Erie County, NY 14001

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Unitedhealth 2015 2nd qt Buffalo Health Plan Comparison Report (2P)

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	UnitedHealthcare Gold Choice VRW (EPOc) (UCR=N/A)		UnitedHealthcare Silver Choice Plus VRX (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs Drug Card	8C(15/35/75/100 ded)		DM(15/35/75 IntDed)	
Cost Share Information				
Individual/Family Deductible	\$850/\$1,700		\$2,000/\$4,000	\$4,000/\$8,000
Individual/Family OOP Limit	\$4,000/\$8,000 (incl ded)		\$5,500/\$11,000 (incl ded)	\$10,000/\$20,000 (incl ded)
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Co-Insurance	10%		10%	50%
Office Visits	*·- · · · ·			
Primary Care	\$15 ded waived		\$30 after ded	50% after ded
Specialist	\$25 ded waived		\$60 after ded	50% after ded
Maternity Prenatal/Postnatal Care	\$15 ded waived		\$30 after ded	50% after ded
Chiropractic Care	\$15 ded waived; 20 visits/yr		\$30 after ded; 20 visits/yr	50% after ded; 20 visits/yr
Inpatient Services				
Inpatient Hospital	10% after ded		10% after ded	50% after ded
Mental Health Inpatient	10% after ded		10% after ded	50% after ded
Substance Abuse Inpatient	10% after ded		10% after ded	50% after ded
Outpatient Services				
Outpatient Facility	\$200 ded waived		\$200 after ded	50% after ded
Lab/X-Ray	10% after ded		10% after ded	50% after ded
Advanced Radiology	10% after ded		10% after ded	50% after ded
Mental Health Outpatient	\$15 ded waived		\$30 after ded	50% after ded
Substance Abuse Outpatient	\$15 ded waived		\$30 after ded	50% after ded
Emergency Care				_
Emergency Room	\$200 ded waived		10% after ded	Paid as in-network
Ambulance	10% after ded		10% after ded	Paid as in-network
Urgent Care	\$75 ded waived		\$75 after ded	50% after ded
Recovery/Special Needs				
Home Health Care	10% ded waived; 60 visits/yr		10% after ded; 60 visits/yr	25% after ded; 60 visits/yr
Skilled Nursing	10% after ded; 200 days/yr		10% after ded; 200 days/yr	50% after ded; 200 days/yr
Durable Medical Equipment	10% after ded		10% after ded	50% after ded
Single	1 x \$590.84		1 x \$511.30	,
EE with Spouse	0 x \$1,181.68		0 x \$1,022.60	
EE with Child(ren) Family	0 x \$1,004.43 1 x \$1,683.90		0 x \$869.21 1 x \$1,457.21	
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Monthly Cost Annual Cost	2 \$2,274.74 \$27,296.88		2 \$1,968.51 \$23,622.12	