



LOWER COSTS.
BETTER BENEFITS.
REAL CONTROL.

For People. Not Profit.

Rates Reference Guide June 1 - December 1, 2014



HEALTH REPUBLIC
INSURANCE

FOR PEOPLE.
NOT PROFIT.

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This Rates Reference Guide is for informational purposes only. We reserve the right to correct typographical errors.

Our Story

Health Republic Insurance of New York is a member-led, not-for-profit health insurer designed to expand affordable healthcare options and provide members a real voice in their health plans. Our Consumer Operated and Oriented Plan, or CO-OP, is the only co-operative health plan in New York and the largest in the country. Our guidelines guarantee members are at the center of everything we do – they set policies, vote for our leadership, and make up a majority of our Board of Directors. Because we don't have shareholders, we are able to reinvest profits back into the company to keep members' care as affordable as possible. Our organization offers an innovative solution to the challenges New Yorkers face in finding affordable and accessible care. At Health Republic, we are for people, not profit.

3 Things You Might Not Know About Health Republic's Benefits

1. GENERAL HEALTH ASSESSMENT

The General Health Assessment is an online questionnaire that provides members with a summary of their health, giving them the information they need to make the most of their plan. Once completed, members can take the results to their primary physician for follow-up and review. Keeping the primary physician up to date is integral to the success of all members' healthcare.

2. STAT DOCTORS

Stat Doctors are board certified, emergency medicine specialists available 24/7 for virtual consultation, diagnosis, and treatment. Traveling? Can't leave the kids home alone? Or simply want to save an expensive trip to the emergency room? Connect with a Stat Doctor online or over the phone. Health Republic members are eligible for three free visits after completing their General Health Assessment.

3. GYM REIMBURSEMENT

Members of Health Republic Insurance are eligible for a reimbursement of up to \$200 on gym membership fees when they go to the gym 50 times within a consecutive six-month period. In addition, if a member's spouse or domestic partner is also covered on their plan, he or she is also eligible for a reimbursement of up to \$100 if he or she also uses the gym 50 times within a consecutive six-month period.

WESTERN RATES.

ORLEANS, NIAGARA, ERIE,
CHAUTAUQUA

EssentialCare

EssentialCare Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
■ Platinum	\$408.78	\$694.94	\$817.57	\$1,165.04
■ Gold	\$347.67	\$591.03	\$695.33	\$990.85
■ Silver	\$297.54	\$505.82	\$595.08	\$847.99
■ Bronze	\$243.40	\$413.77	\$486.79	\$693.68

PrimarySelect

PrimarySelect Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
■ Platinum	\$391.89	\$666.22	\$783.79	\$1,116.89
■ Gold	\$347.39	\$590.56	\$694.78	\$990.06
■ Silver	\$297.32	\$505.46	\$594.65	\$847.38

Rates valid for new small group business effective 7/1/14 to 12/1/14

ROCHESTER RATES.

MONROE,
ONTARIO

EssentialCare

EssentialCare Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
■ Platinum	\$401.86	\$683.16	\$803.72	\$1,145.29
■ Gold	\$341.78	\$581.02	\$683.55	\$974.06
■ Silver	\$292.49	\$497.25	\$585.00	\$833.62
■ Bronze	\$239.28	\$406.76	\$478.55	\$681.93

PrimarySelect

PrimarySelect Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
■ Platinum	\$385.26	\$654.93	\$770.50	\$1,097.97
■ Gold	\$341.50	\$580.56	\$683.01	\$973.29
■ Silver	\$292.29	\$496.89	\$584.58	\$833.02

Rates valid for new small group business effective 7/1/14 to 12/1/14

CENTRAL RATES.

ONONDAGA

EssentialCare

EssentialCare Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Platinum	\$424.39	\$721.46	\$848.77	\$1,209.50
Gold	\$360.93	\$613.59	\$721.87	\$1,028.66
Silver	\$308.89	\$525.12	\$617.79	\$880.35
Bronze	\$252.68	\$429.57	\$505.38	\$720.15

PrimarySelect

PrimarySelect Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Platinum	\$406.85	\$691.64	\$813.70	\$1,159.52
Gold	\$360.65	\$613.10	\$721.29	\$1,027.85
Silver	\$308.67	\$524.75	\$617.35	\$879.72

Rates valid for new small group business effective 7/1/14 to 12/1/14

NORTH COUNTRY RATES.

ESSEX, HAMILTON

EssentialCare

EssentialCare Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Platinum	\$412.94	\$702.00	\$825.88	\$1,176.88
Gold	\$351.21	\$597.04	\$702.40	\$1,000.92
Silver	\$300.57	\$510.96	\$601.13	\$856.61
Bronze	\$245.88	\$417.98	\$491.74	\$700.74

PrimarySelect

PrimarySelect Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Platinum	\$395.88	\$672.99	\$791.76	\$1,128.26
Gold	\$350.92	\$596.57	\$701.85	\$1,000.13
Silver	\$300.35	\$510.59	\$600.70	\$856.00

Rates valid for new small group business effective 7/1/14 to 12/1/14

CAPITOL RATES.

ALBANY, SARATOGA, SCHENECTADY,
RENSSELAER, WASHINGTON,
WARREN, COLUMBIA, GREENE

EssentialCare

EssentialCare Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Platinum	\$436.69	\$742.37	\$873.37	\$1,244.56
Gold	\$371.40	\$631.37	\$742.79	\$1,058.48
Silver	\$317.85	\$540.34	\$635.69	\$905.86
Bronze	\$260.01	\$442.02	\$520.02	\$741.02

PrimarySelect

PrimarySelect Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Platinum	\$418.64	\$711.69	\$837.28	\$1,193.12
Gold	\$371.10	\$630.87	\$742.20	\$1,057.64
Silver	\$317.62	\$539.95	\$635.23	\$905.22

Rates valid for new small group business effective 7/1/14 to 12/1/14

HUDSON RATES.

DELAWARE, ORANGE,
DUTCHESS, PUTNAM,
ULSTER, SULLIVAN

EssentialCare

EssentialCare Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Platinum	\$490.53	\$833.90	\$981.06	\$1,398.01
Gold	\$417.19	\$709.22	\$834.37	\$1,188.98
Silver	\$357.04	\$606.96	\$714.08	\$1,017.56
Bronze	\$292.07	\$496.52	\$584.14	\$832.40

PrimarySelect

PrimarySelect Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
Platinum	\$470.26	\$799.44	\$940.52	\$1,340.24
Gold	\$416.86	\$708.65	\$833.71	\$1,188.04
Silver	\$356.78	\$606.52	\$713.56	\$1,016.83

Rates valid for new small group business effective 7/1/14 to 12/1/14

NYC METRO & LONG ISLAND RATES.

NEW YORK (MANHATTAN), WESTCHESTER,
ROCKLAND, BRONX, SUFFOLK, NASSAU,
KINGS (BROOKLYN), QUEENS, RICHMOND

EssentialCare

EssentialCare Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
■ Platinum	\$575.17	\$977.79	\$1,150.35	\$1,639.24
■ Gold	\$489.17	\$831.59	\$978.34	\$1,394.14
■ Silver	\$418.65	\$711.70	\$837.29	\$1,193.14
■ Bronze	\$342.46	\$582.19	\$684.94	\$976.03

PrimarySelect

PrimarySelect Plan	Employee	Employee + Child(ren)	Employee + Spouse	Employee + Family
■ Platinum	\$551.40	\$937.38	\$1,102.81	\$1,571.50
■ Gold	\$488.78	\$830.94	\$977.57	\$1,393.04
■ Silver	\$418.34	\$711.19	\$836.69	\$1,192.28

Rates valid for new small group business effective 7/1/14 to 12/1/14



HEALTH REPUBLIC
INSURANCE



QUESTIONS?

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