



### 112 Small Business (SHOP) Gold Plans - 2014 Monthly Premiums

Note: This is the total monthly premium (*without* the employer contribution). To calculate your portion of the premium, use the [OPM Contribution Calculator](#).

	Aetna				CareFirst BlueCross BlueShield				Kaiser				United Healthcare				
	HMO		PPO/POS		HMO		PPO/POS		HMO		POS		HMO		POS/EPO		
	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	Low	High	
<b>EMPLOYEE ONLY</b>																	
0-20 year old	\$ 218	\$ 283	\$ 292	\$ 363	\$ 204	\$ 231	\$ 222	\$ 262	\$ 203	\$ 240	\$ 238	\$ 238	\$ 216	\$ 266	\$ 231	\$ 281	
21-27 year old	\$ 242	\$ 314	\$ 324	\$ 403	\$ 226	\$ 256	\$ 247	\$ 292	\$ 227	\$ 268	\$ 265	\$ 265	\$ 240	\$ 295	\$ 257	\$ 312	
40 year old	\$ 325	\$ 421	\$ 435	\$ 541	\$ 303	\$ 344	\$ 331	\$ 391	\$ 304	\$ 359	\$ 355	\$ 355	\$ 322	\$ 396	\$ 344	\$ 418	
55 year old	\$ 578	\$ 749	\$ 773	\$ 961	\$ 539	\$ 611	\$ 588	\$ 696	\$ 539	\$ 637	\$ 631	\$ 631	\$ 572	\$ 704	\$ 612	\$ 744	
61+ year old	\$ 727	\$ 942	\$ 972	\$ 1,209	\$ 679	\$ 769	\$ 740	\$ 875	\$ 678	\$ 802	\$ 794	\$ 794	\$ 720	\$ 885	\$ 771	\$ 936	
<b>FAMILY</b>																	
<b>Family #1</b>																	
Employee - Age 27	\$ 460	\$ 597	\$ 616	\$ 766	\$ 430	\$ 487	\$ 469	\$ 554	\$ 430	\$ 508	\$ 503	\$ 503	\$ 456	\$ 561	\$ 488	\$ 593	
Child - Age 2																	
<b>Family #2</b>																	
Employee - Age 32	\$ 515	\$ 667	\$ 688	\$ 856	\$ 481	\$ 544	\$ 524	\$ 620	\$ 482	\$ 569	\$ 563	\$ 563	\$ 510	\$ 627	\$ 546	\$ 663	
Spouse - Age 27																	
<b>Family #3</b>																	
Employee - Age 40	\$ 868	\$ 1,125	\$ 1,161	\$ 1,444	\$ 810	\$ 918	\$ 884	\$ 1,045	\$ 810.48	\$ 958	\$ 948	\$ 948	\$ 860	\$ 1,057	\$ 920	\$ 1,117	
Spouse - Age 40																	
Child - Age 18																	
<b>Family #4</b>																	
Employee - Age 60	\$ 1,737	\$ 2,252	\$ 2,324	\$ 2,891	\$ 1,623	\$ 1,838	\$ 1,769	\$ 2,092	\$ 1,621	\$ 1,917	\$ 1,897	\$ 1,897	\$ 1,721	\$ 2,116	\$ 1,842	\$ 2,237	
Spouse - Age 55																	
Child - Age 24																	
Child - Age 19																	
<b>Family #5</b>																	
Employee - Age 40	\$ 634	\$ 822	\$ 848	\$ 1,055	\$ 592	\$ 670	\$ 645	\$ 763	\$ 593	\$ 700	\$ 693	\$ 693	\$ 628	\$ 772	\$ 672	\$ 816	
Spouse - Age 38																	
<b>Family #6</b>																	
Employee - Age 40	\$ 1,288	\$ 1,669	\$ 1,723	\$ 2,143	\$ 1,203	\$ 1,362	\$ 1,311	\$ 1,551	\$ 1,202	\$ 1,420	\$ 1,406	\$ 1,406	\$ 1,276	\$ 1,569	\$ 1,365	\$ 1,658	
Spouse - Age 38																	
Child - Age 10																	
Child - Age 8																	
Child - Age 5																	
<b>112 GOLD PLANS</b>	<b>5 Plan Options</b>		<b>3 Plan Options</b>		<b>6 Plan Options</b>		<b>10 Plan Options</b>		<b>7 Plan Options</b>		<b>1 Plan Option</b>		<b>40 Plan Options</b>		<b>40 Plan Options</b>		

Note: Family premiums equal the sum of the age-based premium for each family member, including up to 3 children under the age of 21. Additional children under age 21 do not increase the family premium.

Prepared by DC Health Link  
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HMO - Health Maintenance Organization  
PPO - Preferred Provider Organization  
POS - Point of Service Plan  
EPO - Exclusive Provider Organization