**2026 SEH Rate Chart ***

**Oxford Health Insurance (NJ), Inc.**

**Monthly Base Rates by Renewal Quarter[4]**
**(Prior to Application of Territory[5] & Age[6] Rating Factors)**
**((Monthly Base Rate[4] x Territory Rating Factor[5]) x Age Rating Factor[6] = Premium per person)**

| Plan Name[1][2] | Footnote (7) | Footnote (8) | Metal Tier[3] | 1Q2026 | 2Q2026 | 3Q2026 | 4Q2026 |
|---|---|---|---|---|---|---|---|
| NJ P MTRO NG 10/40/100 EPO 26 | | | Platinum | $763.12 | $780.59 | $798.53 | Not Yet Available |
| NJ P LBTY NG 15/40/100 EPO 26 | | | Platinum | $817.04 | $835.75 | $854.95 | |
| NJ P FRDM NG 15/40/100 EPO 26 | | | Platinum | $836.17 | $855.31 | $874.96 | |
| NJ P LBTY NG 15/45/100 PPO 26 | | | Platinum | $849.16 | $868.61 | $888.56 | |
| NJ P FRDM NG 20/40/100 PPO 26 | | | Platinum | $872.58 | $892.56 | $913.07 | |
| NJ G MTRO NG 25/60/1500/80 EPO 26 | | | Gold | $619.82 | $634.01 | $648.58 | |
| NJ G MTRO NG 25/50/1250/50 EPO 26 | | | Gold | $621.11 | $635.33 | $649.93 | |
| NJ G MTRO NG 30/60/1600/100 EPO 26 | | | Gold | $623.26 | $637.53 | $652.18 | |
| NJ G LBTY NG 30/50/2000/60 EPO HSA 26 | 7 | | Gold | $640.01 | $659.62 | $674.77 | |
| NJ G LBTY GT 15/75/500/50 EPO 26 | | | Gold | $644.85 | $659.73 | $674.88 | |
| NJ G MTRO NG 2000/100 EPO HSA 26 | 7 | | Gold | $644.96 | $671.59 | $687.02 | |
| NJ G LBTY GT 50/75/1000/100 EPO 26 | | | Gold | $656.56 | $671.59 | $687.02 | |
| NJ G LBTY NG 30/50/2000/50 EPO 26 | | | Gold | $656.56 | $679.94 | $695.56 | |
| NJ G LBTY NG 30/75/1500/80 EPO 26 | | | Gold | $664.72 | $688.84 | $704.67 | |
| NJ G LBTY NG 20/40/2000/60 PPO HSA 26 | 7 | | Gold | $667.51 | $689.83 | $705.68 | |
| NJ G LBTY NG 50/75/1000/100 EPO 26 | | | Gold | $673.42 | $691.04 | $706.92 | |
| NJ G LBTY NG 25/50/1250/50 EPO 26 | | | Gold | $674.39 | $698.29 | $714.34 | |
| NJ G LBTY NG 25/60/1500/80 EPO 26 | | | Gold | $675.57 | $699.17 | $715.24 | |
| NJ G LBTY NG 25/60/1500/70 EPO 26 | | | Gold | $682.66 | $702.58 | $718.72 | |
| NJ G LBTY NG 1700/90 EPO HSA PR 26 | 7 | | Gold | $683.52 | $705.00 | $721.19 | |
| NJ G FRDM NG 50/75/1000/100 EPO 26 | | | Gold | $686.85 | $712.69 | $729.06 | |
| NJ G FRDM NG 2500/100 EPO HSA 26 | 7 | | Gold | $689.21 | $720.05 | $736.59 | |
| NJ G LBTY NG 35/60/2000/70 PPO 26 | | | Gold | $696.73 | $722.58 | $739.18 | |
| NJ G LBTY NG 1800/100 EPO HSA 26 | 7 | | Gold | $703.93 | $735.76 | $752.67 | |
| NJ G LBTY NG 30/65/1500/80 PPO 26 | | | Gold | $706.40 | $736.53 | $753.45 | |
| NJ G FRDM NG 1800/100 EPO HSA 26 | 7 | | Gold | $719.29 | $737.74 | $754.69 | |
| NJ G FRDM NG 25/60/1250/80 PPO 26 | | | Gold | $720.04 | $741.26 | $758.29 | |
| NJ G FRDM NG 30/75/1500/80 PPO 26 | | | Gold | $721.22 | $756.64 | $774.02 | |
| NJ G LBTY GT 50/75/100 EPO ZD 26 | | | Gold | $724.66 | $555.89 | $568.66 | |
| NJ G FRDM GT 50/75/100 EPO ZD 26 | | | Gold | $739.70 | $573.14 | $586.31 | |
| NJ S MTRO NG 30/60/2500/60 EPO 26 | | | Silver | $543.44 | $585.01 | $598.45 | |
| NJ S MTRO NG 50/75/2500/50 EPO 26 | | | Silver | $560.31 | $589.51 | $603.05 | |
| NJ S MTRO NG 3500/100 EPO HSA 26 | 7 | | Silver | $571.91 | $599.84 | $613.62 | |
| NJ S LBTY GT 30/75/2500/50 EPO 26 | | | Silver | $576.31 | $601.38 | $615.19 | |
| NJ S LBTY NG 50/75/2500/50 EPO 26 | | | Silver | $586.41 | $617.64 | $631.83 | |
| NJ S MTRO NG 25/50/2500/80 EPO HSA 26 | 7 | | Silver | $587.92 | $620.83 | $635.09 | |
| NJ S LBTY NG 40/80/3250/60 EPO 26 | | | Silver | $603.81 | $621.49 | $635.76 | |
| NJ S LBTY NG 3500/100 EPO HSA 26 | 7 | | Silver | $606.93 | $627.86 | $642.28 | |
| NJ S LBTY NG 2500/60 EPO HSA PR 26 | 7 | | Silver | $607.57 | $629.51 | $643.97 | |
| NJ S LBTY NG 30/50/2500/60 EPO HSA 26 | 7 | | Silver | $613.80 | $630.61 | $645.09 | |
| NJ S FRDM NG 40/80/3250/60 EPO 26 | | | Silver | $615.41 | $643.46 | $658.25 | |
| NJ S LBTY NG 50/75/2500/50 PPO 26 | | | Silver | $616.49 | $659.62 | $674.77 | |
| NJ S FRDM NG 50/75/2500/50 PPO 26 | | | Silver | $629.06 | $669.07 | $684.44 | |
| NJ S LBTY NG 20/40/2500/60 PPO HSA 26 | 7 | | Silver | $644.85 | $690.05 | $705.91 | |
| NJ S FRDM NG 2500/70 PPO HSA 26 | 7 | | Silver | $654.09 | $704.23 | $720.41 | |
| NJ S LBTY NG 50/85/100 EPO ZD 26 | | | Silver | $674.60 | $555.89 | $568.66 | |
| NJ S FRDM NG 50/85/100 EPO ZD 26 | | | Silver | $688.46 | $556.88 | $569.67 | |
| NJ B MTRO NG 5900/50 EPO HSA 26 | 7 | | Bronze | $543.44 | $588.30 | $601.82 | |
| NJ B MTRO NG 10/70/6000/50 EPO HSA 26 | 7 | | Bronze | $544.41 | $589.51 | $603.05 | |
| NJ B LBTY NG 5900/50 EPO HSA 26 | 7 | | Bronze | $575.13 | $588.30 | $601.82 | |
| NJ B LBTY NG 10/70/6000/50 EPO HSA 26 | 7 | | Bronze | $576.31 | $589.51 | $603.05 | |

| Territory Rating Factors[5] | Q1 | Q2 | Q3 | Q4 |
|---|---|---|---|---|
| A) Essex, Hudson, Union | 1.0380 | 1.0380 | 1.0380 | Not Yet Available |
| B) Bergen, Passaic | 1.0400 | 1.0400 | 1.0400 | |
| C) Monmouth, Morris, Sussex, Warren | 1.0380 | 1.0380 | 1.0380 | |
| D) Hunterdon, Middlesex, Somerset | 1.0210 | 1.0210 | 1.0210 | |
| E) Burlington, Camden, Mercer | 1.0060 | 1.0060 | 1.0060 | |
| F) Atlantic, Cape May, Ocean, Salem, Cumberland, Gloucester | 1.1060 | 1.1030 | 1.1030 | |

**SEH Age Curve (for contracts issued 01/01/2018 or later)**

| Ages | Age Rating Factors[6] | Ages | Age Rating Factors[6] |
|---|---|---|---|
| 0-14 | 0.765 | 40 | 1.393 |
| 15 | 0.833 | 41 | 1.410 |
| 16 | 0.859 | 42 | 1.427 |
| 17 | 0.885 | 43 | 1.450 |
| 18 | 0.913 | 44 | 1.478 |
| 19 | 0.941 | 45 | 1.511 |
| 20 | 0.970 | 46 | 1.550 |
| 21 | 1.250 | 47 | 1.593 |
| 22 | 1.250 | 48 | 1.641 |
| 23 | 1.250 | 49 | 1.688 |
| 24 | 1.250 | 50 | 1.741 |
| 25 | 1.250 | 51 | 1.792 |
| 26 | 1.250 | 52 | 1.847 |
| 27 | 1.250 | 53 | 1.902 |
| 28 | 1.250 | 54 | 1.961 |
| 29 | 1.275 | 55 | 2.019 |
| 30 | 1.287 | 56 | 2.080 |
| 31 | 1.305 | 57 | 2.142 |
| 32 | 1.323 | 58 | 2.206 |
| 33 | 1.334 | 59 | 2.280 |
| 34 | 1.346 | 60 | 2.280 |
| 35 | 1.352 | 61 | 2.280 |
| 36 | 1.358 | 62 | 2.280 |
| 37 | 1.363 | 63 | 2.280 |
| 38 | 1.369 | 64 and older | 2.280 |
| 39 | 1.381 | | |

**Footnotes**

(1) **Plan Names** were supplied by the Carrier. Please contact the Carrier for explanations of the abbreviations used in the plan names.

(2) Employers, that qualify as **"religious employers"** under Federal law, *may* have the option to purchase plans with certain exclusion provisions. Contact the Carrier for information about the exclusion provisions, if any.

(3) **Metal Level** indicates the actuarial value of the plan. Each metal level is designed to cover an expected percentage of the covered charges: Bronze 60%, Silver 70%, Gold 80%, and Platinum 90%.

(4) **Monthly Base Rate** applies to plans newly issued or renewed during the quarter. Multiply the Monthly Base Rate by the Territory Rating Factor and the Age Rating Factor.

(5) **Territory Rating Factor** is based on the employer's principal place of business.

(6) **Age Rating Factor** is used to calculate the monthly premium for each person to be covered.

(7) These are high deductible health plans and are compatible with **Health Savings Accounts (HSA)**. Contact the Carrier for additional information.

(8) These plans are **not available in all counties.** Contact the Carrier, or your broker, for additional information.

*For details about plans and coverage options, e.g. HSA, please contact the Carrier or your broker directly.

**Premium Calculation**

**Monthly premium per person** (whether employee or employee's dependents) = ((Monthly Base Rate[4] x Territory Rating Factor[5]) x Age Rating Factor [6])

**Monthly premium per each employee's family** = sum of the premiums for the employee and the employee's dependents.

Note: For **dependent children under age 20** the premium is capped at the sum of the premiums for three children.

**Monthly premium per small employer group** = sum of the premiums for all employees and dependents to be covered.