

	Aetna Platinum OAEPO \$25 ID: 14030056 (EPO) (UCR=N/A)		Aetna Gold OAEPO 1000 90% ID: 14030058 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 2000 60% ID: 14030060 (EPOc) (UCR=N/A)		Aetna Silver OAEPO 2000 80% ID: 14030061 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>								
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	
<b>Cost Share Information</b>								
Individual/Family Deductible	N/A		\$1,000/\$2,000 embedded		\$2,000/\$4,000 embedded		\$2,000/\$4,000 embedded	
Individual/Family OOP Limit	\$4,000/\$8,000		\$4,000/\$8,000 (incl ded)		\$5,500/\$11,000 (incl ded)		\$6,600/\$13,200 (incl ded)	
Co-Insurance	0%		10%		40%		20%	
<b>Office Visits</b>								
Primary Care	\$25		\$30 ded waived		\$30 ded waived		\$40 ded waived	
Specialist	\$40		\$50 ded waived		\$50 ded waived		\$70 ded waived	
<b>Inpatient Services</b>								
Inpatient Hospital	\$500/admit		10% after ded		40% after ded		20% after ded	
Mental Health Inpatient	\$500/admit; waived if readmitted within 90 days		10% after ded		40% after ded		20% after ded	
<b>Outpatient Services</b>								
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		Lab-\$50 ded waived; X-ray-40% after ded		Lab-\$70 ded waived; X-ray-20% after ded	
Mental Health Outpatient	\$40		\$50 ded waived		\$50 ded waived		\$70 ded waived	
<b>Emergency Care</b>								
Emergency Room	\$150 (waived if admitted)		\$150 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived	
Urgent Care	\$75		\$75 ded waived		\$75 ded waived		\$75 ded waived	
Single	1 x \$860.92		1 x \$718.79		1 x \$610.30		1 x \$606.85	
EE with Spouse	0 x \$1,721.84		0 x \$1,437.58		0 x \$1,220.60		0 x \$1,213.69	
EE with Child(ren)	0 x \$1,463.57		0 x \$1,221.94		0 x \$1,037.51		0 x \$1,031.64	
Family	1 x \$2,453.62		1 x \$2,048.55		1 x \$1,739.35		1 x \$1,729.51	
Monthly Cost	2 \$3,314.54		2 \$2,767.34		2 \$2,349.65		2 \$2,336.36	
Annual Cost	\$39,774.48		\$33,208.08		\$28,195.80		\$28,036.32	

	Aetna Silver OAEPO 3000 70% ID: 14030062 (EPOc) (UCR=N/A)		Aetna Silver OAMC 3000 100/80 HSA Emb FH ID: 14030029 (HSA) (UCR=N/A)		Aetna Silver OAMC 3000 100/70 HSA Emb ID: 14030030 (HSA) (UCR=N/A)		Aetna Silver OAMC 2600 90/70 HSA Emb ID: 14030026 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>								
Drug Card	20/40/60/TCS/100 ded T2-T4		20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed	
<b>Cost Share Information</b>								
Individual/Family Deductible	\$3,000/\$6,000 embedded		\$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
Individual/Family OOP Limit	\$6,600/\$13,200 (incl ded)		\$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)
Co-Insurance	30%		0%	20%	0%	30%	10%	30%
<b>Office Visits</b>								
Primary Care	\$40 ded waived		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Specialist	\$75 ded waived		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
<b>Inpatient Services</b>								
Inpatient Hospital	30% after ded		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Mental Health Inpatient	30% after ded		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
<b>Outpatient Services</b>								
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	Lab-\$75 ded waived; X-ray-30% after ded		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Mental Health Outpatient	\$75 ded waived		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
<b>Emergency Care</b>								
Emergency Room	\$200 (waived if admitted) ded waived		0% after ded	Paid as in-network	0% after ded	Paid as in-network	10% after ded	Paid as in-network
Urgent Care	\$75 ded waived		0% after ded	20% after ded	0% after ded	30% after ded	10% after ded	30% after ded
Single	1 x \$589.55		1 x \$677.73		1 x \$665.62		1 x \$658.97	
EE with Spouse	0 x \$1,179.11		0 x \$1,355.45		0 x \$1,331.24		0 x \$1,317.94	
EE with Child(ren)	0 x \$1,002.24		0 x \$1,152.13		0 x \$1,131.56		0 x \$1,120.25	
Family	1 x \$1,680.23		1 x \$1,931.52		1 x \$1,897.02		1 x \$1,878.06	
Monthly Cost	2 \$2,269.78		2 \$2,609.25		2 \$2,562.64		2 \$2,537.03	
Annual Cost	\$27,237.36		\$31,311.00		\$30,751.68		\$30,444.36	

Prepared For: Aetna 2016 3rd qtr Buffalo  
Erie County, NY 14001

**Health Plan Comparison Report (4L)**

Effective Date: 07/01/2016

Prepared On: 4/25/2016

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

Report ID: 30779745

SIC: 0000

	Aetna Silver OAEPO 2600 90% HSA PY Emb ID: 14030016 (HSA) (UCR=N/A)		Aetna Bronze OAEPO 5000 80% HSA PY Emb ID: 14030020 (HSA) (UCR=N/A)		Aetna Bronze OAEPO 4500 60% HSA Emb PY ID: 14030018 (HSA) (UCR=N/A)		Aetna Bronze OAEPO 3500 50% ID: 14030063 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>								
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed	
<b>Cost Share Information</b>								
Individual/Family Deductible	\$2,600/\$5,200 embedded		\$5,000/\$10,000 embedded		\$4,500/\$9,000 embedded		\$3,500/\$7,000 embedded	
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)		\$6,450/\$12,900 (incl ded)		\$6,450/\$12,900 (incl ded)		\$6,850/\$13,700 (incl ded)	
Co-Insurance	10%		20%		40%		50%	
<b>Office Visits</b>								
Primary Care	10% after ded		20% after ded		40% after ded		50% after ded	
Specialist	10% after ded		20% after ded		40% after ded		50% after ded	
<b>Inpatient Services</b>								
Inpatient Hospital	10% after ded		20% after ded		40% after ded		50% after ded	
Mental Health Inpatient	10% after ded		20% after ded		40% after ded		50% after ded	
<b>Outpatient Services</b>								
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	10% after ded		20% after ded		40% after ded		50% after ded	
Mental Health Outpatient	10% after ded		20% after ded		40% after ded		50% after ded	
<b>Emergency Care</b>								
Emergency Room	10% after ded		20% after ded		40% after ded		50% after ded	
Urgent Care	10% after ded		20% after ded		40% after ded		50% after ded	
<b>Single</b>	1 x \$601.66		1 x \$518.67		1 x \$517.83		1 x \$516.99	
EE with Spouse	0 x \$1,203.32		0 x \$1,037.33		0 x \$1,035.65		0 x \$1,033.99	
EE with Child(ren)	0 x \$1,022.82		0 x \$881.73		0 x \$880.30		0 x \$878.89	
Family	1 x \$1,714.73		1 x \$1,478.20		1 x \$1,475.80		1 x \$1,473.43	
<b>Monthly Cost</b>	2 \$2,316.39		2 \$1,996.87		2 \$1,993.63		2 \$1,990.42	
<b>Annual Cost</b>	\$27,796.68		\$23,962.44		\$23,923.56		\$23,885.04	

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment. Rx Legend: Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible

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	Aetna Bronze OAEPO 5000 60% ID: 14030015 (EPOc) (UCR=N/A)		Aetna Bronze OAEPO 4500 70% ID: 14030014 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>				
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS IntDed	
<b>Cost Share Information</b>				
Individual/Family Deductible	\$5,000/\$10,000 embedded		\$4,500/\$9,000 embedded	
Individual/Family OOP Limit	\$6,450/\$12,900 (incl ded)		\$6,850/\$13,700 (incl ded)	
Co-Insurance	40%		30%	
<b>Office Visits</b>				
Primary Care	40% after ded		\$25 after ded	
Specialist	40% after ded		30% after ded	
<b>Inpatient Services</b>				
Inpatient Hospital	40% after ded		30% after ded	
Mental Health Inpatient	40% after ded		30% after ded	
<b>Outpatient Services</b>				
Outpatient Facility	Refer to Outpatient Surgery		Refer to Outpatient Surgery	
Lab/X-Ray	40% after ded		30% after ded	
Mental Health Outpatient	40% after ded		30% after ded	
<b>Emergency Care</b>				
Emergency Room	40% after ded		30% after ded	
Urgent Care	40% after ded		30% after ded	
Single	1 x \$513.64		1 x \$512.80	
EE with Spouse	0 x \$1,027.27		0 x \$1,025.59	
EE with Child(ren)	0 x \$873.18		0 x \$871.75	
Family	1 x \$1,463.86		1 x \$1,461.47	
Monthly Cost	2 \$1,977.50		2 \$1,974.27	
Annual Cost	\$23,730.00		\$23,691.24	