



2025 Small Group Plans

| | PLATINUM LEVEL | | | |
|------------------------------|------------------|---------------------------|---------------------------------|------------------------------|
| | FlexFit Platinum | FlexFit Platinum Option 2 | Passport Plan National Platinum | Passport Plan Local Platinum |
| Q1 RATES | | | | |
| Employee Rate | \$933.29 | \$955.18 | \$1,353.95 | \$1,220.03 |
| Employee and Child(ren) Rate | \$1,586.59 | \$1,623.81 | \$2,301.72 | \$2,074.05 |
| Employee and Spouse Rate | \$1,866.58 | \$1,910.36 | \$2,707.90 | \$2,440.06 |
| Family Rate | \$2,659.88 | \$2,722.26 | \$3,858.76 | \$3,477.09 |

| | PLATINUM LEVEL | | | |
|------------------------------|------------------|---------------------------|---------------------------------|------------------------------|
| | FlexFit Platinum | FlexFit Platinum Option 2 | Passport Plan National Platinum | Passport Plan Local Platinum |
| Q1 AGE 29 RATES | | | | |
| Employee Rate | \$942.27 | \$964.39 | \$1,367.00 | \$1,231.78 |
| Employee and Child(ren) Rate | \$1,601.86 | \$1,639.46 | \$2,323.90 | \$2,094.03 |
| Employee and Spouse Rate | \$1,884.54 | \$1,928.78 | \$2,734.00 | \$2,463.56 |
| Family Rate | \$2,685.47 | \$2,748.51 | \$3,895.95 | \$3,510.57 |



2025 Small Group Plans

| GOLD LEVEL | | | | | | | |
|------------------------------|---------------|--------------------------|--------------------|-----------------------------|-------------------------|----------------------------------|-------------------------------|
| | Activate Gold | Standard Healthy NY Gold | iDirect Gold Copay | iDirect Gold Copay Option 3 | iDirect Gold Copay HSAQ | Passport Plan National Gold HSAQ | Passport Plan Local Gold HSAQ |
| Q1 RATES | | | | | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$761.78 | \$690.78 | \$818.59 | \$821.51 | \$773.56 | \$1,055.35 | \$952.42 |
| Employee and Child(ren) Rate | \$1,295.03 | \$1,174.33 | \$1,391.60 | \$1,396.57 | \$1,315.05 | \$1,794.10 | \$1,619.11 |
| Employee and Spouse Rate | \$1,523.56 | \$1,381.56 | \$1,637.18 | \$1,643.02 | \$1,547.12 | \$2,110.70 | \$1,904.84 |
| Family Rate | \$2,171.07 | \$1,968.72 | \$2,332.98 | \$2,341.30 | \$2,204.65 | \$3,007.75 | \$2,714.40 |

| GOLD LEVEL | | | | | | | |
|------------------------------|---------------|--------------------------|--------------------|-----------------------------|-------------------------|----------------------------------|-------------------------------|
| | Activate Gold | Standard Healthy NY Gold | iDirect Gold Copay | iDirect Gold Copay Option 3 | iDirect Gold Copay HSAQ | Passport Plan National Gold HSAQ | Passport Plan Local Gold HSAQ |
| Q1 AGE 29 RATES | | | | | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$769.12 | \$697.43 | \$826.47 | \$829.42 | \$781.00 | \$1,065.51 | \$961.59 |
| Employee and Child(ren) Rate | \$1,307.50 | \$1,185.63 | \$1,405.00 | \$1,410.01 | \$1,327.70 | \$1,811.37 | \$1,634.70 |
| Employee and Spouse Rate | \$1,538.24 | \$1,394.86 | \$1,652.94 | \$1,658.84 | \$1,562.00 | \$2,131.02 | \$1,923.18 |
| Family Rate | \$2,191.99 | \$1,987.68 | \$2,355.44 | \$2,363.85 | \$2,225.85 | \$3,036.70 | \$2,740.53 |



2025 Small Group Plans

| SILVER LEVEL | | | | | | | |
|------------------------------|-----------------|----------------------|-------------------------------|---------------------------|---------------------------------|------------------------------------|---------------------------------|
| | Activate Silver | iDirect Silver Copay | iDirect Silver Copay Option 2 | iDirect Silver Copay HSAQ | iDirect Silver Coinsurance HSAQ | Passport Plan National Silver HSAQ | Passport Plan Local Silver HSAQ |
| Q1 RATES | | | | HealthEquity | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$678.76 | \$731.31 | \$740.04 | \$721.50 | \$672.64 | \$956.21 | \$863.41 |
| Employee and Child(ren) Rate | \$1,153.89 | \$1,243.23 | \$1,258.07 | \$1,226.55 | \$1,143.49 | \$1,625.56 | \$1,467.80 |
| Employee and Spouse Rate | \$1,357.52 | \$1,462.62 | \$1,480.08 | \$1,443.00 | \$1,345.28 | \$1,912.42 | \$1,726.82 |
| Family Rate | \$1,934.47 | \$2,084.23 | \$2,109.11 | \$2,056.28 | \$1,917.02 | \$2,725.20 | \$2,460.72 |

| SILVER LEVEL | | | | | | | |
|------------------------------|-----------------|----------------------|-------------------------------|---------------------------|---------------------------------|------------------------------------|---------------------------------|
| | Activate Silver | iDirect Silver Copay | iDirect Silver Copay Option 2 | iDirect Silver Copay HSAQ | iDirect Silver Coinsurance HSAQ | Passport Plan National Silver HSAQ | Passport Plan Local Silver HSAQ |
| Q1 AGE 29 RATES | | | | HealthEquity | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$685.30 | \$738.35 | \$747.16 | \$728.45 | \$679.12 | \$965.42 | \$871.72 |
| Employee and Child(ren) Rate | \$1,165.01 | \$1,255.20 | \$1,270.17 | \$1,238.37 | \$1,154.50 | \$1,641.21 | \$1,481.92 |
| Employee and Spouse Rate | \$1,370.60 | \$1,476.70 | \$1,494.32 | \$1,456.90 | \$1,358.24 | \$1,930.84 | \$1,743.44 |
| Family Rate | \$1,953.11 | \$2,104.30 | \$2,129.41 | \$2,076.08 | \$1,935.49 | \$2,751.45 | \$2,484.40 |



2025 Small Group Plans

| BRONZE LEVEL | | | | |
|------------------------------|--|---------------------------------|---|--|
| | iDirect Bronze Coinsurance HSAQ | iDirect Bronze MV HSAQ | Passport Plan National Bronze HSAQ | Passport Plan Local Bronze HSAQ |
| Q1 RATES | HealthEquity | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$595.25 | \$584.26 | \$845.84 | \$763.58 |
| Employee and Child(ren) Rate | \$1,011.93 | \$993.24 | \$1,437.93 | \$1,298.09 |
| Employee and Spouse Rate | \$1,190.50 | \$1,168.52 | \$1,691.68 | \$1,527.16 |
| Family Rate | \$1,696.46 | \$1,665.14 | \$2,410.64 | \$2,176.20 |

| BRONZE LEVEL | | | | |
|------------------------------|--|---------------------------------|---|--|
| | iDirect Bronze Coinsurance HSAQ | iDirect Bronze MV HSAQ | Passport Plan National Bronze HSAQ | Passport Plan Local Bronze HSAQ |
| Q1 AGE 29 RATES | HealthEquity | HealthEquity | HealthEquity | HealthEquity |
| Employee Rate | \$600.98 | \$589.88 | \$853.99 | \$770.94 |
| Employee and Child(ren) Rate | \$1,021.67 | \$1,002.80 | \$1,451.78 | \$1,310.60 |
| Employee and Spouse Rate | \$1,201.96 | \$1,179.76 | \$1,707.98 | \$1,541.88 |
| Family Rate | \$1,712.79 | \$1,681.16 | \$2,433.87 | \$2,197.18 |