### Prepared For: Aetna 2016 4th qtr Buffalo

Erie County, NY 14001

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

# Health Plan Comparison Report (4L)

Effective Date: 10/01/2016 Prepared On: 07/05/2016

Report ID: 31116007

SIC: 0000

	Aetna Platinum OAEPO \$25 ID: 14030056		Aetna Gold OAEPO 1000 90% ID: 14030058		Aetr	a	Aetr	a
					Gold Saving Plus OAEPO 1000 90% ID: 14030021		Silver OAEPO 2000 60% ID: 14030060	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs	I							
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								
ndividual/Family Deductible	N/A		\$1,000/\$2,000 embedded		D-\$1,000/\$2,000; ND-\$3,000/ \$6,000 embedded		\$2,000/\$4,000 embedded	
Individual/Family OOP Limit	\$4,000/\$8,000		\$4,000/\$8,000 (incl ded)		D-\$3,000/\$6,000; ND-\$6,600/ \$13,200 (incl ded)		\$5,500/\$11,000 (incl ded)	
Co-Insurance	0%		10%		D-10%; ND-30%		40%	
Office Visits								
Primary Care	\$25		\$30 ded waived		D-\$30 ded waived; ND-\$50 after		\$30 ded waived	
Specialist	\$40		\$50 ded waived		ded D-\$50 ded waived; ND-\$70 after ded		\$50 ded waived	
Inpatient Services								
Inpatient Hospital	\$500/admit		10% after ded		D-10% after ded; ND-30% after ded		40% after ded	
Mental Health Inpatient	\$500/admit; waived if readmitted within 90 days		10% after ded		D-10% after ded; ND-30% 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	No charge		10% after ded		D-10% after ded; ND-30% after ded		Lab-\$50 ded waived; X-ray-40% after ded	
Mental Health Outpatient	\$40		\$50 ded waived		D-\$50 ded waived; ND-\$70 after ded		\$50 ded waived	
Emergency Care								
Emergency Room	\$150 (waived if admitted)		\$150 (waived if admitted) ded waived		\$150 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived	
Urgent Care	\$75		\$75 ded waived		D-\$75 ded waived; ND-\$100		\$75 ded waived	
Single	1 x \$885.31		1 x \$739.15		ded waived 1 x \$736.99		1 x \$627.59	
EE with Spouse	0 x \$1,770.61		0 x \$1,478.30		0 x \$1,473.97		0 x \$1,255.17	
EE with Child(ren)	0 x \$1,505.02		0 x \$1,256.55		0 x \$1,252.87		0 x \$1,066.90	
Family	1 x \$2,523.12		1 x \$2,106.57		1 x \$2,100.41		1 x \$1,788.62	
Monthly Cost	2 \$3,408.43		2 \$2,845.72		2 \$2,837.40		2 \$2,416.21	
Annual Cost	\$40,901.16		\$34,148.64		\$34,048.80		\$28,994.52	

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Í.	Aetna Silver OAEPO 2000 80% ID: 14030061		Aetna Silver OAEPO 3000 70% ID: 14030062		Aetna Silver Savings Plus OAEPO 2000 80% ID: 14030022		Aetna Silver Savings Plus OAEPO 2500 80% ID: 14030024	
	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	\$2,000/\$4,000 embedded		\$3,000/\$6,000 embedded		D-\$2,000/\$4,000; ND-\$4,000/ \$8,000 embedded		D-\$2,500/\$5,000; ND-\$4,500/ \$9,000 embedded	
Individual/Family OOP Limit	\$6,600/\$13,200 (incl ded)		\$6,600/\$13,200 (incl ded)		D-\$5,800/\$11,600; ND-\$6,600/ \$13,200 (incl ded)		D-\$6,000/\$12,000; ND-\$6,600/ \$13,200 (incl ded)	
Co-Insurance	20%		30%		D-20%; ND-40%		D-20%; ND-40%	
Office Visits								
Primary Care	\$40 ded waived		\$40 ded waived		D-\$40 ded waived; ND-\$50 after ded		D-\$50 ded waived; ND-40% after ded	
Specialist	\$70 ded waived		\$75 ded waived		D-\$60 ded waived; ND-\$75 after ded		D-\$75 ded waived; ND-40% after ded	
Inpatient Services								
Inpatient Hospital	20% after ded		30% after ded		D-20% after ded; ND-40% after ded		D-20% after ded; ND-40% after ded	
Mental Health Inpatient	20% after ded		30% after ded		D-20% after ded; ND-40% after ded		D-20% after ded; ND-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	Lab-\$70 ded waived; X-ray-20% after ded		Lab-\$75 ded waived; X-ray-30% after ded		Lab-D-\$60 ded waived; ND-\$75 after ded; X-ray-D-20% after ded; ND-40% after ded		Lab-D-\$75 ded waived; ND-40% after ded; X-ray-D-20% after ded; ND-40% after ded	
Mental Health Outpatient	\$70 ded waived		\$75 ded waived		D-\$60 ded waived; ND-\$75 after ded		D-\$75 ded waived; ND-40% after ded	
Emergency Care								
Emergency Room	\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived		D-20% after ded; ND-Paid as designated	
Urgent Care	\$75 ded waived		\$75 ded waived		D-\$75 ded waived; ND-\$100		D-\$75 ded waived; ND-\$100	
Single	1 x \$624.04		1 x \$606.25		ded waived 1 x \$627.37		ded waived 1 x \$613.89	
EE with Spouse	0 x \$1,248.07		0 x \$1,212.51		0 x \$1,254.74		0 x \$1,227.78	
EE with Child(ren)	0 x \$1,060.86		0 x \$1,030.63		0 x \$1,066.53		0 x \$1,043.62	
Family	1 x \$1,778.50		1 x \$1,727.82		1 x \$1,788.00		1 x \$1,749.59	
Monthly Cost	2 \$2,402.54		2 \$2,334.07		2 \$2,415.37		2 \$2,363.48	
	\$28,830.48		\$28,008.84		\$28,984.44		\$28,361.76	

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	A	etna	Ae	etna	Ae	etna	Aetna	
	Silver OAMC 3000 100/80 HSA Emb FH ID: 14030029		Silver OAMC 3000 100/70 HSA Emb ID: 14030030		Silver OAMC 2600 90/70 HSA Emb ID: 14030026		Silver OAEPO 2600 90% HSA PY Emb ID: 14030016	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs		ournonn		ournonn		ournorm		ournoment
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						1		
Individual/Family Deductible	\$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	\$2,600/\$5,200 embedded	
Individual/Family OOP Limit	\$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)	\$6,000/\$12,000 (incl ded)	
Co-Insurance	0%	20%	0%	30%	10%	30%	10%	
Office Visits		1						
Primary Care	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Specialist	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Inpatient Services		T						
Inpatient Hospital	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Mental Health Inpatient	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Outpatient Services						1		
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	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Mental Health Outpatient	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Emergency Care		1		1		1		
Emergency Room	0% after ded	Paid as in-network	0% after ded	Paid as in-network	10% after ded	Paid as in-network	10% after ded	
Urgent Care	0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded	10% after ded	
Single	1 x \$696.92		1 x \$684.48		1 x \$677.63		1 x \$618.70	
EE with Spouse	0 x \$1,393.85	5	0 x \$1,368.95		0 x \$1,355.27		0 x \$1,237.40	
EE with Child(ren)	0 x \$1,184.77	,	0 x \$1,163.61		0 x \$1,151.98		0 x \$1,051.79	
Family	1 x \$1,986.23	}	1 x \$1,950.76		1 x \$1,931.26		1 x \$1,763.30	
Monthly Cost	2 \$2,683.15		2 \$2,635.24		2 \$2,608.89		2 \$2,382.00	
Annual Cost	\$32,197.80	)	\$31,622.88		\$31,306.68		\$28,584.00	

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Prepared By: Clifford Grekin Inc. - (631)963-6020 Aetna Aetna Aetna Aetna Silver Savings Plus OAEPO 2600 90% HSA Bronze OAEPO 5000 80% HSA PY Emb ID: Bronze OAEPO 4500 60% HSA Emb PY ID: Bronze OAEPO 3500 50% ID: 14030063 PY Emb ID: 14030023 14030020 14030018 In-Network **Out-Network** In-Network Out-Network In-Network Out-Network In-Network **Out-Network** Prescription Drugs 20/40/60/TCS IntDed 20/40/60/TCS IntDed 20/40/60/TCS IntDed 20/40/60/TCS IntDed Drug Card Cost Share Information D-\$2,600/\$5,200; ND- \$4,000/ Individual/Family Deductible \$5,000/\$10,000 embedded \$4,500/\$9,000 embedded \$3,500/\$7,000 embedded \$8,000 embedded Individual/Family OOP Limit D-\$5.500/\$11.000: ND-\$6.450/ \$6,450/\$12,900 (incl ded) \$6,450/\$12,900 (incl ded) \$6,850/\$13,700 (incl ded) \$12,900 (incl ded) D-10%; ND-30% 20% 40% 50% Co-Insurance Office Visits D-10% after ded: ND-30% after 20% after ded 40% after ded 50% after ded Primary Care ded D-10% after ded: ND-30% after 20% after ded 50% after ded Specialist 40% after ded ded Inpatient Services D-10% after ded; ND-30% after 20% after ded 50% after ded Inpatient Hospital 40% after ded ded D-10% after ded: ND-30% after 20% after ded 40% after ded 50% after ded Mental Health Inpatient ded **Outpatient Services** Outpatient Facility Refer to Outpatient Surgery Refer to Outpatient Surgery Refer to Outpatient Surgery Refer to Outpatient Surgery Lab/X-Ray D-10% after ded: ND-30% after 20% after ded 40% after ded 50% after ded ded Mental Health Outpatient D-10% after ded: ND-30% after 20% after ded 40% after ded 50% after ded ded Emergency Care D-10% after ded; ND-Paid as 20% after ded 40% after ded 50% after ded Emergency Room designated Urgent Care D-10% after ded: ND-30% after 20% after ded 40% after ded 50% after ded Single \$621.97 \$533.36 \$532.49 \$531.64 1 x 1 x 1 x 1 x EE with Spouse 0 x \$1,243.95 0 x \$1,066.71 0 x \$1,064.99 0 x \$1,063.28 EE with Child(ren) 0 x \$1,057.36 0 x \$906.71 0 x \$905.24 0 x \$903.79 Family 1 x \$1,772.63 1 x \$1,520.07 1 x \$1,517.60 1 x \$1,515.17 2 2 2 2 Monthly Cost \$2.394.60 \$2.053.43 \$2.050.09 \$2.046.81 Annual Cost \$28.735.20 \$24.641.16 \$24.601.08 \$24.561.72

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Prepared By: Clifford Grekin Inc. - (631)963-6020 Aetna Bronze OAEPO 5000 60% ID: 14030015 Bronze OAEPO 4500 70% ID: 14030014 Bronze Savings Plus OAEPO 4500 70% ID:

	BIONZE CAEPO 5000	BIOIZE CAEFO 4300 70% ID. 14030014			14030025		
	In-Network	Out-Network	In-Netv	work	Out-Network	In-Network	Out-Network
Prescription Drugs							
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS Intl	Ded		20/40/60/TCS IntDed	
Cost Share Information				I			
Individual/Family Deductible	\$5,000/\$10,000 embedded		\$4,500/\$9,000 en	nbedded		D-\$4,500/\$9,000; ND-\$6,0 \$12,000 embedded	00/
Individual/Family OOP Limit	\$6,450/\$12,900 (incl ded)		\$6,850/\$13,700 (i	incl ded)		D-\$6,500/\$13,000; ND-\$6, \$13,700 (incl ded)	850/
Co-Insurance	40%		30%			D-30%; ND-50%	
Office Visits							
Primary Care	40% after ded		\$25 after ded			D-30% after ded; ND-50% ded	after
Specialist	40% after ded		30% after ded			D-30% after ded; ND-50% ded	after
Inpatient Services							
Inpatient Hospital	40% after ded		30% after ded			D-30% after ded; ND-50% ded	after
Mental Health Inpatient	40% after ded		30% after ded			D-30% after ded; ND-50% ded	after
Outpatient Services							
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatie	nt Surgery		Refer to Outpatient Surger	у
Lab/X-Ray	40% after ded		30% after ded			D-30% after ded; ND-50% ded	after
Mental Health Outpatient	40% after ded		30% after ded			D-30% after ded; ND-50% ded	after
Emergency Care							1
Emergency Room	40% after ded		30% after ded			D-30% after ded; ND-Paid designated	as
Urgent Care	40% after ded		30% after ded			D-30% after ded; ND-50%	after
Single	1 x \$528.18		1 x	\$527.32		1 x \$53	7.54
EE with Spouse	0 x \$1,056.37		0 x	\$1,054.64		0 x \$1,07	5.09
EE with Child(ren)	0 x \$897.91		0 x	\$896.44		0 x \$91	3.82
Family	1 x \$1,505.33		1 x	\$1,502.86		1 x \$1,53	2.00
				¢0 000 19		2 \$2,06	0.54
Monthly Cost	2 \$2,033.51		2	\$2,030.18		2 φ2,00	9.54

Aetna