Prepared For: Aetna 2020 1st qtr Albany

Albany County, NY 12007

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

Health Plan Comparison Report (4L)

Effective Date: 01/01/2020

Prepared On: 11/25/2019

SIC: 0000

Report ID: 37203153

	Aetna Gold OAEPO 1000 90% ID: 14042206 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 2800 90% HSA PY ID: 14042203 (HSA) (UCR=N/A)		Aetna Silver OAEPO 2800 65% ID: 14042207 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 3100 65% ID: 14042209 (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/200 ded T2-4		15/65/50%/TCS/200 ded T2-4	
Cost Share Information	·							
Individual/Family Deductible	\$1,000/\$2,000 embedded		\$2,800/\$5,600 embedded		\$2,800/\$5,600 embedded		\$3,100/\$6,200 embedded	
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)		\$6,550/\$13,100 (incl ded)		\$8,150/\$16,300 (incl ded)		\$8,150/\$16,300 (incl ded)	
Co-Insurance	10%		10%		35%		35%	
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		35% after ded		35% after ded	
Mental Health Inpatient	10% after ded		10% after ded		35% after ded		35% 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-35% after ded		35% after ded	
Mental Health Outpatient	\$30 ded waived		10% after ded		\$45 ded waived		\$45 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	2 x \$828.45		2 x \$726.30	I	2 x \$674.44		2 x \$656.01	
EE with Spouse	0 x \$1,656.91		0 x \$1,452.60		0 x \$1,348.88		0 x \$1,312.02	
EE with Child(ren)	0 x \$1,408.37		0 x \$1,234.71		0 x \$1,146.55		0 x \$1,115.21	
Family	0 x \$2,361.09		0 x \$2,069.95		0 x \$1,922.15		0 x \$1,869.62	
Monthly Coat	2 01 050 00		0 64 450 00		2 64 240 22		0 01 010 00	
Monthly Cost Annual Cost	2 \$1,656.90 \$19,882.80		2 \$1,452.60 \$17,431.20		2 \$1,348.88 \$16,186.56		2 \$1,312.02 \$15,744.24	

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	Aetna Bronze OAEPO 5250 70% (UCR=N	ID: 14042208 (EPOc)	Aetr Bronze OAEPO 3750 50% (UCR:	% ID: 14042210 (EPOc)	Aetna Bronze OAEPO 5400 50% HSA ID: 14042204 (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	\$5,250/\$10,500 embedded		\$3,750/\$7,500 embedded		\$5,400/\$10,800 embedded		
Individual/Family OOP Limit	\$8,150/\$16,300 (incl ded)		\$8,150/\$16,300 (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	2 x \$613.76		2 x \$575.00		2 x \$500.00		
EE with Spouse	0 x \$1,227.53		0 x \$1,149.99		0 x \$999.99		
EE with Child(ren)	0 x \$1,043.40		0 x \$977.49		0 x \$849.99		
Family	0 x \$1,749.23		0 x \$1,638.74		0 x \$1,424.99		
Manakhi Oara	0 44 007 50		0 4445000		0 44 000 00		
Monthly Cost Annual Cost	2 \$1,227.52 \$14,730.24		2 \$1,150.00 \$13,800.00		2 \$1,000.00 \$12,000.00		
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