Aetna 2018 3rd qtr Savings plans New york City New York County, NY 10001 Prepared For:

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

Health Plan Comparison Report (3P)

Effective Date: 07/01/2018

Prepared On: 04/10/2018 Report ID: 34762289 SIC: 0000

	Aetna Gold Savings Plus OAEPO 1000 90% ID: 14038856 (EPOc) (UCR=N/A)		Aetna Silver Savings Plus OAEPO 2800 90% HSA PY ID: 14038860 (HSA) (UCR=N/A)		Aetna Silver Savings Plus OAEPO 2500 80% ID: 14038858 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs						
Drug Card	15/65/50%/TCS/100 ded T2-4		15/65/50%/TCS IntDed		15/65/50%/TCS/100 ded T2-4	
Cost Share Information						
Individual/Family Deductible	D-\$1,000/\$2,000; ND- \$3,000/\$6,000 embedded		D-\$2,800/\$5,600; ND- \$4,000/\$8,000 embedded		D-\$2,500/\$5,000; ND- \$4,500/\$9,000 embedded	
Individual/Family OOP Limit	D-\$3,500/\$7,000; ND- \$6,600/\$13,200 (incl ded)		D-\$6,000/\$12,000; ND- \$6,550/\$13,100 (incl ded)		D-\$7,150/\$14,300; ND- \$7,350/\$14,700 (incl ded)	
Co-Insurance	D-10%; ND-30%		D-10%; ND-30%		D-20%; ND-40%	
Office Visits			,			
Primary Care	D-\$30 ded waived; ND-\$50 after ded		D-10% after ded; ND-30% after ded		D-\$45 ded waived; ND-40% after ded	
Specialist	D-\$50 ded waived; ND-\$70 after ded		D-10% after ded; ND-30% after ded		D-\$75 ded waived; ND-40% after ded	
Maternity Prenatal/Postnatal Care	Pre-No charge; Post-refer to carrier		Pre-No charge; Post-refer to carrier		Pre-No charge; Post-refer to carrier	
Chiropractic Care	D-\$50 ded waived; ND-\$70 after ded		D-10% after ded; ND-30% after ded		D-\$75 ded waived; ND-40% after ded	
Inpatient Services						
Inpatient Hospital	D-10% after ded; ND-30% after ded		D-10% after ded; ND-30% after ded		D-20% after ded; ND-40% after ded	
Mental Health Inpatient	D-10% after ded; ND-30% after ded		D-10% after ded; ND-30% after ded		D-20% after ded; ND-40% after ded	
Substance Abuse Inpatient	D-10% after ded; ND-30% after ded		D-10% after ded; ND-30% 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	
Lab/X-Ray	D-10% after ded; ND-30% after ded		D-10% after ded; ND-30% after ded		Lab-D-\$75 ded waived; ND-40% after ded; X-ray-D-20% after ded; ND-40% after ded	
Advanced Radiology	D-10% after ded; ND-30% after ded		D-10% after ded; ND-30% after ded		D-20% after ded; ND-40% after ded	
Mental Health Outpatient	D-\$50 ded waived; ND-\$70 after ded		D-10% after ded; ND-30% after ded		D-\$75 ded waived; ND-40% after ded	
Substance Abuse Outpatient	D-\$50 ded waived; ND-\$70 after ded		D-10% after ded; ND-30% after ded		D-\$75 ded waived; ND-40% after ded	
Emergency Care						
Emergency Room	\$750 (waived if admitted) ded waived		D-10% after ded; ND-Paid as designated		D-20% after ded; ND-Paid as designated	
Ambulance	D-10% after ded; ND-Paid as designated		D-10% after ded; ND-Paid as designated		D-20% after ded; ND-Paid as designated	
Urgent Care	D-\$75 ded waived; ND-\$100 ded waived		D-10% after ded; ND-30% after ded		D-\$90 ded waived; ND-40% after ded	
Recovery/Special Needs						
Home Health Care	25% ded waived; 40 visits/cal yr		25% after ded; 40 visits/plan yr		25% ded waived; 40 visits/cal yr	
Skilled Nursing	D-10% after ded; ND-30% after ded		D-10% after ded; ND-30% after ded		D-20% after ded; ND-40% after ded	
Single	1 x \$927.00		1 x \$806.67		1 x \$775.57	
EE with Spouse	0 x \$1,853.99		0 x \$1,613.35		0 x \$1,551.13	
EE with Child(ren)	0 x \$1,575.90		0 x \$1,371.35		0 x \$1,318.46	
Family	1 x \$2,641.94		1 x \$2,299.02		1 x \$2,210.36	
Monthly Cost	2 \$3,568.94		2 \$3,105.69		2 \$2,985.93	
Annual Cost	\$42,827.28		\$37,268.28		\$35,831.16	

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	Aetna Silver Savings Plus OA 14038857 (EPOd	AEPO 2000 70% ID:	Aetna Bronze Savings Plus OAEPO 4500 60% ID: 14038859 (EPOc) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs					
Orug Card	15/65/50%/TCS/100 ded T2-4		15/65/50%/TCS/100 ded T2-4		
Cost Share Information					
ndividual/Family Deductible	D-\$2,000/\$4,000; ND- \$4,000/\$8,000 embedded		D-\$4,500/\$9,000; ND- \$6,000/\$12,000 embedded		
ndividual/Family OOP Limit	D-\$7,150/\$14,300; ND- \$7,350/\$14,700 (incl ded)		D-\$6,850/\$13,700; ND- \$7,150/\$14,300 (incl ded)		
Co-Insurance	D-30%; ND-50%		D-40%; ND-50%		
Office Visits	, = ====		,		
Primary Care	D-\$40 ded waived; ND-\$60 after ded		D-40% after ded; ND-50% after ded		
Specialist	D-\$70 ded waived; ND-\$85		D-40% after ded; ND-50% after ded		
Maternity Prenatal/Postnatal Care	Pre-No charge; Post-refer to carrier		Pre-No charge; Post-refer to carrier		
Chiropractic Care	D-\$70 ded waived; ND-\$85 after ded		D-40% after ded; ND-50% after ded		
Inpatient Services					
npatient Hospital	D-30% after ded; ND-50% after ded		D-40% after ded; ND-50% after ded		
Mental Health Inpatient	D-30% after ded; ND-50% after ded		D-40% after ded; ND-50% after ded		
Substance Abuse Inpatient	D-30% after ded; ND-50% after ded		D-40% after ded; ND-50% after ded		
Outpatient Services					
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		
.ab/X-Ray	D-30% after ded; ND-50% after ded		D-40% after ded; ND-50% after ded		
Advanced Radiology	D-30% after ded; ND-50% after ded		D-40% after ded; ND-50% after ded		
Mental Health Outpatient	D-\$70 ded waived; ND-\$85 after ded		D-40% after ded; ND-50% after ded		
Substance Abuse Outpatient	D-\$70 ded waived; ND-\$85 after ded		D-40% after ded; ND-50% after ded		
Emergency Care					
Emergency Room	\$750 (waived if admitted) ded waived		D-40% after ded; ND-Paid as designated		
Ambulance	D-30% after ded; ND-Paid as designated		D-40% after ded; ND-Paid as designated		
Jrgent Care	D-\$80 ded waived; ND-\$120 ded waived		D-40% after ded; ND-50% after ded		
Recovery/Special Needs					
Home Health Care	25% ded waived; 40		25% ded waived; 40		
Skilled Nursing	visits/cal yr D-30% after ded; ND-50% after ded		visits/cal yr D-40% after ded; ND-50% after ded		
Ouroble Medical Equipment	50% ofter ded		500/ ofter ded		
Single	1 x \$775.28		1 x \$714.70		
EE with Spouse	0 x \$1,550.55		0 x \$1,429.40		
EE with Child(ren)	0 x \$1,317.97		0 x \$1,214.99		
Family	1 x \$2,209.54		1 x \$2,036.90		
Monthly Cost	2 \$2,984.82		2 \$2,751.60		