

Harvard Pilgrim & HPHC 2025 Small Group Plans Q1 Rates

8/29/2024

Effective 1/1/2025

| Metal | Type | Plan Name | Plan ID | Exchange | Deduct | Coins | MOOP | Area Availability | Base Rate |
|--------|------|---|----------------|----------|---------|-------|---------|-------------------|-----------|
| Gold | PPO | Clear Choice PPO Access Gold 1500 | 11593ME0140088 | No | \$1,500 | 30% | \$5,000 | 12345 | \$626.35 |
| Gold | PPO | Clear Choice PPO Access Gold 2500 | 11593ME0140089 | No | \$2,500 | 30% | \$5,000 | 12345 | \$594.09 |
| Silver | PPO | Clear Choice PPO Access Silver 3500 | 11593ME0140090 | No | \$3,500 | 30% | \$8,500 | 12345 | \$503.37 |
| Silver | PPO | Clear Choice PPO Access Silver 4200 | 11593ME0140091 | No | \$4,200 | 30% | \$8,000 | 12345 | \$497.50 |
| Bronze | PPO | Clear Choice PPO Access Bronze 9200 | 11593ME0140092 | No | \$9,200 | 0% | \$9,200 | 12345 | \$440.72 |
| Silver | PPO | PPO Access Silver 5700 | 11593ME0140093 | No | \$5,700 | 30% | \$8,500 | 12345 | \$485.72 |
| Silver | PPO | Clear Choice PPO Access HSA Silver 3500 | 11593ME0140094 | No | \$3,500 | 20% | \$7,000 | 12345 | \$494.62 |
| Silver | PPO | Clear Choice PPO Access HSA Silver 4500 | 11593ME0140095 | No | \$4,500 | 20% | \$7,000 | 12345 | \$472.69 |
| Bronze | PPO | Clear Choice PPO Access HSA Bronze 6300 | 11593ME0140096 | No | \$6,300 | 40% | \$7,500 | 12345 | \$443.40 |
| Bronze | PPO | Clear Choice PPO Access HSA Bronze 7200 | 11593ME0140097 | No | \$7,200 | 0% | \$7,200 | 12345 | \$432.52 |
| Bronze | PPO | PPO Access HSA Bronze 5500 | 11593ME0140098 | No | \$5,500 | 30% | \$8,000 | 12345 | \$448.63 |
| Gold | HMO | Clear Choice HMO Gold 1500 | 96667ME0320175 | No | \$1,500 | 30% | \$5,000 | 12345 | \$599.20 |
| Gold | HMO | Clear Choice HMO Gold 2500 | 96667ME0320176 | No | \$2,500 | 30% | \$5,000 | 12345 | \$568.34 |
| Silver | HMO | Clear Choice HMO Silver 3500 | 96667ME0320177 | No | \$3,500 | 30% | \$8,500 | 12345 | \$481.71 |
| Silver | HMO | Clear Choice HMO Silver 4200 | 96667ME0320178 | No | \$4,200 | 30% | \$8,000 | 12345 | \$476.06 |
| Bronze | HMO | Clear Choice HMO Bronze 7500 | 96667ME0320179 | No | \$7,500 | 50% | \$9,200 | 12345 | \$433.56 |
| Bronze | HMO | Clear Choice HMO Bronze 9200 | 96667ME0320180 | No | \$9,200 | 0% | \$9,200 | 12345 | \$421.41 |
| Silver | HMO | HMO Silver 5500 | 96667ME0320181 | No | \$5,500 | 30% | \$8,000 | 12345 | \$476.56 |
| Silver | HMO | HMO Silver 5700 | 96667ME0320182 | No | \$5,700 | 30% | \$8,500 | 12345 | \$464.77 |
| Silver | HMO | Clear Choice HMO HSA Silver 3500 | 96667ME0320183 | No | \$3,500 | 20% | \$7,000 | 12345 | \$470.34 |
| Silver | HMO | Clear Choice HMO HSA Silver 4500 | 96667ME0320184 | No | \$4,500 | 20% | \$7,000 | 12345 | \$449.48 |
| Bronze | HMO | Clear Choice HMO HSA Bronze 6300 | 96667ME0320185 | No | \$6,300 | 50% | \$7,500 | 12345 | \$420.82 |
| Bronze | HMO | Clear Choice HMO HSA Bronze 7200 | 96667ME0320186 | No | \$7,200 | 0% | \$7,200 | 12345 | \$411.12 |
| Bronze | HMO | HMO HSA Bronze 5500 | 96667ME0320187 | No | \$5,500 | 30% | \$8,000 | 12345 | \$426.45 |
| Gold | HMO | Clear Choice Maine's Choice Plus HMO Gold 1500 | 96667ME0320188 | No | \$1,500 | 30% | \$5,000 | 12345 | \$542.65 |
| Gold | HMO | Clear Choice Maine's Choice Plus HMO Gold 2500 | 96667ME0320189 | No | \$2,500 | 30% | \$5,000 | 12345 | \$520.29 |
| Silver | HMO | Clear Choice Maine's Choice Plus HMO Silver 3500 | 96667ME0320190 | No | \$3,500 | 30% | \$8,500 | 12345 | \$437.12 |
| Silver | HMO | Clear Choice Maine's Choice Plus HMO Silver 4200 | 96667ME0320191 | No | \$4,200 | 30% | \$8,000 | 12345 | \$428.25 |
| Silver | HMO | Clear Choice Maine's Choice Plus HMO Silver 4200 w/ Pedi Dental | 96667ME0320192 | No | \$4,200 | 30% | \$8,000 | 12345 | \$462.62 |
| Bronze | HMO | Clear Choice Maine's Choice Plus HMO Bronze 7500 | 96667ME0320193 | No | \$7,500 | 50% | \$9,200 | 12345 | \$408.78 |
| Silver | HMO | Maine's Choice Plus HMO Silver 5500 | 96667ME0320194 | No | \$5,500 | 30% | \$8,000 | 12345 | \$424.48 |
| Silver | HMO | Maine's Choice Plus HMO Silver 5700 | 96667ME0320195 | No | \$5,700 | 30% | \$8,500 | 12345 | \$417.21 |

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|--------|-----|--|----------------|----|---------|-----|---------|-------|----------|
| Silver | HMO | Clear Choice Maine's Choice Plus HMO HSA Silver 3500 | 96667ME0320196 | No | \$3,500 | 20% | \$7,000 | 12345 | \$432.58 |
| Silver | HMO | Clear Choice Maine's Choice Plus HMO HSA Silver 4500 | 96667ME0320197 | No | \$4,500 | 20% | \$7,000 | 12345 | \$414.81 |
| Bronze | HMO | Clear Choice Maine's Choice Plus HMO HSA Bronze 6300 | 96667ME0320198 | No | \$6,300 | 50% | \$7,500 | 12345 | \$394.92 |
| Bronze | HMO | Clear Choice Maine's Choice Plus HMO HSA Bronze 7200 | 96667ME0320199 | No | \$7,200 | 0% | \$7,200 | 12345 | \$392.41 |
| Bronze | HMO | Maine's Choice Plus HMO HSA Bronze 5500 | 96667ME0320200 | No | \$5,500 | 30% | \$8,000 | 12345 | \$398.02 |
| Silver | POS | Clear Choice POS Silver 3500 | 96667ME0340045 | No | \$3,500 | 30% | \$8,500 | 12345 | \$485.78 |
| Silver | POS | Clear Choice POS Silver 4200 | 96667ME0340046 | No | \$4,200 | 30% | \$8,000 | 12345 | \$479.70 |
| Bronze | POS | Clear Choice POS Bronze 7500 | 96667ME0340047 | No | \$7,500 | 50% | \$9,200 | 12345 | \$436.95 |
| Silver | POS | POS Silver 5700 | 96667ME0340048 | No | \$5,700 | 30% | \$8,500 | 12345 | \$468.37 |
| Silver | POS | Clear Choice POS HSA Silver 4500 | 96667ME0340049 | No | \$4,500 | 20% | \$7,000 | 12345 | \$453.06 |
| Bronze | POS | Clear Choice POS HSA Bronze 6300 | 96667ME0340050 | No | \$6,300 | 50% | \$7,500 | 12345 | \$424.31 |
| Bronze | POS | Clear Choice POS HSA Bronze 7200 | 96667ME0340051 | No | \$7,200 | 0% | \$7,200 | 12345 | \$414.52 |

| 2025 Area Factors | | |
|-------------------|----------------------------------|-------|
| 1 | Cumberland, Sagadahoc, York | 0.955 |
| 2 | Kennebec, Knox, Lincoln, Oxford | 1.000 |
| 3 | Androscoggin, Franklin, Waldo | 1.020 |
| 4 | Penobscot, Piscataquis, Somerset | 1.040 |
| 5 | Aroostook, Hancock, Washington | 1.146 |

| 2025 Trend factors | | |
|--------------------|---------|-------|
| | Harvard | HPHC |
| Q1 | 1.000 | 1.000 |
| Q2 | 1.023 | 1.023 |
| Q3 | 1.041 | 1.041 |
| Q4 | 1.061 | 1.061 |

| Age Factors | | | | | | | | | | | |
|-------------|-------|----|-------|----|-------|----|-------|----|-------|-----|-------|
| 0-14 | 0.765 | 23 | 1.000 | 32 | 1.183 | 41 | 1.302 | 50 | 1.786 | 59 | 2.603 |
| 15 | 0.833 | 24 | 1.000 | 33 | 1.198 | 42 | 1.325 | 51 | 1.865 | 60 | 2.714 |
| 16 | 0.859 | 25 | 1.004 | 34 | 1.214 | 43 | 1.357 | 52 | 1.952 | 61 | 2.810 |
| 17 | 0.885 | 26 | 1.024 | 35 | 1.222 | 44 | 1.397 | 53 | 2.040 | 62 | 2.873 |
| 18 | 0.913 | 27 | 1.048 | 36 | 1.230 | 45 | 1.444 | 54 | 2.135 | 63 | 2.952 |
| 19 | 0.941 | 28 | 1.087 | 37 | 1.238 | 46 | 1.500 | 55 | 2.230 | 64+ | 3.000 |
| 20 | 0.970 | 29 | 1.119 | 38 | 1.246 | 47 | 1.563 | 56 | 2.333 | | |
| 21 | 1.000 | 30 | 1.135 | 39 | 1.262 | 48 | 1.635 | 57 | 2.437 | | |
| 22 | 1.000 | 31 | 1.159 | 40 | 1.278 | 49 | 1.706 | 58 | 2.548 | | |