Prepared For : Aetna 2016 1st qtr mid Hudson Delaware County, NY 12167

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

Health Plan Comparison Report (4L)

Prepared On: 10/12/2015

Report Id: 29326626

Effective Date : 01/01/2016 SIC : 0000

	Aetna Platinum OAEPO \$25 ID: 14030056 (EPO) (UCR=N/A)		Aetna Gold OAEPO 1000 90% ID: 14030058 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 2000 60% ID: 14030060 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 2000 80% ID: 14030061 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4		20/40/60/TCS/100 ded T2-T4	
Cost Share Information								
Individual/Family Deductible	N/A		\$1,000/\$2,000 embedded		\$2,000/\$4,000 embedded		\$2,000/\$4,000 embedded	
Individual/Family OOP Limit	\$4,000/\$8,000		\$4,000/\$8,000 (incl ded)		\$5,500/\$11,000 (incl ded)		\$6,600/\$13,200 (incl ded)	
Co-Insurance	0%		10%		40%		20%	
Office Visits								
Primary Care	\$25		\$30 ded waived		\$30 ded waived		\$40 ded waived	
Specialist	\$40		\$50 ded waived		\$50 ded waived		\$70 ded waived	
Inpatient Services								
Inpatient Hospital	\$500/admit		10% after ded		40% after ded		20% after ded	
Mental Health Inpatient	\$500/admit; waived if readmitted within 90 days		10% after ded		40% after ded		20% 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	No charge		10% after ded		Lab-\$50 ded waived; X-ray-40% after ded		Lab-\$70 ded waived; X-ray-20% after ded	
Mental Health Outpatient	\$40		\$50 ded waived		\$50 ded waived		\$70 ded waived	
Emergency Care								
Emergency Room	\$150 (waived if admitted)		\$150 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived	
Urgent Care	\$75		\$75 ded waived		\$75 ded waived		\$75 ded waived	
Single	1 x \$904.61		1 x \$755.26		1 x \$641.27		1 x \$637.64	
EE with Spouse	0 x \$1,809.21		0 x \$1,510.53		0 x \$1,282.54		0 x \$1,275.28	
EE with Child(ren)	0 x \$1,537.83		0 x \$1,283.95		0 x \$1,090.16		0 x \$1,083.99	
Family	1 x \$2,578.13		1 x \$2,152.50		1 x \$1,827.62		1 x \$1,817.27	
Monthly Cost	2 \$3,482.74		2 \$2,907.76		2 \$2,468.89		2 \$2,454.91	
Monthly Cost Annual Cost	\$3,482.74		\$34,893.12		\$2,468.89		\$29,458.92	
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	Aetna Silver OAEPO 3000 70% ID: 14030062 (EPOc) (UCR=N/A)		Aetna Silver OAMC 3000 100/80 HSA Emb FH ID: 14030029 (HSA) (UCR=N/A)		Aetna Silver OAMC 3000 100/70 HSA Emb ID: 14030030 (HSA) (UCR=N/A)		Aetna Silver OAMC 2600 90/70 HSA Emb ID: 14030026 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs Drug Card	20/40/60/TCS/100 ded T2-T4		20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed	
Cost Share Information								
Individual/Family Deductible	\$3,000/\$6,000 embedded		\$3,000/\$6,000 embedded	\$4,000/\$8,000 embedded	\$3,000/\$6,000 embedded	\$4,000/\$8,000 embedded	\$2,600/\$5,200 embedded	\$3,500/\$7,000 embedded
Individual/Family OOP Limit	\$6,600/\$13,200 (incl ded)		\$5,500/\$11,000 (incl ded)	\$8,000/\$16,000 (incl ded)	\$5,500/\$11,000 (incl ded)	\$8,000/\$16,000 (incl ded)	\$5,000/\$10,000 (incl ded)	\$7,000/\$14,000 (incl ded)
Co-Insurance	30%		0%	20%	0%	30%	10%	30%
Office Visits								
Primary Care	\$40 ded waived		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Specialist	\$75 ded waived		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Inpatient Services								
Inpatient Hospital	30% after ded		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Mental Health Inpatient	30% after ded		0% after ded	20% after ded	0% after ded	30% after ded	10% 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	Refer to Outpatient Surgery	Refer to Outpatient Surgery	Refer to Outpatient Surgery
Lab/X-Ray	Lab-\$75 ded waived; X-ray-30% after ded		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Mental Health Outpatient	\$75 ded waived		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Emergency Care								
Emergency Room	\$200 (waived if admitted) ded waived		0% after ded	Paid as in-network	0% after ded	Paid as in-network	10% after ded	Paid as in-network
Urgent Care	\$75 ded waived		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Single	1 x \$619.47		1 x \$712.12		1 x \$699.40		1 x \$692.41	
EE with Spouse	0 x \$1,238.94		0 x \$1,424.23		0 x \$1,398.80		0 x \$1,384.81	
EE with Child(ren)	0 x \$1,053.10		0 x \$1,210.60		0 x \$1,188.98		0 x \$1,177.09	
Family	1 x \$1,765.49		1 x \$2,029.53		1 x \$1,993.29		1 x \$1,973.36	
Monthly Cost	2 \$2,384.96		2 \$2,741.65		2 \$2,692.69		2 \$2,665.77	
Annual Cost	\$28,619.52		\$32,899.80		\$32,312.28		\$31,989.24	

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	Aetna Silver OAEPO 2600 90% HSA PY Emb ID: 14030016 (HSA) (UCR=N/A)		Aetna Bronze OAEPO 5000 80% HSA PY Emb ID: 14030020 (HSA) (UCR=N/A)		Aetna Bronze OAEPO 4500 60% HSA Emb PY ID: 14030018 (HSA) (UCR=N/A)		Aetna Bronze OAEPO 3500 50% ID: 14030063 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed	
Cost Share Information		_				_		
Individual/Family Deductible	\$2,600/\$5,200 embedded		\$5,000/\$10,000 embedded		\$4,500/\$9,000 embedded		\$3,500/\$7,000 embedded	
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)		\$6,450/\$12,900 (incl ded)		\$6,450/\$12,900 (incl ded)		\$6,850/\$13,700 (incl ded)	
Co-Insurance	10%		20%		40%		50%	
Office Visits								
Primary Care	10% after ded		20% after ded		40% after ded		50% after ded	
Specialist	10% after ded		20% after ded		40% after ded		50% after ded	
Inpatient Services								
Inpatient Hospital	10% after ded		20% after ded		40% after ded		50% after ded	
Mental Health Inpatient	10% after ded		20% after ded		40% after ded		50% 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		20% after ded		40% after ded		50% after ded	
Mental Health Outpatient	10% after ded		20% after ded		40% after ded		50% after ded	
Emergency Care								
Emergency Room	10% after ded		20% after ded		40% after ded		50% after ded	
Urgent Care	10% after ded		20% after ded		40% after ded		50% after ded	
Single	1 x \$632.19		1 x \$544.98		1 x \$544.10		1 x \$543.23	
EE with Spouse	0 x \$1,264.38		0 x \$1,089.97		0 x \$1,088.20		0 x \$1,086.46	
EE with Child(ren)	0 x \$1,074.72		0 x \$926.47		0 x \$924.97		0 x \$923.49	
Family	1 x \$1,801.74		1 x \$1,553.21		1 x \$1,550.69		1 x \$1,548.20	
Monthly Cost	2 \$2,433.93		2 \$2,098.19		2 \$2,094.79		2 \$2,091.43	
Annual Cost	\$29,207.16		\$25,178.28		\$25,137.48		\$25,097.16	

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Cost Share Information Individual/Family Deductible store Individual/Family OOP Limit store Co-Insurance 40% Office Visits Primary Care 40% Specialist 40% Inpatient Services Inpatient Hospital 40%		ICR=N/A)	Aetna Bronze OAEPO 4500 70% ID: 14030014 (EPOc) (UCR=N/A)			
Drug Card 20/40 Cost Share Information Individual/Family Deductible embed in the state of the	In-Network	Out-Network	In-Network	Out-Network		
Cost Share Information Individual/Family Deductible embed should be embed shou						
Individual/Family Deductible \$5,01 embel \$6,48 Co-Insurance 40% Office Visits Primary Care 40% Specialist 40% Inpatient Services Inpatient Hospital 40%	0/60/TCS IntDed		20/40/60/TCS IntDed			
Individual/Family OOP Limit \$6,49 Co-Insurance 40% Office Visits Primary Care 40% Specialist 40% Inpatient Services Inpatient Hospital 40%						
Co-Insurance 40% Office Visits Primary Care 40% Specialist 40% Inpatient Services Inpatient Hospital 40%	00/\$10,000 edded		\$4,500/\$9,000 embedded			
Office Visits Primary Care 40% Specialist 40% Inpatient Services Inpatient Hospital 40%	50/\$12,900 (incl ded)		\$6,850/\$13,700 (incl ded)			
Primary Care 40% Specialist 40% Inpatient Services Inpatient Hospital 40%			30%			
Specialist 40% Inpatient Services Inpatient Hospital 40%						
Inpatient Services Inpatient Hospital 40%	after ded		\$25 after ded			
Inpatient Hospital 40%	after ded		30% after ded			
' '						
Mental Health Inpatient 40%	after ded		30% after ded			
	after ded		30% after ded			
1						
Outpatient Services						
Outpatient Facility Refe Surg	er to Outpatient gery		Refer to Outpatient Surgery			
Lab/X-Ray 40%	after ded		30% after ded			
Mental Health Outpatient 40%	after ded		30% after ded			
Emergency Care	,					
Emergency Room 40%	after ded		30% after ded			
Urgent Care 40%	after ded		30% after ded			
Single	1 x \$539.70		1 x \$538.82			
EE with Spouse	0 x \$1,079.40		0 x \$1,077.63			
EE with Child(ren)	0 x \$917.49		0 x \$915.99			
Family	1 x \$1,538.14		1 x \$1,535.63			
Monthly Cost	0 077.04		2 \$2,074.45			
Annual Cost			_ Ψ2,074.43			
	2 \$2,077.84 \$24,934.08		\$24,893.40			

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