03	\$541.26	\$446.30	\$433.74	\$400.06
\$606.97	\$557.18	\$511.54	46	\$576.55	\$562.25	\$463.61	\$450.56	\$415.57
\$632.47	\$580.58	\$533.02	47	\$600.77	\$585.86	\$483.08	\$469.48	\$433.03
\$661.60	\$607.32	\$557.58	48	\$628.44	\$612.85	\$505.34	\$491.11	\$452.97
\$690.33	\$633.70	\$581.79	49	\$655.73	\$639.47	\$527.28	\$512.43	\$472.64
\$722.70	\$663.41	\$609.07	50	\$686.48	\$669.45	\$552.01	\$536.46	\$494.81
\$754.67	\$692.76	\$636.01	51	\$716.85	\$699.06	\$576.42	\$560.19	\$516.70
\$789.87	\$725.07	\$665.68	52	\$750.29	\$731.67	\$603.31	\$586.32	\$540.80
\$825.48	\$757.76	\$695.69	53	\$784.11	\$764.66	\$630.51	\$612.76	\$565.18
\$863.92	\$793.05	\$728.09	54	\$820.63	\$800.27	\$659.87	\$641.29	\$591.50
\$902.37	\$828.34	\$760.49	55	\$857.14	\$835.88	\$689.23	\$669.83	\$617.82
\$944.04	\$866.60	\$795.61	56	\$896.73	\$874.49	\$721.07	\$700.76	\$646.35
\$986.13	\$905.23	\$831.08	57	\$936.71	\$913.47	\$753.21	\$732.00	\$675.17
\$1,031.04	\$946.46	\$868.93	58	\$979.37	\$955.07	\$787.52	\$765.34	\$705.92
\$1,053.30	\$966.89	\$887.69	59	\$1,000.51	\$975.69	\$804.52	\$781.86	\$721.16
\$1,098.22	\$1,008.12	\$925.54	60	\$1,043.18	\$1,017.30	\$838.83	\$815.21	\$751.91
\$1,137.06	\$1,043.78	\$958.28	61	\$1,080.07	\$1,053.28	\$868.50	\$844.04	\$778.51
\$1,162.55	\$1,067.18	\$979.77	62	\$1,104.29	\$1,076.90	\$887.97	\$862.96	\$795.96
\$1,194.52	\$1,096.52	\$1,006.71	63	\$1,134.65	\$1,106.51	\$912.39	\$886.69	\$817.85
\$1,213.94	\$1,114.35	\$1,023.08	64+	\$1,153.10	\$1,124.50	\$927.22	\$901.11	\$831.15

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