Prepared For: Aetna 2019 1st qtr Albany

Albany County, NY 12007

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

Health Plan Comparison Report (4L)

Effective Date: 01/01/2019

Prepared On: 10/18/2018

Report ID: 35529955 SIC: 0000

	Aetna Gold OAEPO 1000 90% ID: 14041846 (UCR=N/A)	(EPOc) Silver OAEPO 2800 90%	Aetna Silver OAEPO 2800 90% HSA PY ID: 14041843 (HSA) (UCR=N/A)		Aetna Silver OAEPO 2550 70% ID: 14041847 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 3000 70% ID: 14041849 (EPOc) (UCR=N/A)	
	In-Network Out-Ne	twork In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs								
Drug Card	15/65/50%/TCS/100 ded T2-4	15/65/50%/TCS IntDed		15/65/50%/TCS/100 ded T2-4		15/65/50%/TCS/100 ded T2-4		
Cost Share Information								
Individual/Family Deductible	\$1,000/\$2,000 embedded	\$2,800/\$5,600 embedded		\$2,550/\$5,100 embedded		\$3,000/\$6,000 embedded		
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)	\$6,550/\$13,100 (incl ded)		\$7,900/\$15,800 (incl ded)		\$7,900/\$15,800 (incl ded)		
Co-Insurance	10%	10%		30%		30%		
Office Visits				,				
Primary Care	\$30 ded waived	10% after ded		\$45 ded waived		\$45 ded waived		
Specialist	\$60 ded waived	10% after ded		\$75 ded waived		\$75 ded waived		
Inpatient Services								
Inpatient Hospital	10% after ded	10% after ded		30% after ded		30% after ded		
Mental Health Inpatient	10% after ded	10% after ded		30% after ded		30% 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	10% after ded	10% after ded		Lab-\$45 ded waived; X-ray-30% after ded		30% after ded		
Mental Health Outpatient	\$60 ded waived	10% after ded		\$75 ded waived		\$75 ded waived		
Emergency Care				,				
Emergency Room	\$750 (waived if admitted) ded waived	10% after ded		\$750 (waived if admitted) ded waived		\$750 (waived if admitted) ded waived		
Urgent Care	\$75 ded waived	10% after ded		\$90 ded waived		\$90 ded waived		
Single	1 x \$800.87	1 x \$707.46		1 x \$669.47		1 x \$650.99		
EE with Spouse	0 x \$1,601.75	0 x \$1,414.92		0 x \$1,338.94		0 x \$1,301.98		
EE with Child(ren)	0 x \$1,361.49	0 x \$1,202.68		0 x \$1,138.10		0 x \$1,106.68		
Family	1 x \$2,282.49	1 x \$2,016.27		1 x \$1,908.00		1 x \$1,855.31		
Monthly Cost	2 \$3,083.36	2 \$2,723.73		2 \$2,577.47		2 \$2,506.30		
Annual Cost	\$37,000.32	\$32,684.76		\$30,929.64		\$30,075.60		

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	Aetna Bronze OAEPO 5000 70% ID: 14041848 (EPOc) (UCR=N/A)		Aetna Bronze OAEPO 3750 50% ID: 14041850 (EPOc) (UCR=N/A)		Aetna Bronze OAEPO 5400 50% HSA ID: 14041844 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs						
Drug Card	15/65/50%/TCS/100 ded T2-4		15/65/50%/TCS/100 ded T2-4		15/65/50%/TCS IntDed	
Cost Share Information						
Individual/Family Deductible	\$5,000/\$10,000 embedded		\$3,750/\$7,500 embedded		\$5,400/\$10,800 embedded	
Individual/Family OOP Limit	\$7,700/\$15,400 (incl ded)		\$7,900/\$15,800 (incl ded)		\$6,650/\$13,300 (incl ded)	
Co-Insurance	30%		50%		50%	
Office Visits						
Primary Care	30% after ded		50% after ded		50% after ded	
Specialist	30% after ded		50% after ded		50% after ded	
Inpatient Services						
Inpatient Hospital	30% after ded		50% after ded		50% after ded	
Mental Health Inpatient	30% after ded		50% after ded		50% after ded	
Outpatient Services						
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	30% after ded		50% after ded		50% after ded	
Mental Health Outpatient	30% after ded		50% after ded		50% after ded	
Emergency Care						
Emergency Room	30% after ded		50% after ded		50% after ded	
Urgent Care	30% after ded		50% after ded		50% after ded	
Single	1 x \$591.15		1 x \$548.08		1 x \$484.19	
EE with Spouse	0 x \$1,182.30		0 x \$1,096.16		0 x \$968.37	
EE with Child(ren)	0 x \$1,004.95		0 x \$931.73		0 x \$823.11	
Family	1 x \$1,684.78		1 x \$1,562.02		1 x \$1,379.93	
Monthly Cost	2 \$2,275.93		2 \$2,110.10		2 \$1,864.12	
Annual Cost	\$27,311.16		\$25,321.20		\$22,369.44	