Prepared For: Oxford 2017 1st qtr Metro NY

New York County, NY 10001

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

Health Plan Comparison Report (4L)

Effective Date: 01/01/2017

Prepared On: 10/27/2016

SIC: 0000

Report ID: 31751956

	Oxford Metro M Platinum EPO 15/30 Gated OHI CNT		Oxford Metro M Gold EPO 25/40 Non-Gated OHI CNT		Oxford Metro M Gold EPO 15/30 Gated OHI CNT		Oxford Metro M Gold EPO 25/40 Gated OHI CNT	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	5/65/50%to\$800		10/65/90/100 ded T2-3		10/65/50%to\$800		10/65/50%to\$800	
Cost Share Information								
Individual/Family Deductible Individual/Family OOP Limit	N/A \$3,000/\$6,000		\$1,250/\$2,500 \$5,000/\$10,000 (incl ded)		\$750/\$1,500 \$4,000/\$8,000 (incl ded)		\$1,250/\$2,500 \$4,500/\$9,000 (incl ded)	
Co-Insurance	0%		20%		20%		20%	
Office Visits								
Primary Care	\$15		\$25 ded waived		\$15 ded waived		\$25 ded waived	
Specialist Inpatient Services	\$30		\$40 ded waived		\$30 ded waived		\$40 ded waived	
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Inpatient Hospital	\$200/day; \$800 max/admit		20% after ded		20% after ded		20% after ded	
Mental Health Inpatient	\$200/day; \$800 max/admit		20% after ded		20% after ded		20% after ded	
Outpatient Services					,			
Outpatient Facility	Hosp-\$500; FS-\$100		Hosp-\$500 after ded; FS- \$200 after ded		Hosp-\$500 after ded; FS- \$200 after ded		Hosp-\$500 after ded; FS- \$200 after ded	
Lab/X-Ray	Lab-No charge; X-ray-\$20		Lab-No charge; X-ray-\$50 after ded		Lab-No charge; X-ray-\$50 after ded		Lab-No charge; X-ray-\$50 after ded	
Mental Health Outpatient	\$30		\$40 ded waived		\$30 ded waived		\$40 ded waived	
Emergency Care					, and the second second			
Emergency Room	\$200 (waived if admitted)		\$400 (waived if admitted) ded waived		\$400 (waived if admitted) ded waived		\$500 (waived if admitted) ded waived	
Urgent Care	\$50		\$65 ded waived		\$65 ded waived		\$65 ded waived	
Single	1 x \$785.87		1 x \$696.27		1 x \$683.10		1 x \$663.83	
EE with Spouse	0 x \$1,571.74		0 x \$1,392.54		0 x \$1,366.20		0 x \$1,327.66	
EE with Child(ren)	0 x \$1,335.98		0 x \$1,183.66		0 x \$1,161.27		0 x \$1,128.51	
Family	1 x \$2,239.73		1 x \$1,984.37		1 x \$1,946.84		1 x \$1,891.92	
Monthly Coot	2 \$2,025,00		2 \$2,600.04		2 \$2,620.04		0 ¢0 EEE 7E	
Monthly Cost Annual Cost	2 \$3,025.60 \$36,307.20		2 \$2,680.64 \$32,167.68		2 \$2,629.94 \$31,559.28		2 \$2,555.75 \$30,669.00	

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	Oxford Metro		Oxford Metro		Oxford Metro		Oxford Metro	
	M Silver EPO 30/60 Non-Gated OHI CNT		M Silver EPO 30/60 Gated OHI CNT		M Silver EPO Prim Adv \$2000 Gated OHI CNT		M Silver EPO HSA \$2000 35/50 Gated OHI CNT	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/90/100 ded T2-3		10/65/50%to\$800		10/65/50%to\$800 IntDed T2-3		10/65/50%to\$800 IntDed	
Cost Share Information								
Individual/Family Deductible Individual/Family OOP Limit	\$2,500/\$5,000 \$6,850/\$13,700 (incl ded)		\$2,500/\$5,000 \$6,850/\$13,700 (incl ded)		\$2,000/\$4,000 \$6,500/\$13,000 (incl ded)		\$2,000/\$4,000 \$6,550/\$13,100 (incl ded)	
Co-Insurance	30%		30%		30%		30%	
Office Visits								
Primary Care Specialist	\$30 ded waived \$60 ded waived		\$30 ded waived \$60 ded waived		\$30 ded waived \$60 after ded		\$35 after ded \$50 after ded	
Inpatient Services	voo dod Walvod		Too dod walvod		too and add		doc antor dod	
Inpatient Hospital	30% after ded		30% after ded		\$400/day after ded; \$1,600 max/admit		30% after ded	
Mental Health Inpatient	30% after ded		30% after ded		\$400/day after ded; \$1,600 max/admit		30% after ded	
Outpatient Services								
Outpatient Facility	30% after ded		30% after ded		Hosp-\$750 after ded; FS- \$300 after ded		Hosp-\$750 after ded; FS- \$300 after ded	
Lab/X-Ray	Lab-No charge; X-ray-30% after ded		Lab-No charge; X-ray-30% after ded		Lab-\$60 after ded; X-ray- \$50 after ded		Lab-30% after ded; X-ray- \$50 after ded	
Mental Health Outpatient	\$60 ded waived		\$60 ded waived		\$60 ded waived		\$50 after ded	
Emergency Care								
Emergency Room	30% after ded		30% after ded		\$500 (waived if admitted) after ded		\$500 (waived if admitted) after ded	
Urgent Care	\$80 ded waived		\$80 ded waived		\$80 after ded		\$80 after ded	
Single	1 x \$604.90		1 x \$574.95		1 x \$568.89		1 x \$544.30	
EE with Spouse	0 x \$1,209.80		0 x \$1,149.90		0 x \$1,137.78		0 x \$1,088.60	
EE with Child(ren)	0 x \$1,028.33		0 x \$977.42		0 x \$967.11		0 x \$925.31	
Family	1 x \$1,723.97		1 x \$1,638.61		1 x \$1,621.34		1 x \$1,551.26	
Monthly Cost Annual Cost	2 \$2,328.87 \$27,946.44		2 \$2,213.56 \$26,562.72		2 \$2,190.23 \$26,282.76		2 \$2,095.56 \$25,146.72	

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	M Bronze EPO HSA \$5750 40/75 Gated OHI CNT						M Bronze EPO HSA \$5500 Gated OHI CNT	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/50%to\$800 IntDed		0%/0%/0% IntDed T2-3		50%/50%/50% IntDed T2-3		10/65/50%to\$800 IntDed	
Cost Share Information								
Individual/Family Deductible Individual/Family OOP Limit	\$5,750/\$11,500 \$6,550/\$13,100 (incl ded)		\$6,550/\$13,100 \$6,550/\$13,100 (incl ded)		\$3,200/\$6,400 \$6,550/\$13,100 (incl ded)		\$5,500/\$11,000 \$6,550/\$13,100 (incl ded)	
Co-Insurance Office Visits	50%		0%		50%		30%	
Primary Care	\$40 after ded		0% after ded		50% after ded		30% after ded	
Specialist	\$75 after ded		0% after ded		50% after ded		30% after ded	
Inpatient Services								
Inpatient Hospital	50% after ded		0% after ded		\$250/day after ded; \$1,250 max/admit		30% after ded	
Mental Health Inpatient	50% after ded		0% after ded		\$250/day after ded; \$1,250 max/admit		30% after ded	
Outpatient Services								
Outpatient Facility	Hosp-\$1,000 after ded; FS-\$500 after ded		0% after ded		50% after ded		30% after ded	
Lab/X-Ray	50% after ded		0% after ded		50% after ded		30% after ded	
Mental Health Outpatient	\$75 after ded		0% after ded		50% after ded		30% after ded	
Emergency Care								
Emergency Room	\$500 (waived if admitted) after ded		0% after ded		50% after ded		30% after ded	
Urgent Care	\$80 after ded		0% after ded		50% after ded		30% after ded	
Single	1 x \$467.52		1 x \$461.91		1 x \$466.01		1 x \$467.13	
EE with Spouse	0 x \$935.04		0 x \$923.82		0 x \$932.02		0 x \$934.26	
EE with Child(ren)	0 x \$794.78		0 x \$785.25		0 x \$792.22		0 x \$794.12	
Family	1 x \$1,332.43		1 x \$1,316.44		1 x \$1,328.13		1 x \$1,331.32	
Monthly Cost Annual Cost	2 \$1,799.95 \$21,599.40		2 \$1,778.35 \$21,340.20		2 \$1,794.14 \$21,529.68		2 \$1,798.45 \$21,581.40	