

2023 New Jersey Individual Rates

Oxford Health Insurance, Inc. Premium Calculation Guide Effective January 2023

Steps to Calculate Your Total Monthly Premium

In the table on page 2, under the column for the plan selected, find the premium on the row for each person's age.

- 1) Find the appropriate premium for the Primary Insured.
- 2) Find the appropriate premium for the Spouse/Civil Union Partner/Domestic Partner (if to be covered).
- 3) Find the appropriate premium for Dependents (if to be covered).
 Only the 3 oldest dependents under the age of 21 will be included in the premium calculation.
 Include each dependent age 21 or older in the premium calculation.
- 4) Add the premiums together for your Total Monthly Premium.

CALCULATE YOUR PREMIUM

Primary Insured Premium.		_____
Spouse, Civil Union Partner or Domestic Partner. . . .	+	_____
Dependent 1 Premium.	+	_____
Dependent 2 Premium.	+	_____
Dependent 3 Premium.	+	_____
Dependent 4 Premium*.	+	_____
Dependent 5 Premium*.	+	_____
Dependent 6 Premium*.	+	_____
Total Monthly Premium.	=	_____

*Only if age 21 or older. And if needed, add additional lines for each covered dependent age 21 or older.

Note: There is an administrative fee for processing checks returned for non-sufficient funds.
 This will only be imposed after the insured has received written notice of the fee.
 This is not a complete solicitation. This premium calculation guide must be used in conjunction with the New Jersey 2023 Brochure.

Oxford Health Insurance, Inc. is the underwriter of these Off-Exchange plans.
 Administrative services are provided by United HealthCare Services, Inc.

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Monthly Premium

Age	Silver Copay Select 70	Silver Copay Select 80	Bronze Copay Select 50
0 to 14	761.69	789.26	735.27
15	829.40	859.42	800.62
16	855.28	886.24	825.61
17	881.17	913.07	850.60
18	909.05	941.96	877.51
19	936.93	970.84	904.43
20	965.80	1000.76	932.30
21	995.67	1031.72	961.13
22	995.67	1031.72	961.13
23	995.67	1031.72	961.13
24	995.67	1031.72	961.13
25	999.66	1035.84	964.98
26	1019.57	1056.48	984.20
27	1043.47	1081.24	1007.27
28	1082.30	1121.48	1044.75
29	1114.16	1154.49	1075.51
30	1130.09	1171.00	1090.89
31	1153.99	1195.76	1113.95
32	1177.88	1220.52	1137.02
33	1192.82	1236.00	1151.44
34	1208.75	1252.50	1166.82
35	1216.71	1260.76	1174.50
36	1224.68	1269.01	1182.19
37	1232.64	1277.26	1189.88
38	1240.61	1285.52	1197.57
39	1256.54	1302.03	1212.95
40	1272.47	1318.53	1228.33
41	1296.37	1343.29	1251.39
42	1319.27	1367.02	1273.50
43	1351.13	1400.04	1304.26
44	1390.96	1441.31	1342.70
45	1437.75	1489.80	1387.88
46	1493.51	1547.57	1441.70
47	1556.24	1612.57	1502.25
48	1627.93	1686.86	1571.45
49	1698.62	1760.11	1639.69
50	1778.27	1842.64	1716.58
51	1856.93	1924.15	1792.51
52	1943.55	2013.91	1876.13
53	2031.17	2104.70	1960.71
54	2125.76	2202.71	2052.02
55	2220.35	2300.73	2143.33
56	2322.91	2406.99	2242.32
57	2426.46	2514.29	2342.28
58	2536.98	2628.81	2448.97
59	2591.74	2685.56	2501.83
60	2702.26	2800.08	2608.51
61	2797.84	2899.12	2700.78
62	2860.57	2964.12	2761.33
63	2939.23	3045.63	2837.26
64 and older	2987.01	3095.15	2883.39