Prepared For: Oxford 2025 2nd Qtr Metro Nassau Suffolk

Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 04/01/2025

Prepared On: 02/11/2025

SIC: 0000

Report ID: 39214351

	Oxford Metro NY G MTRO NG 25/40/1250/80 EPO (EPOc) (UCR=N/A)	ME 25 CNT NY G MTRO GT 25/4	Oxford Metro NY G MTRO GT 25/40/1250/80 EPO 25 CNT (EPOc) (UCR=N/A)		Oxford Metro NY S MTRO NG 50/100/100 EPO ZD 25 CNT (EPO) (UCR=N/A)		Oxford Metro NY S MTRO NG 30/80/3750/60 EPO ME 25 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	10/65/95/150 ded T2-3	10/65/95/150 ded T2-3		15/65/95/200 ded T2-3		10/65/95/200 ded T2-3		
Cost Share Information								
Individual/Family Deductible	\$1,250/\$2,500	\$1,250/\$2,500		N/A		\$3,750/\$7,500		
Individual/Family OOP Limit	\$6,500/\$13,000 (incl ded)	\$6,500/\$13,000 (incl de	d)	\$9,200/\$18,400		\$9,200/\$18,400 (incl ded)		
Co-Insurance	20%	20%		0%		40%		
Office Visits								
Primary Care	\$25 ded waived	\$25 ded waived		\$50		\$30 ded waived		
Specialist	\$40 ded waived	\$40 ded waived		\$100		\$80 ded waived		
Inpatient Services								
Inpatient Hospital	20% after ded	20% after ded		\$1,500/admit		40% after ded		
Mental Health Inpatient	20% after ded	20% after ded		\$1,500/admit		40% after ded		
Outpatient Services								
Outpatient Facility	\$200 after ded	\$200 after ded		\$250		40% after ded		
Lab/X-Ray	Lab-No charge/50% after ded (D/ND); X-ray-\$50 after ded	Lab-No charge/50% aft ded (D/ND); X-ray-\$50 after ded	er	Lab-No charge/\$60 (D/ND); X-ray-\$200		Lab-No charge/50% after ded (D/ND); X-ray-40% after ded		
Mental Health Outpatient	\$40 ded waived	\$40 ded waived		\$100		\$80 ded waived		
Emergency Care								
Emergency Room	\$500 (waived if admitted) ded waived	\$500 (waived if admitted ded waived	d)	\$1,500 (waived if admitted)		50% after ded		
Urgent Care	\$75 ded waived	\$75 ded waived		\$100		\$100 ded waived		
Single	2 x \$1,184.26	2 x \$1,142.	95	2 x \$1,122.71		2 x \$994.29		
EE with Spouse	0 x \$2,368.51	0 x \$2,285.		0 x \$2,245.42		0 x \$1,988.58		
EE with Child(ren)	0 x \$2,013.23	0 x \$1,943.		0 x \$1,908.61		0 x \$1,690.30		
Family	0 x \$3,375.14	0 x \$3,257.	40	0 x \$3,199.72		0 x \$2,833.73		
Monthly Cost	2 \$2,368.52	2 \$2,285.	90	2 \$2,245.42		2 \$1,988.58		
Annual Cost	\$28,422.24	\$27,430.6		\$26,945.04		\$23,862.96		

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	Oxford Metro NY S MTRO GT 30/80/3750/60 EPO 25 CNT (EPOc) (UCR=N/A)		Oxford Metro NY S MTRO GT 35/50/4000/70 EPO HSA 25 CNT (HSA) (UCR=N/A)		Oxford Metro NY B MTRO GT 7250/100 EPO HSA 25 CNT (HSA) (UCR=N/A)		Oxford Metro NY B MTRO GT 40/75/6500/50 EPO HSA 25 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	10/65/95/200 ded T2-3		10/65/50%to\$800 IntDed		0%/0%/0% IntDed		10/40/80 IntDed	
Cost Share Information								
Individual/Family Deductible	\$3,750/\$7,500		\$4,000/\$8,000		\$7,250/\$14,500		\$6,500/\$13,000	
Individual/Family OOP Limit	\$9,200/\$18,400 (incl ded)		\$7,200/\$14,400 (incl ded)		\$7,250/\$14,500 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	40%		30%		0%		50%	
Office Visits								
Primary Care	\$30 ded waived		\$35 after ded		0% after ded		\$40 after ded	
Specialist	\$80 ded waived		\$50 after ded		0% after ded		\$75 after ded	
Inpatient Services								
Inpatient Hospital	40% after ded		30% after ded		0% after ded		50% after ded	
Mental Health Inpatient	40% after ded		30% after ded		0% after ded		50% after ded	
Outpatient Services								
Outpatient Facility	40% after ded		\$300 after ded		0% after ded		\$500 after ded	
Lab/X-Ray	Lab-No charge/50% after ded (D/ND); X-ray-40% after ded		Lab-\$15 after ded; X-ray- \$50 after ded		0% after ded		Lab-\$15 after ded; X-ray-50% after ded	
Mental Health Outpatient	\$80 ded waived		\$50 after ded		0% after ded		\$75 after ded	
Emergency Care								
Emergency Room	50% after ded		\$500 (waived if admitted) after ded		0% after ded		\$500 (waived if admitted) after ded	
Urgent Care	\$100 ded waived		\$100 after ded		0% after ded		\$100 after ded	
Single	2 x \$959.62		2 x \$930.50		2 x \$881.54		2 x \$864.11	
EE with Spouse	0 x \$1,919.25		0 x \$1,861.00		0 x \$1,763.08		0 x \$1,728.22	
EE with Child(ren)	0 x \$1,631.36		0 x \$1,581.85		0 x \$1,498.62		0 x \$1,468.99	
Family	0 x \$2,734.92		0 x \$2,651.92		0 x \$2,512.38		0 x \$2,462.72	
Monthly Cost Annual Cost	2 \$1,919.24 \$23,030.88		2 \$1,861.00 \$22,332.00		2 \$1,763.08 \$21,156.96		2 \$1,728.22 \$20,738.64	