Erie County, NY 14001

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

Health Plan Comparison Report (4L)

Effective Date: 10/01/2016

Prepared On: 07/05/2016

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	Aetna Platinum OAEPO \$25 ID: 14030056		Aetna Gold OAEPO 1000 90% ID: 14030058		Aetna Gold Saving Plus OAEPO 1000 90% ID: 14030021		Aetna Silver OAEPO 2000 60% ID: 14030060	
	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			1070		1070,112 0070		10.0	
Primary Care	\$25		\$30 ded waived		D-\$30 ded waived; ND-\$50 after		\$30 ded waived	
Charielist	\$40		\$50 ded waived		ded D-\$50 ded waived; ND-\$70 after		\$50 ded waived	
Specialist	\$40		\$50 ded walved		ded		\$50 ded waived	
Inpatient Services								
Inpatient Hospital	\$500/admit		10% after ded		D-10% after ded; ND-30% after		40% after ded	
Mental Health Inpatient	\$500/admit; waived if readmitted		10% after ded		ded D-10% after ded; ND-30% after		40% after ded	
, , p	within 90 days				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		\$50 ded waived	
·					ded			
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		\$75 ded waived	
Single	1 x \$885.31		1 x \$739.15		1 x \$736.99		1 x \$627.59	
EE with Spouse	0 x \$1,770.61		0 x \$1,478.30		0 x \$1,473.97		0 x \$1,255.17	
EE with Child(ren)	0 x \$1,505.02		0 x \$1,256.55		0 x \$1,252.87		0 x \$1,066.90	
Family	1 x \$2,523.12		1 x \$2,106.57		1 x \$2,100.41		1 x \$1,788.62	
Monthly Cost	2 \$3,408.43		2 \$2,845.72		2 \$2,837.40		2 \$2,416.21	
Annual Cost	\$40,901.16		\$34,148.64		\$34,048.80		\$28,994.52	

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	Aetna Silver OAEPO 2000 80% ID: 14030061		Aetna Silver OAEPO 3000 70% ID: 14030062		Aetna Silver Savings Plus OAEPO 2000 80% ID: 14030022		Aetna Silver Savings Plus OAEPO 2500 80% ID: 14030024	
	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		D-\$75 ded waived; ND-\$100	
Single	1 x \$624.04		1 x \$606.25		ded waived \$627.37		ded waived \$613.89	
EE with Spouse	0 x \$1,248.07		0 x \$1,212.51		0 x \$1,254.74		0 x \$1,227.78	
EE with Child(ren)	0 x \$1,060.86		0 x \$1,030.63		0 x \$1,066.53		0 x \$1,043.62	
Family	1 x \$1,778.50		1 x \$1,727.82		1 x \$1,788.00		1 x \$1,749.59	
Monthly Cost	2 \$2,402.54		2 \$2,334.07		2 \$2,415.37		2 \$2,363.48	
Annual Cost	\$28,830.48		\$28,008.84		\$28,984.44		\$28,361.76	

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	Ae	tna	Aetna		Aetna		Aetna	
	Silver OAMC 3000 100/80 HSA Emb FH ID: 14030029		Silver OAMC 3000 100/70 HSA Emb ID: 14030030		Silver OAMC 2600 90/70 HSA Emb ID: 14030026		Silver OAEPO 2600 90% HSA PY Emb ID: 14030016	
	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	\$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								
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		1		1				
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								
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 \$696.92		1 x \$684.48		1 x \$677.63		1 x \$618.70	
EE with Spouse	0 x \$1,393.85		0 x \$1,368.95		0 x \$1,355.27		0 x \$1,237.40	
EE with Child(ren)	0 x \$1,184.77		0 x \$1,163.61		0 x \$1,151.98		0 x \$1,051.79	
Family	1 x \$1,986.23		1 x \$1,950.76		1 x \$1,931.26		1 x \$1,763.30	
Manakaka	0 000 15		0 005.04		2		φα ασα ασ	
Monthly Cost	2 \$2,683.15		2 \$2,635.24		2 \$2,608.89		2 \$2,382.00	
Annual Cost	\$32,197.80		\$31,622.88		\$31,306.68		\$28,584.00	

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	Aetna Silver Savings Plus OAEPO 2600 90% HSA PY Emb ID: 14030023		Aetna Bronze OAEPO 5000 80% HSA PY Emb ID: 14030020		Aetna Bronze OAEPO 4500 60% HSA Emb PY ID: 14030018		Aetna Bronze OAEPO 3500 50% ID: 14030063	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs				ı				
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 Office Visits	D-10%; ND-30%		20%		40%		50%	
	D-10% after ded; ND-30% after		20% after ded		40% after ded		50% after ded	
Primary Care	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		20% after ded		40% after ded		50% after ded	
Single	1 x \$621.97		1 x \$533.36		1 x \$532.49		1 x \$531.64	
EE with Spouse	0 x \$1,243.95		0 x \$1,066.71		0 x \$1,064.99		0 x \$1,063.28	
EE with Child(ren)	0 x \$1,057.36		0 x \$906.71		0 x \$905.24		0 x \$903.79	
Family	1 x \$1,772.63		1 x \$1,520.07		1 x \$1,517.60		1 x \$1,515.17	
Monthly Cost	2 \$2,394.60		2 \$2,053.43		2 \$2,050.09		2 \$2,046.81	
Monthly Cost Annual Cost	\$2,394.60		\$2,053.43		\$24,601.08		\$2,046.81	
, united Cost	Ψ20,733.20		Ψ24,041.10		φ24,001.00		Ψ24,301.72	

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	Aet Bronze OAEPO 5000			etna 00 70% ID: 14030014	Aetna Bronze Savings Plus OAEPO 4500 70% ID: 14030025		
	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							
Individual/Family Deductible	\$5,000/\$10,000 embedded		\$4,500/\$9,000 embedded		D-\$4,500/\$9,000; ND-\$6,000/ \$12,000 embedded		
Individual/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 Office Visits	40%		30%		D-30%; ND-50%		
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		
Inpatient Services							
Inpatient Hospital	40% after ded		30% after ded		D-30% after ded; ND-50% after ded		
Mental Health Inpatient	40% after ded		30% after ded		D-30% after ded; ND-50% after ded		
Outpatient Services							
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		
Lab/X-Ray	40% after ded		30% after ded		D-30% after ded; ND-50% after ded		
Mental Health Outpatient Emergency Care	40% after ded		30% after ded		D-30% after ded; ND-50% after ded		
Emergency Room	40% after ded		30% after ded		D-30% after ded; ND-Paid as designated		
Urgent Care	40% after ded		30% after ded		D-30% after ded; ND-50% after		
Single	1 x \$528.18		1 x \$527.32		1 x \$537.54		
EE with Spouse	0 x \$1,056.37		0 x \$1,054.64		0 x \$1,075.09		
EE with Child(ren)	0 x \$897.91		0 x \$896.44		0 x \$913.82		
Family	1 x \$1,505.33		1 x \$1,502.86		1 x \$1,532.00		
Monthly Cost	2 \$2,033.51		2 \$2,030.18		2 \$2,069.54		
Annual Cost	\$24,402.12		\$24,362.16		\$24,834.48		