

	Oxford Metro M Platinum EPO 15/30 Gated OHI CNT (EPO) (UCR=N/A)		Oxford Metro M Gold EPO 25/40 Non-Gated OHI CNT (EPOc) (UCR=N/A)		Oxford Metro M Gold EPO 25/40 Gated OHI CNT (EPOc) (UCR=N/A)		Oxford Metro M Silver EPO 30/60 Non-Gated OHI CNT (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	5/65/50%to\$800		10/65/90/100 ded T2-3		10/65/50%to\$800		10/65/90/100 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		\$1,250/\$2,500		\$1,250/\$2,500		\$2,500/\$5,000	
Individual/Family OOP Limit	\$2,500/\$5,000		\$5,000/\$10,000 (incl ded)		\$5,500/\$11,000 (incl ded)		\$7,150/\$14,300 (incl ded)	
Co-Insurance	0%		20%		20%		30%	
Office Visits								
Primary Care	\$15		\$25 ded waived		\$25 ded waived		\$30 ded waived	
Specialist	\$30		\$40 ded waived		\$40 ded waived		\$60 ded waived	
Inpatient Services								
Inpatient Hospital	\$200/day; \$800 max/admit		20% after ded		20% after ded		30% after ded	
Mental Health Inpatient	\$200/day; \$800 max/admit		20% after ded		20% after ded		30% after ded	
Outpatient Services								
Outpatient Facility	Hosp-\$500; FS-\$100		Hosp-\$500 after ded; FS-\$200 after ded		Hosp-\$500 after ded; FS-\$200 after ded		30% after ded	
Lab/X-Ray	Lab-No charge; X-ray-\$20		Lab-No charge; X-ray-\$50 after ded		Lab-No charge; X-ray-\$50 after ded		Lab-No charge; X-ray-30% after ded	
Mental Health Outpatient	\$30		\$40 ded waived		\$40 ded waived		\$60 ded waived	
Emergency Care								
Emergency Room	\$200 (waived if admitted)		\$400 (waived if admitted) ded waived		\$500 (waived if admitted) ded waived		30% after ded	
Urgent Care	\$50		\$65 ded waived		\$65 ded waived		\$80 ded waived	
Single	1 x \$888.80		1 x \$758.95		1 x \$717.10		1 x \$655.30	
EE with Spouse	0 x \$1,777.60		0 x \$1,517.91		0 x \$1,434.20		0 x \$1,310.60	
EE with Child(ren)	0 x \$1,510.96		0 x \$1,290.22		0 x \$1,219.07		0 x \$1,114.01	
Family	1 x \$2,533.08		1 x \$2,163.02		1 x \$2,043.73		1 x \$1,867.60	
Monthly Cost	2 \$3,421.88		2 \$2,921.97		2 \$2,760.83		2 \$2,522.90	
Annual Cost	\$41,062.56		\$35,063.64		\$33,129.96		\$30,274.80	

	Oxford Metro M Silver EPO 30/60 Gated OHI CNT (EPOc) (UCR=N/A)		Oxford Metro M Silver EPO Prim Adv \$2000 Gated OHI CNT (EPOc) (UCR=N/A)		Oxford Metro M Silver EPO HSA \$1500 35/50 Gated OHI CNT (HSA) (UCR=N/A)		Oxford Metro M Bronze EPO HSA \$5750 40/75 Gated OHI 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	10/65/50%to\$800		10/65/50%to\$800 IntDed T2-3		10/65/50%to\$800 IntDed		10/65/50%to\$800 IntDed	
Cost Share Information								
Individual/Family Deductible	\$3,000/\$6,000		\$2,000/\$4,000		\$1,500/\$3,000		\$5,750/\$11,500	
Individual/Family OOP Limit	\$7,150/\$14,300 (incl ded)		\$6,500/\$13,000 (incl ded)		\$6,550/\$13,100 (incl ded)		\$6,550/\$13,100 (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	\$60 ded waived		\$60 after ded		\$50 after ded		\$75 after ded	
Inpatient Services								
Inpatient Hospital	30% after ded		\$400/day after ded; \$1,600 max/admit		30% after ded		50% after ded	
Mental Health Inpatient	30% after ded		\$400/day after ded; \$1,600 max/admit		30% after ded		50% after ded	
Outpatient Services								
Outpatient Facility	30% after ded		Hosp-\$750 after ded; FS- \$300 after ded		Hosp-\$750 after ded; FS- \$300 after ded		Hosp-\$1,000 after ded; FS-\$500 after ded	
Lab/X-Ray	Lab-No charge; X-ray-30% after ded		Lab-\$60 after ded; X-ray- \$50 after ded		Lab-30% after ded; X-ray- \$50 after ded		50% after ded	
Mental Health Outpatient	\$60 ded waived		\$60 ded waived		\$50 after ded		\$75 after ded	
Emergency Care								
Emergency Room	30% after ded		\$500 (waived if admitted) after ded		\$500 (waived if admitted) after ded		\$500 (waived if admitted) after ded	
Urgent Care	\$80 ded waived		\$80 after ded		\$80 after ded		\$80 after ded	
Single	1 x \$614.95		1 x \$633.81		1 x \$645.88		1 x \$523.30	
EE with Spouse	0 x \$1,229.90		0 x \$1,267.62		0 x \$1,291.76		0 x \$1,046.59	
EE with Child(ren)	0 x \$1,045.41		0 x \$1,077.47		0 x \$1,097.99		0 x \$889.60	
Family	1 x \$1,752.60		1 x \$1,806.35		1 x \$1,840.75		1 x \$1,491.40	
Monthly Cost	2 \$2,367.55		2 \$2,440.16		2 \$2,486.63		2 \$2,014.70	
Annual Cost	\$28,410.60		\$29,281.92		\$29,839.56		\$24,176.40	

Prepared For: **Oxford 2018 3rd qtr Metro New York City**

New York County, NY 10001

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Health Plan Comparison Report (4L)

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	Oxford Metro M Bronze EPO HSA \$6550 100% Gated OHI CNT (HSA) (UCR=N/A)		Oxford Metro M Bronze EPO HSA \$5500 Gated OHI CNT (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs				
Drug Card	0%/0%/0% IntDed		10/65/50%to\$800 IntDed	
Cost Share Information				
Individual/Family Deductible	\$6,550/\$13,100		\$5,500/\$11,000	
Individual/Family OOP Limit	\$6,550/\$13,100 (incl ded)		\$6,550/\$13,100 (incl ded)	
Co-Insurance	0%		30%	
Office Visits				
Primary Care	0% after ded		30% after ded	
Specialist	0% after ded		30% after ded	
Inpatient Services				
Inpatient Hospital	0% after ded		30% after ded	
Mental Health Inpatient	0% after ded		30% after ded	
Outpatient Services				
Outpatient Facility	0% after ded		30% after ded	
Lab/X-Ray	0% after ded		30% after ded	
Mental Health Outpatient	0% after ded		30% after ded	
Emergency Care				
Emergency Room	0% after ded		30% after ded	
Urgent Care	0% after ded		30% after ded	
Single	1 x \$517.56		1 x \$524.54	
EE with Spouse	0 x \$1,035.11		0 x \$1,049.08	
EE with Child(ren)	0 x \$879.85		0 x \$891.72	
Family	1 x \$1,475.04		1 x \$1,494.94	
Monthly Cost	2 \$1,992.60		2 \$2,019.48	
Annual Cost	\$23,911.20		\$24,233.76	