



2024 Small Group Plans

| | PLATINUM LEVEL | | | | |
|------------------------------|------------------|---------------------------|----------------------|---------------------------------|------------------------------|
| | FlexFit Platinum | FlexFit Platinum Option 2 | Choice Plus Platinum | Passport Plan National Platinum | Passport Plan Local Platinum |
| Q4 RATES | | | | | |
| Employee Rate | \$826.66 | \$846.79 | \$760.98 | \$1,155.17 | \$859.72 |
| Employee and Child(ren) Rate | \$1,405.32 | \$1,439.54 | \$1,293.67 | \$1,963.79 | \$1,461.52 |
| Employee and Spouse Rate | \$1,653.32 | \$1,693.58 | \$1,521.96 | \$2,310.34 | \$1,719.44 |
| Family Rate | \$2,355.98 | \$2,413.35 | \$2,168.79 | \$3,292.23 | \$2,450.20 |

| | PLATINUM LEVEL | | | | |
|------------------------------|------------------|---------------------------|----------------------|---------------------------------|------------------------------|
| | FlexFit Platinum | FlexFit Platinum Option 2 | Choice Plus Platinum | Passport Plan National Platinum | Passport Plan Local Platinum |
| Q4 AGE 29 RATES | | | | | |
| Employee Rate | \$834.62 | \$854.94 | \$768.30 | \$1,166.29 | \$867.99 |
| Employee and Child(ren) Rate | \$1,418.85 | \$1,453.40 | \$1,306.11 | \$1,982.69 | \$1,475.58 |
| Employee and Spouse Rate | \$1,669.24 | \$1,709.88 | \$1,536.60 | \$2,332.58 | \$1,735.98 |
| Family Rate | \$2,378.67 | \$2,436.58 | \$2,189.66 | \$3,323.93 | \$2,473.77 |



2024 Small Group Plans

| GOLD LEVEL | | | | | | | | | |
|------------------------------|---------------|--------------------------|--------------------|-----------------------------|-----------------------------|-------------------------|----------------------------------|-------------------------------|--------------|
| | Activate Gold | Standard Healthy NY Gold | iDirect Gold Copay | iDirect Gold Copay Option 2 | iDirect Gold Copay Option 3 | iDirect Gold Copay HSAQ | Passport Plan National Gold HSAQ | Passport Plan Local Gold HSAQ | |
| Q4 RATES | | | | | | | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$672.98 | \$609.93 | \$708.49 | \$720.21 | \$726.28 | \$683.27 | \$895.09 | \$675.19 | |
| Employee and Child(ren) Rate | \$1,144.07 | \$1,036.88 | \$1,204.43 | \$1,224.36 | \$1,234.68 | \$1,161.56 | \$1,521.65 | \$1,147.82 | |
| Employee and Spouse Rate | \$1,345.96 | \$1,219.86 | \$1,416.98 | \$1,440.42 | \$1,452.56 | \$1,366.54 | \$1,790.18 | \$1,350.38 | |
| Family Rate | \$1,917.99 | \$1,738.30 | \$2,019.20 | \$2,052.60 | \$2,069.90 | \$1,947.32 | \$2,551.01 | \$1,924.29 | |

| GOLD LEVEL | | | | | | | | | |
|------------------------------|---------------|--------------------------|--------------------|-----------------------------|-----------------------------|-------------------------|----------------------------------|-------------------------------|--------------|
| | Activate Gold | Standard Healthy NY Gold | iDirect Gold Copay | iDirect Gold Copay Option 2 | iDirect Gold Copay Option 3 | iDirect Gold Copay HSAQ | Passport Plan National Gold HSAQ | Passport Plan Local Gold HSAQ | |
| Q4 AGE 29 RATES | | | | | | | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$679.45 | \$615.79 | \$715.32 | \$727.15 | \$733.26 | \$689.84 | \$903.70 | \$681.68 | |
| Employee and Child(ren) Rate | \$1,155.07 | \$1,046.84 | \$1,216.04 | \$1,236.16 | \$1,246.54 | \$1,172.73 | \$1,536.29 | \$1,158.86 | |
| Employee and Spouse Rate | \$1,358.90 | \$1,231.58 | \$1,430.64 | \$1,454.30 | \$1,466.52 | \$1,379.68 | \$1,807.40 | \$1,363.36 | |
| Family Rate | \$1,936.43 | \$1,755.00 | \$2,038.66 | \$2,072.38 | \$2,089.79 | \$1,966.04 | \$2,575.55 | \$1,942.79 | |



2024 Small Group Plans

| SILVER LEVEL | | | | | | | | |
|------------------------------|-----------------|----------------------|--|---------------------------|---------------------------------|-------------------------|------------------------------------|---------------------------------|
| | Activate Silver | iDirect Silver Copay | NEW! iDirect Silver Copay Option 2 | iDirect Silver Copay HSAQ | iDirect Silver Coinsurance HSAQ | Choice Plus Silver HSAQ | Passport Plan National Silver HSAQ | Passport Plan Local Silver HSAQ |
| Q4 RATES | HealthEquity | | | HealthEquity | HealthEquity | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$582.06 | \$626.24 | \$633.84 | \$614.81 | \$569.69 | \$568.31 | \$790.56 | \$597.46 |
| Employee and Child(ren) Rate | \$989.50 | \$1,064.61 | \$1,077.53 | \$1,045.18 | \$968.47 | \$966.13 | \$1,343.95 | \$1,015.68 |
| Employee and Spouse Rate | \$1,164.12 | \$1,252.48 | \$1,267.68 | \$1,229.62 | \$1,139.38 | \$1,136.62 | \$1,581.12 | \$1,194.92 |
| Family Rate | \$1,658.87 | \$1,784.78 | \$1,806.44 | \$1,752.21 | \$1,623.62 | \$1,619.68 | \$2,253.10 | \$1,702.76 |

| SILVER LEVEL | | | | | | | | |
|------------------------------|-----------------|----------------------|--|---------------------------|---------------------------------|-------------------------|------------------------------------|---------------------------------|
| | Activate Silver | iDirect Silver Copay | NEW! iDirect Silver Copay Option 2 | iDirect Silver Copay HSAQ | iDirect Silver Coinsurance HSAQ | Choice Plus Silver HSAQ | Passport Plan National Silver HSAQ | Passport Plan Local Silver HSAQ |
| Q4 AGE 29 RATES | HealthEquity | | | HealthEquity | HealthEquity | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$587.67 | \$632.26 | \$639.95 | \$620.73 | \$575.18 | \$573.77 | \$798.16 | \$603.23 |
| Employee and Child(ren) Rate | \$999.04 | \$1,074.84 | \$1,087.92 | \$1,055.24 | \$977.81 | \$975.41 | \$1,356.87 | \$1,025.49 |
| Employee and Spouse Rate | \$1,175.34 | \$1,264.52 | \$1,279.90 | \$1,241.46 | \$1,150.36 | \$1,147.54 | \$1,596.32 | \$1,206.46 |
| Family Rate | \$1,674.86 | \$1,801.94 | \$1,823.86 | \$1,769.08 | \$1,639.26 | \$1,635.24 | \$2,274.76 | \$1,719.21 |



2024 Small Group Plans

| BRONZE LEVEL | | | | | |
|------------------------------|-----------------------------|---------------------------------|------------------------|------------------------------------|---------------------------------|
| | iDirect Bronze Blended HSAQ | iDirect Bronze Coinsurance HSAQ | iDirect Bronze MV HSAQ | Passport Plan National Bronze HSAQ | Passport Plan Local Bronze HSAQ |
| Q4 RATES | HealthEquity | HealthEquity | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$521.60 | \$515.11 | \$521.22 | \$713.36 | \$541.05 |
| Employee and Child(ren) Rate | \$886.72 | \$875.69 | \$886.07 | \$1,212.71 | \$919.79 |
| Employee and Spouse Rate | \$1,043.20 | \$1,030.22 | \$1,042.44 | \$1,426.72 | \$1,082.10 |
| Family Rate | \$1,486.56 | \$1,468.06 | \$1,485.48 | \$2,033.08 | \$1,541.99 |

| BRONZE LEVEL | | | | | |
|------------------------------|-----------------------------|---------------------------------|------------------------|------------------------------------|---------------------------------|
| | iDirect Bronze Blended HSAQ | iDirect Bronze Coinsurance HSAQ | iDirect Bronze MV HSAQ | Passport Plan National Bronze HSAQ | Passport Plan Local Bronze HSAQ |
| Q4 AGE 29 RATES | HealthEquity | HealthEquity | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$526.62 | \$520.06 | \$526.25 | \$720.22 | \$546.25 |
| Employee and Child(ren) Rate | \$895.25 | \$884.10 | \$894.63 | \$1,224.37 | \$928.63 |
| Employee and Spouse Rate | \$1,053.24 | \$1,040.12 | \$1,052.50 | \$1,440.44 | \$1,092.50 |
| Family Rate | \$1,500.87 | \$1,482.17 | \$1,499.81 | \$2,052.63 | \$1,556.81 |