

# 2026 Small Business Healthy NY



## Gold Standard HMO

Plan Code	Riders	Quarter 1				Quarter 2				Quarter 3				Quarter 4			
		Single	Double	Employee + Child(ren)	Family	Single	Double	Employee + Child(ren)	Family	Single	Double	Employee + Child(ren)	Family	Single	Double	Employee + Child(ren)	Family
		ALBANY REGION															
SHGFH001	No Riders	\$972.03	\$1,944.06	\$1,652.45	\$2,770.29	\$993.03	\$1,986.06	\$1,688.15	\$2,830.14	\$1,014.48	\$2,028.96	\$1,724.62	\$2,891.27	\$1,036.39	\$2,072.78	\$1,761.86	\$2,953.71
SHGFH008	Age 29	\$975.34	\$1,950.69	\$1,658.09	\$2,779.73	\$996.41	\$1,992.82	\$1,693.90	\$2,839.77	\$1,017.93	\$2,035.86	\$1,730.48	\$2,901.10	\$1,039.92	\$2,079.84	\$1,767.86	\$2,963.77
SHGFH002	No Family Planning	\$968.68	\$1,937.36	\$1,646.76	\$2,760.74	\$989.60	\$1,979.20	\$1,682.32	\$2,820.36	\$1,010.98	\$2,021.96	\$1,718.67	\$2,881.29	\$1,032.82	\$2,065.64	\$1,755.79	\$2,943.54
SHGFH004	Domestic Partner	\$972.03	\$1,944.06	\$1,652.45	\$2,770.29	\$993.03	\$1,986.06	\$1,688.15	\$2,830.14	\$1,014.48	\$2,028.96	\$1,724.62	\$2,891.27	\$1,036.39	\$2,072.78	\$1,761.86	\$2,953.71
SHGFH005	Age 29 + No Family Planning	\$971.98	\$1,943.96	\$1,652.37	\$2,770.15	\$992.97	\$1,985.94	\$1,688.05	\$2,829.96	\$1,014.42	\$2,028.84	\$1,724.51	\$2,891.10	\$1,036.33	\$2,072.66	\$1,761.76	\$2,953.54
SHGFH007	Age 29 + Domestic Partner	\$975.34	\$1,950.69	\$1,658.09	\$2,779.73	\$996.41	\$1,992.82	\$1,693.90	\$2,839.77	\$1,017.93	\$2,035.86	\$1,730.48	\$2,901.10	\$1,039.92	\$2,079.84	\$1,767.86	\$2,963.77
SHGFH006	Age 29 + Domestic Partner + No Family Planning	\$971.98	\$1,943.96	\$1,652.37	\$2,770.15	\$992.97	\$1,985.94	\$1,688.05	\$2,829.96	\$1,014.42	\$2,028.84	\$1,724.51	\$2,891.10	\$1,036.33	\$2,072.66	\$1,761.76	\$2,953.54
SHGFH003	Domestic Partner + No Family Planning	\$968.68	\$1,937.36	\$1,646.76	\$2,760.74	\$989.60	\$1,979.20	\$1,682.32	\$2,820.36	\$1,010.98	\$2,021.96	\$1,718.67	\$2,881.29	\$1,032.82	\$2,065.64	\$1,755.79	\$2,943.54
		MID-HUDSON REGION															
SHGFH001	No Riders	\$1,110.04	\$2,220.08	\$1,887.07	\$3,163.61	\$1,134.02	\$2,268.04	\$1,927.83	\$3,231.96	\$1,158.51	\$2,317.02	\$1,969.47	\$3,301.75	\$1,183.53	\$2,367.06	\$2,012.00	\$3,373.06
SHGFH008	Age 29	\$1,113.85	\$2,227.70	\$1,893.55	\$3,174.48	\$1,137.91	\$2,275.82	\$1,934.45	\$3,243.04	\$1,162.49	\$2,324.98	\$1,976.23	\$3,313.10	\$1,187.60	\$2,375.20	\$2,018.92	\$3,384.66
SHGFH002	No Family Planning	\$1,106.18	\$2,212.36	\$1,880.51	\$3,152.62	\$1,130.07	\$2,260.14	\$1,921.12	\$3,220.70	\$1,154.48	\$2,308.96	\$1,962.62	\$3,290.27	\$1,179.42	\$2,358.84	\$2,005.01	\$3,361.35
SHGFH004	Domestic Partner	\$1,110.04	\$2,220.08	\$1,887.07	\$3,163.61	\$1,134.02	\$2,268.04	\$1,927.83	\$3,231.96	\$1,158.51	\$2,317.02	\$1,969.47	\$3,301.75	\$1,183.53	\$2,367.06	\$2,012.00	\$3,373.06
SHGFH005	Age 29 + No Family Planning	\$1,109.98	\$2,219.96	\$1,886.97	\$3,163.45	\$1,133.96	\$2,267.92	\$1,927.73	\$3,231.79	\$1,158.45	\$2,316.90	\$1,969.37	\$3,301.58	\$1,183.47	\$2,366.94	\$2,011.90	\$3,372.89
SHGFH007	Age 29 + Domestic Partner	\$1,113.85	\$2,227.70	\$1,893.55	\$3,174.48	\$1,137.91	\$2,275.82	\$1,934.45	\$3,243.04	\$1,162.49	\$2,324.98	\$1,976.23	\$3,313.10	\$1,187.60	\$2,375.20	\$2,018.92	\$3,384.66
SHGFH006	Age 29 + Domestic Partner + No Family Planning	\$1,109.98	\$2,219.96	\$1,886.97	\$3,163.45	\$1,133.96	\$2,267.92	\$1,927.73	\$3,231.79	\$1,158.45	\$2,316.90	\$1,969.37	\$3,301.58	\$1,183.47	\$2,366.94	\$2,011.90	\$3,372.89
SHGFH003	Domestic Partner + No Family Planning	\$1,106.18	\$2,212.36	\$1,880.51	\$3,152.62	\$1,130.07	\$2,260.14	\$1,921.12	\$3,220.70	\$1,154.48	\$2,308.96	\$1,962.62	\$3,290.27	\$1,179.42	\$2,358.84	\$2,005.01	\$3,361.35

Plan Code	Riders	Quarter 1				Quarter 2				Quarter 3				Quarter 4			
		Single	Double	Employee + Child(ren)	Family	Single	Double	Employee + Child(ren)	Family	Single	Double	Employee + Child(ren)	Family	Single	Double	Employee + Child(ren)	Family
		SYRACUSE REGION															
SHGFH001	No Riders	\$969.87	\$1,939.75	\$1,648.79	\$2,764.14	\$990.82	\$1,981.64	\$1,684.39	\$2,823.84	\$1,012.22	\$2,024.44	\$1,720.77	\$2,884.83	\$1,034.08	\$2,068.16	\$1,757.94	\$2,947.13
SHGFH008	Age 29	\$973.18	\$1,946.36	\$1,654.41	\$2,773.56	\$994.20	\$1,988.40	\$1,690.14	\$2,833.47	\$1,015.67	\$2,031.34	\$1,726.64	\$2,894.66	\$1,037.61	\$2,075.22	\$1,763.94	\$2,957.19
SHGFH002	No Family Planning	\$966.53	\$1,933.06	\$1,643.10	\$2,754.61	\$987.41	\$1,974.82	\$1,678.60	\$2,814.12	\$1,008.74	\$2,017.48	\$1,714.86	\$2,874.91	\$1,030.53	\$2,061.06	\$1,751.90	\$2,937.01
SHGFH004	Domestic Partner	\$969.87	\$1,939.75	\$1,648.79	\$2,764.14	\$990.82	\$1,981.64	\$1,684.39	\$2,823.84	\$1,012.22	\$2,024.44	\$1,720.77	\$2,884.83	\$1,034.08	\$2,068.16	\$1,757.94	\$2,947.13
SHGFH005	Age 29 + No Family Planning	\$969.82	\$1,939.65	\$1,648.70	\$2,764.00	\$990.77	\$1,981.54	\$1,684.31	\$2,823.69	\$1,012.17	\$2,024.34	\$1,720.69	\$2,884.68	\$1,034.03	\$2,068.06	\$1,757.85	\$2,946.99
SHGFH007	Age 29 + Domestic Partner	\$973.18	\$1,946.36	\$1,654.41	\$2,773.56	\$994.20	\$1,988.40	\$1,690.14	\$2,833.47	\$1,015.67	\$2,031.34	\$1,726.64	\$2,894.66	\$1,037.61	\$2,075.22	\$1,763.94	\$2,957.19
SHGFH006	Age 29 + Domestic Partner + No Family Planning	\$969.82	\$1,939.65	\$1,648.70	\$2,764.00	\$990.77	\$1,981.54	\$1,684.31	\$2,823.69	\$1,012.17	\$2,024.34	\$1,720.69	\$2,884.68	\$1,034.03	\$2,068.06	\$1,757.85	\$2,946.99
SHGFH003	Domestic Partner + No Family Planning	\$966.53	\$1,933.06	\$1,643.10	\$2,754.61	\$987.41	\$1,974.82	\$1,678.60	\$2,814.12	\$1,008.74	\$2,017.48	\$1,714.86	\$2,874.91	\$1,030.53	\$2,061.06	\$1,751.90	\$2,937.01
		UTICA-WATERTOWN REGION															
SHGFH001	No Riders	\$1,118.67	\$2,237.35	\$1,901.75	\$3,188.22	\$1,142.83	\$2,285.66	\$1,942.81	\$3,257.07	\$1,167.52	\$2,335.04	\$1,984.78	\$3,327.43	\$1,192.74	\$2,385.48	\$2,027.66	\$3,399.31
SHGFH008	Age 29	\$1,122.52	\$2,245.04	\$1,908.28	\$3,199.18	\$1,146.77	\$2,293.54	\$1,949.51	\$3,268.29	\$1,171.54	\$2,343.08	\$1,991.62	\$3,338.89	\$1,196.85	\$2,393.70	\$2,034.65	\$3,411.02
SHGFH002	No Family Planning	\$1,114.78	\$2,229.57	\$1,895.13	\$3,177.14	\$1,138.86	\$2,277.72	\$1,936.06	\$3,245.75	\$1,163.46	\$2,326.92	\$1,977.88	\$3,315.86	\$1,188.59	\$2,377.18	\$2,020.60	\$3,387.48
SHGFH004	Domestic Partner	\$1,118.67	\$2,237.35	\$1,901.75	\$3,188.22	\$1,142.83	\$2,285.66	\$1,942.81	\$3,257.07	\$1,167.52	\$2,335.04	\$1,984.78	\$3,327.43	\$1,192.74	\$2,385.48	\$2,027.66	\$3,399.31
SHGFH005	Age 29 + No Family Planning	\$1,118.61	\$2,237.23	\$1,901.65	\$3,188.05	\$1,142.77	\$2,285.54	\$1,942.71	\$3,256.89	\$1,167.45	\$2,334.90	\$1,984.67	\$3,327.23	\$1,192.67	\$2,385.34	\$2,027.54	\$3,399.11
SHGFH007	Age 29 + Domestic Partner	\$1,122.52	\$2,245.04	\$1,908.28	\$3,199.18	\$1,146.77	\$2,293.54	\$1,949.51	\$3,268.29	\$1,171.54	\$2,343.08	\$1,991.62	\$3,338.89	\$1,196.85	\$2,393.70	\$2,034.65	\$3,411.02
SHGFH006	Age 29 + Domestic Partner + No Family Planning	\$1,118.61	\$2,237.23	\$1,901.65	\$3,188.05	\$1,142.77	\$2,285.54	\$1,942.71	\$3,256.89	\$1,167.45	\$2,334.90	\$1,984.67	\$3,327.23	\$1,192.67	\$2,385.34	\$2,027.54	\$3,399.11
SHGFH003	Domestic Partner + No Family Planning	\$1,114.78	\$2,229.57	\$1,895.13	\$3,177.14	\$1,138.86	\$2,277.72	\$1,936.06	\$3,245.75	\$1,163.46	\$2,326.92	\$1,977.88	\$3,315.86	\$1,188.59	\$2,377.18	\$2,020.60	\$3,387.48

Benefit Overview

Deductible (single/family) ... Embedded \$775/\$1,550

Office Visit .....\$25

Specialist Visit.....\$40

Inpatient Hospital.....\$1,000

Outpatient Surgery .....\$100

ER.....\$150

Prescription (Tier 1/Tier 2/Tier 3) ....\$10/\$35/\$70

OOP Max (single/family)..... \$10,150/\$20,300

