Prepared On: 4/28/2015

qtr Syracuse

Opendage County NV 12020

Effective Date: 07/01/2015

Prepared By: Clifford Grekin Inc. - (631)963-6020 Report ID: 28342756 SIC: 0000

| | Health Republic TotalFreedom Platinum NS INN OON Dep25 (PPO) (UCR=140mc%) | | Health Republic EssentialCare Platinum ST INN Dep25 (EPO) (UCR=N/A) | | Health Republic PrimarySelect Platinum NS INN Dep25 (EPOc) (UCR=N/A) | |
|--------------------------------------|---|---|---|-------------|--|-------------|
| | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network |
| Prescription Drugs | 10/00/00/00 | I | 10/00/00/00 | l | 0/05/70/70 | |
| Drug Card | 10/30/60/60 | | 10/30/60/60 | | 0/35/70/70 | |
| Cost Share Information | | | | | | |
| Individual/Family Deductible | N/A | \$4,000/\$8,000 | N/A | | N/A | |
| Individual/Family OOP Limit | \$2,000/\$4,000 | \$5,000/\$10,000 (incl ded) | \$2,000/\$4,000 | | \$1,400/\$2,800 | |
| Co-Insurance | N/A | 30% | N/A | | 20% | |
| Office Visits | | | | | | |
| Primary Care | \$15 | 30% after ded | \$15 | | No charge | |
| Specialist | \$35 | 30% after ded | \$35 | | \$75 | |
| Maternity Prenatal/Postnatal Care | No charge | 30% after ded | No charge | | No charge | |
| Chiropractic Care | \$35 | 30% after ded | \$35 | | \$75 | |
| Inpatient Services | | | | | | |
| Inpatient Hospital | \$500/admit; pre-auth req | 30% after ded; pre-auth req | \$500/admit; pre-auth req | | 20%; pre-auth req | |
| Mental Health Inpatient | \$500/admit; pre-auth req | 30% after ded; pre-auth req | \$500/admit; pre-auth req | | 20%; pre-auth req | |
| Substance Abuse Inpatient | \$500/admit; pre-auth req | 30% after ded; pre-auth req | \$500/admit; pre-auth req | | 20%; pre-auth req | |
| Outpatient Services | | | | | | _ |
| Outpatient Facility | \$100; pre-auth req | 30% after ded; pre-auth req | \$100; pre-auth req | | 20%; pre-auth req | |
| Lab/X-Ray | \$35 | 30% after ded | \$35 | | \$75 | |
| Advanced Radiology | \$35 | 30% after ded | \$35 | | \$75 | |
| Mental Health Outpatient | \$15 | 30% after ded | \$15 | | No charge | |
| Substance Abuse Outpatient | \$15 | 30% after ded | \$15 | | No charge | |
| Emergency Care | | | | | | |
| Emergency Room | \$100 (waived if admitted) | \$100 (waived if admitted) after ded | \$100 (waived if admitted) | | \$250 (waived if admitted) | |
| Ambulance | \$100 | \$100 after ded | \$100 | | \$100 | |
| Jrgent Care | \$55 | \$55 after ded | \$55 | | \$100 | |
| Recovery/Special Needs | | | | | | |
| Home Health Care | \$15; 40 visits/plan yr; pre-auth req | 30% after ded; 40 visits/plan yr; pre-auth req | \$15; 40 visits/plan yr; pre-auth req | | \$15; 40 visits/plan yr; pre-auth req | |
| Skilled Nursing | \$500/admit; 200 days/plan yr; pre-auth req | 30% after ded; 200 days/plan yr; pre-auth req | \$500/admit; 200 days/plan yr; pre-auth req | | 20%; 200 days/plan yr; pre-auth req | |
| Durable Medical Equipment | 10% | 30% after ded | 10% | | 20% | |
| | | | | | | |
| Single | 1 x \$598.07 | | 1 x \$459.80 | | 1 x \$440.81 | |
| EE with Spouse | 0 x \$1,196.10 | | 0 x \$919.58 | | 0 x \$881.59 | |
| EE with Child(ren) Family | 0 x \$1,016.69 1 x \$1,704.49 | | 0 x \$781.64 1 x \$1,310.40 | | 0 x \$749.36 1 x \$1,256.27 | |
| Monthly Cost | 2 \$2,302.52 | 2 | 2 \$1,770.20 |) | 2 \$1,697.08 | |
| Annual Cost | \$27,630.24 | | \$21,242.40 | | \$20,364.96 | |
| | | | | | | |

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| | Health Republic EssentialCare Gold ST INN Dep25 (EPOc) (UCR=N/A) | | Health Republic PrimarySelect Gold NS INN Dep25 (EPOc) (UCR=N/A) | | Health Republic EssentialCare Silver ST INN Dep25 (EPOc) (UCR=N/A) | |
|--------------------------------------|--|-------------|--|-------------|--|-------------|
| | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network |
| Prescription Drugs | 10/25/70/70 | | 0/25/70/70 IntDad T2 4 | | 10/25/70/70 | |
| Orug Card | 10/35/70/70 | | 0/35/70/70 IntDed T2-4 | | 10/35/70/70 | |
| Cost Share Information | | | | | | |
| ndividual/Family Deductible | \$600/\$1,200 | | \$250/\$500 | | \$2,000/\$4,000 | |
| ndividual/Family OOP Limit | \$4,000/\$8,000 (incl ded) | | \$3,500/\$7,000 (incl ded) | | \$5,500/\$11,000 (incl ded) | |
| Co-Insurance | N/A | | 20% | | N/A | |
| Office Visits | | | | | | |
| Primary Care | \$25 after ded | | No charge | | \$30 after ded | |
| Specialist | \$40 after ded | | \$75 ded waived | | \$50 after ded | |
| Maternity Prenatal/Postnatal Care | No charge | | No charge | | No charge | |
| Chiropractic Care | \$40 after ded | | \$75 ded waived | | \$50 after ded | |
| npatient Services | | | | | | |
| npatient Hospital | \$1,000/admit after ded; pre-auth req | | 20% after ded; pre-auth req | | \$1,500/admit after ded; pre-auth req | |
| Mental Health Inpatient | \$1,000/admit after ded; pre-auth req | | 20% after ded; pre-auth req | | \$1,500/admit after ded; pre-auth req | |
| Substance Abuse Inpatient | \$1,000/admit after ded; pre-auth req | | 20% after ded; pre-auth req | | \$1,500/admit after ded; pre-auth req | |
| Outpatient Services | | | | | | |
| Outpatient Facility | \$100 after ded; pre-auth req | | 20% after ded; pre-auth req | | \$100 after ded; pre-auth req | |
| .ab/X-Ray | \$40 after ded | | \$75 ded waived | | \$50 after ded | |
| Advanced Radiology | \$40 after ded | | \$75 ded waived | | \$50 after ded | |
| Mental Health Outpatient | \$25 after ded | | No charge | | \$30 after ded | |
| Substance Abuse Outpatient | \$25 after ded | | No charge | | \$30 after ded | |
| Emergency Care | | | | | | |
| Emergency Room | \$150 (waived if admitted) after ded | | \$250 (waived if admitted) after ded | | \$150 (waived if admitted) after ded | |
| Ambulance | \$150 after ded | | \$150 after ded | | \$150 after ded | |
| Jrgent Care | \$60 after ded | | \$100 after ded | | \$70 after ded | |
| Recovery/Special Needs | | | | | | |
| Home Health Care | \$25 after ded; 40 visits/plan yr; pre-auth | | \$25 after ded; 40 visits/plan yr; pre-auth | | \$30 after ded; 40 visits/plan yr; pre-auth | |
| Skilled Nursing | \$1,000/admit after ded; 200 days/plan yr; pre-auth req | | req 20% after ded; 200 days/plan yr; pre-auth | | \$1,500/admit after ded; 200 days/plan yr; pre-auth req | |
| Durable Medical Equipment | 20% after ded | | 20% after ded | | 30% after ded | |
| | | | | | | |
| Single | 1 x \$391.07 | | 1 x \$390.76 | | 1 x \$334.66 | |
| EE with Spouse | 0 x \$782.11 | | 0 x \$781.50 | | 0 x \$669.30 | |
| EE with Child(ren) | 0 x \$664.79 | | 0 x \$664.27 | | 0 x \$568.90 | |
| amily | 1 x \$1,114.50 | | 1 x \$1,113.63 | | 1 x \$953.75 | |
| Monthly Cost | 2 \$1,505.57 | | 2 \$1,504.39 | | 2 \$1,288.41 | |
| Annual Cost | \$18,066.84 | | \$18,052.68 | | \$15,460.92 | |

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| | Health Republic PrimarySelect Silver NS INN Dep25 (EPOc) (UCR=N/A) | | Health Republic PrimarySelect PCMH Silver NS INN Dep25 (EPOc) (UCR=N/A) | | Health Republic EssentialCare Bronze ST INN Dep25 (HSA) (UCR=N/A) | |
|--------------------------------------|--|-------------|---|-------------|---|-------------|
| | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network |
| Prescription Drugs | | | | | | |
| Drug Card | 0/35/70/70 IntDed T2-4 | | 0/35/70/70 IntDed T2-4 | | 10/35/70/70 IntDed | |
| Cost Share Information | | | | | | |
| Individual/Family Deductible | \$2,000/\$4,000 | | \$2,000/\$4,000 | | \$3,000/\$6,000 | |
| Individual/Family OOP Limit | \$6,350/\$12,700 (incl ded) | | \$6,350/\$12,700 (incl ded) | | \$6,350/\$12,700 (incl ded) | |
| Co-Insurance | 20% | | 20% | | 50% | |
| Office Visits | | _ | | | | |
| Primary Care | No charge | | T1-No charge; T2-\$30 ded waived | | 50% after ded | |
| Specialist | \$75 ded waived | | \$75 ded waived | | 50% after ded | |
| Maternity Prenatal/Postnatal Care | No charge | | No charge | | No charge | |
| Chiropractic Care | \$75 ded waived | | \$75 ded waived | | 50% after ded | |
| Inpatient Services | | | | | | |
| Inpatient Hospital | 20% after ded; pre-auth req | | 20% after ded; pre-auth req | | 50% after ded; pre-auth req | |
| Mental Health Inpatient | 20% after ded; pre-auth req | | 20% after ded; pre-auth req | | 50% after ded; pre-auth req | |
| Substance Abuse Inpatient | 20% after ded; pre-auth req | | 20% after ded; pre-auth req | | 50% after ded; pre-auth req | |
| Outpatient Services | | _ | | _ | | _ |
| Outpatient Facility | 20% after ded; pre-auth | | 20% after ded; pre-auth | | 50% after ded; pre-auth | |
| | req | | req | | req | |
| Lab/X-Ray | \$75 ded waived | | \$75 ded waived | | 50% after ded; pre-auth req | |
| Advanced Radiology | \$75 ded waived | | \$75 ded waived | | 50% after ded | |
| Mental Health Outpatient | No charge | | No charge | | 50% after ded | |
| Substance Abuse Outpatient | No charge | | No charge | | 50% after ded | |
| Emergency Care | | | | | | |
| Emergency Room | \$250 (waived if admitted) after ded | | \$250 (waived if admitted) after ded | | 50% after ded | |
| Ambulance | \$150 after ded | | \$150 after ded | | 50% after ded | |
| Urgent Care | \$100 after ded | | \$100 after ded | | 50% after ded | |
| Recovery/Special Needs | | | | | | |
| Home Health Care | \$30 after ded; 40 visits/plan yr; pre-auth req | | \$30 after ded; 40 visits/plan yr; pre-auth req | | 50% after ded; 40 visits/plan yr; pre-auth req | |
| Skilled Nursing | 20% after ded; 200 days/plan yr; pre-auth req | | 20% after ded; 200 days/plan yr; pre-auth req | | 50% after ded; 200 days/plan yr; pre-auth req | |
| Durable Medical Equipment | 20% after ded | | 20% after ded | | 50% after ded | |
| Single | 1 x \$334.45 | | 1 x \$406.45 | | 1 x \$273.78 | |
| EE with Spouse | 0 x \$668.87 | | 0 x \$812.88 | | 0 x \$547.53 | |
| EE with Child(ren) | 0 x \$568.54 | | 0 x \$690.94 | | 0 x \$465.40 | |
| Family | 1 x \$953.14 | | 1 x \$1,158.35 | | 1 x \$780.23 | |
| Monthly Cost | 2 \$1,287.59 | | 2 \$1,564.80 | | 2 \$1,054.01 | |
| Annual Cost | \$15,451.08 | | \$18,777.60 | | \$12,648.12 | |