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EXHIBIT II

**OXFORD HEALTH PLANS (NJ), INC.
HMO 2015 Product Filing
Rating Factors**

Base Rate	368.24
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Plan Factors					
Metal Tier	Plan	Network	On/Off Exchange	Factor	Distribution
Platinum	Platinum	Garden State	On/Off Exchange	1.0225	0.0186
Gold	Gold A	Garden State	On/Off Exchange	0.9642	0.0371
Gold	Gold B	Garden State	On/Off Exchange	0.9221	0.0371
Silver	Silver A	Garden State	On/Off Exchange	0.8309	0.1579
Silver	Silver HSA	Garden State	On/Off Exchange	0.8384	0.1579
Bronze	Bronze	Garden State	On/Off Exchange	0.7092	0.0557
Platinum	Platinum	Liberty	Off Exchange	1.1003	0.2384
Gold	Gold	Liberty	Off Exchange	1.1625	0.2973
Average Plan Factor				1.0000	1.000

AGE BASED FACTORS		
Age	Factor	Distribution
Under 21	0.635	0.100
21	1.000	0.013
22	1.000	0.013
23	1.000	0.013
24	1.000	0.013
25	1.004	0.013
26	1.024	0.017
27	1.048	0.017
28	1.087	0.017
29	1.119	0.017
30	1.135	0.017
31	1.159	0.017
32	1.183	0.017
33	1.198	0.017
34	1.214	0.017
35	1.222	0.017
36	1.230	0.017
37	1.238	0.017
38	1.246	0.017
39	1.262	0.017
40	1.278	0.017
41	1.302	0.017
42	1.325	0.017
43	1.357	0.017
44	1.397	0.017
45	1.444	0.025
46	1.500	0.025
47	1.563	0.025
48	1.635	0.025
49	1.706	0.025
50	1.786	0.025
51	1.865	0.025
52	1.952	0.025
53	2.040	0.025
54	2.135	0.025
55	2.230	0.026
56	2.333	0.026
57	2.437	0.026
58	2.548	0.026
59	2.603	0.026
60	2.714	0.026
61	2.810	0.026
62	2.873	0.026
63	2.952	0.026
64+	3.000	0.034
Average Age Factor	1.666	1.000

Rating Formula:

Individual Rates = Round (Round (Base Rate * Plan Factor,2) * Age Factor , 2)
 Family Rate, Husband/Wife Rate, Parent/Child(ren) Rate = Sum (Individual Rates)
 Rating for children is limited to 3 children under 21.

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EXHIBIT III

OXFORD HEALTH PLANS (NJ), INC.

HMO 2015 Product Filing
Monthly Rates

Age	Platinum	Gold A	Gold B	Silver A	Silver HSA	Bronze	Platinum	Gold
	Garden State	Garden State	Garden State	Garden State	Garden State	Garden State	Liberty	Liberty
	On/Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange	On/Off Exchange	Off Exchange	Off Exchange
Under 21	\$239.09	\$225.46	\$215.62	\$194.29	\$196.05	\$165.83	\$257.29	\$271.83
21	\$376.53	\$355.06	\$339.55	\$305.97	\$308.73	\$261.16	\$405.17	\$428.08
22	\$376.53	\$355.06	\$339.55	\$305.97	\$308.73	\$261.16	\$405.17	\$428.08
23	\$376.53	\$355.06	\$339.55	\$305.97	\$308.73	\$261.16	\$405.17	\$428.08
24	\$376.53	\$355.06	\$339.55	\$305.97	\$308.73	\$261.16	\$405.17	\$428.08
25	\$378.03	\$356.48	\$340.91	\$307.19	\$309.97	\$262.20	\$406.80	\$429.79
26	\$385.56	\$363.58	\$347.70	\$313.31	\$316.14	\$267.42	\$414.90	\$438.35
27	\$394.60	\$372.10	\$355.85	\$320.66	\$323.55	\$273.69	\$424.62	\$448.63
28	\$409.28	\$385.95	\$369.10	\$332.59	\$335.59	\$283.88	\$440.42	\$465.32
29	\$421.33	\$397.31	\$379.96	\$342.38	\$345.47	\$292.23	\$453.39	\$479.02
30	\$427.36	\$402.99	\$385.39	\$347.28	\$350.41	\$296.41	\$459.87	\$485.87
31	\$436.39	\$411.51	\$393.54	\$354.62	\$357.82	\$302.68	\$469.60	\$496.14
32	\$445.43	\$420.03	\$401.69	\$361.96	\$365.23	\$308.95	\$479.32	\$506.42
33	\$451.08	\$425.36	\$406.79	\$366.55	\$369.86	\$312.86	\$485.40	\$512.84
34	\$457.10	\$431.04	\$412.22	\$371.45	\$374.80	\$317.04	\$491.88	\$519.69
35	\$460.11	\$433.88	\$414.94	\$373.90	\$377.27	\$319.13	\$495.12	\$523.11
36	\$463.13	\$436.72	\$417.65	\$376.34	\$379.74	\$321.22	\$498.36	\$526.54
37	\$466.14	\$439.56	\$420.37	\$378.79	\$382.21	\$323.31	\$501.61	\$529.96
38	\$469.15	\$442.40	\$423.08	\$381.24	\$384.68	\$325.40	\$504.85	\$533.39
39	\$475.18	\$448.08	\$428.52	\$386.13	\$389.62	\$329.58	\$511.33	\$540.24
40	\$481.20	\$453.76	\$433.95	\$391.03	\$394.56	\$333.76	\$517.81	\$547.08
41	\$490.24	\$462.28	\$442.10	\$398.37	\$401.97	\$340.02	\$527.54	\$557.36
42	\$498.90	\$470.45	\$449.91	\$405.41	\$409.07	\$346.03	\$536.86	\$567.20
43	\$510.94	\$481.81	\$460.77	\$415.20	\$418.95	\$354.39	\$549.82	\$580.90
44	\$526.01	\$496.01	\$474.36	\$427.44	\$431.30	\$364.83	\$566.03	\$598.03
45	\$543.70	\$512.70	\$490.32	\$441.82	\$445.81	\$377.11	\$585.07	\$618.15
46	\$564.79	\$532.59	\$509.33	\$458.96	\$463.10	\$391.73	\$607.76	\$642.12
47	\$588.51	\$554.95	\$530.72	\$478.23	\$482.55	\$408.19	\$633.29	\$669.09
48	\$615.62	\$580.52	\$555.17	\$500.26	\$504.78	\$426.99	\$662.46	\$699.91
49	\$642.35	\$605.73	\$579.28	\$521.99	\$526.70	\$445.53	\$691.23	\$730.30
50	\$672.47	\$634.13	\$606.44	\$546.46	\$551.40	\$466.42	\$723.64	\$764.55
51	\$702.22	\$662.18	\$633.27	\$570.64	\$575.79	\$487.06	\$755.65	\$798.37
52	\$734.98	\$693.07	\$662.81	\$597.25	\$602.65	\$509.78	\$790.90	\$835.61
53	\$768.11	\$724.32	\$692.69	\$624.18	\$629.81	\$532.76	\$826.56	\$873.28
54	\$803.88	\$758.05	\$724.95	\$653.25	\$659.14	\$557.57	\$865.05	\$913.95
55	\$839.65	\$791.78	\$757.21	\$682.31	\$688.47	\$582.38	\$903.54	\$954.62
56	\$878.43	\$828.35	\$792.18	\$713.83	\$720.27	\$609.28	\$945.27	\$998.71
57	\$917.59	\$865.27	\$827.49	\$745.65	\$752.38	\$636.44	\$987.41	\$1,043.23
58	\$959.39	\$904.69	\$865.18	\$779.61	\$786.65	\$665.42	\$1,032.38	\$1,090.75
59	\$980.10	\$924.21	\$883.86	\$796.44	\$803.63	\$679.79	\$1,054.67	\$1,114.29
60	\$1,021.89	\$963.62	\$921.55	\$830.40	\$837.90	\$708.78	\$1,099.64	\$1,161.81
61	\$1,058.04	\$997.71	\$954.15	\$859.78	\$867.54	\$733.85	\$1,138.54	\$1,202.90
62	\$1,081.76	\$1,020.08	\$975.54	\$879.05	\$886.99	\$750.30	\$1,164.07	\$1,229.87
63	\$1,111.50	\$1,048.13	\$1,002.36	\$903.23	\$911.38	\$770.93	\$1,196.08	\$1,263.69
64+	\$1,129.58	\$1,065.17	\$1,018.66	\$917.91	\$926.20	\$783.47	\$1,215.52	\$1,284.24

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EXHIBIT II

**OXFORD HEALTH INSURANCE, INC.
Liberty EPO 2015 Product Filing
Rating Factors**

Base Rate	\$	351.59
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Plan Factors			
Metal Tier	Plan	Factor	Distribution
Silver	Silver Plan C	1.0294	0.595
Silver	Silver Plan D	1.0766	0.080
Bronze	Bronze Plan A	0.9304	0.320
Catastrophic	Catastrophic	0.7830	0.006
Average Plan Factor		1.0000	1.000

AGE BASED FACTORS		
Age	Factor	Distribution
Under 21	0.635	0.207
21	1.000	0.014
22	1.000	0.014
23	1.000	0.012
24	1.000	0.011
25	1.004	0.008
26	1.024	0.007
27	1.048	0.008
28	1.087	0.007
29	1.119	0.008
30	1.135	0.008
31	1.159	0.009
32	1.183	0.006
33	1.198	0.007
34	1.214	0.010
35	1.222	0.008
36	1.230	0.009
37	1.238	0.009
38	1.246	0.008
39	1.262	0.011
40	1.278	0.011
41	1.302	0.012
42	1.325	0.014
43	1.357	0.012
44	1.397	0.014
45	1.444	0.013
46	1.500	0.017
47	1.563	0.019
48	1.635	0.020
49	1.706	0.021
50	1.786	0.021
51	1.865	0.025
52	1.952	0.023
53	2.040	0.024
54	2.135	0.026
55	2.230	0.027
56	2.333	0.029
57	2.437	0.031
58	2.548	0.028
59	2.603	0.031
60	2.714	0.033
61	2.810	0.033
62	2.873	0.036
63	2.952	0.043
64+	3.000	0.054
Average Age Factor	1.719	1.000

Rating Formula:

Individual Rates = Round (Round (Base Rate * Plan Factor,2) * Age Factor , 2)
 Family Rate, Husband/Wife Rate, Parent/Child(ren) Rate = Sum (Individual Rates)
 Rating for children is limited to 3 children under 21.

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EXHIBIT III

**OXFORD HEALTH INSURANCE, INC.
EPO 2015 Product Filing
Monthly Rates**

Age	Silver Plan C	Silver Plan D	Bronze Plan A	Catastrophic
Under 21	229.82	240.36	207.72	174.81
21	361.93	378.52	327.12	275.29
22	361.93	378.52	327.12	275.29
23	361.93	378.52	327.12	275.29
24	361.93	378.52	327.12	275.29
25	363.37	380.04	328.43	276.40
26	370.61	387.61	334.97	281.90
27	379.30	396.69	342.82	288.51
28	393.41	411.45	355.58	299.25
29	405.00	423.57	366.05	308.06
30	410.79	429.62	371.28	312.46
31	419.47	438.71	379.13	319.07
32	428.16	447.79	386.98	325.67
33	433.59	453.47	391.89	329.80
34	439.38	459.53	397.12	334.21
35	442.27	462.55	399.74	336.41
36	445.17	465.58	402.36	338.61
37	448.07	468.61	404.97	340.82
38	450.96	471.64	407.59	343.02
39	456.75	477.69	412.82	347.42
40	462.54	483.75	418.06	351.83
41	471.23	492.84	425.91	358.43
42	479.55	501.54	433.43	364.77
43	491.13	513.65	443.90	373.58
44	505.61	528.79	456.99	384.59
45	522.62	546.59	472.36	397.53
46	542.89	567.78	490.68	412.94
47	565.69	591.63	511.29	430.29
48	591.75	618.88	534.84	450.11
49	617.45	645.76	558.07	469.65
50	646.40	676.04	584.24	491.68
51	674.99	705.94	610.08	513.43
52	706.48	738.87	638.54	537.38
53	738.33	772.18	667.32	561.60
54	772.71	808.14	698.40	587.75
55	807.10	844.10	729.48	613.91
56	844.38	883.09	763.17	642.26
57	882.02	922.46	797.19	670.89
58	922.19	964.47	833.50	701.45
59	942.10	985.29	851.49	716.59
60	982.27	1,027.31	887.80	747.15
61	1,017.01	1,063.65	919.21	773.58
62	1,039.82	1,087.49	939.81	790.92
63	1,068.41	1,117.40	965.66	812.67
64+	1,085.78	1,135.57	981.36	825.88

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