



Amherst Chamber of Commerce Small Group Insurance Rates January 1, 2026 - December 31, 2026*



	PLATINUM		GOLD			SILVER						BRONZE		
	Highmark Platinum Plus POS	Independent Health FlexFit Platinum	Independent Health iDirect Gold Copay Option 3	Independent Health iDirect Gold Copay HSAQ	Independent Health FlexFit Gold	Highmark Silver PPO 7100	Highmark Silver 7100 APEX	Highmark Silver POS 8100	Independent Health iDirect Silver Copay	Independent Health iDirect Silver Copay HSAQ	Independent Health iDirect Silver Coinsurance HSAQ	Independent Health iDirect Bronze Coinsurance HSAQ	Independent Health iDirect Bronze MV	
In-Network							Apex Dr Network/ Erie & Niagara County							
Deductible	\$0	\$0	\$775/\$1,550 true family	\$1,700/\$3,400 true family	\$0	\$2,750/\$5,500 true family	\$2,750/\$5,500 true family	\$3,500/\$7,000 true family	\$2,250/\$4,500 true family	\$2,250/\$4,500 true family	\$3,500/\$7,000 true family	\$6,000/\$12,000 embedded	\$10,600/\$21,200 embedded	
Coinsurance	N/A	N/A	N/A	N/A	0%	N/A	N/A	40% after deductible	N/A	N/A	25% after deductible	50% after deductible	0%	
Out-of-Pocket Maximum	\$3,500/\$7,000 embedded	\$5,500/\$11,000 embedded	\$7,500/\$15,000 embedded	\$5,500/\$11,000 embedded	\$8,500/\$17,000 embedded	\$7,500/\$15,000 embedded	\$7,500/\$15,000 embedded	\$8,000/\$16,000 embedded	\$10,150/\$20,300 embedded	\$8,300/\$16,600 embedded	\$7,500/\$15,000 embedded	\$7,500/\$15,000 embedded	\$10,600/\$21,200 embedded	
Out-Of-Network														
Deductible	\$5,000/\$10,000 embedded	\$5,000/\$10,000 true family	\$7,500/\$15,000 true family	\$7,500/\$15,000 true family	\$7,500/\$15,000 embedded	\$5,000/\$10,000 true family	\$5,000/\$10,000 true family	\$5,000/\$10,000 true family	\$7,500/\$15,000 true family	\$7,500/\$15,000 true family	\$7,500/\$15,000 true family	\$12,500/\$25,000 embedded	\$12,500/\$25,000 embedded	
Coinsurance	50% after deductible	20% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	
Out-of-Pocket Maximum	\$10,000/\$20,000 embedded	\$10,000/\$20,000 embedded	\$15,000/\$30,000 embedded	\$15,000/\$30,000 embedded	\$15,000/\$30,000 embedded	\$10,000/\$20,000 embedded	\$10,000/\$20,000 embedded	\$10,000/\$20,000 embedded	\$15,000/\$30,000 embedded	\$15,000/\$30,000 embedded	\$15,000/\$30,000 embedded	\$25,000/\$50,000 embedded	\$25,000/\$50,000 embedded	
Medical Services														
PCP	\$10	\$10	\$25 after deductible	\$20 after deductible	\$40	\$30 after deductible	\$30 after deductible	40% after deductible	\$35 after deductible	\$35 after deductible	25% after deductible	50% after deductible	\$30	
Specialist	\$30	\$40	\$40 after deductible	\$50 after deductible	\$75	\$50 after deductible	\$50 after deductible	40% after deductible	\$65 after deductible	\$65 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Diagnostic X Ray	\$30	\$40	\$40 after deductible	\$50 after deductible	\$100	\$50 after deductible	\$50 after deductible	40% after deductible	\$60 after deductible	\$65 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Laboratory Testing	\$15	\$10	\$40 after deductible	\$20 after deductible	\$40	\$50 after deductible	\$50 after deductible	40% after deductible	\$35 after deductible	\$35 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Chiropractic Services	\$10	\$40	\$40 after deductible	\$50 after deductible	\$75	\$30 after deductible	\$30 after deductible	40% after deductible	\$65 after deductible	\$65 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Maternity Services: Prenatal/Postnatal	\$10	\$0	\$0	\$0	\$0	\$30 after deductible	\$30 after deductible	40% after deductible	\$0	\$0	\$0	\$0	\$0	
Inpatient Maternity	\$500	\$500	\$1000 after deductible	\$750 after deductible	\$3,000	\$1500 after deductible	\$1500 after deductible	40% after deductible	\$1,500 after deductible	\$1,500 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Hospital Services														
Inpatient Hospital (per admission)	\$500	\$500	\$1,000 after deductible	\$750 after deductible	\$3,000	\$1500 after deductible	\$1500 after deductible	40% after deductible	\$1,500 after deductible	\$1,500 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Outpatient Surgery: Hospital/ Ambulatory	\$250	\$300/\$250	\$350/\$300 after deductible	\$375/\$325 after deductible	\$1,000/\$950	\$250 after deductible	\$250 after deductible	40% after deductible	\$400/\$350 after deductible	\$400/\$350 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Emergency Room	\$250	\$250	\$250 after deductible	\$200 after deductible	\$300	\$500 after deductible	\$500 after deductible	40% after deductible	\$300 after deductible	\$300 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Telemedicine	\$0	\$0	\$0	\$0 after deductible	\$0	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0	\$0 after deductible	\$0 after deductible	\$0 after deductible	\$0	
Urgent Care	\$100	\$100	\$75 after deductible	\$75 after deductible	\$100	\$75 after deductible	\$75 after deductible	40% after deductible	\$75 after deductible	\$75 after deductible	25% after deductible	50% after deductible	\$0 after deductible	
Prescription Drugs														
Retail (30 Day Supply)	\$5/\$30/50%	\$5/ \$45 /50%	\$10/\$35/50%	\$10/\$40/50% after deductible	\$10/\$40/50%	\$10/\$40/50% after deductible	\$10/\$40/50% after deductible	\$15/\$50/50% after deductible	\$15/\$50/50%	\$15/\$50/50% after deductible	\$15/\$50/50% after deductible	50% after deductible	\$0 after deductible	
Additional Services	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	+ \$0 Preventive Rx	
Health & Wellness Benefit	\$250 Wellness Card	\$250 Health Extras SM or Nutrition Benefit	\$250 Health Extras SM or Nutrition Benefit	\$250 Health Extras SM or Nutrition Benefit	\$250 Health ExtrasSM or Nutrition Benefit	\$250 Wellness Card	\$250 Wellness Card	\$250 Wellness Card	\$250 Health Extras SM or Nutrition Benefit	\$250 Health Extras SM or Nutrition Benefit	\$250 Health Extras SM or Nutrition Benefit	\$250 Health Extras SM or Nutrition Benefit	\$250 Health ExtrasSM or Nutrition Benefit	
HSA-Eligible	No	No	No	Yes	No	Yes: HSA Qualified	Yes: HSA Qualified	Yes: HSA Qualified	No	Yes	Yes	Yes	No	
Rates	Monthly	Quarterly	Monthly	Quarterly	Monthly	Quarterly	Monthly	Quarterly	Monthly	Quarterly	Monthly	Quarterly	Monthly	Quarterly
Single	\$1,046.39	\$3,089.17	\$1,103.68	\$3,261.04	\$957.09	\$2,821.27	\$919.62	\$2,708.86	\$978.67	\$2,886.01	\$1,003.06	\$2,959.18	\$757.47	\$2,222.41
Employee/Child(ren)	\$1,761.36	\$5,234.08	\$1,858.76	\$5,526.28	\$1,609.55	\$4,778.65	\$1,545.85	\$4,587.55	\$1,646.24	\$4,888.72	\$1,687.71	\$5,013.13	\$1,270.19	\$3,760.57
Two Person	\$2,067.78	\$6,153.34	\$2,182.36	\$6,497.08	\$1,889.18	\$5,617.54	\$1,814.24	\$5,392.72	\$1,932.34	\$5,747.02	\$1,981.13	\$5,893.39	\$1,489.93	\$4,419.79
Family	\$2,935.96	\$8,757.88	\$3,099.24	\$9,247.72	\$2,681.46	\$7,994.38	\$2,574.67	\$7,674.01	\$2,742.96	\$8,178.88	\$2,812.48	\$8,387.44	\$2,112.53	\$6,287.59
	\$2,057.53	\$6,122.59	\$2,354.16	\$7,012.48	\$2,348.49	\$6,995.47	\$2,196.87	\$6,540.61	\$1,994.75	\$5,934.25	\$1,880.29	\$5,590.87		

>Additional plans are available to groups with 2 or more employees; please call (716) 632.6905 or email benefits@amherst.org<

*No Application Fee required/\$25 administration fee per monthly or quarterly billing is included.

Updated 10/15/2025

Embedded Deductible: Once any family member has met the individual deductible, subsequent medical costs are covered for that person, even if the family deductible has not been satisfied.

*All plans are now considered creditable coverage for Medicare Part D

True Family Deductible: Any individual within a family can accumulate the entire family deductible.

For a complete Summary of Benefits, please email benefits@amherst.org.

Some information is provided, in part, by parties other than the insurance carrier. The insurer's contract will prevail.