

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	\$607.73	\$1,215.45	\$1,033.14	\$1,732.02	\$625.96	\$1,251.92	\$1,064.13	\$1,783.98
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	\$624.23	\$1,248.46	\$1,061.19	\$1,779.06	\$642.96	\$1,285.91	\$1,093.03	\$1,832.43
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$585.25	\$1,170.50	\$994.92	\$1,667.96	\$602.81	\$1,205.61	\$1,024.77	\$1,718.00
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$585.25	\$1,170.50	\$994.92	\$1,667.96	\$602.81	\$1,205.61	\$1,024.77	\$1,718.00
NY Gold Savings Plus OAEPO 1000 90/70	Tier1: \$30 DW / \$50 DW Tier2: \$50 AD / \$70 AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	\$750 DW	Tier1: \$1,000/\$2,000 Tier2: \$3,500/\$7,000	Tier1: 10% Tier2: 30%	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	\$892.04	\$1,784.08	\$1,516.46	\$2,542.31	\$918.80	\$1,837.60	\$1,561.96	\$2,618.57
NY Silver OAEPO 3200 65%	\$45 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,200/\$6,400	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$749.03	\$1,498.07	\$1,273.36	\$2,134.74	\$771.50	\$1,543.01	\$1,311.56	\$2,198.79
NY Silver OAEPO 3000 90% HSA PY	10% AD / 10% AD	10% AD / 10% AD	10% AD	\$3,000/\$6,000	10%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$801.98	\$1,603.96	\$1,363.36	\$2,285.64	\$826.04	\$1,652.07	\$1,404.26	\$2,354.21
NY Silver OAEPO 3600 65%	\$45 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	\$729.58	\$1,459.15	\$1,240.28	\$2,079.29	\$751.46	\$1,502.93	\$1,277.49	\$2,141.67
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	\$659.88	\$1,319.76	\$1,121.80	\$1,880.66	\$679.68	\$1,359.35	\$1,155.45	\$1,937.08
NY Gold OAEPO 1200 90%	\$30 DW / \$60 DW	10% AD / 10% AD	\$750 DW	\$1,200/\$2,400	10%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$911.43	\$1,822.87	\$1,549.44	\$2,597.58	\$938.78	\$1,877.55	\$1,595.92	\$2,675.51
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$45 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: \$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$749.91	\$1,499.83	\$1,274.85	\$2,137.25	\$772.41	\$1,544.82	\$1,313.10	\$2,201.37
NY Silver SP OAEPO 2800 90/70 HSA PY	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	10% AD	Tier1: \$2,800/\$5,600 Tier2: \$4,000/\$8,000	Tier1: 10% Tier2: 30%	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	\$787.54	\$1,575.08	\$1,338.82	\$2,244.50	\$811.17	\$1,622.34	\$1,378.99	\$2,311.83
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	\$950.55	\$1,901.09	\$1,615.93	\$2,709.06	\$979.06	\$1,958.13	\$1,664.41	\$2,790.33
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$776.44	\$1,552.88	\$1,319.95	\$2,212.86	\$799.74	\$1,599.47	\$1,359.55	\$2,279.25
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,200/\$16,400	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$790.86	\$1,581.72	\$1,344.46	\$2,253.95	\$814.59	\$1,629.17	\$1,384.80	\$2,321.57

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	\$667.02	\$1,334.04	\$1,133.93	\$1,901.00	\$687.03	\$1,374.06	\$1,167.95	\$1,958.03
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	\$685.13	\$1,370.26	\$1,164.72	\$1,952.62	\$705.68	\$1,411.37	\$1,199.66	\$2,011.20
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$642.35	\$1,284.69	\$1,091.99	\$1,830.69	\$661.62	\$1,323.24	\$1,124.75	\$1,885.61
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$642.35	\$1,284.69	\$1,091.99	\$1,830.69	\$661.62	\$1,323.24	\$1,124.75	\$1,885.61
NY Gold Savings Plus OAEPO 1000 90/70	Tier1: \$30 DW / \$50 DW Tier2: \$50 AD / \$70 AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	\$750 DW	Tier1: \$1,000/\$2,000 Tier2: \$3,500/\$7,000	Tier1: 10% Tier2: 30%	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	\$979.07	\$1,958.13	\$1,664.41	\$2,790.34	\$1,008.44	\$2,016.87	\$1,714.34	\$2,874.05
NY Silver OAEPO 3200 65%	\$45 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,200/\$6,400	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$822.11	\$1,644.22	\$1,397.59	\$2,343.01	\$846.77	\$1,693.55	\$1,439.51	\$2,413.30
NY Silver OAEPO 3000 90% HSA PY	10% AD / 10% AD	10% AD / 10% AD	10% AD	\$3,000/\$6,000	10%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$880.22	\$1,760.44	\$1,496.37	\$2,508.63	\$906.63	\$1,813.25	\$1,541.26	\$2,583.89
NY Silver OAEPO 3600 65%	\$45 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	\$800.75	\$1,601.51	\$1,361.28	\$2,282.15	\$824.78	\$1,649.55	\$1,402.12	\$2,350.61
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	\$724.26	\$1,448.52	\$1,231.24	\$2,064.14	\$745.99	\$1,491.97	\$1,268.18	\$2,126.06
NY Gold OAEPO 1200 90%	\$30 DW / \$60 DW	10% AD / 10% AD	\$750 DW	\$1,200/\$2,400	10%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,000.35	\$2,000.71	\$1,700.60	\$2,851.01	\$1,030.36	\$2,060.73	\$1,751.62	\$2,936.54
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$45 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: \$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$823.08	\$1,646.15	\$1,399.23	\$2,345.77	\$847.77	\$1,695.54	\$1,441.21	\$2,416.14
NY Silver SP OAEPO 2800 90/70 HSA PY	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	10% AD	Tier1: \$2,800/\$5,600 Tier2: \$4,000/\$8,000	Tier1: 10% Tier2: 30%	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	\$864.38	\$1,728.75	\$1,469.44	\$2,463.47	\$890.31	\$1,780.62	\$1,513.52	\$2,537.38
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	\$1,043.28	\$2,086.57	\$1,773.58	\$2,973.36	\$1,074.58	\$2,149.16	\$1,826.79	\$3,062.56
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$852.19	\$1,704.39	\$1,448.73	\$2,428.75	\$877.76	\$1,755.52	\$1,492.19	\$2,501.61
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,200/\$16,400	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$868.02	\$1,736.04	\$1,475.63	\$2,473.85	\$894.06	\$1,788.12	\$1,519.90	\$2,548.07

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	\$763.36	\$1,526.73	\$1,297.72	\$2,175.59	\$786.27	\$1,572.53	\$1,336.65	\$2,240.86
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	\$784.09	\$1,568.19	\$1,332.96	\$2,234.67	\$807.62	\$1,615.23	\$1,372.95	\$2,301.71
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$735.13	\$1,470.26	\$1,249.72	\$2,095.12	\$757.18	\$1,514.37	\$1,287.21	\$2,157.98
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$735.13	\$1,470.26	\$1,249.72	\$2,095.12	\$757.18	\$1,514.37	\$1,287.21	\$2,157.98
NY Gold Savings Plus OAEPO 1000 90/70	Tier1: \$30 DW / \$50 DW Tier2: \$50 AD / \$70 AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	\$750 DW	Tier1: \$1,000/\$2,000 Tier2: \$3,500/\$7,000	Tier1: 10% Tier2: 30%	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	\$1,120.49	\$2,240.97	\$1,904.83	\$3,193.39	\$1,154.10	\$2,308.20	\$1,961.97	\$3,289.19
NY Silver OAEPO 3200 65%	\$45 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,200/\$6,400	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$940.86	\$1,881.72	\$1,599.46	\$2,681.45	\$969.08	\$1,938.17	\$1,647.44	\$2,761.89
NY Silver OAEPO 3000 90% HSA PY	10% AD / 10% AD	10% AD / 10% AD	10% AD	\$3,000/\$6,000	10%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$1,007.36	\$2,014.72	\$1,712.52	\$2,870.98	\$1,037.58	\$2,075.17	\$1,763.89	\$2,957.11
NY Silver OAEPO 3600 65%	\$45 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	\$916.42	\$1,832.84	\$1,557.91	\$2,611.79	\$943.91	\$1,887.82	\$1,604.65	\$2,690.15
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	\$828.87	\$1,657.75	\$1,409.08	\$2,362.29	\$853.74	\$1,707.48	\$1,451.36	\$2,433.16
NY Gold OAEPO 1200 90%	\$30 DW / \$60 DW	10% AD / 10% AD	\$750 DW	\$1,200/\$2,400	10%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,144.85	\$2,289.70	\$1,946.24	\$3,262.82	\$1,179.19	\$2,358.39	\$2,004.63	\$3,360.70
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$45 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: \$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$941.96	\$1,883.93	\$1,601.34	\$2,684.60	\$970.22	\$1,940.45	\$1,649.38	\$2,765.14
NY Silver SP OAEPO 2800 90/70 HSA PY	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	10% AD	Tier1: \$2,800/\$5,600 Tier2: \$4,000/\$8,000	Tier1: 10% Tier2: 30%	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	\$989.23	\$1,978.46	\$1,681.69	\$2,819.31	\$1,018.91	\$2,037.81	\$1,732.14	\$2,903.89
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	\$1,193.98	\$2,387.96	\$2,029.77	\$3,402.84	\$1,229.80	\$2,459.60	\$2,090.66	\$3,504.93
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$975.29	\$1,950.58	\$1,657.99	\$2,779.57	\$1,004.55	\$2,009.09	\$1,707.73	\$2,862.96
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,200/\$16,400	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$993.40	\$1,986.80	\$1,688.78	\$2,831.19	\$1,023.20	\$2,046.40	\$1,739.44	\$2,916.12

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	\$741.13	\$1,482.26	\$1,259.92	\$2,112.22	\$763.36	\$1,526.73	\$1,297.72	\$2,175.59
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	\$761.26	\$1,522.51	\$1,294.14	\$2,169.58	\$784.09	\$1,568.19	\$1,332.96	\$2,234.67
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$713.72	\$1,427.44	\$1,213.32	\$2,034.10	\$735.13	\$1,470.26	\$1,249.72	\$2,095.12
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$713.72	\$1,427.44	\$1,213.32	\$2,034.10	\$735.13	\$1,470.26	\$1,249.72	\$2,095.12
NY Gold Savings Plus OAEPO 1000 90/70	Tier1: \$30 DW / \$50 DW Tier2: \$50 AD / \$70 AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	\$750 DW	Tier1: \$1,000/\$2,000 Tier2: \$3,500/\$7,000	Tier1: 10% Tier2: 30%	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	\$1,087.85	\$2,175.70	\$1,849.35	\$3,100.37	\$1,120.49	\$2,240.97	\$1,904.83	\$3,193.38
NY Silver OAEPO 3200 65%	\$45 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,200/\$6,400	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$913.45	\$1,826.91	\$1,552.87	\$2,603.35	\$940.86	\$1,881.72	\$1,599.46	\$2,681.45
NY Silver OAEPO 3000 90% HSA PY	10% AD / 10% AD	10% AD / 10% AD	10% AD	\$3,000/\$6,000	10%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$978.02	\$1,956.04	\$1,662.64	\$2,787.36	\$1,007.36	\$2,014.73	\$1,712.52	\$2,870.98
NY Silver OAEPO 3600 65%	\$45 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	\$889.73	\$1,779.45	\$1,512.53	\$2,535.72	\$916.42	\$1,832.84	\$1,557.91	\$2,611.79
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	\$804.73	\$1,609.46	\$1,368.04	\$2,293.48	\$828.87	\$1,657.75	\$1,409.09	\$2,362.29
NY Gold OAEPO 1200 90%	\$30 DW / \$60 DW	10% AD / 10% AD	\$750 DW	\$1,200/\$2,400	10%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,111.50	\$2,223.01	\$1,889.56	\$3,167.79	\$1,144.85	\$2,289.70	\$1,946.24	\$3,262.82
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$45 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: \$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$914.53	\$1,829.06	\$1,554.70	\$2,606.41	\$941.96	\$1,883.93	\$1,601.34	\$2,684.60
NY Silver SP OAEPO 2800 90/70 HSA PY	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	10% AD	Tier1: \$2,800/\$5,600 Tier2: \$4,000/\$8,000	Tier1: 10% Tier2: 30%	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	\$960.42	\$1,920.84	\$1,632.71	\$2,737.19	\$989.23	\$1,978.46	\$1,681.69	\$2,819.31
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	\$1,159.20	\$2,318.41	\$1,970.65	\$3,303.73	\$1,193.98	\$2,387.96	\$2,029.77	\$3,402.84
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$946.88	\$1,893.76	\$1,609.70	\$2,698.61	\$975.29	\$1,950.58	\$1,657.99	\$2,779.57
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,200/\$16,400	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$964.46	\$1,928.93	\$1,639.59	\$2,748.73	\$993.40	\$1,986.80	\$1,688.78	\$2,831.19

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	\$518.79	\$1,037.58	\$881.95	\$1,478.56	\$534.36	\$1,068.71	\$908.40	\$1,522.91
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	\$532.88	\$1,065.76	\$905.90	\$1,518.71	\$548.87	\$1,097.73	\$933.07	\$1,564.27
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$499.60	\$999.21	\$849.33	\$1,423.87	\$514.59	\$1,029.18	\$874.81	\$1,466.59
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$499.60	\$999.21	\$849.33	\$1,423.87	\$514.59	\$1,029.18	\$874.81	\$1,466.59
NY Gold Savings Plus OAEPO 1000 90/70	Tier1: \$30 DW / \$50 DW Tier2: \$50 AD / \$70 AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	\$750 DW	Tier1: \$1,000/\$2,000 Tier2: \$3,500/\$7,000	Tier1: 10% Tier2: 30%	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	\$761.50	\$1,522.99	\$1,294.54	\$2,170.26	\$784.34	\$1,568.68	\$1,333.38	\$2,235.37
NY Silver OAEPO 3200 65%	\$45 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,200/\$6,400	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$639.42	\$1,278.84	\$1,087.01	\$1,822.34	\$658.60	\$1,317.20	\$1,119.62	\$1,877.01
NY Silver OAEPO 3000 90% HSA PY	10% AD / 10% AD	10% AD / 10% AD	10% AD	\$3,000/\$6,000	10%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$684.62	\$1,369.23	\$1,163.85	\$1,951.15	\$705.15	\$1,410.31	\$1,198.76	\$2,009.69
NY Silver OAEPO 3600 65%	\$45 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	\$622.81	\$1,245.62	\$1,058.77	\$1,775.00	\$641.49	\$1,282.99	\$1,090.54	\$1,828.25
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	\$563.31	\$1,126.62	\$957.63	\$1,605.44	\$580.21	\$1,160.42	\$986.36	\$1,653.60
NY Gold OAEPO 1200 90%	\$30 DW / \$60 DW	10% AD / 10% AD	\$750 DW	\$1,200/\$2,400	10%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$778.05	\$1,556.11	\$1,322.69	\$2,217.45	\$801.39	\$1,602.79	\$1,362.37	\$2,283.97
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$45 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: \$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$640.17	\$1,280.34	\$1,088.29	\$1,824.48	\$659.37	\$1,318.75	\$1,120.94	\$1,879.22
NY Silver SP OAEPO 2800 90/70 HSA PY	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	10% AD	Tier1: \$2,800/\$5,600 Tier2: \$4,000/\$8,000	Tier1: 10% Tier2: 30%	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	\$672.29	\$1,344.58	\$1,142.90	\$1,916.03	\$692.46	\$1,384.92	\$1,177.18	\$1,973.51
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	\$811.44	\$1,622.88	\$1,379.45	\$2,312.61	\$835.79	\$1,671.57	\$1,420.84	\$2,381.99
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$662.82	\$1,325.63	\$1,126.79	\$1,889.03	\$682.70	\$1,365.40	\$1,160.59	\$1,945.70
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,200/\$16,400	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$675.13	\$1,350.25	\$1,147.71	\$1,924.11	\$695.38	\$1,390.76	\$1,182.14	\$1,981.83

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, Schuyler, 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	\$585.49	\$1,170.99	\$995.34	\$1,668.66	\$603.06	\$1,206.12	\$1,025.20	\$1,718.71
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	\$601.39	\$1,202.79	\$1,022.37	\$1,713.97	\$619.43	\$1,238.87	\$1,053.04	\$1,765.39
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$563.84	\$1,127.68	\$958.52	\$1,606.94	\$580.75	\$1,161.51	\$987.28	\$1,655.15
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$563.84	\$1,127.68	\$958.52	\$1,606.94	\$580.75	\$1,161.51	\$987.28	\$1,655.15
NY Gold Savings Plus OAEPO 1000 90/70	Tier1: \$30 DW / \$50 DW Tier2: \$50 AD / \$70 AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	\$750 DW	Tier1: \$1,000/\$2,000 Tier2: \$3,500/\$7,000	Tier1: 10% Tier2: 30%	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	\$859.40	\$1,718.80	\$1,460.98	\$2,449.30	\$885.18	\$1,770.37	\$1,504.81	\$2,522.77
NY Silver OAEPO 3200 65%	\$45 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,200/\$6,400	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$721.63	\$1,443.26	\$1,226.77	\$2,056.64	\$743.28	\$1,486.56	\$1,263.57	\$2,118.34
NY Silver OAEPO 3000 90% HSA PY	10% AD / 10% AD	10% AD / 10% AD	10% AD	\$3,000/\$6,000	10%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$772.64	\$1,545.27	\$1,313.48	\$2,202.02	\$795.82	\$1,591.63	\$1,352.89	\$2,268.08
NY Silver OAEPO 3600 65%	\$45 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	\$702.88	\$1,405.77	\$1,194.90	\$2,003.22	\$723.97	\$1,447.94	\$1,230.75	\$2,063.32
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	\$635.74	\$1,271.48	\$1,080.75	\$1,811.85	\$654.81	\$1,309.62	\$1,113.18	\$1,866.21
NY Gold OAEPO 1200 90%	\$30 DW / \$60 DW	10% AD / 10% AD	\$750 DW	\$1,200/\$2,400	10%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$878.09	\$1,756.18	\$1,492.75	\$2,502.55	\$904.43	\$1,808.86	\$1,537.53	\$2,577.63
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$45 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: \$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$722.48	\$1,444.96	\$1,228.21	\$2,059.06	\$744.15	\$1,488.30	\$1,265.06	\$2,120.83
NY Silver SP OAEPO 2800 90/70 HSA PY	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	10% AD	Tier1: \$2,800/\$5,600 Tier2: \$4,000/\$8,000	Tier1: 10% Tier2: 30%	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	\$758.73	\$1,517.46	\$1,289.84	\$2,162.38	\$781.49	\$1,562.98	\$1,328.54	\$2,227.25
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	\$915.77	\$1,831.54	\$1,556.81	\$2,609.95	\$943.24	\$1,886.49	\$1,603.52	\$2,688.25
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$748.04	\$1,496.07	\$1,271.66	\$2,131.90	\$770.48	\$1,540.96	\$1,309.81	\$2,195.86
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,200/\$16,400	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$761.93	\$1,523.85	\$1,295.28	\$2,171.49	\$784.78	\$1,569.57	\$1,334.13	\$2,236.64

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	\$607.73	\$1,215.45	\$1,033.14	\$1,732.02	\$625.96	\$1,251.92	\$1,064.13	\$1,783.98
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	\$624.23	\$1,248.46	\$1,061.19	\$1,779.06	\$642.96	\$1,285.91	\$1,093.03	\$1,832.43
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$585.25	\$1,170.50	\$994.92	\$1,667.96	\$602.81	\$1,205.61	\$1,024.77	\$1,718.00
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$585.25	\$1,170.50	\$994.92	\$1,667.96	\$602.81	\$1,205.61	\$1,024.77	\$1,718.00
NY Gold Savings Plus OAEPO 1000 90/70	Tier1: \$30 DW / \$50 DW Tier2: \$50 AD / \$70 AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	\$750 DW	Tier1: \$1,000/\$2,000 Tier2: \$3,500/\$7,000	Tier1: 10% Tier2: 30%	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	\$892.04	\$1,784.08	\$1,516.46	\$2,542.31	\$918.80	\$1,837.60	\$1,561.96	\$2,618.57
NY Silver OAEPO 3200 65%	\$45 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,200/\$6,400	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$749.03	\$1,498.07	\$1,273.36	\$2,134.74	\$771.50	\$1,543.01	\$1,311.56	\$2,198.79
NY Silver OAEPO 3000 90% HSA PY	10% AD / 10% AD	10% AD / 10% AD	10% AD	\$3,000/\$6,000	10%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$801.98	\$1,603.96	\$1,363.36	\$2,285.64	\$826.04	\$1,652.07	\$1,404.26	\$2,354.21
NY Silver OAEPO 3600 65%	\$45 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	\$729.58	\$1,459.15	\$1,240.28	\$2,079.29	\$751.46	\$1,502.93	\$1,277.49	\$2,141.67
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	\$659.88	\$1,319.76	\$1,121.80	\$1,880.66	\$679.68	\$1,359.35	\$1,155.45	\$1,937.08
NY Gold OAEPO 1200 90%	\$30 DW / \$60 DW	10% AD / 10% AD	\$750 DW	\$1,200/\$2,400	10%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$911.43	\$1,822.87	\$1,549.44	\$2,597.58	\$938.78	\$1,877.55	\$1,595.92	\$2,675.51
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$45 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: \$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$749.91	\$1,499.83	\$1,274.85	\$2,137.25	\$772.41	\$1,544.82	\$1,313.10	\$2,201.37
NY Silver SP OAEPO 2800 90/70 HSA PY	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	10% AD	Tier1: \$2,800/\$5,600 Tier2: \$4,000/\$8,000	Tier1: 10% Tier2: 30%	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	\$787.54	\$1,575.08	\$1,338.82	\$2,244.50	\$811.17	\$1,622.34	\$1,378.99	\$2,311.83
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	\$950.55	\$1,901.09	\$1,615.93	\$2,709.06	\$979.06	\$1,958.13	\$1,664.41	\$2,790.33
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$776.44	\$1,552.88	\$1,319.95	\$2,212.86	\$799.74	\$1,599.47	\$1,359.55	\$2,279.25
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,200/\$16,400	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$790.86	\$1,581.72	\$1,344.46	\$2,253.95	\$814.59	\$1,629.17	\$1,384.80	\$2,321.57

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	\$741.13	\$1,482.26	\$1,259.92	\$2,112.22	\$763.36	\$1,526.73	\$1,297.72	\$2,175.59
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	\$761.26	\$1,522.51	\$1,294.14	\$2,169.58	\$784.09	\$1,568.19	\$1,332.96	\$2,234.67
NY Silver OAEPO 5000 50% HSA	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$713.72	\$1,427.44	\$1,213.32	\$2,034.10	\$735.13	\$1,470.26	\$1,249.72	\$2,095.12
NY Silver OAEPO 5000 50% HSA PY	50% AD / 50% AD	50% AD / 50% AD	50% AD	\$5,000/\$10,000	50%	\$6,000/\$12,000	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$713.72	\$1,427.44	\$1,213.32	\$2,034.10	\$735.13	\$1,470.26	\$1,249.72	\$2,095.12
NY Gold Savings Plus OAEPO 1000 90/70	Tier1: \$30 DW / \$50 DW Tier2: \$50 AD / \$70 AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	\$750 DW	Tier1: \$1,000/\$2,000 Tier2: \$3,500/\$7,000	Tier1: 10% Tier2: 30%	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	\$1,087.85	\$2,175.70	\$1,849.35	\$3,100.37	\$1,120.49	\$2,240.97	\$1,904.83	\$3,193.38
NY Silver OAEPO 3200 65%	\$45 DW / \$75 DW	35% AD / 35% AD	\$750 DW	\$3,200/\$6,400	35%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$200 Individual / \$400 Family Retail: \$15 DW/\$65 AD/50% AD	\$913.45	\$1,826.91	\$1,552.87	\$2,603.35	\$940.86	\$1,881.72	\$1,599.46	\$2,681.45
NY Silver OAEPO 3000 90% HSA PY	10% AD / 10% AD	10% AD / 10% AD	10% AD	\$3,000/\$6,000	10%	\$6,900/\$13,800	NA	NA	NA	Deductible: Integrated with Medical Deductible Retail: \$15 AD/\$65 AD/50% AD	\$978.02	\$1,956.04	\$1,662.64	\$2,787.36	\$1,007.36	\$2,014.73	\$1,712.52	\$2,870.98
NY Silver OAEPO 3600 65%	\$45 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	\$889.73	\$1,779.45	\$1,512.53	\$2,535.72	\$916.42	\$1,832.84	\$1,557.91	\$2,611.79
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	\$804.73	\$1,609.46	\$1,368.04	\$2,293.48	\$828.87	\$1,657.75	\$1,409.09	\$2,362.29
NY Gold OAEPO 1200 90%	\$30 DW / \$60 DW	10% AD / 10% AD	\$750 DW	\$1,200/\$2,400	10%	\$6,000/\$12,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$1,111.50	\$2,223.01	\$1,889.56	\$3,167.79	\$1,144.85	\$2,289.70	\$1,946.24	\$3,262.82
NY Silver Savings Plus OAEPO 3500 80/60	Tier1: \$45 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: \$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$914.53	\$1,829.06	\$1,554.70	\$2,606.41	\$941.96	\$1,883.93	\$1,601.34	\$2,684.60
NY Silver SP OAEPO 2800 90/70 HSA PY	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	Tier1: 10% AD / 10% AD Tier2: 30% AD / 30% AD	10% AD	Tier1: \$2,800/\$5,600 Tier2: \$4,000/\$8,000	Tier1: 10% Tier2: 30%	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	\$960.42	\$1,920.84	\$1,632.71	\$2,737.19	\$989.23	\$1,978.46	\$1,681.69	\$2,819.31
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	\$1,159.20	\$2,318.41	\$1,970.65	\$3,303.73	\$1,193.98	\$2,387.96	\$2,029.77	\$3,402.84
NY Signature Silver OAEPO 5500 70%	Covered in full DW / 30% AD	30% AD / 30% AD	30% AD	\$5,500/\$11,000	30%	\$8,150/\$16,300	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$946.88	\$1,893.76	\$1,609.70	\$2,698.61	\$975.29	\$1,950.58	\$1,657.99	\$2,779.57
NY Signature Silver OAEPO 7200 70%	Covered in full DW / \$80 DW	30% AD / 30% AD	\$750 DW	\$7,200/\$14,400	30%	\$8,200/\$16,400	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$964.46	\$1,928.93	\$1,639.59	\$2,748.73	\$993.40	\$1,986.80	\$1,688.78	\$2,831.19

Footnotes

¹Amounts over the allowable charge and failure to precertify 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.

²These plans are available to employees who live, work or reside in the service area.

³These HSA compatible plans are administered on a plan year and calendar year basis.

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