Prepared For: Aetna 2019 2nd qtr Mid Hudson

Delaware County, NY 12167

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

Health Plan Comparison Report (4L)

Effective Date: 04/01/2019

Prepared On: 01/11/2019

SIC: 0000

Report ID: 36038596

| | 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 \$1,039.01 | | 1 x \$917.82 | | 1 x \$868.53 | | 1 x \$844.55 | |
| EE with Spouse | 0 x \$2,078.01 | | 0 x \$1,835.63 | | 0 x \$1,737.06 | | 0 x \$1,689.10 | |
| EE with Child(ren) | 0 x \$1,766.31 | | 0 x \$1,560.29 | | 0 x \$1,476.50 | | 0 x \$1,435.74 | |
| Family | 1 x \$2,961.16 | | 1 x \$2,615.78 | | 1 x \$2,475.31 | | 1 x \$2,406.97 | |
| Monthly Cost | 2 \$4,000.17 | | 2 \$3,533.60 | | 2 \$3,343.84 | | 2 \$3,251.52 | |
| Annual Cost | \$48,002.04 | | \$42,403.20 | | \$40,126.08 | | \$39,018.24 | |
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| | Aetna Bronze OAEPO 5000 70% ID: 14041848 (EPOc) (UCR=N/A) | | Aet Bronze OAEPO 3750 509 (UCR: | % ID: 14041850 (EPOc) | Aetna Bronze OAEPO 5400 50% HSA ID: 14041844 (HSA) (UCR=N/A) | | |
|------------------------------|---|------------|---------------------------------------|-----------------------|--|-------------|--|
| | In-Network Ou | ıt-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 \$766.92 | | 1 x \$711.04 | | 1 x \$628.15 | | |
| EE with Spouse | 0 x \$1,533.84 | | 0 x \$1,422.08 | | 0 x \$1,256.30 | | |
| EE with Child(ren) | 0 x \$1,303.77 | | 0 x \$1,208.77 | | 0 x \$1,067.86 | | |
| Family | 1 x \$2,185.72 | | 1 x \$2,026.47 | | 1 x \$1,790.23 | | |
| M 0 . | 0 000000 | | | | 0 40 440 55 | | |
| Monthly Cost Annual Cost | 2 \$2,952.64 \$35,431.68 | | 2 \$2,737.51 \$32,850.12 | | 2 \$2,418.38 \$29,020.56 | | |
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