Prepared For: Aetna 2019 3rd qtr Albany

Prepared By:

Albany County, NY 12007

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 07/01/2019

Prepared On: 04/03/2019

SIC: 0000

Report ID: 36322836

	Aetna Gold OAEPO 1000 90% ID: 14041846 (EPOc) (UCR=N/A)		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-Network	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 \$854.33		1 x \$754.68		1 x \$714.15		1 x \$694.44	
EE with Spouse	0 x \$1,708.65		0 x \$1,509.36		0 x \$1,428.31		0 x \$1,388.87	
EE with Child(ren)	0 x \$1,452.36		0 x \$1,282.95		0 x \$1,214.06		0 x \$1,180.54	
Family	1 x \$2,434.83		1 x \$2,150.83		1 x \$2,035.34		1 x \$1,979.14	
Monthly Cost	2 \$3,289.16		2 \$2,905.51		2 \$2,749.49		2 \$2,673.58	
Annual Cost	\$39,469.92		\$34,866.12		\$32,993.88		\$32,082.96	

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	Aeti Bronze OAEPO 5000 70% (UCR:	6 ID: 14041848 (EPOc)	Aetr Bronze OAEPO 3750 50% (UCR=	6 ID: 14041850 (EPOc)	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 \$630.60		1 x \$584.66		1 x \$516.50		
EE with Spouse	0 x \$1,261.21		0 x \$1,169.32		0 x \$1,033.00		
EE with Child(ren)	0 x \$1,072.03		0 x \$993.92		0 x \$878.05		
Family	1 x \$1,797.22		1 x \$1,666.27		1 x \$1,472.03		
Monthly Cost	2 \$2,427.82		2 \$2,250.93		2 \$1,988.53		
Annual Cost	\$29,133.84		\$27,011.16		\$23,862.36		