Prepared For : Oxford 2016 1st qtr Metro Plans New York County, NY 10001

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

Health Plan Comparison Report (4L)

Prepared On: 10/24/2015

Report Id: 29430202

SIC: 0000

Effective Date: 01/01/2016

	Oxford Metro M Platinum EPO 10/20 Gated OHI CNT (EPO) (UCR=N/A)		Oxford Metro M Gold EPO 15/30 Gated OHI CNT (EPOc) (UCR=N/A)		Oxford Metro M Gold EPO 25/40 Gated OHI CNT (EPOc) (UCR=N/A)		Oxford Metro M Silver EPO Prim Adv \$2000 Gated OHI CNT (EPOc) (UCR=N/A)	
	In-Network O	ut-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	5/65/50%to\$800	5/6	65/50%to\$800		5/65/50%to\$800		10/65/50%to\$800 IntDed T2-3	
Cost Share Information								
Individual/Family Deductible Individual/Family OOP Limit	N/A \$3,000/\$6,000		50/\$1,500 ,500/\$7,000 (incl ded)		\$1,250/\$2,500 \$4,500/\$9,000 (incl ded)		\$2,000/\$4,000 \$6,500/\$13,000 (incl ded)	
Co-Insurance	N/A	209	%		20%		30%	
Office Visits								
Primary Care	\$10	\$15	5 ded waived		\$25 ded waived		\$30 ded waived	
Specialist	\$20	\$30	0 ded waived		\$40 ded waived		\$60 after ded	
Inpatient Services								
Inpatient Hospital	\$200/day; \$800 max/admit	20%	% after ded		20% after ded		\$400/day after ded; \$1,600 max/admit	
Mental Health Inpatient	\$200/day; \$800 max/admit	209	% after ded		20% after ded		\$400/day after ded; \$1,600 max/admit	
Outpatient Services								
Outpatient Facility	Hosp-\$500 FS-\$100	Hos \$20	sp-\$500 after ded FS- 00 after ded		Hosp-\$500 after ded FS- \$200 after ded		Hosp-\$750 after ded FS- \$300 after ded	
Lab/X-Ray	Lab-No charge; X-ray-\$20		b-No charge; X-ray-\$35 d waived		Lab-No charge; X-ray-\$35 ded waived		Lab-\$60 after ded; X-ray- \$50 after ded	
Mental Health Outpatient	\$20	\$30	0 ded waived		\$40 ded waived		\$30 after ded	
Emergency Care								
Emergency Room	\$200 (waived if admitted)		00 (waived if admitted) d waived		\$400 (waived if admitted) ded waived		\$500 (waived if admitted) after ded	
Urgent Care	\$50	\$65	5 ded waived		\$65 ded waived		\$80 after ded	
Single	1 x \$751.61		1 x \$649.78		1 x \$627.42		1 x \$541.87	
EE with Spouse	0 x \$1,503.23		0 x \$1,299.56		0 x \$1,254.84		0 x \$1,083.73	
EE with Child(ren)	0 x \$1,277.74		0 x \$1,104.63		0 x \$1,066.62		0 x \$921.17	
Family	1 x \$2,142.10		1 x \$1,851.88		1 x \$1,788.14		1 x \$1,544.33	
Monthly Cost	2 \$2,893.71		2 \$2,501.66		2 \$2,415.56		2 \$2,086.20	
Annual Cost	\$34,724.52		\$30,019.92		\$28,986.72		\$25,034.40	

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	Oxford Metro M Silver EPO 30/60 Gated OHI CNT (EPOc) (UCR=N/A)		Oxford Metro M Silver EPO HSA \$2000 35/50 Gated OHI CNT (HSA) (UCR=N/A)		Oxford Metro M Bronze EPO HSA \$4250 40/75 Gated OHI CNT (HSA) (UCR=N/A)		Oxford Metro M Bronze EPO HSA \$5000 Gated OHI CNT (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/50%to\$800		10/65/50%to\$800 IntDed		10/65/50%to\$800 IntDed		10/65/50%to\$800 IntDed	
Cost Share Information								
Individual/Family Deductible Individual/Family OOP Limit	\$2,500/\$5,000 \$5,600/\$11,200 (incl ded)		\$2,000/\$4,000 \$4,500/\$9,000 (incl ded)		\$4,250/\$8,500 \$6,450/\$12,900 (incl ded)		\$5,000/\$10,000 \$6,450/\$12,900 (incl ded)	
Co-Insurance Office Visits	30%	_	30%		40%		30%	
Primary Care	\$30 ded waived		\$35 after ded		\$40 after ded		30% after ded	
Specialist	\$60 ded waived		\$50 after ded		\$75 after ded		30% after ded	
Inpatient Services							·	
Inpatient Hospital	30% after ded		30% after ded		40% after ded		30% after ded	
Mental Health Inpatient	30% after ded		30% after ded		40% after ded		30% after ded	
Outpatient Services								
Outpatient Facility	30% after ded		Hosp-\$750 after ded FS- \$300 after ded		Hosp-\$1,000 after ded FS-\$400 after ded		30% after ded	
Lab/X-Ray	Lab-No charge; X-ray-30% after ded		Lab-30% after ded; X-ray- \$50 after ded		40% after ded		30% after ded	
Mental Health Outpatient Emergency Care	\$60 ded waived		\$50 after ded		\$75 after ded		30% after ded	
Emergency Room	30% after ded		\$500 (waived if admitted) after ded		\$500 (waived if admitted) after ded		30% after ded	
Urgent Care	\$80 ded waived		\$80 after ded		\$80 after ded		30% after ded	
Single	1 x \$535.98		1 x \$527.79		1 x \$433.75		1 x \$423.02	
EE with Spouse	0 x \$1,071.95		0 x \$1,055.58		0 x \$867.50		0 x \$846.03	
EE with Child(ren)	0 x \$911.16		0 x \$897.24		0 x \$737.37		0 x \$719.13	
Family	1 x \$1,527.54		1 x \$1,504.21		1 x \$1,236.18		1 x \$1,205.60	
Monthly Cost	2 \$2,063.52		2 \$2,032.00		2 \$1,669.93		2 \$1,628.62	
Annual Cost	\$24,762.24		\$24,384.00		\$20,039.16		\$1,626.62	