Prepared For: Oxford 2017 3rd qtr Metro NY

Prepared By:

New York County, NY 10001

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 07/01/2017

Prepared On: 04/20/2017

SIC: 0000

Report ID: 32844750

	Oxford Metro		Oxford Metro		Oxford Metro		Oxford Metro	
	M Platinum EPO 15/30 Gated OHI CNT		M Gold EPO 25/40 Non-Gated OHI CNT		M Gold EPO 15/30 Gated OHI CNT		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	III HOLII GIR	out Hother R	III I I I I I I I I I I I I I I I I I	- Cut Hotmonk	III NOCIOTIC	out Hothorn	III TROUTER	out notifork
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	N/A		\$1,250/\$2,500		\$750/\$1,500		\$1,250/\$2,500	
Individual/Family OOP Limit	\$3,000/\$6,000		\$5,000/\$10,000 (incl ded)		\$4,000/\$8,000 (incl ded)		\$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	\$30		\$40 ded waived		\$30 ded waived		\$40 ded waived	
Inpatient Services								
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								
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 \$820.59		1 x \$727.03		1 x \$713.28		1 x \$693.16	
EE with Spouse	0 x \$1,641.18		0 x \$1,454.06		0 x \$1,426.56		0 x \$1,386.32	
EE with Child(ren)	0 x \$1,395.00		0 x \$1,235.95		0 x \$1,212.58		0 x \$1,178.37	
Family	1 x \$2,338.68		1 x \$2,072.04		1 x \$2,032.85		1 x \$1,975.51	
Monthly Cost	2 \$3,159.27		2 \$2,799.07		2 \$2,746.13		2 \$2,668.67	
Annual Cost	\$37,911.24		\$33,588.84		\$32,953.56		\$32,024.04	

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	Oxford Metro M Silver EPO 30/60 Non-Gated OHI CNT		Oxford Metro M Silver EPO 30/60 Gated OHI CNT		Oxford Metro M Silver EPO Prim Adv \$2000 Gated OHI CNT		Oxford Metro 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	\$30 ded waived		\$30 ded waived		\$30 ded waived		\$35 after ded	
Specialist Inpatient Services	\$60 ded waived		\$60 ded waived		\$60 after ded		\$50 after ded	
Inpatient Hospital	30% after ded		30% after ded		\$400/day after ded;		30% after ded	
inpatient Hospital	30 % after ded		30 % 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 \$631.62		1 x \$600.36		1 x \$594.03		1 x \$568.35	
EE with Spouse	0 x \$1,263.24		0 x \$1,200.72		0 x \$1,188.06		0 x \$1,136.70	
EE with Child(ren)	0 x \$1,073.75		0 x \$1,020.61		0 x \$1,009.85		0 x \$966.20	
Family	1 x \$1,800.12		1 x \$1,711.03		1 x \$1,692.99		1 x \$1,619.80	
Monthly Cost Annual Cost	2 \$2,431.74 \$29,180.88		2 \$2,311.39 \$27,736.68		2 \$2,287.02 \$27,444.24		2 \$2,188.15 \$26,257.80	
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	Oxford Metro	Oxford Metro	Oxford Metro	Oxford Metro	
	M Bronze EPO HSA \$5750 40/75 Gated C CNT	OHI M Bronze EPO HSA \$6550 100% Gated OH CNT	M Bronze EPO HSA \$3200 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	\$5,750/\$11,500	\$6,550/\$13,100	\$3,200/\$6,400	\$5,500/\$11,000	
Individual/Family OOP Limit	\$6,550/\$13,100 (incl ded)	\$6,550/\$13,100 (incl ded)	\$6,550/\$13,100 (incl ded)	\$6,550/\$13,100 (incl ded)	
Co-Insurance	50%	0%	50%	30%	
Office Visits					
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			ļ		
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 \$488.17	1 x \$482.32	1 x \$486.60	1 x \$487.76	
EE with Spouse	0 x \$976.34	0 x \$964.64	0 x \$973.20	0 x \$975.52	
EE with Child(ren)	0 x \$829.89	0 x \$819.94	0 x \$827.22	0 x \$829.19	
Family	1 x \$1,391.28	1 x \$1,374.61	1 x \$1,386.81	1 x \$1,390.12	
Monthly Cost	2 \$1,879.45	2 \$1,856.93	2 \$1,873.41	2 \$1,877.88	
Monthly Cost Annual Cost	\$1,879.45	\$22,283.16	2 \$1,873.41 \$22,480.92	\$1,877.88	
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