Prepared For: Aetna 2020 4th qtr Albany

Albany County, NY 12007

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

Health Plan Comparison Report (4L)

Effective Date: 10/01/2020

Prepared On: 08/03/2020

SIC: 0000

Report ID: 37810977

	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								
	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 1	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 1	10% after ded		10% after ded		35% after ded		35% after ded	
Mental Health Inpatient 1	10% after ded		10% after ded		35% after ded		35% after ded	
Outpatient Services								
	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray 1	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	_							
	\$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 \$904.36		2 x \$792.85	<u> </u>	2 x \$736.23		2 x \$716.11	
EE with Spouse	0 x \$1,808.72		0 x \$1,585.69		0 x \$1,472.47		0 x \$1,432.23	
EE with Child(ren)	0 x \$1,537.41		0 x \$1,347.84		0 x \$1,251.60		0 x \$1,217.39	
Family	0 x \$2,577.43		0 x \$2,259.61		0 x \$2,098.27		0 x \$2,040.93	
Monthly Cont	2 61.000.70		0 61 505 70		0 61 470 40		2 61 422 22	
Monthly Cost Annual Cost	2 \$1,808.72 \$21,704.64		2 \$1,585.70 \$19,028.40		2 \$1,472.46 \$17,669.52		2 \$1,432.22 \$17,186.64	

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	Aetna Bronze OAEPO 5250 70% ID: 140 (UCR=N/A)		Aetr Bronze OAEPO 3750 50% (UCR=	6 ID: 14042210 (EPOc)	Bronze OAEPO 5400 50	Aetna O 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							
patient Hospital 30% after ded			50% after ded		50% after ded		
ental 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 \$670.00		2 x \$627.68		2 x \$545.81		
EE with Spouse	0 x \$1,340.00		0 x \$1,255.36		0 x \$1,091.62		
EE with Child(ren)	0 x \$1,139.00		0 x \$1,067.05		0 x \$927.87		
Family	0 x \$1,909.50		0 x \$1,788.88		0 x \$1,555.55		
Mandala Oast	0 0101000		0 01 055 00		0 01 001 00		
Monthly Cost Annual Cost	2 \$1,340.00 \$16,080.00		2 \$1,255.36 \$15,064.32		2 \$1,091.62 \$13,099.44		