Health Plan Comparison Report (2P)

Rochester

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UnitedHealthcare UnitedHealthcare Gold Choice VPW (FPOc) (LICP-N/A)

	Gold Choice VRW (EPOc) (UCR=N/A)		Silver Choice Plus VRX (HSA) (UCR=N/A)	
Don a substitute D	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs  Drug Card	8C(15/35/75/100 ded)		DM(15/35/75 IntDed)	
Cost Share Information				
ndividual/Family Deductible	\$850/\$1,700		\$2,000/\$4,000	\$4,000/\$8,000
ndividual/Family OOP Limit	\$4,000/\$8,000 (incl ded)		\$5,500/\$11,000 (incl ded)	\$10,000/\$20,000 (incl ded)
Co-Insurance	10%		10%	50%
Office Visits				
Primary Care	\$15 ded waived		\$30 after ded	50% after ded
Specialist	\$25 ded waived		\$60 after ded	50% after ded
Maternity Prenatal/Postnatal Care	\$15 ded waived		\$30 after ded	50% after ded
Chiropractic Care	\$15 ded waived; 20 visits/yr		\$30 after ded; 20 visits/yr	50% after ded; 20 visits/yr
Inpatient Services				
npatient Hospital	10% after ded		10% after ded	50% after ded
Mental Health Inpatient	10% after ded		10% after ded	50% after ded
Substance Abuse Inpatient	10% after ded		10% after ded	50% after ded
Outpatient Services		_		
Outpatient Facility	\$200 ded waived		\$200 after ded	50% after ded
_ab/X-Ray	10% after ded		10% after ded	50% after ded
Advanced Radiology	10% after ded		10% after ded	50% after ded
Mental Health Outpatient	\$15 ded waived		\$30 after ded	50% after ded
Substance Abuse Outpatient	\$15 ded waived		\$30 after ded	50% after ded
Emergency Care		_		
Emergency Room	\$200 ded waived		10% after ded	Paid as in-network
Ambulance	10% after ded		10% after ded	Paid as in-network
Urgent Care	\$75 ded waived		\$75 after ded	50% after ded
Recovery/Special Needs				
Home Health Care	10% ded waived; 60 visits/yr		10% after ded; 60 visits/yr	25% after ded; 60 visits/yr
Skilled Nursing	10% after ded; 200 days/yr		10% after ded; 200 days/yr	50% after ded; 200 days/yr
Durable Medical Equipment	10% after ded		10% after ded	50% after ded
Single EE with Spouse EE with Child(ren) Family	1 x \$660.52 0 x \$1,321.04 0 x \$1,122.88 1 x \$1,882.48		1 x \$571.60 0 x \$1,143.20 0 x \$971.72 1 x \$1,629.07	
Monthly Cost Annual Cost	2 \$2,543.00 \$30,516.00		2 \$2,200.67 \$26,408.04	