

	Oxford Freedom NY P FRDM NG 20/40/100 PPO FAIR 23 CNT (PPO) (UCR=80fh%)		Oxford Freedom NY P FRDM NG 5/15/100 PPO 23 CNT (PPO) (UCR=140mc%)		Oxford Freedom NY P FRDM NG 20/40/100 PPO 23 CNT (PPO) (UCR=140mc%)		Oxford Freedom NY P FRDM NG 5/15/100 EPO 23 CNT (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>								
Drug Card	5/35/70/100 ded T2-3		5/35/70/100 ded T2-3		5/35/70/100 ded T2-3		5/35/70/100 ded T2-3	
<b>Cost Share Information</b>								
Individual/Family Deductible	N/A	\$10,000/\$20,000	N/A	\$2,000/\$4,000	N/A	\$3,000/\$6,000	N/A	
Individual/Family OOP Limit	\$3,000/\$6,000	\$25,000/\$50,000 (incl ded)	\$3,500/\$7,000	\$5,250/\$10,500 (incl ded)	\$3,000/\$6,000	\$7,750/\$15,500 (incl ded)	\$3,500/\$7,000	
Co-Insurance	0%	20%	0%	30%	0%	30%	0%	
<b>Office Visits</b>								
Primary Care	\$20	20% after ded	\$5	30% after ded	\$20	30% after ded	\$5	
Specialist	\$40	20% after ded	\$15	30% after ded	\$40	30% after ded	\$15	
<b>Inpatient Services</b>								
Inpatient Hospital	\$400/admit	20% after ded	\$200/admit	30% after ded	\$400/admit	30% after ded	\$200/admit	
Mental Health Inpatient	\$400/admit	20% after ded	\$200/admit	30% after ded	\$400/admit	30% after ded	\$200/admit	
<b>Outpatient Services</b>								
Outpatient Facility	Hosp-\$300; FS-\$100	20% after ded; pre-auth req	Hosp-\$100; FS-\$50	30% after ded; pre-auth req	Hosp-\$300; FS-\$100	30% after ded; pre-auth req	Hosp-\$100; FS-\$50	
Lab/X-Ray	Lab-No charge/\$60 (D/ND); X-ray-\$90	Lab-Not covered; X-ray-20% after ded	Lab-No charge/\$60 (D/ND); X-ray-\$90	Lab-Not covered; X-ray-30% after ded	Lab-No charge/\$60 (D/ND); X-ray-\$90	Lab-Not covered; X-ray-30% after ded	Lab-No charge/\$60 (D/ND); X-ray-\$90	
Mental Health Outpatient	\$20	20% after ded	5	30% after ded	\$20	30% after ded	\$5	
<b>Emergency Care</b>								
Emergency Room	\$250 (waived if admitted)	Paid as in-network	\$250 (waived if admitted)	Paid as in-network	\$250 (waived if admitted)	Paid as in-network	\$250 (waived if admitted)	
Urgent Care	\$50	20% after ded	\$50	30% after ded	\$50	30% after ded	\$50	
Single	2 x \$1,769.32		2 x \$1,505.19		2 x \$1,476.25		2 x \$1,449.66	
EE with Spouse	0 x \$3,538.64		0 x \$3,010.37		0 x \$2,952.50		0 x \$2,899.32	
EE with Child(ren)	0 x \$3,007.85		0 x \$2,558.81		0 x \$2,509.62		0 x \$2,464.43	
Family	0 x \$5,042.57		0 x \$4,289.78		0 x \$4,207.31		0 x \$4,131.54	
Monthly Cost	2 \$3,538.64		2 \$3,010.38		2 \$2,952.50		2 \$2,899.32	
Annual Cost	\$42,463.68		\$36,124.56		\$35,430.00		\$34,791.84	

	Oxford Freedom NY P FRDM NG 20/40/100 EPO 23 CNT (EPO) (UCR=N/A)		Oxford Freedom NY G FRDM NG 25/50/100 EPO ZD 23 CNT (EPO) (UCR=N/A)		Oxford Freedom NY G FRDM NG 25/40/1500/80 PPO 23 CNT (PPOc) (UCR=140mc%)		Oxford Freedom NY G FRDM NG 50/50/1000/90 EPO 23 CNT (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>								
Drug Card	5/35/70/100 ded T2-3		10/65/95/150 ded T2-3		10/40/80/150 ded T2-3		10/40/80/150 ded T2-3	
<b>Cost Share Information</b>								
Individual/Family Deductible	N/A		N/A		\$1,500/\$3,000	\$4,000/\$8,000	\$1,000/\$2,000	
Individual/Family OOP Limit	\$3,000/\$6,000		\$6,250/\$12,500		\$7,050/\$14,100 (incl ded)	\$10,000/\$20,000 (incl ded)	\$6,450/\$12,900 (incl ded)	
Co-Insurance	0%		0%		20%	40%	10%	
<b>Office Visits</b>								
Primary Care	\$20		\$25		\$25 ded waived	40% after ded	\$50 ded waived	
Specialist	\$40		\$50		\$40 ded waived	40% after ded	\$50 ded waived	
<b>Inpatient Services</b>								
Inpatient Hospital	\$400/admit		\$500/admit		20% after ded	40% after ded	\$250/day after ded; \$2,500 max/admit	
Mental Health Inpatient	\$400/admit		\$500/admit		20% after ded	40% after ded	\$250/day after ded; \$2,500 max/admit	
<b>Outpatient Services</b>								
Outpatient Facility	Hosp-\$300; FS-\$100		Hosp-\$500; FS-\$150		Hosp-\$250 after ded; FS-\$150 after ded	40% after ded; pre-auth req	Hosp-\$250 after ded; FS-\$150 after ded	
Lab/X-Ray	Lab-No charge/\$60 (D/ND); X-ray-\$90		Lab-No charge/\$60 (D/ND); X-ray-\$50		Lab-No charge/50% after ded (D/ND); X-ray-\$25 after ded	Lab-Not covered; X-ray-40% after ded	Lab-No charge/50% after ded (D/ND); X-ray-\$80 after ded	
Mental Health Outpatient	\$20		\$25		\$25 ded waived	40% after ded	\$50 ded waived	
<b>Emergency Care</b>								
Emergency Room	\$250 (waived if admitted)		\$750 (waived if admitted)		\$500 (waived if admitted) ded waived	Paid as in-network	\$500 (waived if admitted) ded waived	
Urgent Care	\$50		\$50		\$75 ded waived	40% after ded	\$75 ded waived	
Single	2 x \$1,424.21		2 x \$1,287.94		2 x \$1,249.21		2 x \$1,212.97	
EE with Spouse	0 x \$2,848.42		0 x \$2,575.87		0 x \$2,498.42		0 x \$2,425.93	
EE with Child(ren)	0 x \$2,421.16		0 x \$2,189.49		0 x \$2,123.65		0 x \$2,062.05	
Family	0 x \$4,059.00		0 x \$3,670.61		0 x \$3,560.25		0 x \$3,456.96	
Monthly Cost	2 \$2,848.42		2 \$2,575.88		2 \$2,498.42		2 \$2,425.94	
Annual Cost	\$34,181.04		\$30,910.56		\$29,981.04		\$29,111.28	

	Oxford Freedom NY G FRDM NG 15/35/1750/90 EPO 23 CNT (EPOc) (UCR=N/A)		Oxford Freedom NY G FRDM NG 25/40/1750/80 EPO 23 CNT (EPOc) (UCR=N/A)		Oxford Freedom NY G FRDM NG 1500/90 PPO HSA 23 CNT (HSA) (UCR=140mc%)		Oxford Freedom NY G FRDM NG 1750/100 EPO HSA 23 CNT (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>								
Drug Card	10/40/80/150 ded T2-3		10/40/80/150 ded T2-3		10/40/80 IntDed		10/40/80 IntDed	
<b>Cost Share Information</b>								
Individual/Family Deductible	\$1,750/\$3,500		\$1,750/\$3,500		\$1,500/\$3,000	\$4,000/\$8,000	\$1,750/\$3,500	
Individual/Family OOP Limit	\$7,750/\$15,500 (incl ded)		\$6,250/\$12,500 (incl ded)		\$5,750/\$11,500 (incl ded)	\$10,000/\$20,000 (incl ded)	\$7,050/\$14,100 (incl ded)	
Co-Insurance	10%		20%		10%	40%	0%	
<b>Office Visits</b>								
Primary Care	\$15 ded waived		\$25 ded waived		10% after ded	40% after ded	0% after ded	
Specialist	\$35 ded waived		\$40 ded waived		10% after ded	40% after ded	0% after ded	
<b>Inpatient Services</b>								
Inpatient Hospital	10% after ded		20% after ded		10% after ded	40% after ded	0% after ded	
Mental Health Inpatient	10% after ded		20% after ded		10% after ded	40% after ded	0% after ded	
<b>Outpatient Services</b>								
Outpatient Facility	Hosp-\$300 after ded; FS-\$150 after ded		Hosp-\$250 after ded; FS-\$150 after ded		10% after ded	40% after ded	0% after ded	
Lab/X-Ray	Lab-No charge/50% after ded (D/ND); X-ray-\$80 after ded		Lab-No charge/50% after ded (D/ND); X-ray-\$80 after ded		10% after ded	Lab-Not covered; X-ray-40% after ded	0% after ded	
Mental Health Outpatient	\$15 ded waived		\$25 ded waived		10% after ded	40% after ded	0% after ded	
<b>Emergency Care</b>								
Emergency Room	\$500 (waived if admitted) ded waived		\$500 (waived if admitted) ded waived		50% after ded	Paid as in-network	50% after ded	
Urgent Care	\$75 ded waived		\$75 ded waived		10% after ded	40% after ded	0% after ded	
Single	2 x \$1,208.02		2 x \$1,197.66		2 x \$1,197.60		2 x \$1,171.60	
EE with Spouse	0 x \$2,416.04		0 x \$2,395.32		0 x \$2,395.19		0 x \$2,343.20	
EE with Child(ren)	0 x \$2,053.64		0 x \$2,036.02		0 x \$2,035.92		0 x \$1,991.72	
Family	0 x \$3,442.87		0 x \$3,413.33		0 x \$3,413.15		0 x \$3,339.06	
Monthly Cost	2 \$2,416.04		2 \$2,395.32		2 \$2,395.20		2 \$2,343.20	
Annual Cost	\$28,992.48		\$28,743.84		\$28,742.40		\$28,118.40	

	Oxford Freedom NY G FRDM NG 1500/90 EPO HSA 23 CNT (HSA) (UCR=N/A)		Oxford Freedom NY S FRDM NG 50/100/100 EPO ZD 23 CNT (EPO) (UCR=N/A)		Oxford Freedom NY G FRDM NG 30/60/2250/70 EPO 23 CNT (EPOc) (UCR=N/A)		Oxford Freedom NY S FRDM NG 40/80/3250/60 PPO 23 CNT (PPOc) (UCR=140mc%)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>								
Drug Card	10/40/80 IntDed		10/65/95/200 ded T2-3		10/40/80/150 ded T2-3		10/50/90/200 ded T2-3	
<b>Cost Share Information</b>								
Individual/Family Deductible	\$1,500/\$3,000		N/A		\$2,250/\$4,500		\$3,250/\$6,500	\$6,000/\$12,000
Individual/Family OOP Limit	\$5,750/\$11,500 (incl ded)		\$9,100/\$18,200		\$8,000/\$16,000 (incl ded)		\$9,100/\$18,200 (incl ded)	\$15,000/\$30,000 (incl ded)
Co-Insurance	10%		0%		30%		40%	50%
<b>Office Visits</b>								
Primary Care	10% after ded		\$50		\$30 ded waived		\$40 ded waived	50% after ded
Specialist	10% after ded		\$100		\$60 ded waived		\$80 ded waived	50% after ded
<b>Inpatient Services</b>								
Inpatient Hospital	10% after ded		\$2,800/admit		30% after ded		40% after ded	50% after ded
Mental Health Inpatient	10% after ded		\$2,800/admit		30% after ded		40% after ded	50% after ded
<b>Outpatient Services</b>								
Outpatient Facility	10% after ded		Hosp-\$700; FS-\$500		30% after ded		40% after ded	50% after ded
Lab/X-Ray	10% after ded		Lab-No charge/\$60 (D/ND); X-ray-\$150		Lab-No charge/50% after ded (D/ND); X-ray-30% after ded		Lab-No charge/50% after ded (D/ND); X-ray-40% after ded	Lab-Not covered; X-ray-50% after ded
Mental Health Outpatient	10% after ded		\$50		\$30 ded waived		\$40 ded waived	50% after ded
<b>Emergency Care</b>								
Emergency Room	50% after ded		\$1,400 (waived if admitted)		\$500 (waived if admitted) ded waived		50% after ded	Paid as in-network
Urgent Care	10% after ded		\$100		\$75 ded waived		\$75 ded waived	50% after ded
Single	2 x \$1,152.79		2 x \$1,144.02		2 x \$1,143.50		2 x \$1,049.65	
EE with Spouse	0 x \$2,305.58		0 x \$2,288.05		0 x \$2,286.99		0 x \$2,099.31	
EE with Child(ren)	0 x \$1,959.74		0 x \$1,944.84		0 x \$1,943.94		0 x \$1,784.41	
Family	0 x \$3,285.45		0 x \$3,260.46		0 x \$3,258.96		0 x \$2,991.51	
Monthly Cost	2 \$2,305.58		2 \$2,288.04		2 \$2,287.00		2 \$2,099.30	
Annual Cost	\$27,666.96		\$27,456.48		\$27,444.00		\$25,191.60	

	Oxford Freedom NY S FRDM NG 30/60/2250/70 PPO HSA 23 CNT (HSA) (UCR=140mc%)		Oxford Freedom NY S FRDM NG 40/80/3250/60 EPO 23 CNT (EPOc) (UCR=N/A)		Oxford Freedom NY S FRDM NG 30/60/3000/80 EPO HSA 23 CNT (HSA) (UCR=N/A)		Oxford Freedom NY S FRDM NG 2500/60 EPO HSA 23 CNT (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>								
Drug Card	10/40/80 IntDed		10/50/90/200 ded T2-3		10/40/80 IntDed		10/40/80 IntDed	
<b>Cost Share Information</b>								
Individual/Family Deductible	\$2,250/\$4,500	\$6,000/\$12,000	\$3,250/\$6,500		\$3,000/\$6,000		\$2,500/\$5,000	
Individual/Family OOP Limit	\$7,350/\$14,700 (incl ded)	\$15,000/\$30,000 (incl ded)	\$9,100/\$18,200 (incl ded)		\$7,150/\$14,300 (incl ded)		\$7,350/\$14,700 (incl ded)	
Co-Insurance	30%	50%	40%		20%		40%	
<b>Office Visits</b>								
Primary Care	\$30 after ded	50% after ded	\$40 ded waived		\$30 after ded		40% after ded	
Specialist	\$60 after ded	50% after ded	\$80 ded waived		\$60 after ded		40% after ded	
<b>Inpatient Services</b>								
Inpatient Hospital	30% after ded	50% after ded	40% after ded		20% after ded		40% after ded	
Mental Health Inpatient	30% after ded	50% after ded	40% after ded		20% after ded		40% after ded	
<b>Outpatient Services</b>								
Outpatient Facility	Hosp-\$250 after ded; FS-\$150 after ded	50% after ded; pre-auth req	40% after ded		Hosp-\$250 after ded; FS-\$150 after ded		40% after ded	
Lab/X-Ray	30% after ded	Lab-Not covered; X-ray-50% after ded	Lab-No charge/50% after ded (D/ND); X-ray-40% after ded		Lab-20% after ded; X-ray-\$90 after ded		40% after ded	
Mental Health Outpatient	\$30 after ded	50% after ded	\$40 ded waived		\$30 after ded		40% after ded	
<b>Emergency Care</b>								
Emergency Room	50% after ded	Paid as in-network	50% after ded		\$500 (waived if admitted) after ded		50% after ded	
Urgent Care	\$75 after ded	50% after ded	\$75 ded waived		\$75 after ded		40% after ded	
Single	2 x \$1,048.86		2 x \$1,009.87		2 x \$998.78		2 x \$979.89	
EE with Spouse	0 x \$2,097.73		0 x \$2,019.75		0 x \$1,997.57		0 x \$1,959.78	
EE with Child(ren)	0 x \$1,783.07		0 x \$1,716.78		0 x \$1,697.94		0 x \$1,665.81	
Family	0 x \$2,989.27		0 x \$2,878.14		0 x \$2,846.53		0 x \$2,792.70	
Monthly Cost	2 \$2,097.72		2 \$2,019.74		2 \$1,997.56		2 \$1,959.78	
Annual Cost	\$25,172.64		\$24,236.88		\$23,970.72		\$23,517.36	

Prepared For: **Oxford 2023 2nd qtr Freedom NY City**

New York County, NY 10001

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

**Health Plan Comparison Report (4L)**

Effective Date: 04/01/2023

Prepared On: 01/12/2023

Report ID: 38837184

SIC: 0000

<b>Oxford Freedom NY B FRDM NG 5000/50 EPO HSA 23 CNT (HSA) (UCR=N/A)</b>		
	<b>In-Network</b>	<b>Out-Network</b>
<b>Prescription Drugs</b>		
Drug Card	10/40/80 IntDed	
<b>Cost Share Information</b>		
Individual/Family Deductible	\$5,000/\$10,000	
Individual/Family OOP Limit	\$7,050/\$14,100 (incl ded)	
Co-Insurance	50%	
<b>Office Visits</b>		
Primary Care	50% after ded	
Specialist	50% after ded	
<b>Inpatient Services</b>		
Inpatient Hospital	50% after ded	
Mental Health Inpatient	50% after ded	
<b>Outpatient Services</b>		
Outpatient Facility	50% after ded	
Lab/X-Ray	50% after ded	
Mental Health Outpatient	50% after ded	
<b>Emergency Care</b>		
Emergency Room	50% after ded	
Urgent Care	50% after ded	
Single	2 x	\$924.96
EE with Spouse	0 x	\$1,849.92
EE with Child(ren)	0 x	\$1,572.43
Family	0 x	\$2,636.13
Monthly Cost	2	\$1,849.92
Annual Cost		\$22,199.04

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment. Rx Legend: Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible