

	Aetna Platinum OAEPO \$25 ID: 14030056		Aetna Gold OAEPO 1000 90% ID: 14030058		Aetna Silver OAEPO 2000 60% ID: 14030060		Aetna Silver OAEPO 2000 80% ID: 14030061	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
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	
Cost Share Information								
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%	
Office Visits								
Primary Care	\$25		\$30 ded waived		\$30 ded waived		\$40 ded waived	
Specialist	\$40		\$50 ded waived		\$50 ded waived		\$70 ded waived	
Inpatient Services								
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	
Outpatient Services								
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	
Emergency Care								
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	
Summary of Rates								
Single	1 x \$983.67		1 x \$821.28		1 x \$697.32		1 x \$693.37	
EE with Spouse	0 x \$1,967.35		0 x \$1,642.55		0 x \$1,394.64		0 x \$1,386.75	
EE with Child(ren)	0 x \$1,672.25		0 x \$1,396.17		0 x \$1,185.44		0 x \$1,178.73	
Family	1 x \$2,803.47		1 x \$2,340.64		1 x \$1,987.36		1 x \$1,976.11	
Monthly Cost	2 \$3,787.14		2 \$3,161.92		2 \$2,684.68		2 \$2,669.48	
Annual Cost	\$45,445.68		\$37,943.04		\$32,216.16		\$32,033.76	

	Aetna Silver OAEPO 3000 70% ID: 14030062		Aetna Silver OAMC 3000 100/80 HSA Emb FH ID: 14030029		Aetna Silver OAMC 3000 100/70 HSA Emb ID: 14030030		Aetna Silver OAMC 2600 90/70 HSA Emb ID: 14030026	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
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	
Cost Share Information								
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%
Office Visits								
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
Inpatient Services								
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
Outpatient Services								
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
Emergency Care								
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 \$673.61		1 x \$774.36		1 x \$760.53		1 x \$752.93	
EE with Spouse	0 x \$1,347.23		0 x \$1,548.72		0 x \$1,521.06		0 x \$1,505.85	
EE with Child(ren)	0 x \$1,145.15		0 x \$1,316.41		0 x \$1,292.90		0 x \$1,279.97	
Family	1 x \$1,919.80		1 x \$2,206.92		1 x \$2,167.51		1 x \$2,145.84	
Monthly Cost	2 \$2,593.41		2 \$2,981.28		2 \$2,928.04		2 \$2,898.77	
Annual Cost	\$31,120.92		\$35,775.36		\$35,136.48		\$34,785.24	

	Aetna Silver OAEPO 2600 90% HSA PY Emb ID: 14030016		Aetna Bronze OAEPO 5000 80% HSA PY Emb ID: 14030020		Aetna Bronze OAEPO 4500 60% HSA Emb PY ID: 14030018		Aetna Bronze OAEPO 3500 50% ID: 14030063	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed		20/40/60/TCS IntDed	
Cost Share Information								
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%	
Office Visits								
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	
Inpatient Services								
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	
Outpatient Services								
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	
Emergency Care								
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	
Single	1 x \$687.44		1 x \$592.62		1 x \$591.66		1 x \$590.71	
EE with Spouse	0 x \$1,374.89		0 x \$1,185.24		0 x \$1,183.32		0 x \$1,181.42	
EE with Child(ren)	0 x \$1,168.66		0 x \$1,007.45		0 x \$1,005.82		0 x \$1,004.21	
Family	1 x \$1,959.22		1 x \$1,688.96		1 x \$1,686.23		1 x \$1,683.52	
Monthly Cost	2 \$2,646.66		2 \$2,281.58		2 \$2,277.89		2 \$2,274.23	
Annual Cost	\$31,759.92		\$27,378.96		\$27,334.68		\$27,290.76	

Prepared For: **Aetna 2016 4th qtr Mid Hudson**

Delaware County, NY 12167

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

Health Plan Comparison Report (4L)

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	Aetna Bronze OAEPO 5000 60% ID: 14030015		Aetna Bronze OAEPO 4500 70% ID: 14030014	
	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs				
Drug Card	20/40/60/TCS IntDed		20/40/60/TCS IntDed	
Cost Share Information				
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%	
Office Visits				
Primary Care	40% after ded		\$25 after ded	
Specialist	40% after ded		30% after ded	
Inpatient Services				
Inpatient Hospital	40% after ded		30% after ded	
Mental Health Inpatient	40% after ded		30% after ded	
Outpatient Services				
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	
Emergency Care				
Emergency Room	40% after ded		30% after ded	
Urgent Care	40% after ded		30% after ded	
Single	1 x \$586.87		1 x \$585.91	
EE with Spouse	0 x \$1,173.74		0 x \$1,171.82	
EE with Child(ren)	0 x \$997.68		0 x \$996.05	
Family	1 x \$1,672.58		1 x \$1,669.85	
Monthly Cost	2 \$2,259.45		2 \$2,255.76	
Annual Cost	\$27,113.40		\$27,069.12	