Prepared For: Aetna 2020 3rd qtr Albany

Albany County, NY 12007

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

Health Plan Comparison Report (4L)

Effective Date: 07/01/2020

Prepared On: 04/28/2020

SIC: 0000

Report ID: 37644575

	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 \$878.31		2 x \$770.01		2 x \$715.03		2 x \$695.49	
EE with Spouse	0 x \$1,756.63		0 x \$1,540.02		0 x \$1,430.06		0 x \$1,390.98	
EE with Child(ren)	0 x \$1,493.14		0 x \$1,309.02		0 x \$1,215.55		0 x \$1,182.33	
Family	0 x \$2,503.20		0 x \$2,194.53		0 x \$2,037.84		0 x \$1,982.15	
Monthly Cost	2 \$1,756.62		2 \$1,540.02		2 \$1,430.06		2 \$1,390.98	
Annual Cost	\$21,079.44		\$1,340.02		\$17,160.72		\$16,691.76	

Prepared For: Aetna 2020 3rd qtr Albany

Albany County, NY 12007 Effective Date: 07/01/2020

Prepared By: Clifford Grekin Inc. - (631)963-6020 Report ID: 37644575 SIC: 0000

Health Plan Comparison Report (4L)

Prepared On: 04/28/2020

	Aetr Bronze OAEPO 5250 70% (UCR=	6 ID: 14042208 (EPOc)	Aetr Bronze OAEPO 3750 50% (UCR=	6 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 \$650.70		2 x \$609.60		2 x \$530.09		
EE with Spouse	0 x \$1,301.41		0 x \$1,219.20		0 x \$1,060.18		
EE with Child(ren)	0 x \$1,106.20		0 x \$1,036.32		0 x \$901.15		
Family	0 x \$1,854.51		0 x \$1,737.37		0 x \$1,510.76		
Monthly Cost	2 \$1,301.40		2 \$1,219.20		2 \$1,060.18		
Annual Cost	\$15,616.80		\$14,630.40		\$12,722.16		