Prepared For : Aetna 2015 3rd qtr Rochester region Livingston County, NY 14414

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

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

Prepared On: 5/4/2015 Rep

Report Id: 28371478

Effective Date : 07/01/2015 SIC : 0000

	Aetna Gold OAEPO 1000 90% ID: 14025420 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 2000 80% ID: 14025424 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 2000 60% ID: 14025423 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 3000 70% ID: 14025426 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/50/50%to\$750/TCS		10/50/50%to\$750/TCS		10/50/50%to\$750/TCS		10/50/50%to\$750/TCS	
Cost Share Information								
Individual/Family Deductible	\$1,000/\$2,000 embedded		\$2,000/\$4,000 embedded		\$2,000/\$4,000 embedded		\$3,000/\$6,000 embedded	
Individual/Family OOP Limit	\$4,000/\$8,000 (incl ded)		\$6,600/\$13,200 (incl ded)		\$5,500/\$11,000 (incl ded)		\$6,600/\$13,200 (incl ded)	
Co-Insurance	10%		20%		40%		30%	
Office Visits								
Primary Care	\$30 ded waived		\$40 ded waived		\$30 ded waived		\$50 ded waived	
Specialist	\$50 ded waived		\$70 ded waived		\$50 ded waived		\$75 ded waived	
Inpatient Services								
Inpatient Hospital	10% after ded		20% after ded		40% after ded		30% after ded	
Mental Health Inpatient	10% after ded		20% after ded		40% after ded		30% after ded	
Outpatient Services								
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	10% after ded		Lab-\$70 ded waived; X-ray-20% after ded		Lab-\$50 ded waived; X-ray- 40% after ded		Lab-\$75 ded waived; X-ray-30% after ded	
Mental Health Outpatient	\$50 ded waived		\$70 ded waived		\$50 ded waived		\$75 ded waived	
Emergency Care								
Emergency Room	\$150 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived	
Urgent Care	\$75 ded waived		\$75 ded waived		\$75 ded waived		\$75 ded waived	
Single	1 x \$467.36		1 x \$398.73		1 x \$406.83		1 x \$386.91	
EE with Spouse	0 x \$934.72		0 x \$797.46		0 x \$813.66		0 x \$773.82	
EE with Child(ren)	0 x \$794.51		0 x \$677.85		0 x \$691.61		0 x \$657.75	
Family	1 x \$1,331.98		1 x \$1,136.39		1 x \$1,159.46		1 x \$1,102.69	
Monthly Cost	2 \$1,799.34		2 \$1,535.12		2 \$1,566.29		2 \$1,489.60	
Annual Cost	\$21,592.08		\$18,421.44		\$18,795.48		\$17,875.20	

Prepared For : Aetna 2015 3rd qtr Rochester region Livingston County, NY 14414

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

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

Prepared On: 5/4/2015

Report Id: 28371478

Effective Date : 07/01/2015 SIC : 0000

	Aetna Silver OAEPO 2000 90% HSA PY ID: 14025425 (HSA) (UCR=N/A)		Aetna Bronze OAEPO 5000 60% ID: 14025416 (EPOc) (UCR=N/A)		Aetna Bronze OAEPO 3000 100% HSA PY ID: 14025411 (HSA) (UCR=N/A)		Aetna Bronze OAEPO 3500 60% HSA PY ID: 14025413 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/50/50%to\$750/TCS IntDed		10/50/50%to\$750/TCS IntDed		10/55/50%to\$750/TCS IntDed		10/50/50%to\$750/TCS IntDed	
Cost Share Information								
Individual/Family Deductible	\$2,000/\$4,000 non-embedded		\$5,000/\$10,000 embedded		\$3,000/\$6,000 non-embedded		\$3,500/\$7,000 non-embedded	
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)		\$6,250/\$12,500 (incl ded)		\$6,450/\$12,900 (incl ded)		\$6,250/\$12,500 (incl ded)	
Co-Insurance	10%		40%		0%		40%	
Office Visits								
Primary Care	10% after ded		\$50 ded waived		\$50 after ded		40% after ded	
Specialist	10% after ded		40% after ded		\$75 after ded		40% after ded	
Inpatient Services								
Inpatient Hospital	10% after ded		40% after ded		\$1,000/admit after ded		40% after ded	
Mental Health Inpatient	10% after ded		40% after ded		\$1,000/admit after ded		40% after ded	
Outpatient Services								
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	10% after ded		40% after ded		\$75 after ded		40% after ded	
Mental Health Outpatient	10% after ded		40% ded waived		\$75 after ded		40% after ded	
Emergency Care								
Emergency Room	10% (waived if admitted) after ded		40% after ded		\$200 (waived if admitted) after ded		40% after ded	
Urgent Care	10% after ded		40% after ded		\$75 after ded		40% after ded	
Single	1 x \$392.16	<u> </u>	1 x \$338.72	<u> </u>	1 x \$338.31	<u> </u>	1 x \$334.88	
EE with Spouse	0 x \$784.32		0 x \$677.44		0 x \$676.62		0 x \$669.76	
EE with Child(ren)	0 x \$666.67		0 x \$575.82		0 x \$575.13		0 x \$569.29	
Family	1 x \$1,117.66		1 x \$965.35		1 x \$964.19		1 x \$954.40	
Monthly Cost	2 \$1,509.82		2 \$1,304.07		2 \$1,302.50		2 \$1,289.28	
Annual Cost	\$18,117.84		\$15,648.84		\$15,630.00		\$15,471.36	

Prepared For : Aetna 2015 3rd qtr Rochester region Livingston County, NY 14414

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

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

Prepared On: 5/4/2015

Report Id: 28371478

SIC: 0000

Effective Date: 07/01/2015

	Aetna Bronze OAEPO 4000 8 (EPOc) (UC	0% ID: 14025414	Aetn Bronze OAEPO 5000 14025415 (HSA	100% HSA PY ID:	Aetna Bronze OAEPO 3500 50% ID: 14025412 (EPOc) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs							
Orug Card	10/50/50%to\$750/TCS IntDed		10/50/50%to\$750/TCS IntDed		10/50/50%to\$750/TCS IntDed		
Cost Share Information							
ndividual/Family Deductible	\$4,000/\$8,000 embedded		\$5,000/\$10,000 non-embedded		\$3,500/\$7,000 embedded		
ndividual/Family OOP Limit	\$6,600/\$13,200 (incl ded)		\$6,250/\$12,500 (incl ded)		\$6,600/\$13,200 (incl ded)		
Co-Insurance	20%		0%		50%		
Office Visits							
Primary Care	\$25 after ded		0% after ded		50% after ded		
Specialist	20% after ded		0% after ded		50% after ded		
npatient Services							
npatient Hospital	20% after ded		0% after ded		50% after ded		
Mental Health Inpatient	20% after ded		0% after ded		50% after ded		
Outpatient Services		_		_		_	
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		
∟ab/X-Ray	20% after ded		0% after ded		50% after ded		
Mental Health Outpatient	20% after ded		0% after ded		50% after ded		
Emergency Care							
Emergency Room	20% after ded		0% after ded		50% after ded		
Jrgent Care	20% after ded		0% after ded		50% after ded		
Single	1 x \$331.89		1 x \$330.68		1 x \$328.42		
EE with Spouse	0 x \$663.78		0 x \$661.36		0 x \$656.84		
EE with Child(ren)	0 x \$564.22		0 x \$562.15		0 x \$558.32		
amily	1 x \$945.89		1 x \$942.44		1 x \$936.00		
Monthly Cost	2 \$1,277.78		2 \$1,273.12		2 \$1,264.42		
	Δ Φ1,2//./0		\$15,277.44		\$15,173.04		