Prepared For: Oxford 2017 4th qtr Metro Mid

Prepared By:

Delaware County, NY 12167

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 10/01/2017

Prepared On: 08/02/2017

SIC: 0000

Report ID: 33263661

|  | Oxford Metro M Platinum EPO 15/30 Gated OHI CNT  |             | Oxford Metro M Gold EPO 25/40 Non-Gated OHI CNT |             | Oxford Metro M Gold EPO 15/30 Gated OHI CNT  |             | Oxford Metro<br>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                                       |  |             |   |             | ·  |             |  |             |
| 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 Individual/Family OOP Limit | N/A<br>\$3,000/\$6,000   |             | \$1,250/\$2,500<br>\$5,000/\$10,000 (incl ded)  |             | \$750/\$1,500<br>\$4,000/\$8,000 (incl ded)  |             | \$1,250/\$2,500<br>\$4,500/\$9,000 (incl ded)  |             |
| Co-Insurance Office Visits                               | 0%   |             | 20%   |             | 20%  |             | 20%  |             |
| Primary Care Specialist Inpatient Services               | \$15<br>\$30   |             | \$25 ded waived<br>\$40 ded waived              |             | \$15 ded waived<br>\$30 ded waived           |             | \$25 ded waived<br>\$40 ded waived             |             |
| •  | *****  |             |   |             |  |             |  |             |
| Inpatient Hospital                                       | \$200/day; \$800<br>max/admit  |             | 20% after ded                                   |             | 20% after ded                                |             | 20% after ded                                  |             |
| Mental Health Inpatient                                  | \$200/day; \$800<br>max/admit  |             | 20% after ded                                   |             | 20% after ded                                |             | 20% after ded                                  |             |
| Outpatient Services                                      | , and the second |             |   |             | ·  |             |  |             |
| Outpatient Facility                                      | Hosp-\$500; FS-\$100   |             | Hosp-\$500 after ded; FS-<br>\$200 after ded    |             | Hosp-\$500 after ded; FS-<br>\$200 after ded |             | Hosp-\$500 after ded; FS-<br>\$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 \$923.29   |             | 1 x \$818.03                                    |             | 1 x \$802.55                                 |             | 1 x \$779.91                                   |             |
| EE with Spouse   | 0 x \$1,846.58   |             | 0 x \$1,636.06                                  |             | 0 x \$1,605.10                               |             | 0 x \$1,559.82                                 |             |
| EE with Child(ren)                                       | 0 x \$1,569.59   |             | 0 x \$1,390.65                                  |             | 0 x \$1,364.34                               |             | 0 x \$1,325.85                                 |             |
| Family   | 1 x \$2,631.38   |             | 1 x \$2,331.39                                  |             | 1 x \$2,287.27                               |             | 1 x \$2,222.74                                 |             |
| Monthly Cost   | 2 \$3,554.67   |             | 2 \$3,149.42                                    |             | 2 \$3,089.82                                 |             | 2 \$3,002.65                                   |             |
| Annual Cost  | \$42,656.04  |             | \$37,793.04                                     |             | \$37,077.84                                  |             | \$36,031.80                                    |             |
|  |  |             |   |             |  |             |  |             |

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|                              | Oxford Metro                          |             | Oxford Metro                          |             | Oxford Metro                                  |             | Oxford Metro                                   |             |
|------------------------------|---------------------------------------|-------------|---------------------------------------|-------------|---|-------------|--|-------------|
|                              | M Silver EPO 30/60 Non-Gated OHI CNT  |             | M Silver EPO 30/60 Gated OHI CNT      |             | M Silver EPO Prim Adv \$2000 Gated OHI<br>CNT |             | M Silver EPO HSA \$2000 35/50 Gated OHI<br>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<br>T2-3               |             | 10/65/50%to\$800 IntDed                        |             |
| Cost Share Information       |                                       |             |                                       |             |   |             |  |             |
| Individual/Family Deductible | \$2,500/\$5,000                       |             | \$2,500/\$5,000                       |             | \$2,000/\$4,000                               |             | \$2,000/\$4,000                                |             |
| Individual/Family OOP Limit  | \$6,850/\$13,700 (incl ded)           |             | \$6,850/\$13,700 (incl ded)           |             | \$6,500/\$13,000 (incl ded)                   |             | \$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                   | \$60 ded waived                       |             | \$60 ded waived                       |             | \$60 after ded                                |             | \$50 after ded                                 |             |
| Inpatient Services           |                                       |             |                                       |             |   |             |  |             |
| Inpatient Hospital           | 30% after ded                         |             | 30% after ded                         |             | \$400/day after ded;<br>\$1,600 max/admit     |             | 30% after ded                                  |             |
| Mental Health Inpatient      | 30% after ded                         |             | 30% after ded                         |             | \$400/day after ded;<br>\$1,600 max/admit     |             | 30% after ded                                  |             |
| Outpatient Services          |                                       |             |                                       |             |   |             |  |             |
| Outpatient Facility          | 30% after ded                         |             | 30% after ded                         |             | Hosp-\$750 after ded; FS-<br>\$300 after ded  |             | Hosp-\$750 after ded; FS-<br>\$300 after ded   |             |
| Lab/X-Ray                    | Lab-No charge;<br>X-ray-30% after ded |             | Lab-No charge;<br>X-ray-30% after ded |             | Lab-\$60 after ded; X-ray-<br>\$50 after ded  |             | Lab-30% after ded; X-ray-<br>\$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 \$710.68                          |             | 1 x \$675.50                          |             | 1 x \$668.37                                  |             | 1 x \$639.48                                   |             |
| EE with Spouse               | 0 x \$1,421.36                        |             | 0 x \$1,351.00                        |             | 0 x \$1,336.74                                |             | 0 x \$1,278.96                                 |             |
| EE with Child(ren)           | 0 x \$1,208.16                        |             | 0 x \$1,148.35                        |             | 0 x \$1,136.23                                |             | 0 x \$1,087.12                                 |             |
| Family                       | 1 x \$2,025.44                        |             | 1 x \$1,925.18                        |             | 1 x \$1,904.85                                |             | 1 x \$1,822.52                                 |             |
| Monthly Cost                 | 2 \$2,736.12                          |             | 2 \$2,600.68                          |             | 2 \$2,573.22                                  |             | 2 \$2,462.00                                   |             |
| Annual Cost                  | \$32,833.44                           |             | \$31,208.16                           |             | \$30,878.64                                   |             | \$29,544.00                                    |             |
|                              |                                       |             |                                       |             |   |             |  |             |

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|                               | Oxford Metro                                   |            | Oxford Metro                                  |             | Oxford Metro                              |             | Oxford Metro                          |             |
|-------------------------------|--|------------|---|-------------|---|-------------|---------------------------------------|-------------|
|                               | M Bronze EPO HSA \$5750 40/75 Gated OHI<br>CNT |            | M Bronze EPO HSA \$6550 100% Gated OHI<br>CNT |             | M Bronze EPO HSA \$3200 Gated OHI CNT     |             | M Bronze EPO HSA \$5500 Gated OHI CNT |             |
|                               | In-Network O                                   | ut-Network | In-Network                                    | Out-Network | In-Network                                | Out-Network | In-Network                            | Out-Network |
| Prescription Drugs            |  |            |   |             |   |             |                                       |             |
| Drug Card                     | 10/65/50%to\$800 IntDed                        | 09         | %/0%/0% IntDed T2-3                           |             | 50%/50%/50% IntDed<br>T2-3                |             | 10/65/50%to\$800 IntDed               |             |
| Cost Share Information        |  |            |   |             |   |             |                                       |             |
| Individual/Family Deductible  | \$5,750/\$11,500                               | \$6        | 6,550/\$13,100                                |             | \$3,200/\$6,400                           |             | \$5,500/\$11,000                      |             |
| Individual/Family OOP Limit   | \$6,550/\$13,100 (incl ded)                    | \$6        | 6,550/\$13,100 (incl ded)                     |             | \$6,550/\$13,100 (incl ded)               |             | \$6,550/\$13,100 (incl ded)           |             |
| Co-Insurance<br>Office Visits | 50%  | 09         | %   |             | 50%                                       |             | 30%                                   |             |
| Primary Care                  | \$40 after ded                                 | 00         | % after ded                                   |             | 50% after ded                             |             | 30% after ded                         |             |
| Specialist                    | \$75 after ded                                 |            | % after ded                                   |             | 50% after ded                             |             | 30% after ded                         |             |
| Inpatient Services            |  | -          |   |             |   |             |                                       |             |
| Inpatient Hospital            | 50% after ded                                  | 09         | % after ded                                   |             | \$250/day after ded;<br>\$1,250 max/admit |             | 30% after ded                         |             |
| Mental Health Inpatient       | 50% after ded                                  | 09         | % after ded                                   |             | \$250/day after ded;<br>\$1,250 max/admit |             | 30% after ded                         |             |
| Outpatient Services           |  |            |   |             |   |             |                                       |             |
| Outpatient Facility           | Hosp-\$1,000 after ded;<br>FS-\$500 after ded  | 09         | % after ded                                   |             | 50% after ded                             |             | 30% after ded                         |             |
| Lab/X-Ray                     | 50% after ded                                  | 09         | % after ded                                   |             | 50% after ded                             |             | 30% after ded                         |             |
| Mental Health Outpatient      | \$75 after ded                                 | 09         | % after ded                                   |             | 50% after ded                             |             | 30% after ded                         |             |
| Emergency Care                |  |            |   |             |   |             |                                       |             |
| Emergency Room                | \$500 (waived if admitted) after ded           | 09         | % after ded                                   |             | 50% after ded                             |             | 30% after ded                         |             |
| Urgent Care                   | \$80 after ded                                 | 09         | % after ded                                   |             | 50% after ded                             |             | 30% after ded                         |             |
| Single                        | 1 x \$549.27                                   |            | 1 x \$542.69                                  |             | 1 x \$547.51                              |             | 1 x \$548.81                          |             |
| EE with Spouse                | 0 x \$1,098.54                                 |            | 0 x \$1,085.38                                |             | 0 x \$1,095.02                            |             | 0 x \$1,097.62                        |             |
| EE with Child(ren)            | 0 x \$933.76                                   |            | 0 x \$922.57                                  |             | 0 x \$930.77                              |             | 0 x \$932.98                          |             |
| Family                        | 1 x \$1,565.42                                 |            | 1 x \$1,546.67                                |             | 1 x \$1,560.40                            |             | 1 x \$1,564.11                        |             |
| Monthly Cost                  | 2 \$2,114.69                                   |            | 2 \$2,089.36                                  |             | 2 \$2,107.91                              |             | 2 \$2,112.92                          |             |
| Annual Cost                   | \$25,376.28                                    |            | \$25,072.32                                   |             | \$25,294.92                               |             | \$25,355.04                           |             |
|                               |  |            |   |             |   |             |                                       |             |