Prepared For: Oxford 2020 3rd qtr Mid Hudson Metro

Delaware County, NY 12167

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

Health Plan Comparison Report (4L)

Effective Date: 07/01/2020

Prepared On: 04/02/2020

SIC: 0000

Report ID: 37600388

	Oxford Metro P MTRO GT 15/30/100 EPO 20 CNT (EPO) (UCR=N/A)		Oxford Metro G MTRO NG 25/40/1250/80 EPO ME 20 CNT (EPOc) (UCR=N/A)		Oxford Metro G MTRO GT 25/40/1250/80 EPO 20 CNT (EPOc) (UCR=N/A)		Oxford Metro S MTRO NG 50/100/100 EPO ZD 20 CNT (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/90/100 ded T2-3		10/65/90/100 ded T2-3		10/65/90/100 ded T2-3		15/65/90/100 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		\$1,250/\$2,500		\$1,250/\$2,500		N/A	
Individual/Family OOP Limit	\$2,500/\$5,000		\$5,000/\$10,000 (incl ded)		\$5,500/\$11,000 (incl ded)		\$8,150/\$16,300	
Co-Insurance	0%		20%		20%		0%	
Office Visits								
Primary Care	\$15		\$25 ded waived		\$25 ded waived		\$50	
Specialist	\$30		\$40 ded waived		\$40 ded waived		\$100	
Inpatient Services								
Inpatient Hospital	\$200/day; \$800 max/admit		20% after ded		20% after ded		\$1,000/admit	
Mental Health Inpatient	\$200/day; \$800 max/admit		20% after ded		20% after ded		\$1,000/admit	
Outpatient Services								
Outpatient Facility	Hosp-\$500; FS-\$100		Hosp-\$500 after ded; FS- \$200 after ded		Hosp-\$500 after ded; FS- \$200 after ded		Hosp-\$700; FS-\$400	
Lab/X-Ray	Lab-\$15; X-ray-\$20		Lab-\$15 ded waived; X-ray-\$50 after ded		Lab-\$15 ded waived; X-ray-\$50 after ded		Lab-\$20; X-ray-\$100	
Mental Health Outpatient	\$30		\$40 ded waived		\$40 ded waived		\$100	
Emergency Care								
Emergency Room	\$200 (waived if admitted)		\$400 (waived if admitted) ded waived		\$500 (waived if admitted) ded waived		\$1,000	
Urgent Care	\$50		\$65 ded waived		\$65 ded waived		\$100	
Single	2 x \$1,055.00		2 x \$924.53		2 x \$886.77		2 x \$879.18	
EE with Spouse	0 x \$2,110.01		0 x \$1,849.05		0 x \$1,773.55		0 x \$1,758.36	
EE with Child(ren)	0 x \$1,793.51		0 x \$1,571.70		0 x \$1,507.51		0 x \$1,494.60	
Family	0 x \$3,006.76		0 x \$2,634.90		0 x \$2,527.31		0 x \$2,505.66	
Monthly Cost	2 \$2,110.00		2 \$1,849.06		2 \$1,773.54		2 \$1,758.36	
Annual Cost	\$25,320.00		\$22,188.72		\$21,282.48		\$21,100.32	

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	Oxford Metro S MTRO NG 30/80/3000/70 EPO ME 20 CNT (EPOc) (UCR=N/A)		Oxford Metro S MTRO GT 30/80/3000/70 EPO 20 CNT (EPOc) (UCR=N/A)		Oxford Metro S MTRO GT 35/50/3500/70 EPO HSA 20 CNT (HSA) (UCR=N/A)		Oxford Metro B MTRO GT 40/75/5750/50 EPO HSA 20 CNT (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/90/100 ded T2-3		10/65/90/100 ded T2-3		10/65/50%to\$800 IntDed		10/65/90 IntDed	
Cost Share Information								
Individual/Family Deductible	\$3,000/\$6,000		\$3,000/\$6,000		\$3,500/\$7,000		\$5,750/\$11,500	
Individual/Family OOP Limit	\$8,150/\$16,300 (incl ded)		\$8,150/\$16,300 (incl ded)		\$6,750/\$13,500 (incl ded)		\$6,700/\$13,400 (incl ded)	
Co-Insurance	30%		30%		30%		50%	
Office Visits								
Primary Care	\$30 ded waived		\$30 ded waived		\$35 after ded		\$40 after ded	
Specialist	\$80 ded waived		\$80 ded waived		\$50 after ded		\$75 after ded	
Inpatient Services								
Inpatient Hospital	30% after ded		30% after ded		30% after ded		50% after ded	
Mental Health Inpatient	30% after ded		30% after ded		30% after ded		50% after ded	
Outpatient Services								
Outpatient Facility	30% after ded		30% after ded		Hosp-\$750 after ded; FS- \$300 after ded		Hosp-\$1,000 after ded; FS-\$500 after ded	
Lab/X-Ray	Lab-\$20 ded waived; X-ray-30% after ded		Lab-\$20 ded waived; X-ray-30% after ded		Lab-\$15 after ded; X-ray- \$50 after ded		Lab-\$15 after ded; X-ray-50% after ded	
Mental Health Outpatient	\$80 ded waived		\$80 ded waived		\$50 after ded		\$75 after ded	
Emergency Care								
Emergency Room	50% after ded		50% after ded		\$500 (waived if admitted) after ded		\$500 (waived if admitted) after ded	
Urgent Care	\$80 ded waived		\$80 ded waived		\$80 after ded		\$80 after ded	
Single	2 x \$763.21		2 x \$737.47		2 x \$676.72		2 x \$622.60	
EE with Spouse	0 x \$1,526.42		0 x \$1,474.93		0 x \$1,353.45		0 x \$1,245.20	
EE with Child(ren)	0 x \$1,297.45		0 x \$1,253.70		0 x \$1,150.43		0 x \$1,058.43	
Family	0 x \$2,175.15		0 x \$2,101.78		0 x \$1,928.66		0 x \$1,774.42	
Monthly Cost	2 \$1,526.42		2 \$1,474.94		2 \$1,353.44		2 \$1,245.20	
Annual Cost	\$18,317.04		\$17,699.28		\$16,241.28		\$14,942.40	

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	Oxford Metro B MTRO GT 6750/100 EPO HSA 20 CNT (HSA) (UCR=N/A)				
	In-Network	Out-Network			
Prescription Drugs					
Drug Card	0%/0%/0% IntDed				
Cost Share Information					
Individual/Family Deductible	\$6,750/\$13,500				
Individual/Family OOP Limit	\$6,750/\$13,500 (incl ded)				
Co-Insurance	0%				
Office Visits					
Primary Care	0% after ded				
Specialist	0% after ded				
Inpatient Services					
Inpatient Hospital	0% after ded				
Mental Health Inpatient	0% after ded				
Outpatient Services					
Outpatient Facility	0% after ded				
Lab/X-Ray	0% after ded				
Mental Health Outpatient	0% after ded				
Emergency Care					
Emergency Room	0% after ded				
Urgent Care	0% after ded				
Single	2 x \$617.48	ı			
EE with Spouse	0 x \$1,234.95				
EE with Child(ren)	0 x \$1,049.71				
Family	0 x \$1,759.81				
Monthly Cost	2 \$1,234.96				
Annual Cost	\$14,819.52				

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