Prepared For: Aetna 2022 2nd qtr NY City and Long Island

New York County, NY 10001

Prepared By:

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 04/01/2022

Prepared On: 01/10/2022

SIC: 0000

Report ID: 38563982

	Aetna Gold OAEPO 1400 80% ID: 14047700 (EPOc) (UCR=N/A)		Aetna Signature Gold OAEPO 2000 90% ID: 14047704 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 3000 80% HSA PY ID: 14047692 (HSA) (UCR=N/A)		Aetna Silver OAEPO 2800 60% ID: 14047706 (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		5/65/50%/TCS/100 ded T2-4		15/65/50%/TCS IntDed		15/65/50%/TCS/200 ded T2-4	
Cost Share Information								
Individual/Family Deductible	\$1,400/\$2,800 embedded		\$2,000/\$4,000 embedded		\$3,000/\$6,000 embedded		\$2,800/\$5,600 embedded	
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)		\$6,500/\$13,000 (incl ded)		\$6,900/\$13,800 (incl ded)		\$8,550/\$17,100 (incl ded)	
Co-Insurance	20%		10%		20%		40%	
Office Visits								
Primary Care	\$30 ded waived		No charge		20% after ded		\$30 ded waived	
Specialist	\$75 ded waived		\$50 ded waived		20% after ded		\$75 ded waived	
Inpatient Services								
Inpatient Hospital	20% after ded		10% after ded		20% after ded		40% after ded	
Mental Health Inpatient	20% after ded		10% after ded		20% after ded		40% 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	20% after ded		10% after ded		20% after ded		Lab-\$30 ded waived; X-ray-40% after ded	
Mental Health Outpatient	\$30 ded waived		No charge		20% after ded		\$30 ded waived	
Emergency Care								
Emergency Room	\$750 (waived if admitted) ded waived		\$750 (waived if admitted) ded waived		20% after ded		40% after ded	
Urgent Care	\$75 ded waived		\$75 ded waived		20% after ded		\$90 ded waived	
Single	2 x \$1,027.04		2 x \$987.62		2 x \$907.99		2 x \$878.46	
EE with Spouse	0 x \$2,054.09		0 x \$1,975.23		0 x \$1,815.98		0 x \$1,756.92	
EE with Child(ren)	0 x \$1,745.97		0 x \$1,678.95		0 x \$1,543.58		0 x \$1,493.38	
Family	0 x \$2,927.07		0 x \$2,814.71		0 x \$2,587.77		0 x \$2,503.62	
Monthly Cost	2 \$2,054.08		2 \$1,975.24		2 \$1,815.98		2 \$1,756.92	
Annual Cost	\$24,648.96		\$23,702.88		\$21,791.76		\$21,083.04	

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	Aetna Silver OAEPO 3600 65% ID: 14047707 (EPOc) (UCR=N/A)		Aetna Signature Silver OAEPO 7200 70% ID: 14047712 (EPOc) (UCR=N/A)		Aetna Signature Silver OAEPO 5500 70% ID: 14047713 (EPOc) (UCR=N/A)		Aetna Bronze OAEPO 6000 60% ID: 14047716 (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/200 ded T2-4		5/65/50%/TCS/100 ded T2-4		5/65/50%/TCS/100 ded T2-4		15/65/50%/TCS/100 ded T2-4	
Cost Share Information								
Individual/Family Deductible	\$3,600/\$7,200 embedded		\$7,200/\$14,400 embedded		\$5,500/\$11,000 embedded		\$6,000/\$12,000 embedded	
Individual/Family OOP Limit	\$8,550/\$17,100 (incl ded)		\$8,550/\$17,100 (incl ded)		\$8,550/\$17,100 (incl ded)		\$8,550/\$17,100 (incl ded)	
Co-Insurance	35%		30%		30%		40%	
Office Visits								
Primary Care	\$30 ded waived		No charge		No charge		40% after ded	
Specialist	\$75 ded waived		\$80 ded waived		30% after ded		40% after ded	
Inpatient Services					,			
Inpatient Hospital	35% after ded		30% after ded		30% after ded		40% after ded	
Mental Health Inpatient	35% after ded		30% after ded		30% after ded		40% 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	35% after ded		Lab-\$80 ded waived; X-ray-30% after ded		30% after ded		40% after ded	
Mental Health Outpatient	\$30 ded waived		No charge		No charge		40% after ded	
Emergency Care								
Emergency Room	35% after ded		30% after ded		30% after ded		40% after ded	
Urgent Care	\$90 ded waived		\$90 ded waived		30% after ded		40% after ded	
Single	2 x \$858.84		2 x \$820.76	I	2 x \$814.38		2 x \$735.89	
EE with Spouse	0 x \$1,717.68		0 x \$1,641.53		0 x \$1,628.75		0 x \$1,471.77	
EE with Child(ren)	0 x \$1,460.03		0 x \$1,395.30		0 x \$1,384.44		0 x \$1,251.01	
Family	0 x \$2,447.70		0 x \$2,339.18		0 x \$2,320.97		0 x \$2,097.28	
Monthly Cost Annual Cost	2 \$1,717.68 \$20,612.16		2 \$1,641.52 \$19,698.24		2 \$1,628.76 \$19,545.12		2 \$1,471.78 \$17,661.36	

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	Aet Bronze OAEPO 4800 50% (UCR:		Aetna Silver OAEPO 5000 50% HSA ID: 14047696 (HSA) (UCR=N/A)			
	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			
Cost Share Information						
Individual/Family Deductible	\$4,800/\$9,600 embedded		\$5,000/\$10,000 embedded			
Individual/Family OOP Limit	\$8,550/\$17,100 (incl ded)		\$6,200/\$12,400 (incl ded)			
Co-Insurance	50%		50%			
Office Visits						
Primary Care	50% after ded		50% after ded			
Specialist	50% after ded		50% after ded			
Inpatient Services						
Inpatient Hospital	50% after ded		50% after ded			
Mental Health Inpatient	50% after ded		50% after ded			
Outpatient Services						
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery			
Lab/X-Ray	50% after ded		50% after ded			
Mental Health Outpatient	50% after ded		50% after ded			
Emergency Care						
Emergency Room	50% after ded		50% after ded			
Urgent Care	50% after ded		50% after ded			
Single	2 x \$716.15		2 x \$683.57			
EE with Spouse	0 x \$1,432.30		0 x \$1,367.14			
EE with Child(ren)	0 x \$1,217.46		0 x \$1,162.07			
Family	0 x \$2,041.03		0 x \$1,948.18			
Monthly Cost	2 \$1,432.30		2 \$1,367.14			
Annual Cost	\$17,187.60		\$16,405.68			

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