

| New York City (Bronx, Kings, Queens, Richmond, & Manhattan), Rockland, and Westchester counties<br>(Rockland County is excluded from Millennium Network Plans) |                  |                   |                   |                        |                    |                    |                    |                              |                    |  |
|--|------------------|-------------------|-------------------|------------------------|--------------------|--------------------|--------------------|------------------------------|--------------------|--|
| Name   | Platinum D       | Gold D            | Silver D          | Bronze D               |                    | Silver Value D     | Silver Bold D      | Basic/ Catastrophic          | Gold Premier D     |  |
| Referral Required  | Gated            | Gated             | Gated             | Gated                  | Gated              | Gated              | Gated              | Gated                        | Non-Gated          |  |
| Network  | Select Care      | Select Care       | Select Care       | Select Care            | Select Care        | Select Care        | Millennium         | Select Care                  | Select Care        |  |
| Standard Rates   |                  |                   |                   |                        |                    |                    |                    |                              |                    |  |
| Individual   | \$1,382.80       | \$1,142.57        | \$951.01          | \$723.34               | \$887.05           | \$693.80           | \$659.05           | \$452.45                     | \$905.08           |  |
| Individual/Spouse  | \$2,765.60       | \$2,285.14        | \$1,902.02        | \$1,446.68             | \$1,774.10         | \$1,387.60         | \$1,318.10         | \$904.90                     | \$1,810.16         |  |
| Individual/Children  | \$2,350.76       | \$1,942.37        | \$1,616.72        | \$1,229.68             | \$1,507.99         | \$1,179.46         | \$1,120.39         | \$769.17                     | \$1,538.64         |  |
| Family   | \$3,940.98       | \$3,256.32        | \$2,710.38        | \$2,061.52             | \$2,528.09         | \$1,977.33         | \$1,878.29         | \$1,289.48                   | \$2,579.48         |  |
| Child Only   | \$569.71         | \$470.74          | \$391.82          | \$298.02               | \$365.46           | \$285.85           | \$271.53           | N/A                          | \$372.89           |  |
| Age 29 Rates   | •                | •                 |                   |                        |                    |                    |                    |                              |                    |  |
| Individual   | \$1,424.28       | \$1,176.85        | \$979.54          | \$745.04               | \$913.66           | \$714.61           | \$678.82           | N/A                          | \$932.23           |  |
| Individual/Spouse  | \$2,848.56       | \$2,353.70        | \$1,959.08        | \$1,490.08             | \$1,827.32         | \$1,429.22         | \$1,357.64         | N/A                          | \$1,864.46         |  |
| Individual/Children  | \$2,421.28       | \$2,000.65        | \$1,665.22        | \$1,266.57             | \$1,553.22         | \$1,214.84         | \$1,153.99         | N/A                          | \$1,584.79         |  |
| Family   | \$4,059.20       | \$3,354.02        | \$2,791.69        | \$2,123.36             | \$2,603.93         | \$2,036.64         | \$1,934.64         | N/A                          | \$2,656.86         |  |
| Plan Benefits  | •                | •                 | •                 | •                      | •                  |                    | •                  |                              |                    |  |
| Referral Required  | Yes              | Yes               | Yes               | Yes                    | Yes                | Yes                | Yes                | Yes                          | No                 |  |
| Deductible: Individual/Family  | \$0              | \$600/ \$1,200    | \$1,300/ \$2,600  | \$4,700/ \$9,400       | \$4,000/ \$8,000   | \$6,300/ \$12,600  | \$6,500/ \$13,000  | \$8,700/ \$17,400            | \$800/\$1,600      |  |
| Rx Deductible: Individual/<br>Family   | Integrated       | Integrated        | Integrated        | Integrated             | Integrated         | Integrated         | Integrated         | Integrated                   | Integrated         |  |
| Out of Pocket Maximum: I/F   | \$2,000/ \$4,000 | \$4,000/ \$8,000  | \$8,500/ \$17,000 | \$8,700/ \$17,400      | \$4,000 /\$8,000   | \$6,300/ \$12,600  | \$6,500/ \$13,000  | \$8,700/ \$17,400            | \$6,200/\$12,400   |  |
| Primary Care Physician<br>(PCP) office visit   | \$15             | \$25^             | \$30^             | 3 \$50*, then<br>\$50^ | 3 free, then \$45* | 3 free, then \$35* | 3 free, then \$50* | 3 free, then 0% <sup>^</sup> | 3 free, then \$25* |  |
| Specialist office visit  | \$35             | \$40^             | \$50^             | 3 \$75*, then<br>\$75^ | \$65*              | \$75*              | \$70*              | 0%^                          | \$45*              |  |
| Urgent Care  | \$55             | \$60^             | \$70^             | \$75 ^                 | \$75*              | \$75*              | \$75*              | 0%^                          | \$75*              |  |
| Emergency Room   | \$100            | \$150^            | \$300^            | \$500^                 | \$0^               | \$0 ^              | \$0 ^              | 0%^                          | 20%^               |  |
| Inpatient Admission  | \$500            | \$1,000^          | \$1,500^          | \$1,500^               | \$0^               | \$0 ^              | \$0 ^              | 0%^                          | 20%^               |  |
| Dental (Routine)   | \$15             | \$25^             | \$30^             | \$50^                  | \$45*+             | \$35*+             | \$50*+             | 0%^                          | \$25*              |  |
| Vision (Eye Exam)  | \$15             | \$25^             | \$30^             | \$50^                  | \$0*+              | \$0*+              | \$0*+              | 0%^                          | \$0*               |  |
| Telemedicine   | \$0              | \$0*              | \$0*              | \$0*                   | \$0*               | \$0*               | \$0*               | 0%^                          | \$0*               |  |
| Acupuncture  | N/A              | N/A               | N/A               | N/A                    | \$0*               | \$0*               | \$0*               | N/A                          | \$0*               |  |
| Prescription Drugs   | \$10/\$30/\$60   | \$10*/\$35*/\$70* | \$10*/\$35*/\$70* | \$10^/\$35^/\$70^      | \$10*/\$0^/\$0^    | \$10*/\$0^/\$0^    | \$15*/\$0^/\$0^    | 0%^/0%^/0%^                  | \$0*/\$60^/\$80^   |  |

+ Plans have pediatric & family vision and dental ^ After Deductible



| Long Island (Nassau & Suffolk counties)      |                  |                   |                     |                         |                       |                       |                       |                     |                       |  |
|--|------------------|-------------------|---------------------|-------------------------|-----------------------|-----------------------|-----------------------|---------------------|-----------------------|--|
| Name   | Platinum D       | Gold D            | Silver D            | Bronze D                | Gold Value D          | Silver Value D        |                       | Basic/ Catastrophic | Gold Premier D        |  |
| Referral Required                            | Gated            | Gated             | Gated               | Gated                   | Gated                 | Gated                 | Gated                 | Gated               | Non-Gated             |  |
| Network                                      | Select Care      | Select Care       | Select Care         | Select Care             | Select Care           | Select Care           | Millennium            | Select Care         | Select Care           |  |
| Standard Rates                               |                  |                   |                     |                         |                       |                       |                       |                     |                       |  |
| Individual                                   | \$1,573.07       | \$1,299.79        | \$1,081.87          | \$822.87                | \$1,009.11            | \$789.27              | \$749.74              | \$514.71            | \$1,029.61            |  |
| Individual/Spouse                            | \$3,146.14       | \$2,599.58        | \$2,163.74          | \$1,645.74              | \$2,018.22            | \$1 <i>,</i> 578.54   | \$1,499.48            | \$1,029.42          | \$2,059.22            |  |
| Individual/Children                          | \$2,674.22       | \$2,209.64        | \$1,839.18          | \$1,398.88              | \$1,715.49            | \$1,341.76            | \$1,274.56            | \$875.01            | \$1,750.34            |  |
| Family                                       | \$4,483.25       | \$3,704.40        | \$3 <i>,</i> 083.33 | \$2,345.18              | \$2,875.96            | \$2,249.42            | \$2,136.76            | \$1,466.92          | \$2,934.39            |  |
| Child Only                                   | \$648.10         | \$535.51          | \$445.73            | \$339.02                | \$415.75              | \$325.18              | \$308.89              | N/A                 | \$424.20              |  |
| Age 29 Rates                                 |                  |                   |                     |                         |                       |                       |                       |                     |                       |  |
| Individual                                   | \$1,620.26       | \$1,338.78        | \$1,114.33          | \$847.56                | \$1,039.38            | \$812.95              | \$772.23              | N/A                 | \$1,060.50            |  |
| Individual/Spouse                            | \$3,240.52       | \$2,677.56        | \$2,228.66          | \$1,695.12              | \$2,078.76            | \$1,625.90            | \$1,544.46            | N/A                 | \$2,121.00            |  |
| Individual/Children                          | \$2,754.44       | \$2,275.93        | \$1,894.36          | \$1,440.85              | \$1,766.95            | \$1,382.02            | \$1,312.79            | N/A                 | \$1,802.85            |  |
| Family                                       | \$4,617.74       | \$3,815.52        | \$3,175.84          | \$2,415.55              | \$2,962.23            | \$2,316.91            | \$2,200.86            | N/A                 | \$3,022.43            |  |
| Plan Benefits                                |                  |                   |                     |                         |                       |                       |                       |                     |                       |  |
| Referral Required                            | Yes              | Yes               | Yes                 | Yes                     | Yes                   | Yes                   | Yes                   | Yes                 | No                    |  |
| Deductible: Individual/Family                | \$0              | \$600/ \$1,200    | \$1,300/ \$2,600    | \$4,700/ \$9,400        | \$4,000/ \$8,000      | \$6,300/ \$12,600     | \$6,500/ \$13,000     | \$8,700/ \$17,400   | \$800/\$1,600         |  |
| Rx Deductible: Individual/<br>Family         | Integrated       | Integrated        | Integrated          | Integrated              | Integrated            | Integrated            | Integrated            | Integrated          | Integrated            |  |
| Out of Pocket Maximum: I/F                   | \$2,000/ \$4,000 | \$4,000/ \$8,000  | \$8,500/ \$17,000   | \$8,700/ \$17,400       | \$4,000 /\$8,000      | \$6,300/ \$12,600     | \$6,500/ \$13,000     | \$8,700/ \$17,400   | \$6,200/\$12,400      |  |
| Primary Care Physician<br>(PCP) office visit | \$15             | \$25^             | \$30^               | 3 \$50*, then<br>\$50 ^ | 3 free, then<br>\$45* | 3 free, then<br>\$35* | 3 free, then<br>\$50* | 3 free, then<br>0%^ | 3 free, then<br>\$25* |  |
| Specialist office visit                      | \$35             | \$40^             | \$50^               | 3 \$75*, then<br>\$75^  | \$65*                 | \$75*                 | \$70*                 | 0%^                 | \$45*                 |  |
| Urgent Care                                  | \$55             | \$60^             | \$70^               | \$75^                   | \$75*                 | \$75*                 | \$75*                 | 0%^                 | \$75*                 |  |
| Emergency Room                               | \$100            | \$150^            | \$300^              | \$500^                  | \$0^                  | \$0^                  | \$0^                  | 0%^                 | 20%^                  |  |
| Inpatient Admission                          | \$500            | \$1,000^          | \$1,500^            | \$1,500^                | \$0^                  | \$0^                  | \$0^                  | 0%^                 | 20%^                  |  |
| Dental (Routine)                             | \$15             | \$25^             | \$30^               | \$50^                   | \$45*+                | \$35*+                | \$50*+                | 0%^                 | \$25*                 |  |
| Vision (Eye Exam)                            | \$15             | \$25^             | \$30^               | \$50^                   | \$0*+                 | \$0*+                 | \$0*+                 | 0%^                 | \$0*                  |  |
| Telemedicine                                 | \$0              | \$0*              | \$0*                | \$0*                    | \$0*                  | \$0*                  | \$0*                  | 0%^                 | \$0*                  |  |
| Acupuncture                                  | N/A              | N/A               | N/A                 | N/A                     | \$0*                  | \$0*                  | \$0*                  | N/A                 | \$0*                  |  |
| Prescription Drugs                           | \$10/\$30/\$60   | \$10*/\$35*/\$70* | \$10*/\$35*/\$70*   | \$10^/\$35^/\$70^       | \$10*/\$0^/\$0^       | \$10*/\$0^/\$0^       | \$15*/\$0^/\$0^       | 0%^/0%^/0%^         | \$0*/\$60^/\$80^      |  |

+ Plans have pediatric & family vision and dental ^ After Deductible



| Mid-Hudson (Delaware, Dutchess, Orange, Putnam, Sullivan, and Ulster counties) |                     |                   |                   |                        |                       |                       |                     |                       |  |  |
|--|---------------------|-------------------|-------------------|------------------------|-----------------------|-----------------------|---------------------|-----------------------|--|--|
| Name   | Platinum D          | Gold D            | Silver D          | Bronze D               | Gold Value D          | Silver Value D        | Basic/Catastrophic  | Gold Premier D        |  |  |
| Referral Required  | Gated               | Gated             | Gated             | Gated                  | Gated                 | Gated                 | Gated               | Non-Gated             |  |  |
| Network  | Select Care         | Select Care       | Select Care       | Select Care            | Select Care           | Select Care           | Select Care         | Select Care           |  |  |
| Standard Rates   |                     | r                 |                   |                        |                       | 1                     |                     |                       |  |  |
| Individual   | \$1,657.94          | \$1,369.91        | \$1,140.24        | \$867.26               | \$1,063.55            | \$831.85              | \$542.47            | \$1,085.16            |  |  |
| Individual/Spouse  | \$3,315.88          | \$2,739.82        | \$2,280.48        | \$1,734.52             | \$2,127.10            | \$1,663.70            | \$1,084.94          | \$2,170.32            |  |  |
| Individual/Children  | \$2,818.50          | \$2,328.85        | \$1,938.41        | \$1,474.34             | \$1,808.04            | \$1,414.15            | \$922.20            | \$1,844.77            |  |  |
| Family   | \$4,725.13          | \$3,904.24        | \$3,249.68        | \$2,471.69             | \$3,031.12            | \$2,370.77            | \$1,546.04          | \$3,092.71            |  |  |
| Child Only   | \$683.07            | \$564.40          | \$469.78          | \$357.31               | \$438.18              | \$342.72              | N/A                 | \$447.09              |  |  |
| Age 29 Rates   |                     | •                 |                   |                        |                       |                       |                     |                       |  |  |
| Individual   | \$1,707.68          | \$1,411.01        | \$1,174.45        | \$893.28               | \$1,095.46            | \$856.81              | N/A                 | \$1,117.71            |  |  |
| Individual/Spouse  | \$3 <i>,</i> 415.36 | \$2,822.02        | \$2,348.90        | \$1,786.56             | \$2,190.92            | \$1,713.62            | N/A                 | \$2,235.42            |  |  |
| Individual/Children  | \$2,903.06          | \$2,398.72        | \$1,996.57        | \$1,518.58             | \$1,862.28            | \$1,456.58            | N/A                 | \$1,900.11            |  |  |
| Family   | \$4,866.89          | \$4,021.38        | \$3,347.18        | \$2,545.85             | \$3,122.06            | \$2,441.91            | N/A                 | \$3,185.47            |  |  |
| Plan Benefits  |                     | •                 |                   |                        |                       |                       |                     |                       |  |  |
| Referral Required  | Yes                 | Yes               | Yes               | Yes                    | Yes                   | Yes                   | Yes                 | No                    |  |  |
| Deductible: Individual/Family  | \$0                 | \$600/ \$1,200    | \$1,300/ \$2,600  | \$4,700/ \$9,400       | \$4,000/ \$8,000      | \$6,300/ \$12,600     | \$8,700/ \$17,400   | \$800/\$1,600         |  |  |
| Rx Deductible: Individual/<br>Family   | Integrated          | Integrated        | Integrated        | Integrated             | Integrated            | Integrated            | Integrated          | Integrated            |  |  |
| Out of Pocket Maximum: I/F   | \$2,000/ \$4,000    | \$4,000/ \$8,000  | \$8,500/ \$17,000 | \$8,700/ \$17,400      | \$4,000 /\$8,000      | \$6,300/ \$12,600     | \$8,700/ \$17,400   | \$6,200/\$12,400      |  |  |
| Primary Care Physician<br>(PCP) office visit                                   | \$15                | \$25^             | \$30^             | 3 \$50*, then<br>\$50^ | 3 free, then<br>\$45* | 3 free, then<br>\$35* | 3 free, then<br>0%^ | 3 free, then<br>\$25* |  |  |
| Specialist office visit  | \$35                | \$40^             | \$50^             | 3 \$75*, then \$75^    | \$65*                 | \$75*                 | 0%^                 | \$45*                 |  |  |
| Urgent Care  | \$55                | \$60^             | \$70^             | \$75 ^                 | \$75*                 | \$75*                 | 0%^                 | \$75*                 |  |  |
| Emergency Room   | \$100               | \$150^            | \$300^            | \$500^                 | \$0 ^                 | \$0^                  | 0%^                 | 20%^                  |  |  |
| Inpatient Admission  | \$500               | \$1,000^          | \$1,500^          | \$1,500^               | \$0 ^                 | \$0^                  | 0%^                 | 20%^                  |  |  |
| Dental (Routine)   | \$15                | \$25^             | \$30^             | \$50^                  | \$45*+                | \$35*+                | 0%^                 | \$25*                 |  |  |
| Vision (Eye Exam)  | \$15                | \$25^             | \$30^             | \$50^                  | \$0*+                 | \$0*+                 | 0%^                 | \$0*                  |  |  |
| Telemedicine   | \$0                 | \$0*              | \$0*              | \$0*                   | \$0*                  | \$0*                  | 0%^                 | \$0*                  |  |  |
| Acupuncture  | N/A                 | N/A               | N/A               | N/A                    | \$0*                  | \$0*                  | N/A                 | \$0*                  |  |  |
| Prescription Drugs   | \$10/\$30/\$60      | \$10*/\$35*/\$70* | \$10*/\$35*/\$70* | \$10^/\$35^/\$70^      | \$10*/\$0^/\$0^       | \$10*/\$0^/\$0^       | 0%^/0%^/0%^         | \$0*/\$60^/\$80^      |  |  |

+ Plans have pediatric & family vision and dental ^ After Deductible



| Albany & Upstate (Albany, Broome, Columbia, Fulton, Greene, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington |                  |                   |                   |                        |                       |                       |                     |                       |
|---|------------------|-------------------|-------------------|------------------------|-----------------------|-----------------------|---------------------|-----------------------|
| Name  | Platinum D       | Gold D            | Silver D          | counties)<br>Bronze D  | Gold Value D          | Silver Value D        | Basic/Catastrophic  | Gold Premier D        |
| Referral Required   | Gated            | Gated             | Gated             | Gated                  | Gated                 | Gated                 | Gated               | Non-Gated             |
| Network   | Select Care      | Select Care       | Select Care       | Select Care            | Select Care           | Select Care           | Select Care         | Select Care           |
| Standard Rates  |                  | 1                 |                   |                        |                       | 1                     |                     | l                     |
| Individual  | \$1,657.23       | \$1,369.32        | \$1,139.75        | \$866.89               | \$1,063.09            | \$831.49              | \$542.24            | \$1,084.69            |
| Individual/Spouse   | \$3,314.46       | \$2,738.64        | \$2,279.50        | \$1,733.78             | \$2,126.18            | \$1,662.98            | \$1,084.48          | \$2,169.38            |
| Individual/Children   | \$2,817.29       | \$2,327.84        | \$1,937.58        | \$1,473.71             | \$1,807.25            | \$1,413.53            | \$921.81            | \$1,843.97            |
| Family  | \$4,723.11       | \$3,902.56        | \$3,248.29        | \$2,470.64             | \$3,029.81            | \$2,369.75            | \$1,545.38          | \$3,091.37            |
| Child Only  | \$682.78         | \$564.16          | \$469.58          | \$357.16               | \$437.99              | \$342.57              | N/A                 | \$446.89              |
| Age 29 Rates  |                  | •                 |                   |                        |                       |                       |                     |                       |
| Individual  | \$1,706.95       | \$1,410.40        | \$1,173.94        | \$892.90               | \$1,094.98            | \$856.43              | N/A                 | \$1,117.23            |
| Individual/Spouse   | \$3,413.90       | \$2,820.80        | \$2,347.88        | \$1,785.80             | \$2,189.96            | \$1,712.86            | N/A                 | \$2,234.46            |
| Individual/Children   | \$2,901.82       | \$2,397.68        | \$1,995.70        | \$1,517.93             | \$1,861.47            | \$1,455.93            | N/A                 | \$1,899.29            |
| Family  | \$4,864.81       | \$4,019.64        | \$3,345.73        | \$2,544.77             | \$3,120.69            | \$2,440.83            | N/A                 | \$3,184.11            |
| Plan Benefits   |                  |                   |                   |                        |                       |                       |                     |                       |
| Referral Required   | Yes              | Yes               | Yes               | Yes                    | Yes                   | Yes                   | Yes                 | No                    |
| Deductible: Individual/Family   | \$0              | \$600/ \$1,200    | \$1,300/ \$2,600  | \$4,700/ \$9,400       | \$4,000/ \$8,000      | \$6,300/ \$12,600     | \$8,700/ \$17,400   | \$800/\$1,600         |
| Rx Deductible: Individual/<br>Family  | Integrated       | Integrated        | Integrated        | Integrated             | Integrated            | Integrated            | Integrated          | Integrated            |
| Out of Pocket Maximum: I/F  | \$2,000/ \$4,000 | \$4,000/ \$8,000  | \$8,500/ \$17,000 | \$8,700/ \$17,400      | \$4,000 /\$8,000      | \$6,300/ \$12,600     | \$8,700/ \$17,400   | \$6,200/\$12,400      |
| Primary Care Physician<br>(PCP) office visit  | \$15             | \$25^             | \$30^             | 3 \$50*, then<br>\$50^ | 3 free, then<br>\$45* | 3 free, then<br>\$35* | 3 free, then<br>0%^ | 3 free, then<br>\$25* |
| Specialist office visit   | \$35             | \$40^             | \$50^             | 3 \$75*, then \$75^    | \$65*                 | \$75*                 | 0%^                 | \$45*                 |
| Urgent Care   | \$55             | \$60^             | \$70^             | \$75^                  | \$75*                 | \$75*                 | 0%^                 | \$75*                 |
| Emergency Room  | \$100            | \$150^            | \$300^            | \$500^                 | \$0^                  | \$0^                  | 0%^                 | 20%^                  |
| Inpatient Admission   | \$500            | \$1,000^          | \$1,500^          | \$1,500^               | \$0^                  | \$0^                  | 0%^                 | 20%^                  |
| Dental (Routine)  | \$15             | \$25^             | \$30^             | \$50^                  | \$45*+                | \$35*+                | 0%^                 | \$25*                 |
| Vision (Eye Exam)   | \$15             | \$25^             | \$30^             | \$50^                  | \$0*+                 | \$0*+                 | 0%^                 | \$0*                  |
| Telemedicine  | \$0              | \$0*              | \$0*              | \$0*                   | \$0*                  | \$0*                  | 0%^                 | \$0*                  |
| Acupuncture   | N/A              | N/A               | N/A               | N/A                    | \$0*                  | \$0*                  | N/A                 | \$0*                  |
| Prescription Drugs  | \$10/\$30/\$60   | \$10*/\$35*/\$70* | \$10*/\$35*/\$70* | \$10^/\$35^/\$70^      | \$10*/\$0^/\$0^       | \$10*/\$0^/\$0^       | 0%^/0%^/0%^         | \$0*/\$60^/\$80^      |

+ Plans have pediatric & family vision and dental ^ After Deductible