

# NJ Individual Basic and Essential Enhanced Rates

## January 2009 - March 2009 Monthly Rates for Territories A, B and D



Territory A: Essex, Hudson and Union Counties

Territory B: Bergen and Passaic Counties

Territory D: Hunterdon, Middlesex and Somerset Counties

**Please Note:** Rates are based on the primary subscribers gender (male or female). Example: A 35 year old male subscriber living in Essex County applying for Parent/Child(ren) coverage in January 2009 would pay a monthly premium of \$501.64 where a 55 year old female subscriber living in Essex County applying for Family coverage would pay \$1,174.40.

### JANUARY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$175.41 | \$207.63 | \$439.33          | \$471.54 | \$363.88     | \$363.88 | \$733.37   | \$733.37   |
| 25-29 | \$179.08 | \$243.51 | \$442.99          | \$507.43 | \$401.48     | \$401.48 | \$770.96   | \$770.96   |
| 30-34 | \$198.84 | \$291.82 | \$462.76          | \$555.74 | \$466.10     | \$466.10 | \$835.59   | \$835.59   |
| 35-39 | \$237.72 | \$301.09 | \$501.64          | \$565.01 | \$511.90     | \$511.90 | \$881.39   | \$881.39   |
| 40-44 | \$263.92 | \$331.57 | \$527.83          | \$595.49 | \$565.68     | \$565.68 | \$935.17   | \$935.17   |
| 45-49 | \$316.41 | \$322.30 | \$580.33          | \$586.22 | \$606.78     | \$606.78 | \$976.27   | \$976.27   |
| 50-54 | \$369.77 | \$359.02 | \$633.69          | \$622.94 | \$692.36     | \$692.36 | \$1,061.85 | \$1,061.85 |
| 55-59 | \$461.37 | \$385.87 | \$725.29          | \$649.78 | \$804.91     | \$804.91 | \$1,174.40 | \$1,174.40 |
| 60-64 | \$544.51 | \$447.05 | \$808.42          | \$710.97 | \$941.96     | \$941.96 | \$1,311.44 | \$1,311.44 |
| 65 +  | \$558.12 | \$481.46 | \$822.04          | \$745.37 | \$987.56     | \$987.56 | \$1,357.05 | \$1,357.05 |

### FEBRUARY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$176.81 | \$209.28 | \$442.83          | \$475.31 | \$366.79     | \$366.79 | \$739.22   | \$739.22   |
| 25-29 | \$180.51 | \$245.46 | \$446.53          | \$511.48 | \$404.68     | \$404.68 | \$777.12   | \$777.12   |
| 30-34 | \$200.43 | \$294.15 | \$466.45          | \$560.18 | \$469.83     | \$469.83 | \$842.26   | \$842.26   |
| 35-39 | \$239.62 | \$303.49 | \$505.64          | \$569.52 | \$515.99     | \$515.99 | \$888.42   | \$888.42   |
| 40-44 | \$266.02 | \$334.22 | \$532.05          | \$600.24 | \$570.20     | \$570.20 | \$942.63   | \$942.63   |
| 45-49 | \$318.94 | \$324.87 | \$584.96          | \$590.90 | \$611.63     | \$611.63 | \$984.06   | \$984.06   |
| 50-54 | \$372.73 | \$361.89 | \$638.75          | \$627.91 | \$697.89     | \$697.89 | \$1,070.33 | \$1,070.33 |
| 55-59 | \$465.06 | \$388.95 | \$731.08          | \$654.97 | \$811.34     | \$811.34 | \$1,183.78 | \$1,183.78 |
| 60-64 | \$548.85 | \$450.62 | \$814.88          | \$716.64 | \$949.48     | \$949.48 | \$1,321.91 | \$1,321.91 |
| 65 +  | \$562.58 | \$485.30 | \$828.60          | \$751.32 | \$995.45     | \$995.45 | \$1,367.88 | \$1,367.88 |

### MARCH 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$159.73 | \$189.07 | \$400.07          | \$429.41 | \$331.37     | \$331.37 | \$667.83   | \$667.83   |
| 25-29 | \$163.08 | \$221.75 | \$403.41          | \$462.09 | \$365.60     | \$365.60 | \$702.07   | \$702.07   |
| 30-34 | \$181.07 | \$265.74 | \$421.40          | \$506.08 | \$424.45     | \$424.45 | \$760.92   | \$760.92   |
| 35-39 | \$216.48 | \$274.19 | \$456.81          | \$514.52 | \$466.16     | \$466.16 | \$802.63   | \$802.63   |
| 40-44 | \$240.33 | \$301.94 | \$480.67          | \$542.28 | \$515.13     | \$515.13 | \$851.60   | \$851.60   |
| 45-49 | \$288.14 | \$293.50 | \$528.47          | \$533.83 | \$552.56     | \$552.56 | \$889.03   | \$889.03   |
| 50-54 | \$336.73 | \$326.94 | \$577.06          | \$567.28 | \$630.50     | \$630.50 | \$966.96   | \$966.96   |
| 55-59 | \$420.14 | \$351.39 | \$660.48          | \$591.72 | \$732.99     | \$732.99 | \$1,069.46 | \$1,069.46 |
| 60-64 | \$495.85 | \$407.10 | \$736.18          | \$647.44 | \$857.79     | \$857.79 | \$1,194.25 | \$1,194.25 |
| 65+   | \$508.25 | \$438.43 | \$748.58          | \$678.77 | \$899.32     | \$899.32 | \$1,235.78 | \$1,235.78 |

# NJ Individual Basic and Essential Enhanced Rates

April 2009 - June 2009 Monthly Rates for Territories A, B and D



Territory A: Essex, Hudson and Union Counties  
 Territory B: Bergen and Passaic Counties  
 Territory D: Hunterdon, Middlesex and Somerset Counties

## APRIL 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$161.37 | \$191.01 | \$404.16          | \$433.80 | \$334.76     | \$334.76 | \$674.67   | \$674.67   |
| 25-29 | \$164.74 | \$224.02 | \$407.54          | \$466.82 | \$369.34     | \$369.34 | \$709.25   | \$709.25   |
| 30-34 | \$182.92 | \$268.46 | \$425.72          | \$511.26 | \$428.80     | \$428.80 | \$768.71   | \$768.71   |
| 35-39 | \$218.69 | \$276.99 | \$461.49          | \$519.79 | \$470.93     | \$470.93 | \$810.84   | \$810.84   |
| 40-44 | \$242.79 | \$305.03 | \$485.59          | \$547.83 | \$520.41     | \$520.41 | \$860.32   | \$860.32   |
| 45-49 | \$291.09 | \$296.50 | \$533.88          | \$539.30 | \$558.22     | \$558.22 | \$898.13   | \$898.13   |
| 50-54 | \$340.18 | \$330.29 | \$582.97          | \$573.08 | \$636.95     | \$636.95 | \$976.86   | \$976.86   |
| 55-59 | \$424.45 | \$354.98 | \$667.24          | \$597.78 | \$740.49     | \$740.49 | \$1,080.40 | \$1,080.40 |
| 60-64 | \$500.93 | \$411.27 | \$743.72          | \$654.06 | \$866.57     | \$866.57 | \$1,206.48 | \$1,206.48 |
| 65+   | \$513.45 | \$442.92 | \$756.24          | \$685.71 | \$908.52     | \$908.52 | \$1,248.43 | \$1,248.43 |

## MAY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$163.02 | \$192.96 | \$408.30          | \$438.24 | \$338.19     | \$338.19 | \$681.57   | \$681.57   |
| 25-29 | \$166.43 | \$226.31 | \$411.71          | \$471.59 | \$373.12     | \$373.12 | \$716.51   | \$716.51   |
| 30-34 | \$184.80 | \$271.21 | \$430.07          | \$516.49 | \$433.19     | \$433.19 | \$776.58   | \$776.58   |
| 35-39 | \$220.93 | \$279.83 | \$466.21          | \$525.11 | \$475.75     | \$475.75 | \$819.14   | \$819.14   |
| 40-44 | \$245.28 | \$308.15 | \$490.56          | \$553.43 | \$525.73     | \$525.73 | \$869.12   | \$869.12   |
| 45-49 | \$294.06 | \$299.54 | \$539.34          | \$544.82 | \$563.93     | \$563.93 | \$907.32   | \$907.32   |
| 50-54 | \$343.66 | \$333.67 | \$588.94          | \$578.95 | \$643.47     | \$643.47 | \$986.86   | \$986.86   |
| 55-59 | \$428.79 | \$358.61 | \$674.07          | \$603.89 | \$748.07     | \$748.07 | \$1,091.46 | \$1,091.46 |
| 60-64 | \$506.05 | \$415.48 | \$751.33          | \$660.76 | \$875.43     | \$875.43 | \$1,218.82 | \$1,218.82 |
| 65+   | \$518.70 | \$447.45 | \$763.98          | \$692.73 | \$917.82     | \$917.82 | \$1,261.21 | \$1,261.21 |

## JUNE 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$164.69 | \$194.94 | \$412.49          | \$442.74 | \$341.66     | \$341.66 | \$688.57   | \$688.57   |
| 25-29 | \$168.14 | \$228.64 | \$415.93          | \$476.43 | \$376.95     | \$376.95 | \$723.87   | \$723.87   |
| 30-34 | \$186.69 | \$274.00 | \$434.49          | \$521.79 | \$437.63     | \$437.63 | \$784.55   | \$784.55   |
| 35-39 | \$223.20 | \$282.70 | \$470.99          | \$530.49 | \$480.63     | \$480.63 | \$827.55   | \$827.55   |
| 40-44 | \$247.80 | \$311.32 | \$495.59          | \$559.11 | \$531.13     | \$531.13 | \$878.04   | \$878.04   |
| 45-49 | \$297.08 | \$302.61 | \$544.88          | \$550.41 | \$569.72     | \$569.72 | \$916.63   | \$916.63   |
| 50-54 | \$347.19 | \$337.09 | \$594.98          | \$584.89 | \$650.07     | \$650.07 | \$996.99   | \$996.99   |
| 55-59 | \$433.19 | \$362.30 | \$680.99          | \$610.09 | \$755.75     | \$755.75 | \$1,102.66 | \$1,102.66 |
| 60-64 | \$511.25 | \$419.74 | \$759.04          | \$667.54 | \$884.42     | \$884.42 | \$1,231.33 | \$1,231.33 |
| 65+   | \$524.03 | \$452.05 | \$771.82          | \$699.84 | \$927.24     | \$927.24 | \$1,274.15 | \$1,274.15 |

# NJ Individual Basic and Essential Enhanced Rates

## July 2009 Monthly Rates for Territories A, B and D



Territory A: Essex, Hudson and Union Counties  
 Territory B: Bergen and Passaic Counties  
 Territory D: Hunterdon, Middlesex and Somerset Counties

### JULY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$166.38 | \$196.94 | \$416.71          | \$447.27 | \$345.15     | \$345.15 | \$695.61   | \$695.61   |
| 25-29 | \$169.86 | \$230.97 | \$420.19          | \$481.30 | \$380.81     | \$380.81 | \$731.27   | \$731.27   |
| 30-34 | \$188.60 | \$276.80 | \$438.93          | \$527.13 | \$442.11     | \$442.11 | \$792.57   | \$792.57   |
| 35-39 | \$225.48 | \$285.59 | \$475.81          | \$535.92 | \$485.55     | \$485.55 | \$836.01   | \$836.01   |
| 40-44 | \$250.33 | \$314.50 | \$500.66          | \$564.83 | \$536.56     | \$536.56 | \$887.02   | \$887.02   |
| 45-49 | \$300.12 | \$305.71 | \$550.45          | \$556.04 | \$575.54     | \$575.54 | \$926.01   | \$926.01   |
| 50-54 | \$350.74 | \$340.54 | \$601.07          | \$590.87 | \$656.72     | \$656.72 | \$1,007.18 | \$1,007.18 |
| 55-59 | \$437.62 | \$366.00 | \$687.95          | \$616.33 | \$763.47     | \$763.47 | \$1,113.94 | \$1,113.94 |
| 60-64 | \$516.47 | \$424.03 | \$766.80          | \$674.36 | \$893.46     | \$893.46 | \$1,243.92 | \$1,243.92 |
| 65+   | \$529.39 | \$456.67 | \$779.72          | \$707.00 | \$936.72     | \$936.72 | \$1,287.18 | \$1,287.18 |

# NJ Individual Basic and Essential Enhanced Rates

## January 2009 - March 2009 Monthly Rates for Territories C, E and F

Territory C: Monmouth, Morris, Sussex and Warren Counties

Territory E: Burlington, Camden and Mercer Counties

Territory F: Atlantic, Cape May, Cumberland, Gloucester, Ocean and Salem Counties



**Please Note:** Rates are based on the primary subscribers gender (male or female). Example: A 35 year old male subscriber living in Monmouth County applying for Parent/Child(ren) coverage in January 2009 would pay a monthly premium of \$475.12 where a 55 year old female subscriber living in Monmouth County applying for Family coverage would pay \$1,112.33.

### JANUARY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$166.14 | \$196.65 | \$416.11          | \$446.62 | \$344.65     | \$344.65 | \$694.61   | \$694.61   |
| 25-29 | \$169.61 | \$230.64 | \$419.58          | \$480.61 | \$380.26     | \$380.26 | \$730.21   | \$730.21   |
| 30-34 | \$188.33 | \$276.40 | \$438.30          | \$526.37 | \$441.47     | \$441.47 | \$791.43   | \$791.43   |
| 35-39 | \$225.15 | \$285.18 | \$475.12          | \$535.15 | \$484.85     | \$484.85 | \$834.80   | \$834.80   |
| 40-44 | \$249.97 | \$314.05 | \$499.94          | \$564.01 | \$535.79     | \$535.79 | \$885.74   | \$885.74   |
| 45-49 | \$299.69 | \$305.27 | \$549.66          | \$555.24 | \$574.71     | \$574.71 | \$924.67   | \$924.67   |
| 50-54 | \$350.23 | \$340.05 | \$600.20          | \$590.02 | \$655.77     | \$655.77 | \$1,005.73 | \$1,005.73 |
| 55-59 | \$436.99 | \$365.47 | \$686.96          | \$615.44 | \$762.37     | \$762.37 | \$1,112.33 | \$1,112.33 |
| 60-64 | \$515.73 | \$423.42 | \$765.70          | \$673.39 | \$892.18     | \$892.18 | \$1,242.13 | \$1,242.13 |
| 65 +  | \$528.62 | \$456.01 | \$778.59          | \$705.98 | \$935.37     | \$935.37 | \$1,285.33 | \$1,285.33 |

### FEBRUARY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$167.46 | \$198.22 | \$419.42          | \$450.18 | \$347.40     | \$347.40 | \$700.15   | \$700.15   |
| 25-29 | \$170.97 | \$232.48 | \$422.93          | \$484.44 | \$383.29     | \$383.29 | \$736.03   | \$736.03   |
| 30-34 | \$189.83 | \$278.60 | \$441.79          | \$530.56 | \$444.99     | \$444.99 | \$797.73   | \$797.73   |
| 35-39 | \$226.95 | \$287.45 | \$478.91          | \$539.41 | \$488.71     | \$488.71 | \$841.46   | \$841.46   |
| 40-44 | \$251.96 | \$316.55 | \$503.92          | \$568.51 | \$540.06     | \$540.06 | \$892.80   | \$892.80   |
| 45-49 | \$302.08 | \$307.70 | \$554.04          | \$559.66 | \$579.30     | \$579.30 | \$932.04   | \$932.04   |
| 50-54 | \$353.02 | \$342.76 | \$604.98          | \$594.72 | \$661.00     | \$661.00 | \$1,013.75 | \$1,013.75 |
| 55-59 | \$440.47 | \$368.39 | \$692.43          | \$620.35 | \$768.45     | \$768.45 | \$1,121.20 | \$1,121.20 |
| 60-64 | \$519.84 | \$426.80 | \$771.80          | \$678.76 | \$899.29     | \$899.29 | \$1,252.03 | \$1,252.03 |
| 65 +  | \$532.84 | \$459.65 | \$784.80          | \$711.61 | \$942.83     | \$942.83 | \$1,295.57 | \$1,295.57 |

### MARCH 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$151.29 | \$179.07 | \$378.91          | \$406.70 | \$313.84     | \$313.84 | \$632.52   | \$632.52   |
| 25-29 | \$154.45 | \$210.02 | \$382.07          | \$437.65 | \$346.27     | \$346.27 | \$664.94   | \$664.94   |
| 30-34 | \$171.50 | \$251.69 | \$399.12          | \$479.31 | \$402.01     | \$402.01 | \$720.68   | \$720.68   |
| 35-39 | \$205.03 | \$259.69 | \$432.65          | \$487.31 | \$441.51     | \$441.51 | \$760.18   | \$760.18   |
| 40-44 | \$227.62 | \$285.97 | \$455.25          | \$513.60 | \$487.89     | \$487.89 | \$806.57   | \$806.57   |
| 45-49 | \$272.90 | \$277.98 | \$500.52          | \$505.60 | \$523.34     | \$523.34 | \$842.01   | \$842.01   |
| 50-54 | \$318.92 | \$309.65 | \$546.55          | \$537.28 | \$597.15     | \$597.15 | \$915.82   | \$915.82   |
| 55-59 | \$397.93 | \$332.80 | \$625.55          | \$560.43 | \$694.22     | \$694.22 | \$1,012.90 | \$1,012.90 |
| 60-64 | \$469.63 | \$385.57 | \$697.25          | \$613.20 | \$812.42     | \$812.42 | \$1,131.10 | \$1,131.10 |
| 65+   | \$481.37 | \$415.25 | \$708.99          | \$642.87 | \$851.76     | \$851.76 | \$1,170.43 | \$1,170.43 |

# NJ Individual Basic and Essential Enhanced Rates

## April 2009 - June 2009 Monthly Rates for Territories C, E and F

Territory C: Monmouth, Morris, Sussex and Warren Counties  
 Territory E: Burlington, Camden and Mercer Counties  
 Territory F: Atlantic, Cape May, Cumberland, Gloucester, Ocean and Salem Counties



### APRIL 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$152.83 | \$180.91 | \$382.79          | \$410.86 | \$317.05     | \$317.05 | \$638.99   | \$638.99   |
| 25-29 | \$156.03 | \$212.17 | \$385.98          | \$442.13 | \$349.81     | \$349.81 | \$671.74   | \$671.74   |
| 30-34 | \$173.25 | \$254.27 | \$403.20          | \$484.22 | \$406.12     | \$406.12 | \$728.05   | \$728.05   |
| 35-39 | \$207.13 | \$262.34 | \$437.08          | \$492.29 | \$446.02     | \$446.02 | \$767.96   | \$767.96   |
| 40-44 | \$229.95 | \$288.90 | \$459.91          | \$518.85 | \$492.88     | \$492.88 | \$814.82   | \$814.82   |
| 45-49 | \$275.69 | \$280.82 | \$505.64          | \$510.78 | \$528.69     | \$528.69 | \$850.63   | \$850.63   |
| 50-54 | \$322.19 | \$312.82 | \$552.14          | \$542.77 | \$603.26     | \$603.26 | \$925.19   | \$925.19   |
| 55-59 | \$402.00 | \$336.21 | \$631.95          | \$566.16 | \$701.33     | \$701.33 | \$1,023.26 | \$1,023.26 |
| 60-64 | \$474.43 | \$389.52 | \$704.38          | \$619.47 | \$820.73     | \$820.73 | \$1,142.67 | \$1,142.67 |
| 65+   | \$486.29 | \$419.50 | \$716.25          | \$649.45 | \$860.47     | \$860.47 | \$1,182.41 | \$1,182.41 |

### MAY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$154.40 | \$182.76 | \$386.70          | \$415.06 | \$320.30     | \$320.30 | \$645.53   | \$645.53   |
| 25-29 | \$157.63 | \$214.34 | \$389.93          | \$446.65 | \$353.39     | \$353.39 | \$678.62   | \$678.62   |
| 30-34 | \$175.02 | \$256.87 | \$407.33          | \$489.17 | \$410.28     | \$410.28 | \$735.50   | \$735.50   |
| 35-39 | \$209.25 | \$265.03 | \$441.55          | \$497.33 | \$450.59     | \$450.59 | \$775.82   | \$775.82   |
| 40-44 | \$232.31 | \$291.86 | \$464.61          | \$524.16 | \$497.93     | \$497.93 | \$823.16   | \$823.16   |
| 45-49 | \$278.51 | \$283.70 | \$510.82          | \$516.00 | \$534.11     | \$534.11 | \$859.33   | \$859.33   |
| 50-54 | \$325.48 | \$316.02 | \$557.79          | \$548.33 | \$609.43     | \$609.43 | \$934.66   | \$934.66   |
| 55-59 | \$406.11 | \$339.65 | \$638.42          | \$571.95 | \$708.50     | \$708.50 | \$1,033.73 | \$1,033.73 |
| 60-64 | \$479.29 | \$393.50 | \$711.59          | \$625.81 | \$829.13     | \$829.13 | \$1,154.36 | \$1,154.36 |
| 65+   | \$491.27 | \$423.79 | \$723.58          | \$656.09 | \$869.28     | \$869.28 | \$1,194.51 | \$1,194.51 |

### JUNE 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$155.98 | \$184.63 | \$390.66          | \$419.31 | \$323.58     | \$323.58 | \$652.14   | \$652.14   |
| 25-29 | \$159.24 | \$216.54 | \$393.93          | \$451.22 | \$357.01     | \$357.01 | \$685.56   | \$685.56   |
| 30-34 | \$176.81 | \$259.50 | \$411.50          | \$494.18 | \$414.47     | \$414.47 | \$743.03   | \$743.03   |
| 35-39 | \$211.39 | \$267.74 | \$446.07          | \$502.42 | \$455.20     | \$455.20 | \$783.76   | \$783.76   |
| 40-44 | \$234.68 | \$294.84 | \$469.37          | \$529.53 | \$503.03     | \$503.03 | \$831.58   | \$831.58   |
| 45-49 | \$281.36 | \$286.60 | \$516.05          | \$521.28 | \$539.57     | \$539.57 | \$868.13   | \$868.13   |
| 50-54 | \$328.82 | \$319.26 | \$563.50          | \$553.94 | \$615.67     | \$615.67 | \$944.23   | \$944.23   |
| 55-59 | \$410.27 | \$343.13 | \$644.95          | \$577.81 | \$715.76     | \$715.76 | \$1,044.32 | \$1,044.32 |
| 60-64 | \$484.19 | \$397.53 | \$718.88          | \$632.22 | \$837.62     | \$837.62 | \$1,166.18 | \$1,166.18 |
| 65+   | \$496.30 | \$428.13 | \$730.98          | \$662.81 | \$878.18     | \$878.18 | \$1,206.73 | \$1,206.73 |

# NJ Individual Basic and Essential Enhanced Rates

## July 2009 Monthly Rates for Territories C, E and F



Territory C: Monmouth, Morris, Sussex and Warren Counties

Territory E: Burlington, Camden and Mercer Counties

Territory F: Atlantic, Cape May, Cumberland, Gloucester, Ocean and Salem Counties

### JULY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$157.58 | \$186.52 | \$394.66          | \$423.60 | \$326.89     | \$326.89 | \$658.81   | \$658.81   |
| 25-29 | \$160.87 | \$218.76 | \$397.96          | \$455.84 | \$360.66     | \$360.66 | \$692.58   | \$692.58   |
| 30-34 | \$178.62 | \$262.15 | \$415.71          | \$499.24 | \$418.72     | \$418.72 | \$750.64   | \$750.64   |
| 35-39 | \$213.55 | \$270.48 | \$450.64          | \$507.57 | \$459.86     | \$459.86 | \$791.78   | \$791.78   |
| 40-44 | \$237.09 | \$297.86 | \$474.17          | \$534.95 | \$508.17     | \$508.17 | \$840.10   | \$840.10   |
| 45-49 | \$284.24 | \$289.53 | \$521.33          | \$526.62 | \$545.10     | \$545.10 | \$877.02   | \$877.02   |
| 50-54 | \$332.18 | \$322.52 | \$569.27          | \$559.61 | \$621.98     | \$621.98 | \$953.90   | \$953.90   |
| 55-59 | \$414.47 | \$346.64 | \$651.55          | \$583.72 | \$723.09     | \$723.09 | \$1,055.01 | \$1,055.01 |
| 60-64 | \$489.15 | \$401.60 | \$726.24          | \$638.69 | \$846.20     | \$846.20 | \$1,178.12 | \$1,178.12 |
| 65+   | \$501.38 | \$432.51 | \$738.47          | \$669.60 | \$887.17     | \$887.17 | \$1,219.09 | \$1,219.09 |

# NJ Individual Basic and Essential Enhanced Summary of Coverage

## In-Network Coverage Only

### Outpatient Care

|   |   |
|---|---|
| Alcohol & Substance Abuse                 | 30% coinsurance per visit, up to 30 visits maximum per covered person, per calendar year  |
| Ambulatory Surgical Facility              | \$250 copayment per covered person, per surgery   |
| Biologically Based Mental Illness         |   |
| Outpatient Care                           | 30% coinsurance per visit, up to 30 visits maximum per covered person, per calendar year  |
| Emergency Room Services                   | \$100 copayment per covered person, per visit   |
| Outpatient Diagnostic Testing             | 100% coverage up to a \$500 maximum per covered person, per calendar year   |
| Outpatient Physical Therapy               | \$20 copayment per visit, up to 40 visits maximum per covered person, per calendar year   |
| Practitioner Visits for Illness or Injury | \$25 copayment, \$1,500 annual maximum per covered person, per calendar year (includes urgent care facility visits, office visit and inpatient hospital visits) |
| Wellness Benefit                          | 100% coverage up to \$750 annual maximum per covered person, per calendar year  |
| Prescription Drugs                        | \$15 copayment for generic drugs and 50% coinsurance for brandname drugs; up to \$1,000 annual maximum (combined generic and brand name)                        |
| Durable Medical Equipment (DME)           | 50% coinsurance up to \$3,000 annual maximum  |
| Home Healthcare                           | 50% coinsurance up to \$3,000 annual maximum  |
| Hospice                                   | 50% coinsurance up to \$3,000 annual maximum  |

### Exclusions from Coverage: Other Outpatient Care Items

|   |             |
|---|-------------|
| Ambulance Services  | Not covered |
| Chemotherapy  | Not covered |
| Diabetic Supplies, Self-education and Management                              | Not covered |
| Fertility Enhancement Services and Procedures                                 | Not covered |
| Infusion Therapy  | Not covered |
| Medical Supplies  | Not covered |
| Nutritional Counseling  | Not covered |
| Occupational and Speech Therapy   | Not covered |
| Postnatal Care  | Not covered |
| Prenatal Care (excluding practitioner charges for delivery and complications) | Not covered |
| Private Duty Nursing  | Not covered |
| Second Surgical Opinion   | Not covered |
| Temporomandibular Joint Disorder Treatment                                    | Not covered |
| Therapeutic Manipulation  | Not covered |
| Therapeutic Injections  | Not covered |
| Transplants   | Not covered |
| Treatment of Non-biologically Based Mental Illness                            | Not covered |
| Out-of-Network Services Other Than Emergency                                  | Not covered |



# NJ Individual Basic and Essential Enhanced Summary of Coverage

## In-Network Coverage Only

### Inpatient Care

---

|  |   |
|--|---|
| Alcohol & Substance Abuse Inpatient<br>Facility Services | 30% coinsurance after a \$500 copayment up to 30 days per period of confinement, up to 30 days maximum, per calendar year |
| Inpatient for Biologically Based Mental Illness          | \$500 copayment per covered person per period of confinement, up to 90 days per covered person per calendar year          |
| Inpatient Facility Services                              | \$500 copayment per covered person per period of confinement  |
| Inpatient Practitioner Visits                            | See practitioner visits for illness or injury under Outpatient Care   |

### Exclusions from Coverage: Other Inpatient Care Items

|  |             |
|--|-------------|
| Hospice Care                                 | Not covered |
| Skilled Nursing Care                         | Not covered |
| Out of Network services other than Emergency | Not Covered |

### The Following Services Require Pre-approval:

Inpatient hospital admissions and procedures, as more specifically detailed in the Oxford Individual Basic and Essential Healthcare Services Plan Certificate.



# NJ Individual Basic and Essential EPO Rates

January 2009 - March 2009 Monthly Rates for



## Territories A, B and D

Territory A: Essex, Hudson and Union Counties

Territory B: Bergen and Passaic Counties

Territory D: Hunterdon, Middlesex and Somerset Counties

**Please Note:** Rates are based on the primary subscribers gender (male or female). Example: A 35 year old male subscriber living in Essex County applying for Parent/Child(ren) coverage in January 2009 would pay a monthly premium of \$400.37 where a 55 year old female subscriber living in Essex County applying for Family coverage would pay \$937.33.

## JANUARY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$140.00 | \$165.71 | \$350.64          | \$376.35 | \$290.43     | \$290.43 | \$585.33   | \$585.33   |
| 25-29 | \$142.93 | \$194.36 | \$353.57          | \$405.00 | \$320.43     | \$320.43 | \$615.33   | \$615.33   |
| 30-34 | \$158.70 | \$232.91 | \$369.34          | \$443.55 | \$372.01     | \$372.01 | \$666.91   | \$666.91   |
| 35-39 | \$189.73 | \$240.31 | \$400.37          | \$450.95 | \$408.57     | \$408.57 | \$703.47   | \$703.47   |
| 40-44 | \$210.64 | \$264.64 | \$421.28          | \$475.28 | \$451.49     | \$451.49 | \$746.39   | \$746.39   |
| 45-49 | \$252.54 | \$257.24 | \$463.18          | \$467.88 | \$484.30     | \$484.30 | \$779.19   | \$779.19   |
| 50-54 | \$295.13 | \$286.55 | \$505.77          | \$497.19 | \$552.60     | \$552.60 | \$847.50   | \$847.50   |
| 55-59 | \$368.24 | \$307.97 | \$578.88          | \$518.62 | \$642.43     | \$642.43 | \$937.33   | \$937.33   |
| 60-64 | \$434.59 | \$356.81 | \$645.23          | \$567.45 | \$751.81     | \$751.81 | \$1,046.71 | \$1,046.71 |
| 65 +  | \$445.46 | \$384.27 | \$656.10          | \$594.91 | \$788.21     | \$788.21 | \$1,083.11 | \$1,083.11 |

## FEBRUARY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$141.12 | \$167.04 | \$353.44          | \$379.36 | \$292.75     | \$292.75 | \$590.00   | \$590.00   |
| 25-29 | \$144.07 | \$195.91 | \$356.39          | \$408.23 | \$322.99     | \$322.99 | \$620.24   | \$620.24   |
| 30-34 | \$159.97 | \$234.77 | \$372.29          | \$447.09 | \$374.98     | \$374.98 | \$672.23   | \$672.23   |
| 35-39 | \$191.25 | \$242.23 | \$403.57          | \$454.55 | \$411.83     | \$411.83 | \$709.08   | \$709.08   |
| 40-44 | \$212.32 | \$266.75 | \$424.65          | \$479.07 | \$455.10     | \$455.10 | \$752.35   | \$752.35   |
| 45-49 | \$254.55 | \$259.29 | \$466.88          | \$471.62 | \$488.16     | \$488.16 | \$785.41   | \$785.41   |
| 50-54 | \$297.48 | \$288.84 | \$509.81          | \$501.16 | \$557.01     | \$557.01 | \$854.26   | \$854.26   |
| 55-59 | \$371.18 | \$310.43 | \$583.50          | \$522.75 | \$647.56     | \$647.56 | \$944.81   | \$944.81   |
| 60-64 | \$438.06 | \$359.65 | \$650.38          | \$571.98 | \$757.81     | \$757.81 | \$1,055.06 | \$1,055.06 |
| 65 +  | \$449.01 | \$387.33 | \$661.33          | \$599.66 | \$794.50     | \$794.50 | \$1,091.75 | \$1,091.75 |

## MARCH 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          |
|-------|----------|----------|-------------------|----------|--------------|----------|----------|----------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male     | Female   |
| <25   | \$127.48 | \$150.90 | \$319.29          | \$342.70 | \$264.46     | \$264.46 | \$532.99 | \$532.99 |
| 25-29 | \$130.15 | \$176.98 | \$321.95          | \$368.78 | \$291.78     | \$291.78 | \$560.31 | \$560.31 |
| 30-34 | \$144.51 | \$212.09 | \$336.32          | \$403.89 | \$338.75     | \$338.75 | \$607.28 | \$607.28 |
| 35-39 | \$172.77 | \$218.82 | \$364.57          | \$410.63 | \$372.03     | \$372.03 | \$640.56 | \$640.56 |
| 40-44 | \$191.81 | \$240.97 | \$383.61          | \$432.78 | \$411.12     | \$411.12 | \$679.65 | \$679.65 |
| 45-49 | \$229.96 | \$234.24 | \$421.76          | \$426.04 | \$440.99     | \$440.99 | \$709.52 | \$709.52 |
| 50-54 | \$268.74 | \$260.93 | \$460.55          | \$452.73 | \$503.19     | \$503.19 | \$771.72 | \$771.72 |
| 55-59 | \$335.31 | \$280.43 | \$527.12          | \$472.24 | \$584.99     | \$584.99 | \$853.51 | \$853.51 |
| 60-64 | \$395.73 | \$324.90 | \$587.54          | \$516.71 | \$684.58     | \$684.58 | \$953.11 | \$953.11 |
| 65+   | \$405.62 | \$349.91 | \$597.43          | \$541.71 | \$717.73     | \$717.73 | \$986.26 | \$986.26 |

# NJ Individual Basic and Essential EPO Rates

April 2009 - June 2009 Monthly Rates for

Territories A, B and D

Territory A: Essex, Hudson and Union Counties

Territory B: Bergen and Passaic Counties

Territory D: Hunterdon, Middlesex and Somerset Counties



## APRIL 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          |
|-------|----------|----------|-------------------|----------|--------------|----------|----------|----------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male     | Female   |
| <25   | \$128.79 | \$152.44 | \$322.56          | \$346.22 | \$267.17     | \$267.17 | \$538.46 | \$538.46 |
| 25-29 | \$131.48 | \$178.79 | \$325.26          | \$372.57 | \$294.77     | \$294.77 | \$566.06 | \$566.06 |
| 30-34 | \$145.99 | \$214.26 | \$339.77          | \$408.04 | \$342.22     | \$342.22 | \$613.51 | \$613.51 |
| 35-39 | \$174.54 | \$221.07 | \$368.31          | \$414.84 | \$375.85     | \$375.85 | \$647.13 | \$647.13 |
| 40-44 | \$193.77 | \$243.45 | \$387.55          | \$437.22 | \$415.34     | \$415.34 | \$686.62 | \$686.62 |
| 45-49 | \$232.32 | \$236.64 | \$426.09          | \$430.42 | \$445.52     | \$445.52 | \$716.80 | \$716.80 |
| 50-54 | \$271.50 | \$263.60 | \$465.27          | \$457.38 | \$508.35     | \$508.35 | \$779.63 | \$779.63 |
| 55-59 | \$338.75 | \$283.31 | \$532.52          | \$477.09 | \$590.99     | \$590.99 | \$862.27 | \$862.27 |
| 60-64 | \$399.79 | \$328.23 | \$593.56          | \$522.01 | \$691.61     | \$691.61 | \$962.89 | \$962.89 |
| 65+   | \$409.79 | \$353.50 | \$603.56          | \$547.27 | \$725.09     | \$725.09 | \$996.38 | \$996.38 |

## MAY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$130.10 | \$154.00 | \$325.85          | \$349.75 | \$269.90     | \$269.90 | \$543.95   | \$543.95   |
| 25-29 | \$132.82 | \$180.62 | \$328.57          | \$376.37 | \$297.78     | \$297.78 | \$571.83   | \$571.83   |
| 30-34 | \$147.48 | \$216.45 | \$343.23          | \$412.20 | \$345.71     | \$345.71 | \$619.76   | \$619.76   |
| 35-39 | \$176.32 | \$223.32 | \$372.07          | \$419.07 | \$379.68     | \$379.68 | \$653.73   | \$653.73   |
| 40-44 | \$195.75 | \$245.93 | \$391.50          | \$441.68 | \$419.57     | \$419.57 | \$693.62   | \$693.62   |
| 45-49 | \$234.69 | \$239.05 | \$430.44          | \$434.80 | \$450.06     | \$450.06 | \$724.11   | \$724.11   |
| 50-54 | \$274.27 | \$266.29 | \$470.02          | \$462.04 | \$513.53     | \$513.53 | \$787.59   | \$787.59   |
| 55-59 | \$342.21 | \$286.20 | \$537.96          | \$481.95 | \$597.01     | \$597.01 | \$871.07   | \$871.07   |
| 60-64 | \$403.87 | \$331.58 | \$599.62          | \$527.33 | \$698.66     | \$698.66 | \$972.71   | \$972.71   |
| 65+   | \$413.96 | \$357.10 | \$609.71          | \$552.85 | \$732.49     | \$732.49 | \$1,006.54 | \$1,006.54 |

## JUNE 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$131.44 | \$155.58 | \$329.20          | \$353.34 | \$272.67     | \$272.67 | \$549.53   | \$549.53   |
| 25-29 | \$134.19 | \$182.47 | \$331.95          | \$380.23 | \$300.84     | \$300.84 | \$577.70   | \$577.70   |
| 30-34 | \$148.99 | \$218.67 | \$346.75          | \$416.43 | \$349.26     | \$349.26 | \$626.13   | \$626.13   |
| 35-39 | \$178.13 | \$225.61 | \$375.89          | \$423.37 | \$383.58     | \$383.58 | \$660.44   | \$660.44   |
| 40-44 | \$197.76 | \$248.45 | \$395.52          | \$446.21 | \$423.88     | \$423.88 | \$700.74   | \$700.74   |
| 45-49 | \$237.09 | \$241.51 | \$434.85          | \$439.27 | \$454.68     | \$454.68 | \$731.54   | \$731.54   |
| 50-54 | \$277.08 | \$269.03 | \$474.84          | \$466.78 | \$518.80     | \$518.80 | \$795.67   | \$795.67   |
| 55-59 | \$345.72 | \$289.14 | \$543.48          | \$486.90 | \$603.14     | \$603.14 | \$880.01   | \$880.01   |
| 60-64 | \$408.01 | \$334.99 | \$605.77          | \$532.74 | \$705.83     | \$705.83 | \$982.70   | \$982.70   |
| 65+   | \$418.21 | \$360.77 | \$615.97          | \$558.53 | \$740.01     | \$740.01 | \$1,016.87 | \$1,016.87 |

# NJ Individual Basic and Essential EPO Rates

July 2009 Monthly Rates for

Territories A, B and D



Territory A: Essex, Hudson and Union Counties  
 Territory B: Bergen and Passaic Counties  
 Territory D: Hunterdon, Middlesex and Somerset Counties

## JULY 2009

|       | SINGLE PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          |            |            |
|-------|--------------------------|----------|--------------|----------|----------|----------|------------|------------|
|       | Male                     | Female   | Male         | Female   | Male     | Female   | Male       | Female     |
| <25   | \$132.78                 | \$157.17 | \$332.57     | \$356.96 | \$275.46 | \$275.46 | \$555.16   | \$555.16   |
| 25-29 | \$135.56                 | \$184.34 | \$335.35     | \$384.12 | \$303.92 | \$303.92 | \$583.62   | \$583.62   |
| 30-34 | \$150.52                 | \$220.91 | \$350.31     | \$420.69 | \$352.84 | \$352.84 | \$632.54   | \$632.54   |
| 35-39 | \$179.95                 | \$227.93 | \$379.74     | \$427.71 | \$387.51 | \$387.51 | \$667.21   | \$667.21   |
| 40-44 | \$199.78                 | \$251.00 | \$399.57     | \$450.78 | \$428.22 | \$428.22 | \$707.92   | \$707.92   |
| 45-49 | \$239.52                 | \$243.98 | \$439.31     | \$443.77 | \$459.33 | \$459.33 | \$739.03   | \$739.03   |
| 50-54 | \$279.92                 | \$271.78 | \$479.70     | \$471.57 | \$524.12 | \$524.12 | \$803.82   | \$803.82   |
| 55-59 | \$349.26                 | \$292.10 | \$549.04     | \$491.88 | \$609.32 | \$609.32 | \$889.02   | \$889.02   |
| 60-64 | \$412.19                 | \$338.42 | \$611.97     | \$538.20 | \$713.06 | \$713.06 | \$992.76   | \$992.76   |
| 65+   | \$422.50                 | \$364.46 | \$622.28     | \$564.25 | \$747.58 | \$747.58 | \$1,027.28 | \$1,027.28 |

# NJ Individual Basic and Essential EPO Rates

January 2009 - March 2009 Monthly Rates for

## Territories C, E and F

Territory C: Monmouth, Morris, Sussex and Warren Counties

Territory E: Burlington, Camden and Mercer Counties

Territory F: Atlantic, Cape May, Cumberland, Gloucester, Ocean and Salem Counties



**Please Note:** Rates are based on the primary subscribers gender (male or female). Example: A 35 year old male subscriber living in Monmouth County applying for Parent/Child(ren) coverage in January 2009 would pay a monthly premium of \$379.21 where a 55 year old female subscriber living in Monmouth County applying for Family coverage would pay \$887.78.

### JANUARY 2009

|       | SINGLE PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          |            |            |
|-------|--------------------------|----------|--------------|----------|----------|----------|------------|------------|
|       | Male                     | Female   | Male         | Female   | Male     | Female   | Male       | Female     |
| <25   | \$132.60                 | \$156.95 | \$332.10     | \$356.46 | \$275.07 | \$275.07 | \$554.38   | \$554.38   |
| 25-29 | \$135.37                 | \$184.08 | \$334.88     | \$383.59 | \$303.49 | \$303.49 | \$582.80   | \$582.80   |
| 30-34 | \$150.31                 | \$220.60 | \$349.82     | \$420.11 | \$352.35 | \$352.35 | \$631.66   | \$631.66   |
| 35-39 | \$179.70                 | \$227.61 | \$379.21     | \$427.11 | \$386.97 | \$386.97 | \$666.28   | \$666.28   |
| 40-44 | \$199.51                 | \$250.65 | \$399.01     | \$450.15 | \$427.62 | \$427.62 | \$706.93   | \$706.93   |
| 45-49 | \$239.19                 | \$243.64 | \$438.69     | \$443.15 | \$458.69 | \$458.69 | \$738.00   | \$738.00   |
| 50-54 | \$279.53                 | \$271.40 | \$479.03     | \$470.91 | \$523.39 | \$523.39 | \$802.70   | \$802.70   |
| 55-59 | \$348.77                 | \$291.69 | \$548.28     | \$491.20 | \$608.47 | \$608.47 | \$887.78   | \$887.78   |
| 60-64 | \$411.61                 | \$337.94 | \$611.12     | \$537.45 | \$712.07 | \$712.07 | \$991.37   | \$991.37   |
| 65 +  | \$421.91                 | \$363.95 | \$621.41     | \$563.46 | \$746.54 | \$746.54 | \$1,025.85 | \$1,025.85 |

### FEBRUARY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY     |            |
|-------|----------|----------|-------------------|----------|--------------|----------|------------|------------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male       | Female     |
| <25   | \$133.66 | \$158.20 | \$334.75          | \$359.30 | \$277.27     | \$277.27 | \$558.80   | \$558.80   |
| 25-29 | \$136.45 | \$185.55 | \$337.55          | \$386.65 | \$305.91     | \$305.91 | \$587.45   | \$587.45   |
| 30-34 | \$151.51 | \$222.36 | \$352.61          | \$423.46 | \$355.16     | \$355.16 | \$636.69   | \$636.69   |
| 35-39 | \$181.13 | \$229.42 | \$382.23          | \$430.52 | \$390.05     | \$390.05 | \$671.59   | \$671.59   |
| 40-44 | \$201.10 | \$252.65 | \$402.19          | \$453.74 | \$431.03     | \$431.03 | \$712.57   | \$712.57   |
| 45-49 | \$241.10 | \$245.58 | \$442.19          | \$446.68 | \$462.35     | \$462.35 | \$743.89   | \$743.89   |
| 50-54 | \$281.76 | \$273.57 | \$482.85          | \$474.66 | \$527.56     | \$527.56 | \$809.10   | \$809.10   |
| 55-59 | \$351.55 | \$294.02 | \$552.65          | \$495.12 | \$613.32     | \$613.32 | \$894.86   | \$894.86   |
| 60-64 | \$414.90 | \$340.64 | \$615.99          | \$541.74 | \$717.74     | \$717.74 | \$999.28   | \$999.28   |
| 65 +  | \$425.27 | \$366.85 | \$626.37          | \$567.95 | \$752.49     | \$752.49 | \$1,034.03 | \$1,034.03 |

### MARCH 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          |
|-------|----------|----------|-------------------|----------|--------------|----------|----------|----------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male     | Female   |
| <25   | \$120.74 | \$142.92 | \$302.40          | \$324.58 | \$250.47     | \$250.47 | \$504.80 | \$504.80 |
| 25-29 | \$123.26 | \$167.62 | \$304.93          | \$349.28 | \$276.35     | \$276.35 | \$530.68 | \$530.68 |
| 30-34 | \$136.87 | \$200.87 | \$318.53          | \$382.53 | \$320.83     | \$320.83 | \$575.16 | \$575.16 |
| 35-39 | \$163.63 | \$207.25 | \$345.29          | \$388.91 | \$352.36     | \$352.36 | \$606.69 | \$606.69 |
| 40-44 | \$181.66 | \$228.23 | \$363.33          | \$409.89 | \$389.38     | \$389.38 | \$643.71 | \$643.71 |
| 45-49 | \$217.80 | \$221.85 | \$399.46          | \$403.51 | \$417.67     | \$417.67 | \$672.00 | \$672.00 |
| 50-54 | \$254.53 | \$247.13 | \$436.19          | \$428.79 | \$476.58     | \$476.58 | \$730.90 | \$730.90 |
| 55-59 | \$317.58 | \$265.60 | \$499.24          | \$447.27 | \$554.05     | \$554.05 | \$808.38 | \$808.38 |
| 60-64 | \$374.80 | \$307.72 | \$556.46          | \$489.38 | \$648.38     | \$648.38 | \$902.71 | \$902.71 |
| 65+   | \$384.17 | \$331.40 | \$565.84          | \$513.06 | \$679.77     | \$679.77 | \$934.10 | \$934.10 |

# NJ Individual Basic and Essential EPO Rates

April 2009 - June 2009 Monthly Rates for  
Territories C, E and F



Territory C: Monmouth, Morris, Sussex and Warren Counties

Territory E: Burlington, Camden and Mercer Counties

Territory F: Atlantic, Cape May, Cumberland, Gloucester, Ocean and Salem Counties

## APRIL 2009

|       | SINGLE PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          | Male     | Female   |
|-------|--------------------------|----------|--------------|----------|----------|----------|----------|----------|
|       | Male                     | Female   | Male         | Female   | Male     | Female   |          |          |
| <25   | \$121.98                 | \$144.38 | \$305.50     | \$327.90 | \$253.04 | \$253.04 | \$509.97 | \$509.97 |
| 25-29 | \$124.53                 | \$169.33 | \$308.05     | \$352.86 | \$279.18 | \$279.18 | \$536.11 | \$536.11 |
| 30-34 | \$138.27                 | \$202.93 | \$321.79     | \$386.45 | \$324.12 | \$324.12 | \$581.06 | \$581.06 |
| 35-39 | \$165.31                 | \$209.37 | \$348.83     | \$392.90 | \$355.97 | \$355.97 | \$612.90 | \$612.90 |
| 40-44 | \$183.52                 | \$230.57 | \$367.05     | \$414.09 | \$393.37 | \$393.37 | \$650.30 | \$650.30 |
| 45-49 | \$220.03                 | \$224.12 | \$403.55     | \$407.65 | \$421.95 | \$421.95 | \$678.88 | \$678.88 |
| 50-54 | \$257.14                 | \$249.66 | \$440.66     | \$433.18 | \$481.46 | \$481.46 | \$738.39 | \$738.39 |
| 55-59 | \$320.83                 | \$268.33 | \$504.36     | \$451.85 | \$559.73 | \$559.73 | \$816.66 | \$816.66 |
| 60-64 | \$378.64                 | \$310.87 | \$562.17     | \$494.40 | \$655.02 | \$655.02 | \$911.96 | \$911.96 |
| 65+   | \$388.11                 | \$334.80 | \$571.63     | \$518.32 | \$686.74 | \$686.74 | \$943.67 | \$943.67 |

## MAY 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          |
|-------|----------|----------|-------------------|----------|--------------|----------|----------|----------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male     | Female   |
| <25   | \$123.22 | \$145.85 | \$308.61          | \$331.24 | \$255.62     | \$255.62 | \$515.17 | \$515.17 |
| 25-29 | \$125.80 | \$171.06 | \$311.19          | \$356.45 | \$282.02     | \$282.02 | \$541.58 | \$541.58 |
| 30-34 | \$139.68 | \$205.00 | \$325.07          | \$390.39 | \$327.42     | \$327.42 | \$586.97 | \$586.97 |
| 35-39 | \$166.99 | \$211.51 | \$352.38          | \$396.90 | \$359.60     | \$359.60 | \$619.15 | \$619.15 |
| 40-44 | \$185.39 | \$232.92 | \$370.79          | \$418.31 | \$397.38     | \$397.38 | \$656.93 | \$656.93 |
| 45-49 | \$222.27 | \$226.41 | \$407.66          | \$411.80 | \$426.25     | \$426.25 | \$685.80 | \$685.80 |
| 50-54 | \$259.75 | \$252.20 | \$445.15          | \$437.60 | \$486.36     | \$486.36 | \$745.92 | \$745.92 |
| 55-59 | \$324.10 | \$271.06 | \$509.49          | \$456.45 | \$565.43     | \$565.43 | \$824.98 | \$824.98 |
| 60-64 | \$382.50 | \$314.04 | \$567.89          | \$499.43 | \$661.70     | \$661.70 | \$921.25 | \$921.25 |
| 65+   | \$392.06 | \$338.21 | \$577.46          | \$523.60 | \$693.73     | \$693.73 | \$953.29 | \$953.29 |

## JUNE 2009

|       | SINGLE   |          | PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          |
|-------|----------|----------|-------------------|----------|--------------|----------|----------|----------|
|       | Male     | Female   | Male              | Female   | Male         | Female   | Male     | Female   |
| <25   | \$124.49 | \$147.35 | \$311.79          | \$334.66 | \$258.25     | \$258.25 | \$520.48 | \$520.48 |
| 25-29 | \$127.09 | \$172.82 | \$314.40          | \$360.13 | \$284.93     | \$284.93 | \$547.16 | \$547.16 |
| 30-34 | \$141.12 | \$207.11 | \$328.42          | \$394.41 | \$330.80     | \$330.80 | \$593.02 | \$593.02 |
| 35-39 | \$168.71 | \$213.69 | \$356.02          | \$400.99 | \$363.30     | \$363.30 | \$625.53 | \$625.53 |
| 40-44 | \$187.30 | \$235.32 | \$374.61          | \$422.62 | \$401.47     | \$401.47 | \$663.70 | \$663.70 |
| 45-49 | \$224.56 | \$228.74 | \$411.86          | \$416.04 | \$430.64     | \$430.64 | \$692.87 | \$692.87 |
| 50-54 | \$262.43 | \$254.80 | \$449.74          | \$442.11 | \$491.38     | \$491.38 | \$753.60 | \$753.60 |
| 55-59 | \$327.44 | \$273.85 | \$514.74          | \$461.16 | \$571.26     | \$571.26 | \$833.48 | \$833.48 |
| 60-64 | \$386.44 | \$317.28 | \$573.75          | \$504.58 | \$668.52     | \$668.52 | \$930.74 | \$930.74 |
| 65+   | \$396.10 | \$341.69 | \$583.41          | \$529.00 | \$700.88     | \$700.88 | \$963.11 | \$963.11 |

# NJ Individual Basic and Essential EPO Rates

## July 2009 Monthly Rates for Territories C, E and F



Territory C: Monmouth, Morris, Sussex and Warren Counties

Territory E: Burlington, Camden and Mercer Counties

Territory F: Atlantic, Cape May, Cumberland, Gloucester, Ocean and Salem Counties

### JULY 2009

|       | SINGLE PARENT/CHILD(REN) |          | HUSBAND/WIFE |          | FAMILY   |          | Male     | Female   |
|-------|--------------------------|----------|--------------|----------|----------|----------|----------|----------|
|       | Male                     | Female   | Male         | Female   | Male     | Female   |          |          |
| <25   | \$125.76                 | \$148.86 | \$314.99     | \$338.09 | \$260.90 | \$260.90 | \$525.81 | \$525.81 |
| 25-29 | \$128.39                 | \$174.59 | \$317.62     | \$363.82 | \$287.85 | \$287.85 | \$552.76 | \$552.76 |
| 30-34 | \$142.56                 | \$209.23 | \$331.79     | \$398.45 | \$334.19 | \$334.19 | \$599.10 | \$599.10 |
| 35-39 | \$170.44                 | \$215.88 | \$359.66     | \$405.10 | \$367.02 | \$367.02 | \$631.94 | \$631.94 |
| 40-44 | \$189.22                 | \$237.73 | \$378.45     | \$426.95 | \$405.58 | \$405.58 | \$670.50 | \$670.50 |
| 45-49 | \$226.86                 | \$231.08 | \$416.08     | \$420.31 | \$435.05 | \$435.05 | \$699.96 | \$699.96 |
| 50-54 | \$265.12                 | \$257.41 | \$454.34     | \$446.64 | \$496.41 | \$496.41 | \$761.32 | \$761.32 |
| 55-59 | \$330.79                 | \$276.66 | \$520.02     | \$465.88 | \$577.11 | \$577.11 | \$842.02 | \$842.02 |
| 60-64 | \$390.40                 | \$320.53 | \$579.62     | \$509.75 | \$675.37 | \$675.37 | \$940.28 | \$940.28 |
| 65+   | \$400.16                 | \$345.19 | \$589.38     | \$534.42 | \$708.06 | \$708.06 | \$972.98 | \$972.98 |

# NJ Individual Basic and Essential EPO

## Summary of Coverage

### In-Network Coverage Only

#### Outpatient Care

|  |  |
|--|--|
| Alcohol & Substance Abuse  | 30% coinsurance per visit, up to 30 visits maximum per covered person, per calendar year             |
| Ambulatory Surgical Facility   | \$250 copayment per covered person, per surgery  |
| Biologically Based Mental Illness<br>Outpatient Care   | 30% coinsurance per visit, up to 30 visits maximum per covered person, per calendar year             |
| Emergency Room Services  | \$100 copayment per covered person, per visit  |
| Outpatient Diagnostic Testing  | 100% coverage up to a \$500 maximum per covered person, per calendar year                            |
| Outpatient Physical Therapy  | \$20 copayment per visit, up to 30 visits maximum per covered person, per calendar year              |
| Practitioner Visits for Illness or Injury<br>(includes urgent care facility visits, office visit<br>and inpatient hospital visits) | 100% coverage up to a \$700 maximum per covered person, per calendar year                            |
| Wellness Benefit   | \$50 annual deductible, 20% coinsurance up to \$600 maximum per covered<br>person, per calendar year |

#### Exclusions from Coverage: Other Outpatient Care Items

|   |             |
|---|-------------|
| Ambulance Services  | Not covered |
| Chemotherapy  | Not covered |
| Diabetic Supplies, Self Education and Management                              | Not covered |
| Durable Medical Equipment (DME)   | Not covered |
| Fertility Enhancement Services and Procedures                                 | Not covered |
| Home Health Care Services (including visits)                                  | Not covered |
| Infusion Therapy  | Not covered |
| Medical Supplies  | Not covered |
| Nutritional Counseling  | Not covered |
| Occupational and Speech Therapy   | Not covered |
| Postnatal Care  | Not covered |
| Prenatal Care (except practitioner charges<br>for delivery and complications) | Not covered |
| Prescription Drugs  | Not covered |
| Private Duty Nursing  | Not covered |
| Second Surgical Opinion   | Not covered |
| Temporomandibular Joint Disorder Treatment                                    | Not covered |
| Therapeutic Manipulation  | Not covered |
| Therapeutic Injections  | Not covered |
| Transplants   | Not covered |
| Treatment of Non-biologically Based Mental Illness                            | Not covered |
| Out-of-Network Services Other Than Emergency                                  | Not covered |



# NJ Individual Basic and Essential EPO

## Summary of Coverage

### In-Network Coverage Only

#### Inpatient Care

---

|   |   |
|---|---|
| Alcohol & Substance Abuse Inpatient Facility Services | 30% coinsurance after a \$500 copayment up to 30 days per period of confinement, up to 30 days maximum, per calendar year |
| Inpatient for Biologically Based Mental Illness       | \$500 copayment per covered person per period of confinement up to 90 days maximum per covered person, per calendar year  |
| Inpatient Facility Services                           | \$500 copayment per covered person per period of confinement up to 90 days maximum, per calendar year                     |
| Inpatient Practitioner Visits                         | See practitioner visits for illness or injury under Outpatient Care   |

#### Exclusions from Coverage: Other Inpatient Care Items

|  |             |
|--|-------------|
| Hospice Care                                 | Not covered |
| Skilled Nursing Care                         | Not covered |
| Out of Network services other than Emergency | Not covered |

#### **The Following Services Require Pre-approval:**

Inpatient hospital admissions and procedures, as more specifically provided in the Oxford Individual Basic and Essential Health Care Services Plan Certificate.

