Aetna

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

Health Plan Comparison Report (4L)

Aetna

SIC : 0000

Prepared On : 2/2/2016 Report Id : 30341726

Effective Date : 04/01/2016

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	Platinum OAEPO \$25 ID: 14030056 (EPO) (UCR=N/A)		Gold OAEPO 1000 90% ID: 14030058 (EPOc) (UCR=N/A)		Gold Saving Plus OAEPO 1000 90% ID: 14030021 (EPOc) (UCR=N/A)		Silver OAEPO 2000 60% ID: 14030060 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4	
Cost Share Information								
Individual/Family Deductible	N/A		\$1,000/\$2,000 embedded		D-\$1,000/\$2,000; ND-\$3,000/ \$6,000 embedded		\$2,000/\$4,000 embedded	
Individual/Family OOP Limit	\$4,000/\$8,000		\$4,000/\$8,000 (incl ded)		D-\$3,000/\$6,000; ND-\$6,600/ \$13,200 (incl ded)		\$5,500/\$11,000 (incl ded)	
Co-Insurance	0%		10%		D-10%; ND-30%		40%	
Office Visits								
Primary Care	\$25		\$30 ded waived		D-\$30 ded waived; ND-\$50 after ded		\$30 ded waived	
Specialist	\$40		\$50 ded waived		D-\$50 ded waived; ND-\$70 after ded		\$50 ded waived	
Inpatient Services								
Inpatient Hospital	\$500/admit		10% after ded		D-10% after ded; ND-30% after ded		40% after ded	
Mental Health Inpatient	\$500/admit; waived if readmitted within 90 days		10% after ded		D-10% after ded; ND-30% after ded		40% after ded	
Outpatient Services								
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	No charge		10% after ded		D-10% after ded; ND-30% after ded		Lab-\$50 ded waived; X-ray-40% after ded	
Mental Health Outpatient	\$40		\$50 ded waived		D-\$50 ded waived; ND-\$70 after ded		\$50 ded waived	
Emergency Care								
Emergency Room	\$150 (waived if admitted)		\$150 (waived if admitted) ded waived		\$150 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived	
Urgent Care	\$75		\$75 ded waived		D-\$75 ded waived; ND-\$100 ded waived		\$75 ded waived	
Single	1 x \$651.16		1 x \$543.66		1 x \$696.94		1 x \$461.60	
EE with Spouse	0 x \$1,302.32		0 x \$1,087.32		0 x \$1,393.89		0 x \$923.21	
EE with Child(ren)	0 x \$1,106.97		0 x \$924.22		0 x \$1,184.80		0 x \$784.72	
Family	1 x \$1,855.81		1 x \$1,549.43		1 x \$1,986.29		1 x \$1,315.57	
Monthly Cost	2 \$2,506.97		2 \$2,093.09		2 \$2,683.23		2 \$1,777.17	
Annual Cost	\$30,083.64		\$25,117.08		\$32,198.76		\$21,326.04	

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	Aetr Silver OAEPO 2000 ((EPOc) (U	80% ID: 14030061	Aetna Silver OAEPO 3000 70% ID: 14030062 (EPOc) (UCR=N/A)		Aetna Silver Savings Plus OAEPO 2000 80% ID: 14030022 (EPOc) (UCR=N/A)		Aetna Silver Savings Plus OAEPO 2500 80% ID: 14030024 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4	
Cost Share Information								
Individual/Family Deductible	\$2,000/\$4,000 embedded		\$3,000/\$6,000 embedded		D-\$2,000/\$4,000; ND-\$4,000/ \$8,000 embedded		D-\$2,500/\$5,000; ND-\$4,500/ \$9,000 embedded	
Individual/Family OOP Limit	\$6,600/\$13,200 (incl ded)		\$6,600/\$13,200 (incl ded)		D-\$5,800/\$11,600; ND-\$6,600/ \$13,200 (incl ded)		D-\$6,000/\$12,000; ND-\$6,600/ \$13,200 (incl ded)	
Co-Insurance	20%		30%		D-20%; ND-40%		D-20%; ND-40%	
Office Visits								
Primary Care	\$40 ded waived		\$40 ded waived		D-\$40 ded waived; ND-\$50 after ded		D-\$50 ded waived; ND-40% after ded	
Specialist	\$70 ded waived		\$75 ded waived		D-\$60 ded waived; ND-\$75 after ded		D-\$75 ded waived; ND-40% after ded	
Inpatient Services								
Inpatient Hospital	20% after ded		30% after ded		D-20% after ded; ND-40% after ded		D-20% after ded; ND-40% after ded	
Mental Health Inpatient	20% after ded		30% after ded		D-20% after ded; ND-40% after ded		D-20% after ded; ND-40% after ded	
Outpatient Services								
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	Lab-\$70 ded waived; X-ray-20% after ded		Lab-\$75 ded waived; X-ray-30% after ded		Lab-D-\$60 ded waived; ND- \$75 after ded; X-ray-D-20% after ded; ND-40% after ded		Lab-D-\$75 ded waived; ND-40% after ded; X-ray-D-20% after ded; ND-40% after ded	
Mental Health Outpatient	\$70 ded waived		\$75 ded waived		D-\$60 ded waived; ND-\$75 after ded		D-\$75 ded waived; ND-40% after ded	
Emergency Care								
Emergency Room	\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived		D-20% after ded; ND-Paid as designated	
Urgent Care	\$75 ded waived		\$75 ded waived		D-\$75 ded waived; ND-\$100 ded waived		D-\$75 ded waived; ND-\$100 ded waived	
Single	1 x \$458.99		1 x \$445.91		1 x \$593.28		1 x \$580.54	
EE with Spouse	0 x \$917.98		0 x \$891.82		0 x \$1,186.57		0 x \$1,161.08	
EE with Child(ren)	0 x \$780.28		0 x \$758.05		0 x \$1,008.58		0 x \$986.91	
Family	1 x \$1,308.12		1 x \$1,270.85		1 x \$1,690.86		1 x \$1,654.53	
Monthly Cost	2 \$1,767.11		2 \$1,716.76		2 \$2,284.14		2 \$2,235.07	
Annual Cost	\$21,205.32		\$20,601.12		\$27,409.68		\$26,820.84	

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	Aetna Silver OAMC 3000 100/80 HSA Emb FH ID: 14030029 (HSA) (UCR=N/A)		Aetna Silver OAMC 3000 100/70 HSA Emb ID: 14030030 (HSA) (UCR=N/A)		Aetna Silver OAMC 2600 90/70 HSA Emb ID: 14030026 (HSA) (UCR=N/A)		Aetna Silver OAEPO 2600 90% HSA PY Emb ID: 14030016 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs		1						
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed	
Cost Share Information		1		1		1		
Individual/Family Deductible	\$3,000/\$6,000 embedded	\$4,000/\$8,000 embedded	\$3,000/\$6,000 embedded	\$4,000/\$8,000 embedded	\$2,600/\$5,200 embedded	\$3,500/\$7,000 embedded	\$2,600/\$5,200 embedded	
Individual/Family OOP Limit	\$5,500/\$11,000 (incl ded)	\$8,000/\$16,000 (incl ded)	\$5,500/\$11,000 (incl ded)	\$8,000/\$16,000 (incl ded)	\$5,000/\$10,000 (incl ded)	\$7,000/\$14,000 (incl ded)	\$6,000/\$12,000 (incl ded)	
Co-Insurance	0%	20%	0%	30%	10%	30%	10%	
Office Visits		1		1		1		
Primary Care	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Specialist	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Inpatient Services								
Inpatient Hospital	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Mental Health Inpatient	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Outpatient Services								
Outpatient Facility	Refer to Outpatient Surgery	Refer to Outpatient Surgery	Refer to Outpatient Surgery	Refer to Outpatient Surgery	Refer to Outpatient Surgery	Refer to Outpatient Surgery	Refer to Outpatient Surgery	
Lab/X-Ray	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Mental Health Outpatient	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Emergency Care		1		1		1		
Emergency Room	0% after ded	Paid as in-network	0% after ded	Paid as in-network	10% after ded	Paid as in-network	10% after ded	
Urgent Care	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Single	1 x \$512.60)	1 x \$503.45	5	1 x \$498.4	1	1 x \$455.07	
EE with Spouse	0 x \$1,025.20)	0 x \$1,006.89)	0 x \$996.8	3	0 x \$910.13	
EE with Child(ren)	0 x \$871.42	2	0 x \$855.86	6	0 x \$847.3	0	0 x \$773.61	
Family	1 x \$1,460.91	I	1 x \$1,434.82	2	1 x \$1,420.4	8	1 x \$1,296.94	
Monthly Cost	2 \$1,973.51	1	2 \$1,938.27	1	2 \$1,918.8	9	2 \$1,752.01	
Annual Cost	\$23,682.12		\$23,259.24		\$23,026.6		\$21,024.12	

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	PY Emb ID: 14030023 (HSA) (UCR=N/A)		14030020 (HSA) (UCR=N/A)		14030018 (HSA) (UCR=N/A)		(EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed	
Cost Share Information								
Individual/Family Deductible	D-\$2,600/\$5,200; ND- \$4,000/ \$8,000 embedded		\$5,000/\$10,000 embedded		\$4,500/\$9,000 embedded		\$3,500/\$7,000 embedded	
Individual/Family OOP Limit	D-\$5,500/\$11,000; ND-\$6,450/ \$12,900 (incl ded)		\$6,450/\$12,900 (incl ded)		\$6,450/\$12,900 (incl ded)		\$6,850/\$13,700 (incl ded)	
Co-Insurance	D-10%; ND-30%		20%		40%		50%	
Office Visits							· · · · · · · · · · · · · · · · · · ·	
Primary Care	D-10% after ded; ND-30% after ded		20% after ded		40% after ded		50% after ded	
Specialist	D-10% after ded; ND-30% after ded		20% after ded		40% after ded		50% after ded	
Inpatient Services								
Inpatient Hospital	D-10% after ded; ND-30% after ded		20% after ded		40% after ded		50% after ded	
Mental Health Inpatient	D-10% after ded; ND-30% after ded		20% after ded		40% after ded		50% after ded	
Outpatient Services								
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	D-10% after ded; ND-30% after ded		20% after ded		40% after ded		50% after ded	
Mental Health Outpatient	D-10% after ded; ND-30% after ded		20% after ded		40% after ded		50% after ded	
Emergency Care							· · · · · · · · · · · · · · · · · · ·	
Emergency Room	D-10% after ded; ND-Paid as designated		20% after ded		40% after ded		50% after ded	
Urgent Care	D-10% after ded; ND-30% after ded		20% after ded		40% after ded		50% after ded	
Single	1 x \$588.18		1 x \$392.29		1 x \$391.66		1 x \$391.03	
EE with Spouse	0 x \$1,176.36		0 x \$784.59		0 x \$783.32		0 x \$782.06	
EE with Child(ren)	0 x \$999.91		0 x \$666.90		0 x \$665.82		0 x \$664.75	
Family	1 x \$1,676.32		1 x \$1,118.04		1 x \$1,116.23		1 x \$1,114.44	
Monthly Cost	2 \$2,264.50		2 \$1,510.33		2 \$1,507.89		2 \$1,505.47	
Annual Cost	\$27,174.00		\$18,123.96		\$18,094.68		\$18,065.64	

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Silver Savings Plus OAEPO 2600 90% HSA Bronze OAEPO 5000 80% HSA PY Emb ID: Bronze OAEPO 4500 60% HSA Emb PY ID: Bronze OAEPO 3500 50% ID: 14030063

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	Aetna Bronze OAEPO 5000 6 (EPOc) (UC	0% ID: 14030015	Aetna Bronze OAEPO 4500 7 (EPOc) (UC	'0% ID: 14030014	Aetna Bronze Savings Plus OAEPO 4500 70% ID: 14030025 (EPOc) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs							
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed		
Cost Share Information							
ndividual/Family Deductible	\$5,000/\$10,000 embedded		\$4,500/\$9,000 embedded		D-\$4,500/\$9,000; ND-\$6,000/ \$12,000 embedded		
ndividual/Family OOP Limit	\$6,450/\$12,900 (incl ded)		\$6,850/\$13,700 (incl ded)		D-\$6,500/\$13,000; ND-\$6,850/ \$13,700 (incl ded)		
Co-Insurance	40%		30%		D-30%; ND-50%		
Office Visits							
Primary Care	40% after ded		\$25 after ded		D-30% after ded; ND-50% after ded		
Specialist	40% after ded		30% after ded		D-30% after ded; ND-50% after ded		
npatient Services							
npatient Hospital	40% after ded		30% after ded		D-30% after ded; ND-50% after		
lental Health Inpatient	40% after ded		30% after ded		ded D-30% after ded; ND-50% after ded		
Dutpatient Services							
Dutpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		
.ab/X-Ray	40% after ded		30% after ded		D-30% after ded; ND-50% after ded		
Nental Health Outpatient	40% after ded		30% after ded		D-30% after ded; ND-50% after ded		
Emergency Care							
Emergency Room	40% after ded		30% after ded		D-30% after ded; ND-Paid as designated		
Jrgent Care	40% after ded		30% after ded		D-30% after ded; ND-50% after ded		
Single	1 x \$388.49		1 x \$387.85		1 x \$508.34		
EE with Spouse	0 x \$776.98		0 x \$775.71		0 x \$1,016.68		
EE with Child(ren)	0 x \$660.43		0 x \$659.35		0 x \$864.18		
amily	1 x \$1,107.20		1 x \$1,105.39		1 x \$1,448.76		
Venthly Cent			0 61 400 04				
Monthly Cost Annual Cost	2 \$1,495.69		2 \$1,493.24 \$17,918.88		2 \$1,957.10 \$23,485.20		
	\$17,948.28		\$17,310.00		φ20,400.20		

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