Prepared For: Aetna 2018 4th qtr Savings plans New york City

New York County, NY 10001 Effect

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

Health Plan Comparison Report (4L)

Effective Date: 10/01/2018 Prepared On: 07/10/2018

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	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)		Aetna Silver Savings Plus OAEPO 2000 70% ID: 14038857 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	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		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		D-\$2,000/\$4,000; ND-\$4,000/ \$8,000 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)		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%		D-30%; ND-50%	
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		D-\$40 ded waived; ND-\$60 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		D-\$70 ded waived; ND-\$85 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		D-30% after ded; ND-50% 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		D-30% after ded; ND-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	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		D-30% after ded; ND-50% 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		D-\$70 ded waived; ND-\$85 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		\$750 (waived if admitted) ded waived	
Urgent Care	D-\$75 ded waived; ND-\$100		D-10% after ded; ND-30% after		D-\$90 ded waived; ND-40%		D-\$80 ded waived; ND-\$120	
Single	ded waived \$956.24		ded 1 x \$832.12		after ded \$800.03		ded waived \$799.73	
EE with Spouse	0 x \$1,912.47		0 x \$1,664.23		0 x \$1,600.06		0 x \$1,599.46	
EE with Child(ren)	0 x \$1,625.60		0 x \$1,414.60		0 x \$1,360.05		0 x \$1,359.54	
Family	1 x \$2,725.27		1 x \$2,371.53		1 x \$2,280.08		1 x \$2,279.23	
Monthly Cost	2 \$3,681.51		2 \$3,203.65		2 \$3,080.11		2 \$3,078.96	
Annual Cost	\$44,178.12		\$38,443.80		\$36,961.32		\$36,947.52	

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	Aetna Bronze Savings Plus OAEPO 4500 60% ID: 14038859 (EPOc) (UCR=N/A)				
	In-Network	Out-Network			
Prescription Drugs					
Drug Card	15/65/50%/TCS/100 ded T2-4				
Cost Share Information					
Individual/Family Deductible	D-\$4,500/\$9,000; ND-\$6,000/ \$12,000 embedded				
Individual/Family OOP Limit	D-\$6,850/\$13,700; ND-\$7,150/ \$14,300 (incl ded)				
Co-Insurance	D-40%; ND-50%				
Office Visits					
Primary Care	D-40% after ded; ND-50% after				
Specialist	ded D-40% after ded; ND-50% after ded				
Inpatient Services					
Inpatient Hospital	D-40% after ded; ND-50% after ded				
Mental Health Inpatient	D-40% after ded; ND-50% after ded				
Outpatient Services					
Outpatient Facility	Refer to Outpatient Surgery				
Lab/X-Ray	D-40% after ded; ND-50% after ded				
Mental Health Outpatient	D-40% after ded; ND-50% after ded				
Emergency Care					
Emergency Room	D-40% after ded; ND-Paid as designated				
Urgent Care	D-40% after ded; ND-50% after				
Single	ded 1 x \$737.24				
EE with Spouse	0 x \$1,474.49				
EE with Child(ren)	0 x \$1,253.31				
Family	1 x \$2,101.14				
Monthly Cost	2 \$2,838.38				
Annual Cost	\$34,060.56				

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