

The Plans  
New York 2016

	Simple				Simple+			Classic				Market				
	Bronze	Silver	Gold	Platinum	Silver	Gold	Platinum	Bronze	Silver	Gold	Platinum	Secure	Bronze	Silver	Gold	Platinum
<b>The basics</b>																
Deductible	\$6,850	\$5,900	\$3,000	\$1,000	\$5,900	\$3,000	\$1,000	\$6,850	\$4,500	\$1,000	\$0	\$6,850	\$3,500	\$2,000	\$600	\$0
OOP Maximum	\$6,850	\$5,900	\$3,000	\$1,000	\$5,900	\$3,000	\$1,000	\$6,850	\$5,500	\$4,000	\$2,000	\$6,850	\$6,850	\$5,500	\$4,000	\$2,000
<b>Prices before you meet your deductible</b>																
Primary Care (PCP)	2 for \$20	\$0	\$0	\$0	\$0	\$0	\$0	3 for \$0	3 for \$0	3 for \$0	3 for \$0	3 for \$0	Full Price	Full Price	Full Price	Full Price
Specialist Visits	Full Price	Full Price	Full Price	Full Price	\$50	\$50	\$50	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Urgent Care	Full Price	Full Price	Full Price	Full Price	\$50	\$50	\$50	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
Quest Labs	\$20	\$0	\$0	\$0	\$0	\$0	\$0	Full Price	\$0	\$0	\$0	Full Price	Full Price	Full Price	Full Price	Full Price
Generic Drugs	\$20	\$0	\$0	\$0	\$0	\$0	\$0	Full Price	\$0	\$0	\$0	Full Price	Full Price	\$10	\$10	\$10
Preferred Brands	Full Price	Full Price	Full Price	Full Price	\$50	\$50	\$50	Full Price	\$50	\$50	\$50	Full Price	Full Price	\$35	\$35	\$30
Non Preferred Brands	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	\$150	\$150	\$150	Full Price	Full Price	\$70	\$70	\$60
<b>Rates</b>																
Individual	\$361.86	\$430.44	\$523.98	\$627.11	\$442.25	\$529.34	\$627.41	\$360.30	\$430.65	\$553.11	\$649.56	\$125.47	\$373.89	\$466.68	\$556.63	\$637.67
Individual + Spouse	\$723.72	\$860.88	\$1,047.96	\$1,254.22	\$884.51	\$1,058.69	\$1,254.81	\$720.60	\$861.29	\$1,106.22	\$1,299.12	N/A	\$747.78	\$933.35	\$1,113.26	\$1,275.34
Individual + Child(ren)	\$615.16	\$731.75	\$890.76	\$1,066.08	\$751.83	\$899.88	\$1,066.59	\$612.51	\$732.10	\$940.28	\$1,104.26	N/A	\$635.61	\$793.35	\$946.27	\$1,084.04
Family	\$1,031.30	\$1,226.76	\$1,493.34	\$1,787.26	\$1,260.42	\$1,508.63	\$1,788.11	\$1,026.85	\$1,227.34	\$1,576.36	\$1,851.25	N/A	\$1,065.58	\$1,330.03	\$1,586.39	\$1,817.36

\*Full Price: You pay Oscar's negotiated rate until you reach your plan's deductible.

The Plans  
NJ Plans 2016

	Classic		Classic+		Share		Market		
	Silver	Gold	Silver	Gold	Silver	Gold	Secure	Bronze	Silver
<b>The basics</b>									
Deductible	\$2,500	\$1,500	\$2,500	\$1,500	\$0	\$0	\$6,850	\$3,000	\$2,500
OOP Maximum	\$6,600	\$3,000	\$6,600	\$3,000	\$6,850	\$4,000	\$6,850	\$6,850	\$6,850
<b>Prices before you meet your deductible</b>									
Primary Care	\$0	\$0	\$0	\$0	1 for \$0	1 for \$0	Full Price	1 for \$0	3 for \$0
Specialist Visits	Full Price	Full Price	\$50	\$50	Full Price	Full Price	Full Price	Full Price	Full Price
Urgent Care	Full Price	Full Price	\$50	\$50	Full Price	Full Price	Full Price	Full Price	Full Price
Quest Labs	\$0	\$0	\$0	\$0	\$0	\$0	Full Price	\$0	\$0
Generic Drugs	\$0	\$0	\$0	\$0	Full Price	Full Price	Full Price	Full Price	\$0
Preferred Brands	Full Price	Full Price	\$50	\$50	Full Price	Full Price	Full Price	Full Price	\$50
Non Preferred Brands	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price	Full Price
<b>Rates</b>									
30 year old Individual	\$293.38	\$362.61	\$302.38	\$368.49	\$316.50	\$370.75	\$205.31	\$275.53	\$288.63
40 year old Individual	\$330.34	\$408.29	\$340.48	\$414.92	\$356.37	\$417.46	\$231.18	\$310.25	\$324.99
50 year old Individual	\$461.65	\$570.59	\$475.82	\$579.85	\$498.03	\$583.40	\$323.08	\$433.57	\$454.18
60 year old Individual	\$701.53	\$867.06	\$723.06	\$881.14	\$756.80	\$886.53	\$490.94	\$658.85	\$690.16

\*Full Price: You pay Oscar's negotiated rate until you reach your plan's deductible.