

Plan Options ³	Primary Care Physician / Specialist Office Visit	Inpatient Hospital / Outpatient Surgery	Emergency Room	Network Deductible ¹ (Individual / Family)	Network Plan Coinsurance	Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Out-of-Network Deductible ¹ (Individual / Family)	Out-of-Network Plan Coinsurance	Out-of-Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Prescription Drugs	Monthly Premium - NYRA01 - (Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington)							
											S	E/S	P/C	F	S	E/S	P/C	F
											(26 dep age):	(26 dep age):	(26 dep age):	(26 dep age):	(30 dep age):	(30 dep age):	(30 dep age):	(30 dep age):
NY Bronze OAEPO 4800 50%	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$4,800/\$9,600	50%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$602.06	\$1,204.13	\$1,023.51	\$1,715.88	\$620.13	\$1,240.25	\$1,054.21	\$1,767.36
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$618.65	\$1,237.31	\$1,051.71	\$1,763.17	\$637.21	\$1,274.43	\$1,083.26	\$1,816.06
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$574.67	\$1,149.35	\$976.95	\$1,637.82	\$591.91	\$1,183.83	\$1,006.25	\$1,686.95
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$574.67	\$1,149.35	\$976.95	\$1,637.82	\$591.91	\$1,183.83	\$1,006.25	\$1,686.95
NY Gold Savings Plus OAEPO 1200 80/60	Tier1: \$30 DW / \$75 DW Tier2: \$60 AD / \$150 AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	\$750 DW	Tier1: \$1,200/\$2,400 Tier2: \$3,500/\$7,000	Tier1: 20% Tier2: 40%	Tier1: \$4,000/\$8,000 Tier2: \$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$832.91	\$1,665.83	\$1,415.95	\$2,373.81	\$857.90	\$1,715.80	\$1,458.43	\$2,445.02
NY Silver OAEPO 2800 60%	\$30 DW / \$75 DW	40% AD / 40% AD	\$750 DW	\$2,800/\$5,600	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$738.52	\$1,477.03	\$1,255.48	\$2,104.77	\$760.67	\$1,521.35	\$1,293.14	\$2,167.92
NY Silver OAEPO 3000 80% HSA PY	20% AD / 20% AD	20% AD / 20% AD	20% AD	\$3,000/\$6,000	20%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$763.34	\$1,526.68	\$1,297.68	\$2,175.52	\$786.24	\$1,572.48	\$1,336.61	\$2,240.79
NY Silver OAEPO 3600 65%	\$30 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,600/\$7,200	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$722.02	\$1,444.05	\$1,227.44	\$2,057.76	\$743.68	\$1,487.37	\$1,264.26	\$2,119.50
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$641.74	\$1,283.47	\$1,090.95	\$1,828.95	\$660.99	\$1,321.98	\$1,123.68	\$1,883.82
NY Gold OAEPO 1400 80%	\$30 DW / \$75 DW	20% AD / 20% AD	\$750 DW	\$1,400/\$2,800	20%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$863.43	\$1,726.86	\$1,467.83	\$2,460.77	\$889.33	\$1,778.66	\$1,511.86	\$2,534.59
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$30 DW / \$75 DW Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$3,500/\$7,000 Tier2: \$5,000/\$10,000	Tier1: 20% Tier2: 40%	Tier1: \$8,000/\$16,000 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$745.90	\$1,491.80	\$1,268.03	\$2,125.82	\$768.28	\$1,536.55	\$1,306.07	\$2,189.59
NY Silver SP OAEPO 2500 80/60 HSA PY	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$2,500/\$5,000 Tier2: \$4,000/\$8,000	Tier1: 20% Tier2: 40%	Tier1: \$6,000/\$12,000 Tier2: \$6,550/\$13,100	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$738.02	\$1,476.05	\$1,254.64	\$2,103.37	\$760.16	\$1,520.33	\$1,292.28	\$2,166.47
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$830.28	\$1,660.57	\$1,411.48	\$2,366.31	\$855.19	\$1,710.38	\$1,453.83	\$2,437.30
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$684.64	\$1,369.28	\$1,163.89	\$1,951.23	\$705.18	\$1,410.36	\$1,198.81	\$2,009.77
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$690.01	\$1,380.02	\$1,173.02	\$1,966.53	\$710.71	\$1,421.42	\$1,208.21	\$2,025.53



Plan Options ³	Primary Care Physician / Specialist Office Visit	Inpatient Hospital / Outpatient Surgery	Emergency Room	Network Deductible ¹ (Individual / Family)	Network Plan Coinsurance	Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Out-of-Network Deductible ¹ (Individual / Family)	Out-of-Network Plan Coinsurance	Out-of-Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Prescription Drugs	Monthly Premium - NYRA02 - (Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming)							
											S	E/S	P/C	F	S	E/S	P/C	F
											(26 dep age):	(26 dep age):	(26 dep age):	(26 dep age):	(30 dep age):	(30 dep age):	(30 dep age):	(30 dep age):
NY Bronze OAEPO 4800 50%	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$4,800/\$9,600	50%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$660.80	\$1,321.60	\$1,123.36	\$1,883.28	\$680.63	\$1,361.25	\$1,157.06	\$1,939.78
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$679.01	\$1,358.02	\$1,154.32	\$1,935.18	\$699.38	\$1,398.76	\$1,188.95	\$1,993.24
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$630.74	\$1,261.48	\$1,072.26	\$1,797.61	\$649.66	\$1,299.32	\$1,104.42	\$1,851.53
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$630.74	\$1,261.48	\$1,072.26	\$1,797.61	\$649.66	\$1,299.32	\$1,104.42	\$1,851.53
NY Gold Savings Plus OAEPO 1200 80/60	Tier1: \$30 DW / \$75 DW Tier2: \$60 AD / \$150 AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	\$750 DW	Tier1: \$1,200/\$2,400 Tier2: \$3,500/\$7,000	Tier1: 20% Tier2: 40%	Tier1: \$4,000/\$8,000 Tier2: \$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$914.17	\$1,828.35	\$1,554.10	\$2,605.40	\$941.60	\$1,883.20	\$1,600.72	\$2,683.56
NY Silver OAEPO 2800 60%	\$30 DW / \$75 DW	40% AD / 40% AD	\$750 DW	\$2,800/\$5,600	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$810.57	\$1,621.14	\$1,377.96	\$2,310.12	\$834.88	\$1,669.77	\$1,419.30	\$2,379.42
NY Silver OAEPO 3000 80% HSA PY	20% AD / 20% AD	20% AD / 20% AD	20% AD	\$3,000/\$6,000	20%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$837.81	\$1,675.63	\$1,424.28	\$2,387.77	\$862.95	\$1,725.89	\$1,467.01	\$2,459.40
NY Silver OAEPO 3600 65%	\$30 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,600/\$7,200	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$792.46	\$1,584.93	\$1,347.19	\$2,258.52	\$816.24	\$1,632.48	\$1,387.60	\$2,326.28
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$704.35	\$1,408.69	\$1,197.39	\$2,007.39	\$725.48	\$1,450.95	\$1,233.31	\$2,067.60
NY Gold OAEPO 1400 80%	\$30 DW / \$75 DW	20% AD / 20% AD	\$750 DW	\$1,400/\$2,800	20%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$947.67	\$1,895.33	\$1,611.03	\$2,700.85	\$976.09	\$1,952.19	\$1,659.36	\$2,781.87
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$30 DW / \$75 DW Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$3,500/\$7,000 Tier2: \$5,000/\$10,000	Tier1: 20% Tier2: 40%	Tier1: \$8,000/\$16,000 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$818.67	\$1,637.34	\$1,391.74	\$2,333.21	\$843.23	\$1,686.46	\$1,433.49	\$2,403.21
NY Silver SP OAEPO 2500 80/60 HSA PY	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$2,500/\$5,000 Tier2: \$4,000/\$8,000	Tier1: 20% Tier2: 40%	Tier1: \$6,000/\$12,000 Tier2: \$6,550/\$13,100	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$810.03	\$1,620.05	\$1,377.04	\$2,308.57	\$834.33	\$1,668.65	\$1,418.35	\$2,377.83
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$911.29	\$1,822.57	\$1,549.19	\$2,597.17	\$938.63	\$1,877.25	\$1,595.66	\$2,675.08
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$751.44	\$1,502.87	\$1,277.44	\$2,141.59	\$773.98	\$1,547.96	\$1,315.77	\$2,205.84
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$757.33	\$1,514.66	\$1,287.46	\$2,158.39	\$780.05	\$1,560.10	\$1,326.08	\$2,223.14



Plan Options ³	Primary Care Physician / Specialist Office Visit	Inpatient Hospital / Outpatient Surgery	Emergency Room	Network Deductible ¹ (Individual / Family)	Network Plan Coinsurance	Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Out-of-Network Deductible ¹ (Individual / Family)	Out-of-Network Plan Coinsurance	Out-of-Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Prescription Drugs	Monthly Premium - NYRA03 - (Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster)							
											S	E/S	P/C	F	S	E/S	P/C	F
											(26 dep age):	(26 dep age):	(26 dep age):	(26 dep age):	(30 dep age):	(30 dep age):	(30 dep age):	(30 dep age):
NY Bronze OAEPO 4800 50%	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$4,800/\$9,600	50%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$756.25	\$1,512.50	\$1,285.63	\$2,155.31	\$778.94	\$1,557.88	\$1,324.20	\$2,219.97
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$777.09	\$1,554.18	\$1,321.05	\$2,214.71	\$800.40	\$1,600.81	\$1,360.69	\$2,281.15
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$721.85	\$1,443.69	\$1,227.14	\$2,057.26	\$743.50	\$1,487.00	\$1,263.95	\$2,118.98
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$721.85	\$1,443.69	\$1,227.14	\$2,057.26	\$743.50	\$1,487.00	\$1,263.95	\$2,118.98
NY Gold Savings Plus OAEPO 1200 80/60	Tier1: \$30 DW / \$75 DW Tier2: \$60 AD / \$150 AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	\$750 DW	Tier1: \$1,200/\$2,400 Tier2: \$3,500/\$7,000	Tier1: 20% Tier2: 40%	Tier1: \$4,000/\$8,000 Tier2: \$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,046.22	\$2,092.44	\$1,778.58	\$2,981.73	\$1,077.61	\$2,155.22	\$1,831.93	\$3,071.18
NY Silver OAEPO 2800 60%	\$30 DW / \$75 DW	40% AD / 40% AD	\$750 DW	\$2,800/\$5,600	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$927.65	\$1,855.30	\$1,577.00	\$2,643.80	\$955.48	\$1,910.96	\$1,624.31	\$2,723.12
NY Silver OAEPO 3000 80% HSA PY	20% AD / 20% AD	20% AD / 20% AD	20% AD	\$3,000/\$6,000	20%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$958.83	\$1,917.66	\$1,630.01	\$2,732.67	\$987.60	\$1,975.19	\$1,678.91	\$2,814.65
NY Silver OAEPO 3600 65%	\$30 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,600/\$7,200	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$906.93	\$1,813.86	\$1,541.78	\$2,584.75	\$934.14	\$1,868.28	\$1,588.04	\$2,662.30
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$806.08	\$1,612.17	\$1,370.34	\$2,297.34	\$830.27	\$1,660.53	\$1,411.45	\$2,366.26
NY Gold OAEPO 1400 80%	\$30 DW / \$75 DW	20% AD / 20% AD	\$750 DW	\$1,400/\$2,800	20%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,084.55	\$2,169.10	\$1,843.74	\$3,090.97	\$1,117.09	\$2,234.17	\$1,899.05	\$3,183.70
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$30 DW / \$75 DW Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$3,500/\$7,000 Tier2: \$5,000/\$10,000	Tier1: 20% Tier2: 40%	Tier1: \$8,000/\$16,000 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$936.92	\$1,873.85	\$1,592.77	\$2,670.23	\$965.03	\$1,930.06	\$1,640.55	\$2,750.34
NY Silver SP OAEPO 2500 80/60 HSA PY	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$2,500/\$5,000 Tier2: \$4,000/\$8,000	Tier1: 20% Tier2: 40%	Tier1: \$6,000/\$12,000 Tier2: \$6,550/\$13,100	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$927.03	\$1,854.06	\$1,575.95	\$2,642.03	\$954.84	\$1,909.68	\$1,623.23	\$2,721.29
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$1,042.92	\$2,085.83	\$1,772.96	\$2,972.31	\$1,074.20	\$2,148.41	\$1,826.15	\$3,061.48
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$859.98	\$1,719.95	\$1,461.96	\$2,450.93	\$885.78	\$1,771.55	\$1,505.82	\$2,524.46
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$866.72	\$1,733.44	\$1,473.43	\$2,470.16	\$892.72	\$1,785.45	\$1,517.63	\$2,544.26



Plan Options ³	Primary Care Physician / Specialist Office Visit	Inpatient Hospital / Outpatient Surgery	Emergency Room	Network Deductible ¹ (Individual / Family)	Network Plan Coinsurance	Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Out-of-Network Deductible ¹ (Individual / Family)	Out-of-Network Plan Coinsurance	Out-of-Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Prescription Drugs	Monthly Premium - NYRA04 - (Bronx, Kings, New York, Queens, Richmond, Rockland, Westchester)							
											S	E/S	P/C	F	S	E/S	P/C	F
											(26 dep age):	(26 dep age):	(26 dep age):	(26 dep age):	(30 dep age):	(30 dep age):	(30 dep age):	(30 dep age):
NY Bronze OAEPO 4800 50%	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$4,800/\$9,600	50%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$734.22	\$1,468.45	\$1,248.18	\$2,092.54	\$756.25	\$1,512.50	\$1,285.63	\$2,155.32
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$754.46	\$1,508.91	\$1,282.58	\$2,150.20	\$777.09	\$1,554.18	\$1,321.05	\$2,214.71
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$700.82	\$1,401.64	\$1,191.40	\$1,997.34	\$721.85	\$1,443.69	\$1,227.14	\$2,057.26
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$700.82	\$1,401.64	\$1,191.40	\$1,997.34	\$721.85	\$1,443.69	\$1,227.14	\$2,057.26
NY Gold Savings Plus OAEPO 1200 80/60	Tier1: \$30 DW / \$75 DW Tier2: \$60 AD / \$150 AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	\$750 DW	Tier1: \$1,200/\$2,400 Tier2: \$3,500/\$7,000	Tier1: 20% Tier2: 40%	Tier1: \$4,000/\$8,000 Tier2: \$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,015.75	\$2,031.50	\$1,726.77	\$2,894.89	\$1,046.22	\$2,092.44	\$1,778.58	\$2,981.73
NY Silver OAEPO 2800 60%	\$30 DW / \$75 DW	40% AD / 40% AD	\$750 DW	\$2,800/\$5,600	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$900.63	\$1,801.26	\$1,531.07	\$2,566.80	\$927.65	\$1,855.30	\$1,577.00	\$2,643.80
NY Silver OAEPO 3000 80% HSA PY	20% AD / 20% AD	20% AD / 20% AD	20% AD	\$3,000/\$6,000	20%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$930.90	\$1,861.81	\$1,582.54	\$2,653.07	\$958.83	\$1,917.66	\$1,630.01	\$2,732.67
NY Silver OAEPO 3600 65%	\$30 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,600/\$7,200	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$880.52	\$1,761.03	\$1,496.88	\$2,509.47	\$906.93	\$1,813.86	\$1,541.78	\$2,584.75
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$782.61	\$1,565.21	\$1,330.43	\$2,230.43	\$806.08	\$1,612.17	\$1,370.34	\$2,297.34
NY Gold OAEPO 1400 80%	\$30 DW / \$75 DW	20% AD / 20% AD	\$750 DW	\$1,400/\$2,800	20%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,052.96	\$2,105.92	\$1,790.03	\$3,000.94	\$1,084.55	\$2,169.10	\$1,843.73	\$3,090.97
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$30 DW / \$75 DW Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$3,500/\$7,000 Tier2: \$5,000/\$10,000	Tier1: 20% Tier2: 40%	Tier1: \$8,000/\$16,000 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$909.63	\$1,819.27	\$1,546.38	\$2,592.46	\$936.92	\$1,873.84	\$1,592.77	\$2,670.23
NY Silver SP OAEPO 2500 80/60 HSA PY	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$2,500/\$5,000 Tier2: \$4,000/\$8,000	Tier1: 20% Tier2: 40%	Tier1: \$6,000/\$12,000 Tier2: \$6,550/\$13,100	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$900.03	\$1,800.06	\$1,530.05	\$2,565.08	\$927.03	\$1,854.06	\$1,575.95	\$2,642.03
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$1,012.54	\$2,025.08	\$1,721.32	\$2,885.74	\$1,042.92	\$2,085.83	\$1,772.96	\$2,972.31
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$834.93	\$1,669.86	\$1,419.38	\$2,379.55	\$859.98	\$1,719.95	\$1,461.96	\$2,450.94
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$841.48	\$1,682.95	\$1,430.51	\$2,398.21	\$866.72	\$1,733.44	\$1,473.43	\$2,470.16



Plan Options ³	Primary Care Physician / Specialist Office Visit	Inpatient Hospital / Outpatient Surgery	Emergency Room	Network Deductible ¹ (Individual / Family)	Network Plan Coinsurance	Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Out-of-Network Deductible ¹ (Individual / Family)	Out-of-Network Plan Coinsurance	Out-of-Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Prescription Drugs	Monthly Premium - NYRA05 - (Livingston, Monroe, Ontario, Seneca, Wayne, Yates)							
											S	E/S	P/C	F	S	E/S	P/C	F
											(26 dep age):	(26 dep age):	(26 dep age):	(26 dep age):	(30 dep age):	(30 dep age):	(30 dep age):	(30 dep age):
NY Bronze OAEPO 4800 50%	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$4,800/\$9,600	50%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$513.96	\$1,027.91	\$873.73	\$1,464.78	\$529.38	\$1,058.75	\$899.94	\$1,508.72
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$528.12	\$1,056.24	\$897.80	\$1,505.14	\$543.96	\$1,087.93	\$924.74	\$1,550.30
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$490.58	\$981.15	\$833.98	\$1,398.14	\$505.29	\$1,010.58	\$859.00	\$1,440.08
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$490.58	\$981.15	\$833.98	\$1,398.14	\$505.29	\$1,010.58	\$859.00	\$1,440.08
NY Gold Savings Plus OAEPO 1200 80/60	Tier1: \$30 DW / \$75 DW Tier2: \$60 AD / \$150 AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	\$750 DW	Tier1: \$1,200/\$2,400 Tier2: \$3,500/\$7,000	Tier1: 20% Tier2: 40%	Tier1: \$4,000/\$8,000 Tier2: \$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$711.02	\$1,422.05	\$1,208.74	\$2,026.42	\$732.36	\$1,464.71	\$1,245.00	\$2,087.21
NY Silver OAEPO 2800 60%	\$30 DW / \$75 DW	40% AD / 40% AD	\$750 DW	\$2,800/\$5,600	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$630.44	\$1,260.88	\$1,071.75	\$1,796.76	\$649.35	\$1,298.71	\$1,103.90	\$1,850.66
NY Silver OAEPO 3000 80% HSA PY	20% AD / 20% AD	20% AD / 20% AD	20% AD	\$3,000/\$6,000	20%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$651.63	\$1,303.26	\$1,107.77	\$1,857.15	\$671.18	\$1,342.36	\$1,141.01	\$1,912.87
NY Silver OAEPO 3600 65%	\$30 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,600/\$7,200	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$616.36	\$1,232.72	\$1,047.81	\$1,756.63	\$634.85	\$1,269.70	\$1,079.25	\$1,809.33
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$547.82	\$1,095.65	\$931.30	\$1,561.30	\$564.26	\$1,128.52	\$959.24	\$1,608.14
NY Gold OAEPO 1400 80%	\$30 DW / \$75 DW	20% AD / 20% AD	\$750 DW	\$1,400/\$2,800	20%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$737.07	\$1,474.15	\$1,253.02	\$2,100.66	\$759.18	\$1,518.37	\$1,290.61	\$2,163.68
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$30 DW / \$75 DW Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$3,500/\$7,000 Tier2: \$5,000/\$10,000	Tier1: 20% Tier2: 40%	Tier1: \$8,000/\$16,000 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$636.74	\$1,273.49	\$1,082.46	\$1,814.72	\$655.85	\$1,311.69	\$1,114.94	\$1,869.16
NY Silver SP OAEPO 2500 80/60 HSA PY	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$2,500/\$5,000 Tier2: \$4,000/\$8,000	Tier1: 20% Tier2: 40%	Tier1: \$6,000/\$12,000 Tier2: \$6,550/\$13,100	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$630.02	\$1,260.04	\$1,071.03	\$1,795.56	\$648.92	\$1,297.84	\$1,103.16	\$1,849.42
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$708.78	\$1,417.56	\$1,204.92	\$2,020.02	\$730.04	\$1,460.08	\$1,241.07	\$2,080.62
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$584.45	\$1,168.90	\$993.57	\$1,665.68	\$601.98	\$1,203.97	\$1,023.37	\$1,715.66
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$589.03	\$1,178.07	\$1,001.36	\$1,678.75	\$606.70	\$1,213.41	\$1,031.40	\$1,729.11



Plan Options ³	Primary Care Physician / Specialist Office Visit	Inpatient Hospital / Outpatient Surgery	Emergency Room	Network Deductible ¹ (Individual / Family)	Network Plan Coinsurance	Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Out-of-Network Deductible ¹ (Individual / Family)	Out-of-Network Plan Coinsurance	Out-of-Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Prescription Drugs	Monthly Premium - NYRA06 - (Broome, Cayuga, Chemung, Cortland, Onondaga, Schuylers, Steuben, Tioga, Tompkins)							
											S	E/S	P/C	F	S	E/S	P/C	F
											(26 dep age):	(26 dep age):	(26 dep age):	(26 dep age):	(30 dep age):	(30 dep age):	(30 dep age):	(30 dep age):
NY Bronze OAEPO 4800 50%	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$4,800/\$9,600	50%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$580.04	\$1,160.07	\$986.06	\$1,653.11	\$597.44	\$1,194.88	\$1,015.65	\$1,702.70
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$596.02	\$1,192.04	\$1,013.24	\$1,698.66	\$613.90	\$1,227.80	\$1,043.63	\$1,749.62
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$553.65	\$1,107.30	\$941.20	\$1,577.90	\$570.26	\$1,140.52	\$969.44	\$1,625.24
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$553.65	\$1,107.30	\$941.20	\$1,577.90	\$570.26	\$1,140.52	\$969.44	\$1,625.24
NY Gold Savings Plus OAEPO 1200 80/60	Tier1: \$30 DW / \$75 DW Tier2: \$60 AD / \$150 AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	\$750 DW	Tier1: \$1,200/\$2,400 Tier2: \$3,500/\$7,000	Tier1: 20% Tier2: 40%	Tier1: \$4,000/\$8,000 Tier2: \$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$802.44	\$1,604.88	\$1,364.15	\$2,286.96	\$826.52	\$1,653.03	\$1,405.08	\$2,355.57
NY Silver OAEPO 2800 60%	\$30 DW / \$75 DW	40% AD / 40% AD	\$750 DW	\$2,800/\$5,600	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$711.50	\$1,423.00	\$1,209.55	\$2,027.77	\$732.84	\$1,465.69	\$1,245.83	\$2,088.60
NY Silver OAEPO 3000 80% HSA PY	20% AD / 20% AD	20% AD / 20% AD	20% AD	\$3,000/\$6,000	20%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$735.41	\$1,470.83	\$1,250.20	\$2,095.93	\$757.48	\$1,514.95	\$1,287.71	\$2,158.81
NY Silver OAEPO 3600 65%	\$30 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,600/\$7,200	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$695.61	\$1,391.21	\$1,182.53	\$1,982.48	\$716.48	\$1,432.95	\$1,218.01	\$2,041.96
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$618.26	\$1,236.52	\$1,051.04	\$1,762.04	\$636.81	\$1,273.61	\$1,082.57	\$1,814.90
NY Gold OAEPO 1400 80%	\$30 DW / \$75 DW	20% AD / 20% AD	\$750 DW	\$1,400/\$2,800	20%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$831.84	\$1,663.68	\$1,414.13	\$2,370.74	\$856.79	\$1,713.59	\$1,456.55	\$2,441.86
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$30 DW / \$75 DW Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$3,500/\$7,000 Tier2: \$5,000/\$10,000	Tier1: 20% Tier2: 40%	Tier1: \$8,000/\$16,000 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$718.61	\$1,437.22	\$1,221.64	\$2,048.04	\$740.17	\$1,480.34	\$1,258.29	\$2,109.48
NY Silver SP OAEPO 2500 80/60 HSA PY	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$2,500/\$5,000 Tier2: \$4,000/\$8,000	Tier1: 20% Tier2: 40%	Tier1: \$6,000/\$12,000 Tier2: \$6,550/\$13,100	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$711.02	\$1,422.04	\$1,208.74	\$2,026.41	\$732.35	\$1,464.71	\$1,245.00	\$2,087.21
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$799.91	\$1,599.81	\$1,359.84	\$2,279.74	\$823.90	\$1,647.81	\$1,400.64	\$2,348.13
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$659.59	\$1,319.19	\$1,121.31	\$1,879.84	\$679.38	\$1,358.76	\$1,154.95	\$1,936.24
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$664.77	\$1,329.53	\$1,130.10	\$1,894.59	\$684.71	\$1,369.42	\$1,164.01	\$1,951.42



Plan Options ³	Primary Care Physician / Specialist Office Visit	Inpatient Hospital / Outpatient Surgery	Emergency Room	Network Deductible ¹ (Individual / Family)	Network Plan Coinsurance	Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Out-of-Network Deductible ¹ (Individual / Family)	Out-of-Network Plan Coinsurance	Out-of-Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Prescription Drugs	Monthly Premium - NYRA07 - (Chenango, Clinton, Essex, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence)							
											S	E/S	P/C	F	S	E/S	P/C	F
											(26 dep age):	(26 dep age):	(26 dep age):	(26 dep age):	(30 dep age):	(30 dep age):	(30 dep age):	(30 dep age):
NY Bronze OAEPO 4800 50%	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$4,800/\$9,600	50%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$602.06	\$1,204.13	\$1,023.51	\$1,715.88	\$620.13	\$1,240.25	\$1,054.21	\$1,767.36
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$618.65	\$1,237.31	\$1,051.71	\$1,763.17	\$637.21	\$1,274.43	\$1,083.26	\$1,816.06
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$574.67	\$1,149.35	\$976.95	\$1,637.82	\$591.91	\$1,183.83	\$1,006.25	\$1,686.95
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$574.67	\$1,149.35	\$976.95	\$1,637.82	\$591.91	\$1,183.83	\$1,006.25	\$1,686.95
NY Gold Savings Plus OAEPO 1200 80/60	Tier1: \$30 DW / \$75 DW Tier2: \$60 AD / \$150 AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	\$750 DW	Tier1: \$1,200/\$2,400 Tier2: \$3,500/\$7,000	Tier1: 20% Tier2: 40%	Tier1: \$4,000/\$8,000 Tier2: \$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$832.91	\$1,665.83	\$1,415.95	\$2,373.81	\$857.90	\$1,715.80	\$1,458.43	\$2,445.02
NY Silver OAEPO 2800 60%	\$30 DW / \$75 DW	40% AD / 40% AD	\$750 DW	\$2,800/\$5,600	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$738.52	\$1,477.03	\$1,255.48	\$2,104.77	\$760.67	\$1,521.35	\$1,293.14	\$2,167.92
NY Silver OAEPO 3000 80% HSA PY	20% AD / 20% AD	20% AD / 20% AD	20% AD	\$3,000/\$6,000	20%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$763.34	\$1,526.68	\$1,297.68	\$2,175.52	\$786.24	\$1,572.48	\$1,336.61	\$2,240.79
NY Silver OAEPO 3600 65%	\$30 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,600/\$7,200	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$722.02	\$1,444.05	\$1,227.44	\$2,057.76	\$743.68	\$1,487.37	\$1,264.26	\$2,119.50
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$641.74	\$1,283.47	\$1,090.95	\$1,828.95	\$660.99	\$1,321.98	\$1,123.68	\$1,883.82
NY Gold OAEPO 1400 80%	\$30 DW / \$75 DW	20% AD / 20% AD	\$750 DW	\$1,400/\$2,800	20%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$863.43	\$1,726.86	\$1,467.83	\$2,460.77	\$889.33	\$1,778.66	\$1,511.86	\$2,534.59
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$30 DW / \$75 DW Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$3,500/\$7,000 Tier2: \$5,000/\$10,000	Tier1: 20% Tier2: 40%	Tier1: \$8,000/\$16,000 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$745.90	\$1,491.80	\$1,268.03	\$2,125.82	\$768.28	\$1,536.55	\$1,306.07	\$2,189.59
NY Silver SP OAEPO 2500 80/60 HSA PY	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$2,500/\$5,000 Tier2: \$4,000/\$8,000	Tier1: 20% Tier2: 40%	Tier1: \$6,000/\$12,000 Tier2: \$6,550/\$13,100	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$738.02	\$1,476.05	\$1,254.64	\$2,103.37	\$760.16	\$1,520.33	\$1,292.28	\$2,166.47
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$830.28	\$1,660.57	\$1,411.48	\$2,366.31	\$855.19	\$1,710.38	\$1,453.83	\$2,437.30
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$684.64	\$1,369.28	\$1,163.89	\$1,951.23	\$705.18	\$1,410.36	\$1,198.81	\$2,009.77
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$690.01	\$1,380.02	\$1,173.02	\$1,966.53	\$710.71	\$1,421.42	\$1,208.21	\$2,025.53



Plan Options ³	Primary Care Physician / Specialist Office Visit	Inpatient Hospital / Outpatient Surgery	Emergency Room	Network Deductible ¹ (Individual / Family)	Network Plan Coinsurance	Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Out-of-Network Deductible ¹ (Individual / Family)	Out-of-Network Plan Coinsurance	Out-of-Network Maximum Out-of-Pocket Limit ¹ (Individual / Family)	Prescription Drugs	Monthly Premium - NYRA08 - (Nassau, Suffolk)							
											S	E/S	P/C	F	S	E/S	P/C	F
											(26 dep age):	(26 dep age):	(26 dep age):	(26 dep age):	(30 dep age):	(30 dep age):	(30 dep age):	(30 dep age):
NY Bronze OAEPO 4800 50%	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$4,800/\$9,600	50%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$734.22	\$1,468.45	\$1,248.18	\$2,092.54	\$756.25	\$1,512.50	\$1,285.63	\$2,155.32
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$754.46	\$1,508.91	\$1,282.58	\$2,150.20	\$777.09	\$1,554.18	\$1,321.05	\$2,214.71
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$700.82	\$1,401.64	\$1,191.40	\$1,997.34	\$721.85	\$1,443.69	\$1,227.14	\$2,057.26
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,200/\$12,400	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$700.82	\$1,401.64	\$1,191.40	\$1,997.34	\$721.85	\$1,443.69	\$1,227.14	\$2,057.26
NY Gold Savings Plus OAEPO 1200 80/60	Tier1: \$30 DW / \$75 DW Tier2: \$60 AD / \$150 AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	\$750 DW	Tier1: \$1,200/\$2,400 Tier2: \$3,500/\$7,000	Tier1: 20% Tier2: 40%	Tier1: \$4,000/\$8,000 Tier2: \$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,015.75	\$2,031.50	\$1,726.77	\$2,894.89	\$1,046.22	\$2,092.44	\$1,778.58	\$2,981.73
NY Silver OAEPO 2800 60%	\$30 DW / \$75 DW	40% AD / 40% AD	\$750 DW	\$2,800/\$5,600	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$900.63	\$1,801.26	\$1,531.07	\$2,566.80	\$927.65	\$1,855.30	\$1,577.00	\$2,643.80
NY Silver OAEPO 3000 80% HSA PY	20% AD / 20% AD	20% AD / 20% AD	20% AD	\$3,000/\$6,000	20%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$930.90	\$1,861.81	\$1,582.54	\$2,653.07	\$958.83	\$1,917.66	\$1,630.01	\$2,732.67
NY Silver OAEPO 3600 65%	\$30 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,600/\$7,200	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$880.52	\$1,761.03	\$1,496.88	\$2,509.47	\$906.93	\$1,813.86	\$1,541.78	\$2,584.75
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$782.61	\$1,565.21	\$1,330.43	\$2,230.43	\$806.08	\$1,612.17	\$1,370.34	\$2,297.34
NY Gold OAEPO 1400 80%	\$30 DW / \$75 DW	20% AD / 20% AD	\$750 DW	\$1,400/\$2,800	20%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,052.96	\$2,105.92	\$1,790.03	\$3,000.94	\$1,084.55	\$2,169.10	\$1,843.73	\$3,090.97
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$30 DW / \$75 DW Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$3,500/\$7,000 Tier2: \$5,000/\$10,000	Tier1: 20% Tier2: 40%	Tier1: \$8,000/\$16,000 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$909.63	\$1,819.27	\$1,546.38	\$2,592.46	\$936.92	\$1,873.84	\$1,592.77	\$2,670.23
NY Silver SP OAEPO 2500 80/60 HSA PY	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	Tier1: 20% AD / 20% AD Tier2: 40% AD / 40% AD	20% AD	Tier1: \$2,500/\$5,000 Tier2: \$4,000/\$8,000	Tier1: 20% Tier2: 40%	Tier1: \$6,000/\$12,000 Tier2: \$6,550/\$13,100	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$900.03	\$1,800.06	\$1,530.05	\$2,565.08	\$927.03	\$1,854.06	\$1,575.95	\$2,642.03
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$1,012.54	\$2,025.08	\$1,721.32	\$2,885.74	\$1,042.92	\$2,085.83	\$1,772.96	\$2,972.31
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$834.93	\$1,669.86	\$1,419.38	\$2,379.55	\$859.98	\$1,719.95	\$1,461.96	\$2,450.94
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$841.48	\$1,682.95	\$1,430.51	\$2,398.21	\$866.72	\$1,733.44	\$1,473.43	\$2,470.16



Footnotes

- 1** Amounts over the allowable charge and failure to pre-certify penalty do not apply toward out-of-pocket limit; network/out-of-network deductibles and out of pocket accumulate separately. In-network preferred/in-network out of pocket amounts accumulate combined. Tier 1 and Tier 2 deductibles and out of pocket amounts accumulate combined. Certain services may not apply toward the deductible.
- 2** These plans are available to employees who live, work or reside in the service area.
- 3** These HSA compatible plans are Administered on a plan year and calendar year basis.

This material is for information only. An application must be completed to obtain coverage. Rates and benefits vary by location. Health insurance plans contain exclusions and limitations. These quoted rates are for a 12-month period from the effective date of coverage and are valid only for the benefits level and conditions stated and such other terms and conditions as set forth in the Aetna Group Policy or official renewal letters. Any changes in benefits level, conditions stated or other terms of the policy may require change in rates. These rates apply only to the Aetna service areas stated above. These rates are subject to final approval by Aetna. Rates have been filed with the NY State Department of Financial Services. Aetna reserves the right to modify the final rates based on actual enrollment. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.Aetna.com.

