Prepared For: Oxford 2022 1st qtr Metro Nassau Suffolk

Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 01/01/2022

Prepared On: 10/26/2021

SIC: 0000

Report ID: 38462991

	Oxford Metro NY P MTRO GT 15/30/100 EPO 22 CNT (EPO) (UCR=N/A)		Oxford Metro NY G MTRO NG 25/40/1250/80 EPO ME 22 CNT (EPOc) (UCR=N/A)		Oxford Metro NY G MTRO GT 25/40/1250/80 EPO 22 CNT (EPOc) (UCR=N/A)		Oxford Metro NY S MTRO NG 50/100/100 EPO ZD 22 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		15/65/95/150 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	\$3,250/\$6,500		\$6,000/\$12,000 (incl ded)		\$6,000/\$12,000 (incl ded)		\$8,700/\$17,400	
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		\$1,400 (waived if admitted)	
Urgent Care	\$50		\$65 ded waived		\$65 ded waived		\$100	
Single	2 x \$1,092.75		2 x \$959.94		2 x \$926.58		2 x \$895.91	
EE with Spouse	0 x \$2,185.50		0 x \$1,919.88		0 x \$1,853.16		0 x \$1,791.82	
EE with Child(ren)	0 x \$1,857.68		0 x \$1,631.90		0 x \$1,575.19		0 x \$1,523.05	
Family	0 x \$3,114.34		0 x \$2,735.83		0 x \$2,640.75		0 x \$2,553.34	
Monthly Cost	2 \$2,185.50		2 \$1,919.88		2 \$1,853.16		2 \$1,791.82	
Annual Cost	\$26,226.00		\$23,038.56		\$22,237.92		\$21,501.84	

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	Oxford Metro NY S MTRO GT 40/70/3000/65 EPO 22 CNT (EPOc) (UCR=N/A)		Oxford Metro NY S MTRO NG 30/80/3500/70 EPO ME 22 CNT (EPOc) (UCR=N/A)		Oxford Metro NY S MTRO GT 30/80/3500/70 EPO 22 CNT (EPOc) (UCR=N/A)		Oxford Metro NY S MTRO GT 35/50/3500/70 EPO HSA 22 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	10/50/90/200 ded T2-3		10/65/95/150 ded T2-3		10/65/95/150 ded T2-3		10/65/50%to\$800 IntDed	
Cost Share Information								
Individual/Family Deductible	\$3,000/\$6,000		\$3,500/\$7,000		\$3,500/\$7,000		\$3,500/\$7,000	
Individual/Family OOP Limit	\$8,700/\$17,400 (incl ded)		\$8,700/\$17,400 (incl ded)		\$8,700/\$17,400 (incl ded)		\$7,050/\$14,100 (incl ded)	
Co-Insurance	35%		30%		30%		30%	
Office Visits								
Primary Care	\$40 ded waived		\$30 ded waived		\$30 ded waived		\$35 after ded	
Specialist	\$70 ded waived		\$80 ded waived		\$80 ded waived		\$50 after ded	
Inpatient Services								
Inpatient Hospital	35% after ded		30% after ded		30% after ded		30% after ded	
Mental Health Inpatient	35% after ded		30% after ded		30% after ded		30% after ded	
Outpatient Services								
Outpatient Facility	35% after ded		30% after ded		30% after ded		Hosp-\$750 after ded; FS- \$300 after ded	
Lab/X-Ray	Lab-\$25 ded waived; X-ray-35% after ded		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	
Mental Health Outpatient	\$70 ded waived		\$80 ded waived		\$80 ded waived		\$50 after ded	
Emergency Care								
Emergency Room	50% after ded		50% after ded		50% after ded		\$500 (waived if admitted) after ded	
Urgent Care	\$75 ded waived		\$80 ded waived		\$80 ded waived		\$80 after ded	
Single	2 x \$803.25		2 x \$797.88		2 x \$770.15		2 x \$732.14	
EE with Spouse	0 x \$1,606.50		0 x \$1,595.76		0 x \$1,540.30		0 x \$1,464.28	
EE with Child(ren)	0 x \$1,365.53		0 x \$1,356.40		0 x \$1,309.26		0 x \$1,244.64	
Family	0 x \$2,289.26		0 x \$2,273.96		0 x \$2,194.93		0 x \$2,086.60	
Monthly Cost	2 \$1,606.50		2 \$1,595.76		2 \$1,540.30		2 \$1,464.28	
Annual Cost	\$19,278.00		\$19,149.12		\$18,483.60		\$17,571.36	

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## Oxford Metro Oxford Metro NY B MTRO GT 7000/100 EPO HSA 22 CNT (HSA) NY B MTRO GT 40/75/6500/50 EPO HSA 22 CNT (UCR=N/A) (HSA) (UCR=N/A) In-Network **Out-Network Out-Network** In-Network Prescription Drugs 0%/0%/0% IntDed 10/65/95 IntDed Drug Card Cost Share Information Individual/Family Deductible \$7,000/\$14,000 \$6,500/\$13,000 Individual/Family OOP Limit \$7,050/\$14,100 (incl ded) \$7,050/\$14,100 (incl ded) 0% 50% Co-Insurance Office Visits Primary Care 0% after ded \$40 after ded 0% after ded \$75 after ded Specialist Inpatient Services 0% after ded Inpatient Hospital 50% after ded Mental Health Inpatient 0% after ded 50% after ded Outpatient Services Hosp-\$1,000 after ded; FS-\$500 after ded Outpatient Facility 0% after ded Lab/X-Ray 0% after ded Lab-\$15 after ded; X-ray-50% after ded \$75 after ded Mental Health Outpatient 0% after ded **Emergency Care** Emergency Room 0% after ded \$500 (waived if admitted) after ded **Urgent Care** 0% after ded \$80 after ded Single 2 x \$682.01 2 x \$679.11 \$1,364.02 \$1,358.22 EE with Spouse 0 x 0 x EE with Child(ren) 0 x \$1,159.42 \$1,154.49 Family 0 x \$1,943.73 0 x \$1,935.46 Monthly Cost 2 \$1,364.02 2 \$1,358.22 Annual Cost \$16.368.24 \$16,298,64

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