



2024 SMALL GROUP DESIGNS

A QUICK REFERENCE GUIDE FOR BROKERS

RATE QUARTER 1



ALBANY REGION (1)

COUNTIES INCLUDE:

ALBANY
COLUMBIA
FULTON
MONTGOMERY

RENSELAER
SARATOGA
SCHENECTADY
SCHOHARIE

GREENE
WARREN
WASHINGTON

Available in all CDPHP® rating regions

 = Change from 2023

† Indicates benefit is subject to the deductible

‡ For Copay First, deductible applies to all benefits in the Deductible Phase. Refer to detailed benefit summary.

RATES

| METAL TIER | 3 DIGIT | PRODUCT | DEDUCTIBLE AGGREGATE/ EMBEDDED | DEDUCTIBLE (SINGLE/FAMILY) | OFFICE VISIT | SPECIALIST VISIT | INPATIENT HOSPITAL | OUTPATIENT SURGERY | ER | URGENT CARE | PREFERRED Rx NETWORK* | OOP MAX (SINGLE/FAMILY) | SINGLE | DOUBLE | EMPLOYEE/ CHILD(REN) | FAMILY |
|--|---------|--|--------------------------------|----------------------------|--------------------------|------------------|--------------------|--------------------|--------|-------------|-----------------------|-------------------------|------------|------------|----------------------|------------|
| PLATINUM | 120 | EPO Copayment | N/A | \$0/\$0 | \$15 | \$20 | \$500 | \$50 | \$100 | \$35 | \$4/\$30/\$60 | \$7,500/\$15,000 | \$1,063.29 | \$2,126.58 | \$1,807.59 | \$3,030.38 |
| PLATINUM | 121 | EPO Copayment | N/A | \$0/\$0 | \$20 | \$20 | \$750 | \$25 | \$100 | \$50 | \$4/\$30/\$60 | \$7,350/\$14,700 | \$1,066.14 | \$2,132.28 | \$1,812.44 | \$3,038.50 |
| PLATINUM | 130 | EPO Copayment | N/A | \$0/\$0 | \$15 | \$35 | \$500 | \$50 | \$100 | \$60 | \$4/\$30/\$60 | \$4,000/\$8,000 | \$1,056.73 | \$2,113.46 | \$1,796.44 | \$3,011.68 |
| PLATINUM | 131 | PPO Copay/Coinsurance (In Network) | Embedded | \$0/\$0 | \$15 | \$30 | \$500 | \$50 | \$150 | \$75 | \$4/\$30/\$60 | \$6,000/\$12,000 | \$1,058.40 | \$2,116.80 | \$1,799.28 | \$3,016.44 |
| | | PPO Copay/Coinsurance (Out of Network) | Embedded | \$6,000/\$12,000 | 50%† | 50%† | 50%† | 50%† | \$150 | \$75 | 50%† / 50%† / 50%† | \$12,000/\$24,000 | \$1,058.40 | \$2,116.80 | \$1,799.28 | \$3,016.44 |
| GOLD | 220 | EPO Copayment | Embedded | \$750/\$1,500 | \$25† | \$40† | \$800† | \$100† | \$100† | \$60† | \$4/\$30/\$60 | \$8,700/\$17,400 | \$880.30 | \$1,760.60 | \$1,496.51 | \$2,508.86 |
| GOLD | 221 | Embrace Health EPO Copayment (\$200) | Embedded | \$250/\$500 | \$30† | \$50† | \$1,500† | \$150† | \$200† | \$70† | \$10/\$50/\$80 | \$9,100/\$18,200 | \$880.15 | \$1,760.30 | \$1,496.26 | \$2,508.43 |
| GOLD | 224 | Triple Zero HMO Copayment | N/A | \$0/\$0 | \$0 EPC/ \$50 Non-EPC | \$50 | \$1,500 | \$200 | \$500 | \$100 | \$0/\$50/\$80 | \$8,700/\$17,400 | \$841.64 | \$1,683.28 | \$1,430.79 | \$2,398.67 |
| GOLD NEW! | 227 | Triple Zero EPO Copayment | N/A | \$0/\$0 | \$0 EPC/ \$50 Non-EPC | \$50 | \$1,500 | \$200 | \$500 | \$100 | \$0/\$50/\$80 | \$8,700/\$17,400 | \$885.98 | \$1,771.96 | \$1,506.17 | \$2,525.04 |
| GOLD | 225 | HDEPO HSA Qualified | Aggregate | \$1,600/\$3,200 | \$20† | \$20† | \$250† | \$200† | \$150† | \$65† | \$10†/\$30†/\$50† | \$5,500/\$11,000 | \$881.68 | \$1,763.36 | \$1,498.86 | \$2,512.79 |
| GOLD | 226 | EPO Hybrid | Embedded | \$800/\$1,600 | \$30 | \$50 | 30%† | \$50† | \$350† | \$100 | \$15/\$50/\$80 | \$8,250/\$16,500 | \$876.86 | \$1,753.72 | \$1,490.66 | \$2,499.05 |
| GOLD NEW! | 228 | HMO Hybrid | Embedded | \$800/\$1,600 | \$30 | \$50 | 30%† | \$50† | \$350† | \$100 | \$15/\$50/\$80 | \$8,250/\$16,500 | \$832.74 | \$1,665.48 | \$1,415.66 | \$2,373.31 |
| SILVER | 320 | HDEPO HSA Qualified | Aggregate | \$2,200/\$4,400 | \$30† | \$40† | \$1,500† | \$200† | \$500† | \$60† | \$10†/\$50†/\$80† | \$7,050/\$14,100 | \$747.88 | \$1,495.76 | \$1,271.40 | \$2,131.46 |
| SILVER NEW! | 327 | HDHMO HSA Qualified | Aggregate | \$2,200/\$4,400 | \$30† | \$40† | \$1,500† | \$200† | \$500† | \$60† | \$10†/\$50†/\$80† | \$7,050/\$14,100 | \$706.81 | \$1,413.62 | \$1,201.58 | \$2,014.41 |
| SILVER | 324 | HDHMO HSA Qualified | Aggregate | \$2,500/\$5,000 | \$25† | \$50† | \$500† | \$200† | \$300† | \$60† | \$10†/\$40†/\$60† | \$6,500/\$13,000 | \$713.97 | \$1,427.94 | \$1,213.75 | \$2,034.81 |
| SILVER NEW! | 326 | HDEPO HSA Qualified | Aggregate | \$2,500/\$5,000 | \$25† | \$50† | \$500† | \$200† | \$300† | \$60† | \$10†/\$40†/\$60† | \$6,500/\$13,000 | \$755.22 | \$1,510.44 | \$1,283.87 | \$2,152.38 |
| SILVER | 331 | HDEPO HSA Qualified | Aggregate | \$3,900/\$7,800 | \$45† | \$70† | \$1,500† | \$200† | \$500† | \$100† | \$15†/\$50†/\$80† | \$6,900/\$13,800 | \$728.96 | \$1,457.92 | \$1,239.23 | \$2,077.54 |
| SILVER | 332 | HDEPO EPC | Embedded | \$5,000/\$10,000 | \$0 EPC/ \$40 Non-EPC | \$60† | \$750† | \$200† | \$500† | \$100† | \$15/\$50/\$80 | \$8,750/\$17,500 | \$730.93 | \$1,461.86 | \$1,242.58 | \$2,083.15 |
| SILVER | 425 | Copay First‡ EPO (\$3,000/\$6,000) | Embedded | \$6,000/\$12,000 | \$30 | \$50 | \$500 | \$50 | \$75 | \$60 | \$10/\$30/\$50 | \$6,000/\$12,000 | \$761.44 | \$1,522.88 | \$1,294.45 | \$2,170.10 |
| SILVER NEW! | 427 | Copay First‡ HMO (\$3,000/\$6,000) | Embedded | \$6,000/\$12,000 | \$30 | \$50 | \$500 | \$50 | \$75 | \$60 | \$10/\$30/\$50 | \$6,000/\$12,000 | \$720.05 | \$1,440.10 | \$1,224.09 | \$2,052.14 |
| BRONZE | 421 | HDEPO HSA Qualified | Embedded | \$7,050/\$14,100 | 0%† | 0%† | 0%† | 0%† | 0%† | 0%† | 0%†/0%†/0%† | \$7,050/\$14,100 | \$663.62 | \$1,327.24 | \$1,128.15 | \$1,891.32 |
| BRONZE | 424 | HDEPO HSA Qualified | Aggregate | \$6,100/\$12,200 | \$40† | \$60† | \$1,000† | \$175† | \$350† | \$80† | \$10†/\$50†/\$80† | \$7,200/\$14,400 | \$661.01 | \$1,322.02 | \$1,123.72 | \$1,883.88 |
| BRONZE | 426 | HDHMO Coinsurance | Embedded | \$8,550/\$17,100 | 0%† | 0%† | 0%† | 0%† | 0%† | 0%† | 0%†/0%†/0%† | \$8,550/\$17,100 | \$596.98 | \$1,193.96 | \$1,014.87 | \$1,701.39 |
| BRONZE | 428 | HDHMO HSA Qualified | Aggregate | \$6,350/\$12,700 | 20%† | 20%† | 20%† | 20%† | 20%† | 20%† | 20%†/20%†/20%† | \$7,200/\$14,400 | \$602.34 | \$1,204.68 | \$1,023.98 | \$1,716.67 |

All rates include domestic partner and dependent coverage to age 26.



FITNESS REIMBURSEMENT
Youth sports fees, parent and baby classes, gyms, fitness classes and trackers



\$0 KIDS PCP VISITS
For members under age 19
Deductible applies on HSA qualified high deductible plans.



CDPHP PRICE CHECK
Get a cost estimate on medical services



PHARMACY APP
Real-time drug pricing with CDPHP ConnectRx, On the Go.



\$0 DOCTOR ON DEMAND
No-cost video doctor visits from the comfort of home.
Deductible applies on HSA qualified high deductible plans.



FAMILY HEALTH
\$1,500 doula reimbursement and more



MENTAL HEALTH
24/7 support with video doctor visits

Log in to quote, renew, and enroll!

