



Pennsylvania Q4 2023 Rate Sheet

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Oscar Management Corporation. Pharmacy benefits provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations. For complete details on product availability and coverage, please refer to your plan documents or contact a representative.



Q4 2023 Small Group Health Plan Rates | PA | Rating Area: 8
(Bucks, Chester, Delaware, Montgomery, Philadelphia)

| Age | Platinum \$0 | Platinum \$350 | Gold \$0 | Gold \$750 | Gold \$1000 | Gold \$1350 |
|--|--------------|----------------|------------|------------|-------------|-------------|
| Rates for Cigna Healthcare SM + Oscar small group plans with Cigna Open Access Plus network option. | | | | | | |
| 0-14 | \$403.24 | \$402.26 | \$361.76 | \$334.17 | \$339.42 | \$324.84 |
| 15 | \$439.08 | \$438.01 | \$393.92 | \$363.87 | \$369.59 | \$353.72 |
| 16 | \$452.78 | \$451.68 | \$406.21 | \$375.23 | \$381.13 | \$364.76 |
| 17 | \$466.49 | \$465.36 | \$418.51 | \$386.59 | \$392.66 | \$375.80 |
| 18 | \$481.25 | \$480.08 | \$431.75 | \$398.82 | \$405.08 | \$387.69 |
| 19 | \$496.01 | \$494.80 | \$444.99 | \$411.05 | \$417.51 | \$399.58 |
| 20 | \$511.29 | \$510.05 | \$458.70 | \$423.72 | \$430.37 | \$411.89 |
| 21 | \$527.11 | \$525.83 | \$472.89 | \$436.82 | \$443.69 | \$424.63 |
| 22 | \$527.11 | \$525.83 | \$472.89 | \$436.82 | \$443.69 | \$424.63 |
| 23 | \$527.11 | \$525.83 | \$472.89 | \$436.82 | \$443.69 | \$424.63 |
| 24 | \$527.11 | \$525.83 | \$472.89 | \$436.82 | \$443.69 | \$424.63 |
| 25 | \$529.21 | \$527.93 | \$474.78 | \$438.57 | \$445.46 | \$426.33 |
| 26 | \$539.76 | \$538.45 | \$484.24 | \$447.30 | \$454.33 | \$434.82 |
| 27 | \$552.41 | \$551.07 | \$495.59 | \$457.79 | \$464.98 | \$445.01 |
| 28 | \$572.96 | \$571.57 | \$514.03 | \$474.82 | \$482.29 | \$461.57 |
| 29 | \$589.83 | \$588.40 | \$529.16 | \$488.80 | \$496.48 | \$475.16 |
| 30 | \$598.26 | \$596.81 | \$536.73 | \$495.79 | \$503.58 | \$481.95 |
| 31 | \$610.91 | \$609.43 | \$548.08 | \$506.27 | \$514.23 | \$492.14 |
| 32 | \$623.57 | \$622.05 | \$559.43 | \$516.76 | \$524.88 | \$502.34 |
| 33 | \$631.47 | \$629.94 | \$566.52 | \$523.31 | \$531.53 | \$508.71 |
| 34 | \$639.91 | \$638.35 | \$574.09 | \$530.30 | \$538.63 | \$515.50 |
| 35 | \$644.12 | \$642.56 | \$577.87 | \$533.79 | \$542.18 | \$518.90 |
| 36 | \$648.34 | \$646.77 | \$581.65 | \$537.29 | \$545.73 | \$522.29 |
| 37 | \$652.56 | \$650.97 | \$585.44 | \$540.78 | \$549.28 | \$525.69 |
| 38 | \$656.77 | \$655.18 | \$589.22 | \$544.28 | \$552.83 | \$529.09 |
| 39 | \$665.21 | \$663.59 | \$596.79 | \$551.27 | \$559.93 | \$535.88 |
| 40 | \$673.64 | \$672.01 | \$604.35 | \$558.26 | \$567.03 | \$542.68 |
| 41 | \$686.29 | \$684.62 | \$615.70 | \$568.74 | \$577.68 | \$552.87 |
| 42 | \$698.41 | \$696.72 | \$626.58 | \$578.79 | \$587.88 | \$562.63 |
| 43 | \$715.28 | \$713.55 | \$641.71 | \$592.77 | \$602.08 | \$576.22 |
| 44 | \$736.37 | \$734.58 | \$660.63 | \$610.24 | \$619.83 | \$593.21 |
| 45 | \$761.14 | \$759.29 | \$682.85 | \$630.77 | \$640.68 | \$613.16 |
| 46 | \$790.66 | \$788.74 | \$709.33 | \$655.23 | \$665.53 | \$636.94 |
| 47 | \$823.87 | \$821.87 | \$739.13 | \$682.75 | \$693.48 | \$663.69 |
| 48 | \$861.82 | \$859.72 | \$773.17 | \$714.20 | \$725.42 | \$694.27 |
| 49 | \$899.24 | \$897.06 | \$806.75 | \$745.22 | \$756.93 | \$724.42 |
| 50 | \$941.41 | \$939.12 | \$844.58 | \$780.16 | \$792.42 | \$758.39 |
| 51 | \$983.05 | \$980.66 | \$881.94 | \$814.67 | \$827.47 | \$791.93 |
| 52 | \$1,028.91 | \$1,026.41 | \$923.08 | \$852.67 | \$866.07 | \$828.88 |
| 53 | \$1,075.29 | \$1,072.68 | \$964.69 | \$891.11 | \$905.12 | \$866.24 |
| 54 | \$1,125.37 | \$1,122.64 | \$1,009.62 | \$932.61 | \$947.27 | \$906.58 |
| 55 | \$1,175.44 | \$1,172.59 | \$1,054.54 | \$974.11 | \$989.42 | \$946.92 |
| 56 | \$1,229.74 | \$1,226.75 | \$1,103.25 | \$1,019.10 | \$1,035.12 | \$990.66 |
| 57 | \$1,284.55 | \$1,281.44 | \$1,152.43 | \$1,064.53 | \$1,081.26 | \$1,034.82 |
| 58 | \$1,343.06 | \$1,339.80 | \$1,204.92 | \$1,113.02 | \$1,130.51 | \$1,081.95 |
| 59 | \$1,372.05 | \$1,368.72 | \$1,230.93 | \$1,137.04 | \$1,154.91 | \$1,105.31 |
| 60 | \$1,430.56 | \$1,427.09 | \$1,283.42 | \$1,185.53 | \$1,204.16 | \$1,152.44 |
| 61 | \$1,481.16 | \$1,477.57 | \$1,328.82 | \$1,227.47 | \$1,246.75 | \$1,193.21 |
| 62 | \$1,514.37 | \$1,510.70 | \$1,358.61 | \$1,254.99 | \$1,274.71 | \$1,219.96 |
| 63 | \$1,556.01 | \$1,552.24 | \$1,395.97 | \$1,289.49 | \$1,309.76 | \$1,253.50 |
| 64 and over | \$1,581.31 | \$1,577.48 | \$1,418.67 | \$1,310.46 | \$1,331.05 | \$1,273.89 |

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers

Q4 2023 Small Group Health Plan Rates | PA | Rating Area: 8
(Bucks, Chester, Delaware, Montgomery, Philadelphia)

| Age | Gold \$1750 HSA | Gold \$1950 | Gold \$2400 HSA | Gold \$2750 | Silver \$0 | Silver \$2750 HSA |
|---|--|-------------|-----------------|-------------|------------|-------------------|
| | Rates for Cigna Healthcare SM + Oscar small group plans with Cigna Open Access Plus network option. | | | | | |
| 0-14 | \$331.29 | \$310.96 | \$319.80 | \$310.41 | \$315.65 | \$289.72 |
| 15 | \$360.73 | \$338.60 | \$348.23 | \$338.01 | \$343.71 | \$315.47 |
| 16 | \$371.99 | \$349.17 | \$359.10 | \$348.56 | \$354.44 | \$325.32 |
| 17 | \$383.25 | \$359.73 | \$369.97 | \$359.11 | \$365.17 | \$335.17 |
| 18 | \$395.38 | \$371.12 | \$381.67 | \$370.47 | \$376.72 | \$345.77 |
| 19 | \$407.50 | \$382.50 | \$393.38 | \$381.83 | \$388.27 | \$356.37 |
| 20 | \$420.06 | \$394.28 | \$405.50 | \$393.60 | \$400.24 | \$367.36 |
| 21 | \$433.06 | \$406.48 | \$418.05 | \$405.77 | \$412.62 | \$378.72 |
| 22 | \$433.06 | \$406.48 | \$418.05 | \$405.77 | \$412.62 | \$378.72 |
| 23 | \$433.06 | \$406.48 | \$418.05 | \$405.77 | \$412.62 | \$378.72 |
| 24 | \$433.06 | \$406.48 | \$418.05 | \$405.77 | \$412.62 | \$378.72 |
| 25 | \$434.79 | \$408.10 | \$419.72 | \$407.39 | \$414.27 | \$380.23 |
| 26 | \$443.45 | \$416.23 | \$428.08 | \$415.51 | \$422.52 | \$387.81 |
| 27 | \$453.84 | \$425.99 | \$438.11 | \$425.25 | \$432.42 | \$396.90 |
| 28 | \$470.73 | \$441.84 | \$454.41 | \$441.07 | \$448.52 | \$411.67 |
| 29 | \$484.59 | \$454.85 | \$467.79 | \$454.06 | \$461.72 | \$423.79 |
| 30 | \$491.52 | \$461.35 | \$474.48 | \$460.55 | \$468.32 | \$429.84 |
| 31 | \$501.91 | \$471.11 | \$484.51 | \$470.29 | \$478.22 | \$438.93 |
| 32 | \$512.30 | \$480.86 | \$494.55 | \$480.03 | \$488.13 | \$448.02 |
| 33 | \$518.80 | \$486.96 | \$500.82 | \$486.11 | \$494.32 | \$453.70 |
| 34 | \$525.73 | \$493.47 | \$507.51 | \$492.61 | \$500.92 | \$459.76 |
| 35 | \$529.19 | \$496.72 | \$510.85 | \$495.85 | \$504.22 | \$462.79 |
| 36 | \$532.66 | \$499.97 | \$514.20 | \$499.10 | \$507.52 | \$465.82 |
| 37 | \$536.12 | \$503.22 | \$517.54 | \$502.34 | \$510.82 | \$468.85 |
| 38 | \$539.59 | \$506.47 | \$520.88 | \$505.59 | \$514.12 | \$471.88 |
| 39 | \$546.52 | \$512.98 | \$527.57 | \$512.08 | \$520.72 | \$477.94 |
| 40 | \$553.44 | \$519.48 | \$534.26 | \$518.57 | \$527.33 | \$484.00 |
| 41 | \$563.84 | \$529.24 | \$544.29 | \$528.31 | \$537.23 | \$493.09 |
| 42 | \$573.80 | \$538.58 | \$553.91 | \$537.65 | \$546.72 | \$501.80 |
| 43 | \$587.66 | \$551.59 | \$567.29 | \$550.63 | \$559.92 | \$513.92 |
| 44 | \$604.98 | \$567.85 | \$584.01 | \$566.86 | \$576.43 | \$529.07 |
| 45 | \$625.33 | \$586.96 | \$603.66 | \$585.93 | \$595.82 | \$546.87 |
| 46 | \$649.58 | \$609.72 | \$627.07 | \$608.66 | \$618.93 | \$568.08 |
| 47 | \$676.86 | \$635.33 | \$653.40 | \$634.22 | \$644.92 | \$591.94 |
| 48 | \$708.04 | \$664.59 | \$683.50 | \$663.43 | \$674.63 | \$619.20 |
| 49 | \$738.79 | \$693.45 | \$713.18 | \$692.24 | \$703.93 | \$646.09 |
| 50 | \$773.44 | \$725.97 | \$746.63 | \$724.71 | \$736.93 | \$676.39 |
| 51 | \$807.65 | \$758.08 | \$779.65 | \$756.76 | \$769.53 | \$706.31 |
| 52 | \$845.32 | \$793.45 | \$816.02 | \$792.06 | \$805.43 | \$739.26 |
| 53 | \$883.43 | \$829.22 | \$852.81 | \$827.77 | \$841.74 | \$772.58 |
| 54 | \$924.57 | \$867.83 | \$892.53 | \$866.32 | \$880.94 | \$808.56 |
| 55 | \$965.71 | \$906.45 | \$932.24 | \$904.87 | \$920.14 | \$844.54 |
| 56 | \$1,010.32 | \$948.31 | \$975.30 | \$946.66 | \$962.64 | \$883.55 |
| 57 | \$1,055.35 | \$990.59 | \$1,018.78 | \$988.86 | \$1,005.55 | \$922.94 |
| 58 | \$1,103.42 | \$1,035.71 | \$1,065.18 | \$1,033.90 | \$1,051.35 | \$964.97 |
| 59 | \$1,127.24 | \$1,058.06 | \$1,088.17 | \$1,056.22 | \$1,074.04 | \$985.80 |
| 60 | \$1,175.31 | \$1,103.18 | \$1,134.57 | \$1,101.26 | \$1,119.84 | \$1,027.84 |
| 61 | \$1,216.88 | \$1,142.21 | \$1,174.71 | \$1,140.21 | \$1,159.46 | \$1,064.20 |
| 62 | \$1,244.17 | \$1,167.81 | \$1,201.04 | \$1,165.78 | \$1,185.45 | \$1,088.06 |
| 63 | \$1,278.38 | \$1,199.93 | \$1,234.07 | \$1,197.83 | \$1,218.05 | \$1,117.98 |
| 64 and over | \$1,299.16 | \$1,219.44 | \$1,254.13 | \$1,217.31 | \$1,237.85 | \$1,136.15 |
| See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers | | | | | | |

Q4 2023 Small Group Health Plan Rates | PA | Rating Area: 8
(Bucks, Chester, Delaware, Montgomery, Philadelphia)

| Age | Silver \$4250 HSA | Silver \$4750 | Silver \$5300 | Silver \$5850 | Bronze \$1000 | Bronze \$3000 |
|---|--|---------------|---------------|---------------|---------------|---------------|
| | Rates for Cigna Healthcare SM + Oscar small group plans with Cigna Open Access Plus network option. | | | | | |
| 0-14 | \$277.15 | \$279.00 | \$272.69 | \$267.73 | \$289.98 | \$269.82 |
| 15 | \$301.78 | \$303.80 | \$296.93 | \$291.52 | \$315.75 | \$293.80 |
| 16 | \$311.20 | \$313.28 | \$306.20 | \$300.62 | \$325.61 | \$302.97 |
| 17 | \$320.62 | \$322.77 | \$315.46 | \$309.72 | \$335.46 | \$312.14 |
| 18 | \$330.76 | \$332.98 | \$325.44 | \$319.52 | \$346.08 | \$322.02 |
| 19 | \$340.91 | \$343.19 | \$335.42 | \$329.32 | \$356.69 | \$331.89 |
| 20 | \$351.42 | \$353.77 | \$345.76 | \$339.47 | \$367.68 | \$342.12 |
| 21 | \$362.29 | \$364.71 | \$356.46 | \$349.97 | \$379.06 | \$352.71 |
| 22 | \$362.29 | \$364.71 | \$356.46 | \$349.97 | \$379.06 | \$352.71 |
| 23 | \$362.29 | \$364.71 | \$356.46 | \$349.97 | \$379.06 | \$352.71 |
| 24 | \$362.29 | \$364.71 | \$356.46 | \$349.97 | \$379.06 | \$352.71 |
| 25 | \$363.73 | \$366.17 | \$357.88 | \$351.37 | \$380.57 | \$354.11 |
| 26 | \$370.98 | \$373.46 | \$365.01 | \$358.37 | \$388.15 | \$361.17 |
| 27 | \$379.67 | \$382.21 | \$373.57 | \$366.77 | \$397.25 | \$369.63 |
| 28 | \$393.80 | \$396.44 | \$387.47 | \$380.42 | \$412.03 | \$383.39 |
| 29 | \$405.40 | \$408.11 | \$398.87 | \$391.61 | \$424.16 | \$394.68 |
| 30 | \$411.19 | \$413.94 | \$404.58 | \$397.21 | \$430.23 | \$400.32 |
| 31 | \$419.89 | \$422.70 | \$413.13 | \$405.61 | \$439.33 | \$408.78 |
| 32 | \$428.58 | \$431.45 | \$421.69 | \$414.01 | \$448.42 | \$417.25 |
| 33 | \$434.02 | \$436.92 | \$427.03 | \$419.26 | \$454.11 | \$422.54 |
| 34 | \$439.81 | \$442.76 | \$432.74 | \$424.86 | \$460.17 | \$428.18 |
| 35 | \$442.71 | \$445.67 | \$435.59 | \$427.66 | \$463.21 | \$431.00 |
| 36 | \$445.61 | \$448.59 | \$438.44 | \$430.46 | \$466.24 | \$433.83 |
| 37 | \$448.51 | \$451.51 | \$441.29 | \$433.26 | \$469.27 | \$436.65 |
| 38 | \$451.41 | \$454.43 | \$444.14 | \$436.06 | \$472.30 | \$439.47 |
| 39 | \$457.20 | \$460.26 | \$449.85 | \$441.66 | \$478.37 | \$445.11 |
| 40 | \$463.00 | \$466.10 | \$455.55 | \$447.26 | \$484.43 | \$450.75 |
| 41 | \$471.69 | \$474.85 | \$464.10 | \$455.66 | \$493.53 | \$459.22 |
| 42 | \$480.03 | \$483.24 | \$472.30 | \$463.71 | \$502.25 | \$467.33 |
| 43 | \$491.62 | \$494.91 | \$483.71 | \$474.91 | \$514.38 | \$478.62 |
| 44 | \$506.11 | \$509.50 | \$497.97 | \$488.91 | \$529.54 | \$492.73 |
| 45 | \$523.14 | \$526.64 | \$514.72 | \$505.35 | \$547.36 | \$509.30 |
| 46 | \$543.43 | \$547.06 | \$534.68 | \$524.95 | \$568.58 | \$529.06 |
| 47 | \$566.25 | \$570.04 | \$557.14 | \$547.00 | \$592.46 | \$551.28 |
| 48 | \$592.33 | \$596.30 | \$582.80 | \$572.20 | \$619.76 | \$576.67 |
| 49 | \$618.06 | \$622.19 | \$608.11 | \$597.05 | \$646.67 | \$601.71 |
| 50 | \$647.04 | \$651.37 | \$636.63 | \$625.04 | \$676.99 | \$629.93 |
| 51 | \$675.66 | \$680.18 | \$664.79 | \$652.69 | \$706.94 | \$657.79 |
| 52 | \$707.18 | \$711.91 | \$695.80 | \$683.14 | \$739.92 | \$688.48 |
| 53 | \$739.06 | \$744.01 | \$727.17 | \$713.94 | \$773.27 | \$719.51 |
| 54 | \$773.48 | \$778.65 | \$761.03 | \$747.18 | \$809.28 | \$753.02 |
| 55 | \$807.89 | \$813.30 | \$794.90 | \$780.43 | \$845.30 | \$786.53 |
| 56 | \$845.21 | \$850.87 | \$831.61 | \$816.48 | \$884.34 | \$822.86 |
| 57 | \$882.89 | \$888.80 | \$868.68 | \$852.87 | \$923.76 | \$859.54 |
| 58 | \$923.10 | \$929.28 | \$908.25 | \$891.72 | \$965.83 | \$898.69 |
| 59 | \$943.02 | \$949.34 | \$927.85 | \$910.97 | \$986.68 | \$918.09 |
| 60 | \$983.24 | \$989.82 | \$967.42 | \$949.81 | \$1,028.76 | \$957.24 |
| 61 | \$1,018.02 | \$1,024.83 | \$1,001.64 | \$983.41 | \$1,065.15 | \$991.10 |
| 62 | \$1,040.84 | \$1,047.81 | \$1,024.10 | \$1,005.46 | \$1,089.03 | \$1,013.32 |
| 63 | \$1,069.46 | \$1,076.62 | \$1,052.26 | \$1,033.11 | \$1,118.97 | \$1,041.18 |
| 64 and over | \$1,086.85 | \$1,094.13 | \$1,069.37 | \$1,049.91 | \$1,137.17 | \$1,058.11 |
| See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers | | | | | | |



Q4 2023 Small Group Health Plan Rates | PA | Rating Area: 8
(Bucks, Chester, Delaware, Montgomery, Philadelphia)

| Age | Bronze \$5750 HSA | Bronze \$7450 HSA | | | | |
|-------------|--|----------------------|--|--|--|--|
| | Rates for Cigna Healthcare SM + Oscar small group plans with Cigna Open Access Plus network option. | | | | | |
| 0-14 | \$255.52 | \$254.29 | | | | |
| 15 | \$278.24 | \$276.90 | | | | |
| 16 | \$286.92 | \$285.54 | | | | |
| 17 | \$295.61 | \$294.18 | | | | |
| 18 | \$304.96 | \$303.49 | | | | |
| 19 | \$314.31 | \$312.80 | | | | |
| 20 | \$324.00 | \$322.44 | | | | |
| 21 | \$334.02 | \$332.41 | | | | |
| 22 | \$334.02 | \$332.41 | | | | |
| 23 | \$334.02 | \$332.41 | | | | |
| 24 | \$334.02 | \$332.41 | | | | |
| 25 | \$335.35 | \$333.74 | | | | |
| 26 | \$342.03 | \$340.39 | | | | |
| 27 | \$350.05 | \$348.37 | | | | |
| 28 | \$363.08 | \$361.33 | | | | |
| 29 | \$373.77 | \$371.97 | | | | |
| 30 | \$379.11 | \$377.29 | | | | |
| 31 | \$387.13 | \$385.26 | | | | |
| 32 | \$395.14 | \$393.24 | | | | |
| 33 | \$400.15 | \$398.23 | | | | |
| 34 | \$405.50 | \$403.55 | | | | |
| 35 | \$408.17 | \$406.21 | | | | |
| 36 | \$410.84 | \$408.86 | | | | |
| 37 | \$413.51 | \$411.52 | | | | |
| 38 | \$416.19 | \$414.18 | | | | |
| 39 | \$421.53 | \$419.50 | | | | |
| 40 | \$426.88 | \$424.82 | | | | |
| 41 | \$434.89 | \$432.80 | | | | |
| 42 | \$442.57 | \$440.44 | | | | |
| 43 | \$453.26 | \$451.08 | | | | |
| 44 | \$466.62 | \$464.38 | | | | |
| 45 | \$482.32 | \$480.00 | | | | |
| 46 | \$501.03 | \$498.62 | | | | |
| 47 | \$522.07 | \$519.56 | | | | |
| 48 | \$546.12 | \$543.49 | | | | |
| 49 | \$569.84 | \$567.09 | | | | |
| 50 | \$596.56 | \$593.68 | | | | |
| 51 | \$622.94 | \$619.95 | | | | |
| 52 | \$652.00 | \$648.86 | | | | |
| 53 | \$681.40 | \$678.12 | | | | |
| 54 | \$713.13 | \$709.70 | | | | |
| 55 | \$744.86 | \$741.27 | | | | |
| 56 | \$779.26 | \$775.51 | | | | |
| 57 | \$814.00 | \$810.08 | | | | |
| 58 | \$851.08 | \$846.98 | | | | |
| 59 | \$869.45 | \$865.26 | | | | |
| 60 | \$906.53 | \$902.16 | | | | |
| 61 | \$938.59 | \$934.07 | | | | |
| 62 | \$959.63 | \$955.01 | | | | |
| 63 | \$986.02 | \$981.28 | | | | |
| 64 and over | \$1,002.05 | \$997.23 | | | | |

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