Prepared On: 4/28/2015

qtr Utica

Econy County NV 12051

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

Effective Date: 07/01/2015

Report ID: 28341839 SIC: 0000

	Health Republic TotalFreedom Platinum NS INN OON Dep25 (PPO) (UCR=140mc%)		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						
Drug Card	10/30/60/60		10/30/60/60		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 \$581.86	<u> </u>	1 x \$447.35	<u> </u>	1 x \$428.87	
EE with Spouse	0 x \$1,163.70		0 x \$894.68		0 x \$857.72	
EE with Child(ren)	0 x \$989.14		0 x \$760.47		0 x \$729.06	
Family	1 x \$1,658.27		1 x \$1,274.91		1 x \$1,222.25	
Monthly Cost	2 \$2,240.13	3	2 \$1,722.26	3	2 \$1,651.12	
Annual Cost	\$26,881.56		\$20,667.12		\$19,813.44	
The rates and benefits in this report a	us for discussion and actimation					

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Health Republic **Health Republic Health Republic** EssentialCare Silver ST INN Dep25 EssentialCare Gold ST INN Dep25 PrimarySelect Gold NS INN Dep25 (EPOc) (UCR=N/A) (EPOc) (UCR=N/A) (EPOc) (UCR=N/A) In-Network **Out-Network** In-Network **Out-Network** In-Network **Out-Network** Prescription Drugs 10/35/70/70 0/35/70/70 IntDed T2-4 10/35/70/70 Drug Card Cost Share Information Individual/Family Deductible \$600/\$1,200 \$250/\$500 \$2,000/\$4,000 Individual/Family OOP Limit \$4,000/\$8,000 (incl ded) \$3,500/\$7,000 (incl ded) \$5,500/\$11,000 (incl ded) N/A 20% N/A Co-Insurance Office Visits \$25 after ded Primary Care No charge \$30 after ded Specialist \$40 after ded \$75 ded waived \$50 after ded Maternity Prenatal/Postnatal No charge No charge No charge Care Chiropractic Care \$40 after ded \$75 ded waived \$50 after ded Inpatient Services Inpatient Hospital \$1,000/admit after ded; 20% after ded; pre-auth \$1,500/admit after ded; pre-auth req pre-auth req Mental Health Inpatient \$1,000/admit after ded; 20% after ded; pre-auth \$1,500/admit after ded; pre-auth req pre-auth req \$1,000/admit after ded; \$1,500/admit after ded; Substance Abuse Inpatient 20% after ded; pre-auth pre-auth rea pre-auth rea **Outpatient Services** Outpatient Facility 20% after ded; pre-auth \$100 after ded; pre-auth \$100 after ded; pre-auth Lab/X-Ray \$40 after ded \$75 ded waived \$50 after ded Advanced Radiology \$40 after ded \$75 ded waived \$50 after ded \$25 after ded No charge \$30 after ded Mental Health Outpatient Substance Abuse Outpatient \$25 after ded No charge \$30 after ded **Emergency Care** \$150 (waived if \$250 (waived if \$150 (waived if **Emergency Room** admitted) after ded admitted) after ded admitted) after ded Ambulance \$150 after ded \$150 after ded \$150 after ded \$60 after ded \$100 after ded \$70 after ded **Urgent Care** Recovery/Special Needs Home Health Care \$25 after ded; 40 \$25 after ded; 40 \$30 after ded; 40 visits/plan yr; pre-auth visits/plan yr; pre-auth visits/plan yr; pre-auth Skilled Nursing \$1,000/admit after ded; 20% after ded: 200 \$1,500/admit after ded; 200 days/plan yr; days/plan yr; pre-auth 200 days/plan yr; pre-auth req req pre-auth req Durable Medical Equipment 20% after ded 20% after ded 30% after ded Single 1 x \$380.47 1 x \$380.18 1 x \$325.60 \$760.92 \$760.33 EE with Spouse 0 x 0 x 0 x \$651.18 EE with Child(ren) 0 x \$646.78 \$646.28 0 x 0 x \$553.50 \$1,084.31 \$1,083.48 Family 1 x 1 x 1 x \$927.93 Monthly Cost \$1,464.78 2 \$1,463.66 \$1,253.53 2 2 Annual Cost \$17,577.36 \$17,563.92 \$15,042.36

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	Health Republic PrimarySelect 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	
Prescription Drugs					
Orug Card	0/35/70/70 IntDed T2-4		10/35/70/70 IntDed		
Cost Share Information					
ndividual/Family Deductible	\$2,000/\$4,000		\$3,000/\$6,000		
ndividual/Family OOP Limit	\$6,350/\$12,700 (incl ded)		\$6,350/\$12,700 (incl ded)		
Co-Insurance	20%		50%		
Office Visits					
Primary Care	No charge		50% after ded		
Specialist	\$75 ded waived		50% after ded		
/laternity Prenatal/Postnatal Care	No charge		No charge		
Chiropractic Care	\$75 ded waived		50% after ded		
npatient Services					
npatient Hospital	20% after ded; pre-auth req		50% after ded; pre-auth req		
Mental Health Inpatient	20% after ded; pre-auth req		50% after ded; pre-auth req		
Substance Abuse Inpatient	20% after ded; pre-auth req		50% after ded; pre-auth req		
Outpatient Services					
Outpatient Facility	20% after ded; pre-auth req		50% after ded; pre-auth req		
.ab/X-Ray	\$75 ded waived		50% after ded; pre-auth req		
Advanced Radiology	\$75 ded waived		50% after ded		
Mental Health Outpatient	No charge		50% after ded		
Substance Abuse Outpatient	No charge		50% after ded		
Emergency Care					
Emergency Room	\$250 (waived if admitted) after ded		50% after ded		
mbulance	\$150 after ded		50% after ded		
Jrgent Care	\$100 after ded		50% after ded		
Recovery/Special Needs					
Home Health Care	\$30 after ded; 40		50% after ded; 40		
юте неакт Саге	visits/plan yr; pre-auth		visits/plan yr; pre-auth		
Skilled Nursing	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		50% after ded		
Single	1 x \$325.39		1 x \$266.37		
EE with Spouse	0 x \$650.75		0 x \$532.71		
EE with Child(ren)	0 x \$553.13		0 x \$452.80		
amily	1 x \$927.32		1 x \$759.12		
Monthly Cost	2 \$1,252.71		2 \$1,025.49		