Prepared On: 4/28/2015

qtr Rochester

Prepared By: Clifford Grekin Inc. - (631)963-6020

Effective Date: 07/01/2015

Report ID: 28342722 SIC: 0000

	Health R TotalFreedom Plati Dep25 (PPO) (Health Republic EssentialCare Platinum ST INN Dep25 (EPO) (UCR=N/A)		Health Republic PrimarySelect Platinum NS INN Dep25 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs	10/30/60/60		10/30/60/60		0/35/70/70	
Drug Card	10/30/60/60		10/30/00/00		0/35/70/70	
Cost Share Information						
Individual/Family Deductible	N/A	\$4,000/\$8,000	N/A		N/A	
Individual/Family OOP Limit	\$2,000/\$4,000	\$5,000/\$10,000 (incl ded)	\$2,000/\$4,000		\$1,400/\$2,800	
Co-Insurance	N/A	30%	N/A		20%	
Office Visits						
Primary Care	\$15	30% after ded	\$15		No charge	
Specialist	\$35	30% after ded	\$35		\$75	
Maternity Prenatal/Postnatal Care	No charge	30% after ded	No charge		No charge	
Chiropractic Care	\$35	30% after ded	\$35		\$75	
Inpatient Services						
Inpatient Hospital	\$500/admit; pre-auth req	30% after ded; pre-auth req	\$500/admit; pre-auth req		20%; pre-auth req	
Mental Health Inpatient	\$500/admit; pre-auth req	30% after ded; pre-auth req	\$500/admit; pre-auth req		20%; pre-auth req	
Substance Abuse Inpatient	\$500/admit; pre-auth req	30% after ded; pre-auth req	\$500/admit; pre-auth req		20%; pre-auth req	
Outpatient Services						
Outpatient Facility	\$100; pre-auth req	30% after ded; pre-auth req	\$100; pre-auth req		20%; pre-auth req	
Lab/X-Ray	\$35	30% after ded	\$35		\$75	
Advanced Radiology	\$35	30% after ded	\$35		\$75	
Mental Health Outpatient	\$15	30% after ded	\$15		No charge	
Substance Abuse Outpatient	\$15	30% after ded	\$15		No charge	
Emergency Care						_
Emergency Room	\$100 (waived if admitted)	\$100 (waived if admitted) after ded	\$100 (waived if admitted)		\$250 (waived if admitted)	
Ambulance	\$100	\$100 after ded	\$100		\$100	
Urgent Care	\$55	\$55 after ded	\$55		\$100	
Recovery/Special Needs						
Home Health Care	\$15; 40 visits/plan yr; pre-auth req	30% after ded; 40 visits/plan yr; pre-auth req	\$15; 40 visits/plan yr; pre-auth req		\$15; 40 visits/plan yr; pre-auth req	
Skilled Nursing	\$500/admit; 200 days/plan yr; pre-auth req	30% after ded; 200 days/plan yr; pre-auth req	\$500/admit; 200 days/plan yr; pre-auth req		20%; 200 days/plan yr; pre-auth req	
Durable Medical Equipment	10%	30% after ded	10%		20%	
Single	1 x \$548.60	3	1 x \$421.81		1 x \$404.37	
EE with Spouse	0 x \$1,097.24		0 x \$843.60		0 x \$808.72	
EE with Child(ren)	0 x \$932.69	5	0 x \$717.05	i	0 x \$687.41	
Family	1 x \$1,563.56	6	1 x \$1,202.12	!	1 x \$1,152.42	
Monthly Cost Annual Cost	2 \$2,112.19 \$25,346.28		2 \$1,623.93 \$19,487.16		2 \$1,556.79 \$18,681.48	

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	Health Republic EssentialCare Gold ST INN Dep25 (EPOc) (UCR=N/A)		Health Republic PrimarySelect Gold NS INN Dep25 (EPOc) (UCR=N/A)		Health Republic EssentialCare Silver ST INN Dep25 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs Drug Card	10/35/70/70		0/35/70/70 IntDed T2-4		10/35/70/70	
orug Caru	10/33/70/70		0/33/70/70 IIIDea 12-4		10/33/70/70	
Cost Share Information						
ndividual/Family Deductible	\$600/\$1,200		\$250/\$500		\$2,000/\$4,000	
ndividual/Family OOP Limit	\$4,000/\$8,000 (incl ded)		\$3,500/\$7,000 (incl ded)		\$5,500/\$11,000 (incl ded)	
Co-Insurance	N/A		20%		N/A	
Office Visits						
Primary Care	\$25 after ded		No charge		\$30 after ded	
Specialist	\$40 after ded		\$75 ded waived		\$50 after ded	
Maternity Prenatal/Postnatal Care	No charge		No charge		No charge	
Chiropractic Care	\$40 after ded		\$75 ded waived		\$50 after ded	
npatient Services						
npatient Hospital	\$1,000/admit after ded; pre-auth req		20% after ded; pre-auth req		\$1,500/admit after ded; pre-auth req	
Mental Health Inpatient	\$1,000/admit after ded; pre-auth req		20% after ded; pre-auth req		\$1,500/admit after ded; pre-auth req	
Substance Abuse Inpatient	\$1,000/admit after ded; pre-auth req		20% after ded; pre-auth req		\$1,500/admit after ded; pre-auth req	
Outpatient Services						
Outpatient Facility	\$100 after ded; pre-auth req		20% after ded; pre-auth req		\$100 after ded; pre-auth req	
.ab/X-Ray	\$40 after ded		\$75 ded waived		\$50 after ded	
Advanced Radiology	\$40 after ded		\$75 ded waived		\$50 after ded	
Mental Health Outpatient	\$25 after ded		No charge		\$30 after ded	
Substance Abuse Outpatient	\$25 after ded		No charge		\$30 after ded	
Emergency Care						
Emergency Room	\$150 (waived if admitted) after ded		\$250 (waived if admitted) after ded		\$150 (waived if admitted) after ded	
Ambulance	\$150 after ded		\$150 after ded		\$150 after ded	
Jrgent Care	\$60 after ded		\$100 after ded		\$70 after ded	
Recovery/Special Needs						
Home Health Care	\$25 after ded; 40 visits/plan yr; pre-auth		\$25 after ded; 40 visits/plan yr; pre-auth		\$30 after ded; 40 visits/plan yr; pre-auth	
Skilled Nursing	\$1,000/admit after ded; 200 days/plan yr;		req 20% after ded; 200 days/plan yr; pre-auth		req \$1,500/admit after ded; 200 days/plan yr;	
Ourable Medical Equipment	pre-auth req 20% after ded		req 20% after ded		pre-auth req 30% after ded	
Sarasie Medicai Equipment	20 % dittel ded		2070 ditor ded		55 /6 ditol ded	
Single	1 x \$358.74		1 x \$358.47		1 x \$307.01	
EE with Spouse	0 x \$717.46		0 x \$716.92		0 x \$614.00	
EE with Child(ren)	0 x \$609.83		0 x \$609.38		0 x \$521.89	
Family	1 x \$1,022.38		1 x \$1,021.61		1 x \$874.94	
Monthly Cost	2 \$1,381.12 \$16,573.44		2 \$1,380.08 \$16,560.96		2 \$1,181.95	

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	Health Republic PrimarySelect Silver NS INN Dep25 (EPOc) (UCR=N/A)		Health Republic PrimarySelect PCMH Silver NS INN Dep25 (EPOc) (UCR=N/A)		Health Republic EssentialCare Bronze ST INN Dep25 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs						
Drug Card	0/35/70/70 IntDed T2-4		0/35/70/70 IntDed T2-4		10/35/70/70 IntDed	
Cost Share Information						
Individual/Family Deductible	\$2,000/\$4,000		\$2,000/\$4,000		\$3,000/\$6,000	
Individual/Family OOP Limit	\$6,350/\$12,700 (incl ded)		\$6,350/\$12,700 (incl ded)		\$6,350/\$12,700 (incl ded)	
Co-Insurance	20%		20%		50%	
Office Visits						
Primary Care	No charge		T1-No charge; T2-\$30 ded waived		50% after ded	
Specialist	\$75 ded waived		\$75 ded waived		50% after ded	
Maternity Prenatal/Postnatal Care	No charge		No charge		No charge	
Chiropractic Care	\$75 ded waived		\$75 ded waived		50% after ded	
Inpatient Services						
Inpatient Hospital	20% after ded; pre-auth req		20% after ded; pre-auth req		50% after ded; pre-auth req	
Mental Health Inpatient	20% after ded; pre-auth req		20% after ded; pre-auth req		50% after ded; pre-auth req	
Substance Abuse Inpatient	20% after ded; pre-auth req		20% after ded; pre-auth req		50% after ded; pre-auth req	
Outpatient Services						
Outpatient Facility	20% after ded; pre-auth req		20% after ded; pre-auth req		50% after ded; pre-auth req	
Lab/X-Ray	\$75 ded waived		\$75 ded waived		50% after ded; pre-auth req	
Advanced Radiology	\$75 ded waived		\$75 ded waived		50% after ded	
Mental Health Outpatient	No charge		No charge		50% after ded	
Substance Abuse Outpatient	No charge		No charge		50% after ded	
Emergency Care	-	_	-	_		_
Emergency Room	\$250 (waived if admitted) after ded		\$250 (waived if admitted) after ded		50% after ded	
Ambulance	\$150 after ded		\$150 after ded		50% after ded	
Urgent Care	\$100 after ded		\$100 after ded		50% after ded	
Recovery/Special Needs	,					
Home Health Care	\$30 after ded; 40 visits/plan yr; pre-auth req		\$30 after ded; 40 visits/plan yr; pre-auth req		50% after ded; 40 visits/plan yr; pre-auth req	
Skilled Nursing	20% after ded; 200 days/plan yr; pre-auth req		20% after ded; 200 days/plan yr; pre-auth req		50% after ded; 200 days/plan yr; pre-auth req	
Durable Medical Equipment	20% after ded		20% after ded		50% after ded	
Cinala	1,, \$000.00		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1,, 0054.10	
Single EE with Spouse	1 x \$306.80 0 x \$613.58		1 x \$406.45 0 x \$812.88		1 x \$251.16 0 x \$502.29	
EE with Child(ren)	0 x \$521.54		0 x \$690.94		0 x \$502.29 0 x \$426.94	
Family	1 x \$874.35		1 x \$1,158.35		1 x \$715.76	
Monthly Cost Annual Cost	2 \$1,181.15 \$14,173.80		2 \$1,564.80 \$18,777.60		2 \$966.92 \$11,603.04	
	Ţ11,173.00		Ţ13,771.00		\$11,000.04	