

2025 Small Group Change Crosswalk

Benefit changes noted below reflect updates made to existing Small Group plans effective January 1, 2025.
For a complete overview of the entire plan design, please refer to the plan specific schedule of benefits.

INTRODUCING SIX NEW PLANS! REFER TO THE SCHEDULE OF BENEFITS FOR PLAN SPECIFICS		
HMO 26 (Bronze) POS 23 (Bronze)	POS 9 (Gold) PPO 1 (Platinum)	POS 19 (Silver) PPO 5 (Platinum)
PPO Small Group	2024 Benefit(s)	Updated 2025 Benefit(s)
PPO 1 Platinum	New Plan for 2025!	
PPO 5 Platinum	New Plan for 2025!	
PPO 9 Gold (previously PPO Gold)	There are no benefit changes to this plan for 2025	
PPO 18 Gold (previously PPO Advantage Gold)	There are no benefit changes to this plan for 2025	
PPO 22 Silver (previously PPO Silver)	<ul style="list-style-type: none"> \$9,450 OOPM Single; \$18,900 Family (In-Net) \$18,900 OOPM Single; \$37,800 Family (OON) 	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (In-Net) \$18,400 OOPM Single; \$36,800 Family (OON)
PPO 30 Bronze (previously PPO Bronze)	<ul style="list-style-type: none"> \$9,450 CYD Single; \$18,900 Family (In-Net) \$18,000 CYD Single; \$37,800 Family (OON) \$9,450 OOPM Single; \$18,900 Family (In-Net) \$18,000 CYD Single; \$37,800 Family (OON) 	<ul style="list-style-type: none"> \$9,200 CYD Single; \$18,400 Family (In-Net) \$18,400 CYD Single; \$36,800 Family (OON) \$9,200 OOPM Single; \$18,400 Family (In-Net) \$18,400 CYD Single; \$36,800 Family (OON)
PPO HD 12 Gold (previously PPO HSA Gold)	<ul style="list-style-type: none"> \$3,200 CYD Single; \$6,400 Family (In-Net) 	<ul style="list-style-type: none"> \$3,300 CYD Single; \$6,600 Family (In-Net)
PPO HD 17 Silver (previously PPO HSA Silver)	There are no benefit changes to this plan for 2025	
PPO HD 26 Bronze (previously PPO HSA Bronze)	There are no benefit changes to this plan for 2025	

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POS Small Group	2024 Benefit(s)	Updated 2025 Benefit(s)
POS 1 Gold (previously POS Gold)	<ul style="list-style-type: none"> \$9,450 OOPM Single; \$18,900 Family (PPO Tier) \$75 Specialist Office Visit (HMO Tier) \$180 Outpatient (HMO Tier) \$75 Chiropractic (HMO Tier) \$75 PT/OT/ST (HMO Tier) 	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (PPO Tier) \$60 Specialist Office Visit (HMO Tier) \$300 Outpatient (HMO Tier) \$60 Chiropractic (HMO Tier) \$60 PT/OT/ST (HMO Tier)
POS 5 Gold (previously POS Enriched Gold)	<ul style="list-style-type: none"> \$9,450 OOPM Single; \$18,900 Family (PPO Tier) \$75 Specialist Office Visit (HMO Tier) \$75 Chiropractic (HMO Tier) 	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (PPO Tier) \$70 Specialist Office Visit (HMO Tier) \$70 Chiropractic (HMO Tier)
POS 7 Gold (previously POS Advantage Gold)	<ul style="list-style-type: none"> \$9,450 OOPM Single; \$18,900 Family (PPO Tier) 	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (PPO Tier)
POS 9 Gold	New Plan for 2025!	
POS 19 Silver	New Plan for 2025!	
POS 23 Bronze	New Plan for 2025!	
FREEDOM Small Group	2024 Benefit	Updated 2025 Benefit(s)
FREEDOM 9 Gold (previously Freedom Plus Gold)	There are no benefit changes to this plan for 2025	
FREEDOM 19 Gold (previously Freedom Advantage Gold)	There are no benefit changes to this plan for 2025	
FREEDOM 22 Silver (previously Freedom Plus Silver)	<ul style="list-style-type: none"> \$9,450 OOPM Single; \$18,900 Family (In-Net) \$18,900 OOPM Single; \$37,800 Family (OON) 30% Coinsurance (In-Net) \$0 PCP & Mental Health Office Visit \$120 Specialist Office Visit \$120 Chiropractic \$0 \$0 CYD/0% CYD/30% CYD/30% Prescriptions \$0 Laboratory 	<ul style="list-style-type: none"> \$9,200 OOPM Single; \$18,400 Family (In-Net) \$18,400 OOPM Single; \$36,800 Family (OON) 10% Coinsurance (In-Net) \$35 PCP & Mental Health Office Visit \$75 Specialist Office Visit \$75 Chiropractic \$0 \$25 \$50 CYD/10% CYD/10% Prescriptions \$35 Laboratory

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FREEDOM 30 Bronze (previously Freedom Plus Bronze)	<ul style="list-style-type: none"> • \$9,450 CYD Single; \$18,900 Family (In-Net) • \$18,900 CYD Single; \$37,800 Family (OON) • \$9,450 OOPM Single; \$18,900 Family (In-Net) • \$18,900 OOPM Single; \$37,800 Family (OON) 	<ul style="list-style-type: none"> • \$9,200 CYD Single; \$18,400 Family (In-Net) • \$18,400 CYD Single; \$36,800 Family (OON) • \$9,200 OOPM Single; \$18,400 Family (In-Net) • \$18,400 OOPM Single; \$36,800 Family (OON)
HMO Small Group	2024 Benefit(s)	Updated 2025 Benefit(s)
HMO 4 Gold (previously HMO Choice Gold)	There are no benefit changes to this plan for 2025	
HMO 9 Gold (previously HMO Enriched Gold)	There are no benefit changes to this plan for 2025	
HMO 10 Gold (previously HMO Value Based Gold)	There are no benefit changes to this plan for 2025	
HMO 18 Gold (previously HMO Advantage Gold)	There are no benefit changes to this plan for 2025	
HMO 26 Bronze	New Plan for 2025!	
HMO 27 Silver (previously HMO Enriched Silver)	<ul style="list-style-type: none"> • \$9,450 OOPM Single; \$18,900 Family • 30% Coinsurance • \$0 PCP & Mental Health Office Visit • \$120 Specialist Office Visit • \$120 Chiropractic • \$0 \$0 CYD/\$0 CYD/30% CYD/30% Prescriptions • \$0 Laboratory 	<ul style="list-style-type: none"> • \$9,200 OOPM Single; \$18,400 Family • 10% Coinsurance • \$35 PCP & Mental Health Office Visit • \$75 Specialist Office Visit • \$75 Chiropractic • \$0 \$25 \$50 CYD/10% CYD/10% • \$35 Laboratory
HMO 28 Silver (previously HMO Value Based Silver)	<ul style="list-style-type: none"> • \$9,450 OOPM Single; \$18,900 Family 	<ul style="list-style-type: none"> • \$9,200 OOPM Single; \$18,400 Family
HMO 29 Bronze (previously HMO Enriched Bronze)	<ul style="list-style-type: none"> • \$9,450 CYD Single; \$18,900 Family • \$9,450 OOPM Single; \$18,900 Family • \$0 PCP & Mental Health Office Visit • CYD/0% Specialist Office Visit • \$0 Home Health Care 	<ul style="list-style-type: none"> • \$9,200 CYD Single; \$18,400 Family • \$9,200 OOPM Single; \$18,400 Family • \$40 PCP & Mental Health Office Visit • \$75 Specialist Office Visit • \$75 Home Health Care

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HMO 30 Bronze (previously HMO Value Based Bronze)	<ul style="list-style-type: none"> • \$9,450 CYD Single; \$18,900 Family • \$9,450 OOPM Single; \$18,900 Family 	<ul style="list-style-type: none"> • \$9,200 CYD Single; \$18,400 Family • \$9,200 OOPM Single; \$18,400 Family
HMO HD 12 Gold (previously HMO HSA Gold)	<ul style="list-style-type: none"> • \$3,200 CYD Single; \$6,400 Family 	<ul style="list-style-type: none"> • \$3,300 CYD Single; \$6,600 Family
HMO HD 17 Silver (previously HMO HSA Silver)	<ul style="list-style-type: none"> • CYD/30% Coinsurance Emergency Room • CYD/30% Coinsurance Emergency Transportation 	<ul style="list-style-type: none"> • CYD/10% Coinsurance Emergency Room • CYD/10% Coinsurance Emergency Transportation
HMO HD 26 Bronze (previously HMO HSA Bronze)	There are no benefit changes to this plan for 2025	