Prepared For: Oxford 2021 2nd qtr Metro Mid Hudson

Orange County, NY 10910

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

Health Plan Comparison Report (4L)

Effective Date: 04/01/2021

Prepared On: 01/05/2021

SIC: 0000

Report ID: 38172398

	Oxford Metro P MTRO GT 15/30/100 EPO 21 CNT (EPO) (UCR=N/A)		Oxford Metro G MTRO NG 25/40/1250/80 EPO ME 21 CNT (EPOc) (UCR=N/A)		Oxford Metro G MTRO GT 25/40/1250/80 EPO 21 CNT (EPOc) (UCR=N/A)		Oxford Metro S MTRO NG 50/100/100 EPO ZD 21 CNT (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/95/150 ded T2-3		10/65/95/150 ded T2-3		10/65/95/150 ded T2-3		15/65/90/150 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		\$1,250/\$2,500		\$1,250/\$2,500		N/A	
Individual/Family OOP Limit	\$3,000/\$6,000		\$5,500/\$11,000 (incl ded)		\$5,500/\$11,000 (incl ded)		\$8,550/\$17,100	
Co-Insurance	0%		20%		20%		0%	
Office Visits								
Primary Care	\$15		\$25 ded waived		\$25 ded waived		\$50	
Specialist	\$30		\$40 ded waived		\$40 ded waived		\$100	
Inpatient Services								
Inpatient Hospital	\$200/day; \$800 max/admit		20% after ded		20% after ded		\$1,000/admit	
Mental Health Inpatient	\$200/day; \$800 max/admit		20% after ded		20% after ded		\$1,000/admit	
Outpatient Services								
Outpatient Facility	Hosp-\$500; FS-\$100		Hosp-\$500 after ded; FS- \$200 after ded		Hosp-\$500 after ded; FS- \$200 after ded		Hosp-\$700; FS-\$500	
Lab/X-Ray	Lab-\$15; X-ray-\$20		Lab-\$15 ded waived; X-ray-\$50 after ded		Lab-\$15 ded waived; X-ray-\$50 after ded		Lab-\$40; X-ray-\$150	
Mental Health Outpatient	\$30		\$40 ded waived		\$40 ded waived		\$100	
Emergency Care								
Emergency Room	\$250 (waived if admitted)		\$500 (waived if admitted) ded waived		\$500 (waived if admitted) ded waived		\$1,350 (waived if admitted)	
Urgent Care	\$50		\$65 ded waived		\$65 ded waived		\$100	
Single	2 x \$1,087.61		2 x \$938.09		2 x \$914.24		2 x \$877.57	
EE with Spouse	0 x \$2,175.22		0 x \$1,876.18		0 x \$1,828.48		0 x \$1,755.14	
EE with Child(ren)	0 x \$1,848.93		0 x \$1,594.76		0 x \$1,554.21		0 x \$1,491.87	
Family	0 x \$3,099.69		0 x \$2,673.55		0 x \$2,605.59		0 x \$2,501.08	
Monthly Cost	2 \$2,175.22		2 \$1,876.18		2 \$1,828.48		2 \$1,755.14	
Annual Cost	\$26,102.64		\$22,514.16		\$21,941.76		\$21,061.68	

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	Oxford Metro S MTRO NG 30/80/3500/70 EPO ME 21 CNT (EPOc) (UCR=N/A)		Oxford Metro S MTRO GT 30/80/3500/70 EPO 21 CNT (EPOc) (UCR=N/A)		Oxford Metro S MTRO GT 35/50/3500/70 EPO HSA 21 CNT (HSA) (UCR=N/A)		Oxford Metro B MTRO GT 40/75/6500/50 EPO HSA 21 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	10/65/95/150 ded T2-3		10/65/95/150 ded T2-3		10/65/50%to\$800 IntDed		10/65/95 IntDed	
Cost Share Information								
Individual/Family Deductible	\$3,500/\$7,000		\$3,500/\$7,000		\$3,500/\$7,000		\$6,500/\$13,000	
Individual/Family OOP Limit	\$8,550/\$17,100 (incl ded)		\$8,550/\$17,100 (incl ded)		\$6,750/\$13,500 (incl ded)		\$7,000/\$14,000 (incl ded)	
Co-Insurance	30%		30%		30%		50%	
Office Visits								
Primary Care	\$30 ded waived		\$30 ded waived		\$35 after ded		\$40 after ded	
Specialist	\$80 ded waived		\$80 ded waived		\$50 after ded		\$75 after ded	
Inpatient Services								
Inpatient Hospital	30% after ded		30% after ded		30% after ded		50% after ded	
Mental Health Inpatient	30% after ded		30% after ded		30% after ded		50% after ded	
Outpatient Services								
Outpatient Facility	30% after ded		30% after ded		Hosp-\$750 after ded; FS- \$300 after ded		Hosp-\$1,000 after ded; FS-\$500 after ded	
Lab/X-Ray	Lab-\$20 ded waived; X-ray-30% after ded		Lab-\$20 ded waived; X-ray-30% after ded		Lab-\$15 after ded; X-ray- \$50 after ded		Lab-\$15 after ded; X-ray-50% after ded	
Mental Health Outpatient	\$80 ded waived		\$80 ded waived		\$50 after ded		\$75 after ded	
Emergency Care								
Emergency Room	50% after ded		50% after ded		\$500 (waived if admitted) after ded		\$500 (waived if admitted) after ded	
Urgent Care	\$80 ded waived		\$80 ded waived		\$80 after ded		\$80 after ded	
Single	2 x \$769.25		2 x \$749.70		2 x \$707.80		2 x \$642.57	
EE with Spouse	0 x \$1,538.49		0 x \$1,499.39		0 x \$1,415.60		0 x \$1,285.15	
EE with Child(ren)	0 x \$1,307.72		0 x \$1,274.48		0 x \$1,203.26		0 x \$1,092.38	
Family	0 x \$2,192.35		0 x \$2,136.63		0 x \$2,017.23		0 x \$1,831.34	
Monthly Cost	2 \$1,538.50		2 \$1,499.40		2 \$1,415.60		2 \$1,285.14	
Annual Cost	\$18,462.00		\$17,992.80		\$16,987.20		\$15,421.68	

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	Oxford B MTRO GT 7000/100 E (UCR	
	In-Network	Out-Network
Prescription Drugs		
Drug Card	0%/0%/0% IntDed	
Cost Share Information		
Individual/Family Deductible	\$7,000/\$14,000	
Individual/Family OOP Limit	\$7,000/\$14,000 (incl ded)	
Co-Insurance	0%	
Office Visits		
Primary Care	0% after ded	
Specialist	0% after ded	
Inpatient Services		
Inpatient Hospital	0% after ded	
Mental Health Inpatient	0% after ded	
Outpatient Services		
Outpatient Facility	0% after ded	
Lab/X-Ray	0% after ded	
Mental Health Outpatient	0% after ded	
Emergency Care		
Emergency Room	0% after ded	
Urgent Care	0% after ded	
Single	2 x \$637.56	
EE with Spouse	0 x \$1,275.12	
EE with Child(ren)	0 x \$1,083.86	
Family	0 x \$1,817.05	
Monthly Cost	2 \$1,275.12	
Annual Cost	\$15,301.44	

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