|  | Amherst Chamber of Commerce Small Group Insurance Rates January 1, 2024 - December 31, 2024* |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | $\sum^{\substack{\text { NEW } \\ \text { Plan }}}$ |  | Independent © Health |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | PLATINUM |  |  |  | GOLD |  |  |  | Independent HealthActivate Gold |  | Highmark Silver PPO 7100 |  | HighmarkSilver 7100 APEX |  | SILVER |  |  |  |  |  | Independent Health PPO <br> Passport Plan Local Silver <br> HSAQ |  | Independent HealthIDirect Silver CoinsuranceHSAQ |  | BRONZE <br> Independent Health iDirect Bronze Blended HSAO |  |
|  | $\begin{aligned} & \text { Highmark } \\ & \text { Plathum Plus Pos } \end{aligned}$ |  | Independent Health Flexfit Platinum |  | Independent Health iDirect Gold Copay Option 3 |  | Independent Health IDirect Gold Copay HSAQ |  |  |  | HighmarkSIIver POS 8100 | Independent Health IDIrect Silver Copay |  | Independent Health iDirect Silver Copay HSAQ |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  | Fistoliar Cove |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Deductible |  |  | \$0 |  | $\begin{gathered} \$ 600 / \$ \\ \text { true fo } \end{gathered}$ | $\begin{aligned} & \$ 1,200 \\ & \text { family } \end{aligned}$ | $\begin{gathered} \$ 1,600 \\ \text { true } \end{gathered}$ | $\begin{aligned} & \text { /\$3,200 } \\ & \text { family } \end{aligned}$ | $\begin{gathered} \substack{\$ 1,500 / 4 \\ \text { embed }} \end{gathered}$ | $\begin{aligned} & \$ 3,000 \\ & \text { edded } \\ & \hline \end{aligned}$ | \$2,750 | $\begin{aligned} & \text { /\$5,500 } \\ & \text { family } \end{aligned}$ |  |  | $\$ 2,750$ | $\begin{aligned} & \text { ancouny } \\ & \text { amiso } \end{aligned}$ | $\$ 3,500$ | $\begin{aligned} & \hline / \$ 7,000 \\ & \text { family } \end{aligned}$ | $\begin{gathered} \$ 2,000 / 5 \\ \text { true fa } \end{gathered}$ | $\begin{aligned} & \$ 4,000 \\ & \text { family } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 2,000 \\ \text { true } \end{gathered}$ | $\begin{aligned} & \text { /\$4,000 } \\ & \text { family } \end{aligned}$ | $\begin{gathered} \frac{\$ 3,000 / 9}{\substack{2}} \\ \text { embed } \end{gathered}$ | $\$ 6,000$ <br> dded | $\begin{aligned} & \$ 3,0000 \\ & \text { true fe } \end{aligned}$ | $\begin{aligned} & \text { /\$6,000 } \\ & \text { family } \end{aligned}$ | $\underset{\text { embe }}{\substack{\$, 000 \mid}}$ | $\begin{aligned} & \$ 12,000 \\ & \text { edded } \\ & \hline \end{aligned}$ |
| Coinsurance | N/ |  | N/ |  |  |  |  | /A | $25 \%$ after and de de | first dollar cutible |  | /A | N/ |  | 40\% after | deductible |  |  |  | /A | 20\% after | deductible | 20\% after | deductible | 30\% afte | eductible |
| Out-of.Pocket Maximu | $\begin{gathered} \$ 5,000 / \mathbf{S} \\ \text { embee } \end{gathered}$ | \$10,000 dded | $\begin{gathered} \$ 5,250 / 9 \\ \text { embe } \end{gathered}$ | $\begin{aligned} & \$ 10,500 \\ & \text { edded } \end{aligned}$ | $\begin{gathered} \$ 5,900 / \mathbf{S} \\ \text { embee } \end{gathered}$ | $\$ 11,800$ edded | $\begin{gathered} \$ 4,500 \\ \text { embe } \end{gathered}$ | /\$9,000 | $\begin{aligned} & \$ 7,950 / 9 \\ & \text { embe } \end{aligned}$ | $\$ 15,900$ edded | $\begin{aligned} & \$ 7,500 / \mathbf{S} \\ & \hline \text { ember } \end{aligned}$ | /\$15,000 edded | $\begin{gathered} \$ 7,500 / \$ \\ \text { embec } \\ \hline \end{gathered}$ | $\$ 15,000$ <br> dded | $\begin{gathered} \mathbf{8 7 , 5 0 0 / 9} \\ \text { embe } \end{gathered}$ | $\$ 15,000$ edded | $\begin{gathered} \$ 8,000 / \$ \\ \text { embec } \end{gathered}$ | $\$ 16,000$ edded | $\begin{gathered} \$ 7,500 / 9 \\ \text { embe } \end{gathered}$ | /\$15,000 edded | $\begin{gathered} \$ 7,500 / \mathbf{S} \\ \text { embee } \end{gathered}$ | $\$ 15,000$ dded | $\begin{aligned} & \$ 7,500 / \mathbf{S} \\ & \text { embec } \end{aligned}$ | /\$15,000 edded | $\xrightarrow[\substack{\text { \$7,500) } \\ \text { embe }}]{\text { c, }}$ | $\$ 15,000$ edded |
| Out-O-N-Network |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Deductible | $\begin{gathered} \$ 5,000 / 9 \\ \text { embe } \end{gathered}$ | $\begin{aligned} & \$ 10,000 \\ & \text { edded } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 5,000 / \$ \\ \text { true fo } \end{gathered}$ | $\begin{aligned} & \$ 10,000 \\ & \text { amily } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 5,000 / \$ \\ \text { true } f a \end{gathered}$ | $\begin{aligned} & \$ 10,000 \\ & \text { family } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 5,000 / 9 \\ \text { true fo } \end{gathered}$ | $\begin{aligned} & \$ 10,000 \\ & \text { family } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 5,000 / 9 \\ \text { embee } \end{gathered}$ | \$10,000 edded | $\begin{aligned} & \$ 5,000 / 9 \\ & \text { true fol } \end{aligned}$ | $\begin{aligned} & \text { \$10,000 } \\ & \text { family } \end{aligned}$ | $\begin{aligned} & \$ 5,000 / 9 \\ & \text { true fol } \end{aligned}$ | $\begin{aligned} & \$ 10,000 \\ & \text { tamily } \end{aligned}$ family | $\begin{aligned} & \$ 5,000 / 9 \\ & \text { true fol } \end{aligned}$ | $\begin{aligned} & \$ 10,000 \\ & \text { family } \end{aligned}$ | $\begin{aligned} & \$ 5,000 / 9 \\ & \text { true } \end{aligned}$ | $\begin{aligned} & \$ 10,000 \\ & \hline \text { family } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 5,000 / 9 \\ \text { true fo } \end{gathered}$ | $\begin{aligned} & \text { \$10,000 } \\ & \text { family } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 5,000 / \$ \\ \text { embee } \end{gathered}$ | $\begin{aligned} & \$ 10,000 \\ & \text { dded } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 5,000 / 9 \\ \text { true fo } \end{gathered}$ | $\begin{aligned} & \text { \$10,000 } \\ & \text { family } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 7,5000 \\ \text { embe } \end{gathered}$ | $\begin{aligned} & \text { \$15,000 } \\ & \text { edded } \end{aligned}$ |
| Coinsurance | 50\% after | deductible | 20\% after | deductible | $50 \%$ after d | deductible | 50\% after | deductible | $50 \%$ after d | deductible | 50\% after | deductible | $50 \%$ after ded | deductible | $50 \%$ after | deductible | $50 \%$ after | deductible | 50\% after | deductible | $50 \%$ after | deductible | $50 \%$ after | deductible | 50\% after | deductible |
| Out-of.Pocket Maximum | $\begin{gathered} \$ 10,000 / \\ \text { embe } \end{gathered}$ | $\$ 20,000$ edded | $\begin{aligned} & \$ 10,000 \\ & \text { embe } \end{aligned}$ | $\$ 20,000$ dded | $\begin{gathered} \$ 10,000 / \\ \text { embe } \end{gathered}$ | $\begin{aligned} & \text { /\$20,000 } \\ & \text { edded } \end{aligned}$ | $\underset{\substack{\text { emb }}}{\$ 10,00}$ | $\begin{aligned} & \text { /\$20,000 } \\ & \text { edded } \end{aligned}$ | $\begin{gathered} \$ 10,000 \\ \text { embe } \end{gathered}$ | $\begin{aligned} & \text { /\$20,000 } \\ & \text { edded } \end{aligned}$ | $\begin{gathered} \begin{array}{c} \$ 10,000 \\ \text { embe } \end{array} \end{gathered}$ | $/ \$ 20,000$ edded | $\begin{array}{r} \$ 10,000 / \\ \text { embee } \end{array}$ | $\begin{aligned} & \text { /\$20,000 } \\ & \text { edded } \end{aligned}$ | $\begin{gathered} \$ 10,000 \\ \text { embe } \end{gathered}$ | $1 / \$ 20,000$ <br> edded | $\begin{gathered} \$ 10,000 \\ \text { embe } \end{gathered}$ | $\begin{aligned} & \text { / } \$ 20,000 \\ & \text { edded } \\ & \hline \end{aligned}$ | $\begin{gathered} \$ 10,000 \\ \text { embe } \end{gathered}$ | $/ \$ 20,000$ edded | $\begin{gathered} \$ 10,000 / \\ \text { embee } \end{gathered}$ | $\begin{aligned} & 20,000 \\ & \text { ded } \end{aligned}$ | $\begin{gathered} \$ 10,000 / \\ \text { embe } \end{gathered}$ | $/ \$ 20,000$ | $\begin{aligned} & \$ 15,000 \\ & \text { embe } \end{aligned}$ | $\begin{aligned} & 30,000 \\ & \text { ded } \\ & \hline \end{aligned}$ |
| Medical Services |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| PCP | \$1 |  | ${ }^{10}$ |  | \$25 after | deductible | \$20 afte | deductible | $\begin{array}{\|l} \$ 20 \text { after firs } \\ \text { deduc } \end{array}$ | $\begin{aligned} & \text { sst dollar and } \\ & \text { Ictible } \end{aligned}$ | \$30 after | deductible | \$30 after d | deductible | 40\% after | deductible | \$35 after d | deductible | \$35 after | deductible | 20\% after | deductible | 20\% aft | deductible | \$40 after | deductible |
| Specialist | \$3 |  | \$4 |  | \$40 after d | deductible | \$50 after | deductible | $\begin{array}{r} \$ 50 \text { after firs } \\ \text { deduc } \end{array}$ | st dollar and ctible | \$50 after | deductible | \$50 after d | deductible | 40\% after | deductible | \$60 after d | deductible | \$60 after | deductible | 20\% after | deductible | 20\% after | deductible | \$60 afte | deductible |
| Diagnostic X Ray | \$3 |  | \$4 |  | \$25/40 after | er deductible | \$50 after | deductible | $\begin{array}{r} \$ 50 \text { after firs } \\ \text { deduc } \end{array}$ | st dollar and ctible | \$50 after | deductible | \$50 after d | deductible | 40\% after | deductible | \$60 after d | deductible | \$60 after | deductible | 20\% after d | deductible | 20\% after | deductible | \$60 aft | deductible |
| Laboratory Testing | \$1 |  | \$1 |  | \$40 after d | deductible | \$20 afte | deductible | $\begin{array}{\|l} \$ 20 \text { after firs } \\ \text { deduc } \end{array}$ | $\begin{aligned} & \text { st dollar and } \\ & \text { ctible } \end{aligned}$ | \$50 afte | deductible | \$50 after d | deductible | 40\% afte | eductible | \$35 after d | deductible | \$35 after | deductible | 20\% after d | ductible | 20\% afte | eductible | \$40 aft | uctible |
| Chiropractic Services | \$1 |  | \$4 |  | \$40 after d | deductible | \$50 after | deductible | $\begin{array}{r} \$ 50 \text { after firs } \\ \text { deduc } \end{array}$ | st dollar and ctible | \$30 after | deductible | \$30 atter d | deductible | 40\% af | deductible | \$60 after d | deductible | \$60 after | deductible | 20\% afte | deductible | 20\% after | deductible | \$60 after | deductible |
| Maternity Services: Prenatal/Postnatal | \$1 |  | \$0 |  |  |  |  | \$0 |  |  | \$30 aft | ductible | \$30 afte | ductible | 40\% | ductible |  |  |  | \$0 | \$0 |  |  | so |  | so |
| Inpatient Maternity | \$500 |  | \$500 |  | \$1000 after | rdeductible | \$750 after | r deductible | 25\% after | first dollar ductible | \$1500 after | er deductible | \$1500 after | deductible | 40\% after | deductible | \$1,000 after | r deductible | \$1,000 afte | er deductible | 20\% after | deductible | 20\% after | deductible | 30\% after | eductible |
| Hospital Serices |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Inpatient Hospital (per admission) |  |  | \$50 |  | \$1,000 after | deductible | \$750 after | deductible | $25 \%$ after and ded | first dollar ductible | \$1500 after | er deductible | \$1500 after | deductible | 40\% after | deductible | \$1,000 after | erdeductible | \$1,000 after | er deductible | 20\% after d | deductible | 20\% after | deductible | 30\% after | eductil |
| Outpatient Surgery: Hospital/Ambulatory |  |  | \$10 |  | $\begin{gathered} \$ 100 / \$ 7 \\ \text { deduc } \end{gathered}$ | 75 after ctible | $\begin{gathered} \$ 125, \\ \text { after de } \end{gathered}$ | E/\$1000 eductible | 25\%/25\% dollar and | after first deductible | \$250 aft | r deductible | \$250 aft | deductible | 40\% | Jeductible | $\begin{gathered} \$ 2000 \\ \text { after de } \end{gathered}$ | $\begin{aligned} & \text { eductible } \\ & \text { edits } \end{aligned}$ | $\begin{gathered} \$ 200 \\ \text { after de } \end{gathered}$ | /\$175 | $\begin{array}{r} 20 \% \\ \text { after de } \end{array}$ | $\begin{aligned} & 20 \% \\ & \hline \text { ductible } \end{aligned}$ | $\begin{array}{r} 20 \% / \\ \text { after de } \end{array}$ | /20\% eductible | $\begin{array}{r} 30 \%, \\ \text { after de } \end{array}$ | /30\% ductible |
| Emergency Room |  |  | \$15 |  | \$150 aft | deductible | \$150 afte | r deductible | $\begin{gathered} 25 \% \text { after } 1 \\ \text { and ded } \end{gathered}$ | $\begin{aligned} & \text { first dollar } \\ & \text { ductible } \end{aligned}$ | \$500 af | r deductible | \$500 aft | deductible | 40\% aft | deductible | \$250 after | deductible | \$250 a | r deductible | 20\% afte | deductible | 20\% aft | eductible | 30\% | eductible |
| Telemedicine | \$0 |  | \$0 |  |  |  | \$0 after dod | deductible |  |  | \$0 after d | deductible | \$0 after de | deductible | \$0 after d | deductible | \$0 |  | \$0 after dod | deductible | \$0 after d | deductible | \$0 after d | deductible | \$0 after | deductible |
| Urgent Care | \$10 |  | \$7 |  | \$75 after | deductible | \$75 after | deductible | $\$ 75 \text { after firs } \begin{gathered} \text { deduc } \\ \text { det } \end{gathered}$ | st dollar and ctible | \$75 after | deductible | \$75 after d | deductible | 40\% after | deductible | \$7 |  | \$75 after | deductible | 20\% after | ductib | 20\% aft | deductible | 5 af | ducti |
| Prescription Druss |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Retail (30 Day Supply) | \$5/\$30/50\% |  | \$5/\$30/50\% |  | \$10/\$35/50\% |  | \$10/\$40/50\% after deductible |  | \$10/25\%/50\% after first dollar\&deductible |  | \$10/\$40/50\% after deductible |  | \$10/\$40/50\% after deductible |  | \$10/\$40/50\% after deductible |  | \$15/\$50/50\% |  | \$15/\$50/50\% after deductible |  | \$15/20\%/50\% after deductible |  | \$15/20\%/50\% after deductible |  | \$20/30\%/50\% after deductible |  |
| Additional Services | + \$0 Preventive Rx |  | + So Preventive Rx |  | + So Preventive x |  | + \$0 Preventive Px |  | + So Preventive Px |  | + So Preventive Rx |  | + So Preventive Px |  | + \$0 Preventive Rx |  | + So Preventive Px |  | + \$0 Preventive Px |  | + So Preventive Rx |  | + \$0 Preventive Rx |  | + \$0 Preventive Rx |  |
| Health \& Wellness Benefit | \$250 Wellness Card |  | $\begin{gathered} \$ 250 \text { Health Extras }{ }^{\mathrm{SM}} \text { or } \\ \text { Nutrition Benefit } \\ \hline \end{gathered}$ |  | \$250 Health Extras ${ }^{\text {SM }}$ or Nutrition Benefit |  | $\$ 250$ Health Extras ${ }^{\text {SM }}$ or Nutrition Benefit |  | \$250 Health Extras ${ }^{\text {SM }}$ or Nutrition Benefit |  | \$250 Wellness Card |  | \$250 Wellness Card |  | \$250 Wellness Card |  | $\$ 250$ Health Extras ${ }^{\text {SM }}$ or Nutrition Benefit |  | $\$ 250$ Health Extras ${ }^{\text {SM }}$ or Nutrition Benefit |  | $\$ 250$ Health Extras ${ }^{\text {SM }}$ or Nutrition Benefit |  | $\$ 250$ Health Extras ${ }^{\text {SM }}$ or Nutrition Benefit |  | $\$ 250$ Health Extras ${ }^{\text {SM }}$ or Nutrition Benefit |  |
| HSA-Eligible | No |  | No |  | No |  |  |  | No |  | Yes: HSA Qualified |  | Yes: HSA Qualified |  | Yes: HSA Qualified |  | No |  | Yes ${ }^{\text {chmasmay }}$ |  | Yes 7 mansemy |  | Yes $0^{\text {¢ mamemay }}$ |  |  |  |
| Rates | Montly | (uaterty | Uomhy | Quately | Montly | Quaterely | Montly | Quateraty | Montry | Quaterely | Montly | Quaterety | Monthy | Quaterety | Monthy | Quaterety |  |  | Monthy | Quaterety |  |  | Montly | Quaterent | Montly | Quantery |
| Single | \$852.93 | 208.79 | \$807.37 | \$2,372.11 | \$712.39 | \$2,087.17 | \$671.67 | \$1,965.01 | \$661.94 | \$1,935.82 | \$805.56 | \$2,366.68 | \$601.16 | \$1,753.48 | \$592.06 | \$1,726.18 | \$617.69 | \$1,803.07 | \$606.88 | \$1,770.64 | \$590.46 | \$1,721.38 | \$564.18 | \$1,642.54 | \$518.6 | \$1,505.98 |
| Employee/Child(ren) | \$1,432.48 | \$4,247.44 | \$1,355.03 | \$4,015.09 | \$1,193.56 | \$3,530.68 | \$1,124.34 | \$3,323.02 | \$1,107.80 | \$3,273.40 | \$1,351.95 | \$4,005.85 | \$1,004.47 | \$2,963.41 | \$989.00 | \$2,917.00 | \$1,032.57 | \$3,047.71 | \$1,014.20 | \$2,992.60 | \$986.28 | \$2,908.84 | \$941.61 | \$2,774.83 | \$884.22 | \$2,542.66 |
| Two Person | \$1,680.86 | \$4,992.58 | \$1,589.74 | \$4,719.22 | \$1,399.78 | \$4,149.34 | \$1,318.34 | \$3,905.02 | \$1,298.88 | \$3,846.64 | \$1,586.12 | \$4,708.36 | \$1,177.32 | \$3,481.96 | \$1,159.12 | \$3,427.36 | \$1,210.38 | \$3,581.14 | \$1,188.76 | \$3,516.28 | \$1,155.92 | \$3,417.76 | \$1,103.36 | \$3,260.08 | \$1,012.32 | \$2,986.96 |
| Family | \$2,384.60 | \$7,103.80 | \$2,254.75 | \$6,714.25 | 51,984.06 | \$5,902.18 | \$1,868.01 | \$5,554.03 | \$1,840.28 | \$5,470.84 | \$2,249.59 | \$6,698.77 | \$1,667.05 | \$4,951.15 | \$1,641.12 | \$4,873.36 | \$1,714.17 | \$5,092.51 | \$1,683.36 | \$5,000.08 | \$1,636.5 | \$4,859.6 | \$1,561.66 | \$4,634.9 | \$1,431.9 | \$4,245 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

