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

Health Plan Report Prepared On: 12/21/2013 Report Id: 24394413

Effective Date: 01/01/2014 SIC: 0000

	CDPHP 322 Platinum PPO Copay 20/20 RX4 (PPO)		CDPHP 313 Platinum EPO Copay 15/25 RX3 (EPO)		CDPHP 318 Platinum HMO Copay 25/25 RX3 (HMO)	
Prescription Drugs	In-Network	Out-Network	In-Network	Out-Network	In-Network	
Rx Card	10/25/40	UCR=N/A	4/30/60/60	UCR=N/A	4/30/60/60 UCR=N/A	
Cost Share Information						
Individual/Family Deductible	N/A	\$1,000/\$2,500 embedded	N/A		N/A	
Individual/Family OOP Limit	\$3,500/\$7,000	\$3,000/\$7,500 (incl ded)	\$6,350/\$12,700		\$6,350/\$12,700	
Co-Insurance	N/A	30%	N/A		N/A	
Lifetime Maximum	None	None	None		None	
Office Visits						
Primary Care	\$20	30% after ded	\$15		\$25	
Specialist	\$20	30% after ded	\$25		\$25	
Chiropractic Care	\$20	30% after ded	\$25		\$25	
Inpatient Services						
Inpatient Hospital	\$750/admit	30% after ded	\$200/admit		\$500/admit	
Inpatient Surgery	Included in Inpatient Hospital	30% after ded	Included in Inpatient Hospital		Included in Inpatient Hospital	
Mental Health Inpatient	\$750/admit	30% after ded	\$200/admit		\$500/admit	
Substance Abuse Inpatient	\$750/admit	30% after ded	\$200/admit		\$500/admit	
Outpatient Services						
Outpatient Facility	\$200	30% after ded	\$150		\$100	
Outpatient Surgery	No charge	30% after ded	No charge		No charge	
Lab/X-Ray	CDPHP Lab-No charge; Other-\$20	30% after ded	CDPHP Lab-No charge; PCP-\$15; Other-\$25		CDPHP Lab-No charge; Other-\$25	
Mental Health Outpatient	\$20	30% after ded	\$15		\$25	
Substance Abuse Outpatient	\$20	30% after ded	\$15		\$25	
Emergency Care						
Emergency Room	\$75 (waived if admitted)	\$75 (waived if admitted) after ded	\$100 (waived if admitted)		\$100 (waived if admitted)	
Recovery/Special Needs						
Home Health Care	\$20; 40 visits/yr	30% after ded; 40 visits/yr	\$15; 40 visits/yr		\$25; 40 visits/yr	
Single	1 x \$563.29		1 x \$538.6	7	1 x \$535.40	
Single EE with Spouse	1 x \$563.28		1 x \$538.6 1 x \$1,077.3		1 x \$535.40 1 x \$1,070.80	
EE with Child(ren)	1 x \$957.58		1 x \$915.7		1 x \$910.18	
Family	1 x \$1,605.3		1 x \$1,535.2		1 x \$1,525.90	
Medicare	0 \$0.00)	0 \$0.0	0	0 \$0.00	
Monthly Cost Annual Cost	4 \$4,252.77 \$51,033.24		4 \$4,066.9 \$48,803.5		4 \$4,042.28 \$48,507.36	
					<u> </u>	

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Health Plan Report

	CDPHP Platinum Standard EPO Copay 15/35 RX5 (EPO)		CDPHP 320 Gold HMO Copay 70/70 RX9 (HMO)	CDPHP 123 Gold EPO Hybrid 25/50 RX2 (EPOc)	
Prescription Drugs	In-Network	Out-Network	In-Network	In-Network	Out-Network
Rx Card	10/30/60	UCR=N/A	10/80/100/100 UCR=N/A	4/50%/50%	UCR=N/A
Cost Share Information					
Individual/Family Deductible	N/A		N/A	\$500/\$1,000 embedded	
Individual/Family OOP Limit	\$2,000/\$4,000		\$6,350/\$12,700	\$2,000/\$4,000 (incl ded)	
Co-Insurance	N/A		N/A	20%	
Lifetime Maximum	None		None	None	
Office Visits					
Primary Care	\$15		\$70	\$25 ded waived	
Specialist	\$35		\$70	\$50 ded waived	
Chiropractic Care	\$35		\$70	\$50 ded waived	
Inpatient Services					
Inpatient Hospital	\$500/admit		\$1,000/admit	20% after ded	
Inpatient Surgery	Included in Inpatient Hospital		Included in Inpatient Hospital	20% after ded	
Mental Health Inpatient	\$500/admit		\$1,000/admit	20% after ded	
Substance Abuse Inpatient	\$500/admit		\$1,000/admit	20% after ded	
Outpatient Services					
Outpatient Facility	\$100		\$250	20% after ded	
Outpatient Surgery	No charge		No charge	20% after ded	
Lab/X-Ray	PCP-\$15; Other-\$35		CDPHP Lab-No charge; Other-\$70	CDPHP Lab-No charge; PCP-\$25 after ded; Other-\$50 after ded	
Mental Health Outpatient	\$15		\$70	\$25 ded waived	
Substance Abuse Outpatient	\$15		\$70	\$25 ded waived	
Emergency Care					
Emergency Room	\$100 (waived if admitted)		\$200 (waived if admitted)	20% after ded	
Recovery/Special Needs					
Home Health Care	\$15; 40 visits/yr		\$70; 40 visits/yr	\$25 ded waived; 40 visits/yr	
Single	1 x \$517.7	7	1 x \$471.36	1 x \$448.78	
Single EE with Spouse	1 x \$517.7 1 x \$1,035.5		1 x \$471.36 1 x \$942.72	1 x \$448.78	
EE with Child(ren)	1 x \$880.2		1 x \$801.31	1 x \$762.92	
Family	1 x \$1,475.6		1 x \$1,343.37	1 x \$1,279.0	1
Medicare	0 \$0.0	0	0 \$0.00	0 \$0.00)
Monthly Cost	4 \$3,909.1 \$46,910.1		4 \$3,558.76 \$42,705.12	4 \$3,388.26 \$40,659.12	

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Prescription Drugs Rx Card	In-Network	Out-Network	1			
		Out Hetwork	In-Network	Out-Network	In-Network	Out-Network
I	4/50%/50%	UCR=N/A	10/50/80/80	UCR=N/A	50% G/P/NP/S	UCR=N/A
Cost Share Information						
Individual/Family Deductible			\$2,000/\$4,000		\$2,000/\$4,000	
,			embedded		embedded	
Individual/Family OOP Limit			\$6,350/\$12,700 (incl ded)		\$5,000/\$10,000 (incl ded)	
Co-Insurance			20%		20%	
Lifetime Maximum			None		None	
Office Visits						
Primary Care			\$30 ded waived		\$40 ded waived	
Specialist			\$60 ded waived		\$60 ded waived	
Chiropractic Care			\$60 ded waived		\$60 ded waived	
Crimopractic Care			waived		waived	
Inpatient Services			000/ 6 1		000/ 6 1 1	
Inpatient Hospital			20% after ded		20% after ded	
Inpatient Surgery			20% after ded		20% after ded	
Mental Health Inpatient			20% after ded		20% after ded	
Substance Abuse Inpatient			20% after ded		20% after ded	
Outpatient Services						
Outpatient Facility			20% after ded		20% after ded	
Outpatient Surgery			20% after ded		20% after ded	
Lab/X-Ray			CDPHP Lab-No charge;		CDPHP Lab-No charge;	
•			PCP-\$30 ded waived; Other-\$60 ded waived		PCP-\$40 ded waived; Other-\$60 ded waived	
Mental Health Outpatient			\$30 ded waived		\$40 ded waived	
Substance Abuse Outpatient			\$30 ded waived		\$40 ded waived	
Emergency Care						
Emergency Room			20% after ded		20% after ded	
Recovery/Special Needs						
Home Health Care			\$30 ded waived; 40		\$40 ded waived; 40	
			visits/yr		visits/yr	
Single	1 x \$391.8	88	1 x \$389.0	<u> </u> 1	1 x \$385.2	3
EE with Spouse	1 x \$783.7		1 x \$778.0		1 x \$770.4	
EE with Child(ren)	1 x \$666.2	0	1 x \$661.3	1	1 x \$654.9	0
Family	1 x \$1,116.8		1 x \$1,108.67		1 x \$1,097.9	
Medicare	0 \$0.0	0	0 \$0.00	0	0 \$0.0	0
Monthly Cost	4 \$2,958.7		4 \$2,937.00		4 \$2,908.5	
Annual Cost	\$35,504.6	4	\$35,244.00	0	\$34,902.2	4

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Health Plan Report

	CDPHP 349 Silver HDEPO 1500 RX8 (HSA)		CDPHP 333 Bronze HDEPO 4000 RX2 (HSA)		CDPHP 353 Bronze HDEPO 5000 RX8 (HSA)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs Rx Card	10/50/80/80 IntDed	UCR=N/A	50% IntDed G/P/NP/S	UCR=N/A	10/50/80/80 IntDed	UCR=N/A
Cost Share Information						
Individual/Family Deductible	\$1,500/\$3,000 aggregate		\$4,000/\$8,000 aggregate		\$5,000/\$10,000 aggregate	
Individual/Family OOP Limit	\$6,350/\$12,700 (incl ded)		\$6,350/\$12,700 (incl ded)		\$6,350/\$12,700 (incl ded)	
Co-Insurance	0%		0%		50%	
Lifetime Maximum	None		None		None	
Office Visits						
Primary Care	\$25 after ded		0% after ded		50% after ded	
Specialist	\$40 after ded		0% after ded		50% after ded	
Chiropractic Care	\$40 after ded		0% after ded		50% after ded	
Inpatient Services						
Inpatient Hospital	0% after ded		0% after ded		50% after ded	
Inpatient Surgery	0% after ded		0% after ded		50% after ded	
Mental Health Inpatient	0% after ded		0% after ded		50% after ded	
Substance Abuse Inpatient	0% after ded		0% after ded		50% after ded	
Outpatient Services						
Outpatient Facility	\$100 after ded		0% after ded		50% after ded	
Outpatient Surgery	No charge		0% after ded		50% after ded	
Lab/X-Ray	CDPHP Lab-No charge; PCP-\$25 after ded; Other-\$40 after ded		0% after ded		CDPHP Lab-No charge; Other-50% after ded	
Mental Health Outpatient	\$25 after ded		0% after ded		50% after ded	
Substance Abuse Outpatient	\$25 after ded		0% after ded		50% after ded	
Emergency Care						
Emergency Room	\$50 (waived if admitted) after ded		0% after ded		50% after ded	
Recovery/Special Needs						
Home Health Care	\$25 after ded; 40 visits/yr		0% after ded; 40 visits/yr		50% after ded; 40 visits/yr	
Single	1 x \$377.99		1 x \$327.4		1 x \$314.3	
EE with Spouse	1 x \$755.99		1 x \$654.7		1 x \$628.6	
EE with Child(ren)	1 x \$642.59		1 x \$556.5		1 x \$534.3	
Family Medicare	1 x \$1,077.25		1 x \$933.0 0 \$0.0		1 x \$895.8 0 \$0.0	
iviedicale	0 \$0.00	J	\$0.0	U	\$0.0	U
Monthly Cost Annual Cost	4 \$2,853.8 \$34,246.2		4 \$2,471.8 \$29,662.0		4 \$2,373.2 \$28,478.6	