

Plan Options	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	\$558.74	\$1,117.48	\$949.86	\$1,592.41	\$575.50	\$1,151.00	\$978.35	\$1,640.18
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	\$573.91	\$1,147.83	\$975.65	\$1,635.65	\$591.13	\$1,182.26	\$1,004.92	\$1,684.72
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	\$538.07	\$1,076.15	\$914.73	\$1,533.51	\$554.22	\$1,108.43	\$942.17	\$1,579.52
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	\$538.07	\$1,076.15	\$914.73	\$1,533.51	\$554.22	\$1,108.43	\$942.17	\$1,579.52
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	\$820.13	\$1,640.26	\$1,394.23	\$2,337.38	\$844.74	\$1,689.47	\$1,436.05	\$2,407.50
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	\$688.66	\$1,377.31	\$1,170.71	\$1,962.67	\$709.32	\$1,418.63	\$1,205.84	\$2,021.55
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	\$737.33	\$1,474.66	\$1,253.46	\$2,101.40	\$759.45	\$1,518.90	\$1,291.07	\$2,164.44
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	\$670.77	\$1,341.53	\$1,140.30	\$1,911.68	\$690.89	\$1,381.78	\$1,174.51	\$1,969.03
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	\$606.69	\$1,213.38	\$1,031.37	\$1,729.06	\$624.89	\$1,249.78	\$1,062.31	\$1,780.93
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	\$837.96	\$1,675.93	\$1,424.54	\$2,388.20	\$863.10	\$1,726.21	\$1,467.28	\$2,459.85
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	\$689.46	\$1,378.93	\$1,172.09	\$1,964.97	\$710.15	\$1,420.30	\$1,207.25	\$2,023.92
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	\$724.06	\$1,448.12	\$1,230.90	\$2,063.57	\$745.78	\$1,491.57	\$1,267.83	\$2,125.48
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	\$873.93	\$1,747.85	\$1,485.67	\$2,490.69	\$900.14	\$1,800.29	\$1,530.24	\$2,565.41
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	\$713.86	\$1,427.71	\$1,213.55	\$2,034.49	\$735.27	\$1,470.54	\$1,249.96	\$2,095.52
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	\$727.11	\$1,454.22	\$1,236.09	\$2,072.27	\$748.92	\$1,497.85	\$1,273.17	\$2,134.44

70.02.018.1-NY (09/20)

Plan Options	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	\$613.25	\$1,226.50	\$1,042.53	\$1,747.77	\$631.65	\$1,263.30	\$1,073.80	\$1,800.20
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	\$629.90	\$1,259.81	\$1,070.84	\$1,795.23	\$648.80	\$1,297.60	\$1,102.96	\$1,849.08
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	\$590.57	\$1,181.14	\$1,003.97	\$1,683.12	\$608.29	\$1,216.57	\$1,034.09	\$1,733.62
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	\$590.57	\$1,181.14	\$1,003.97	\$1,683.12	\$608.29	\$1,216.57	\$1,034.09	\$1,733.62
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	\$900.15	\$1,800.29	\$1,530.25	\$2,565.41	\$927.15	\$1,854.30	\$1,576.15	\$2,642.38
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	\$755.84	\$1,511.68	\$1,284.93	\$2,154.15	\$778.52	\$1,557.03	\$1,323.48	\$2,218.77
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	\$809.27	\$1,618.53	\$1,375.75	\$2,306.41	\$833.55	\$1,667.09	\$1,417.03	\$2,375.60
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	\$736.21	\$1,472.41	\$1,251.55	\$2,098.19	\$758.29	\$1,516.59	\$1,289.10	\$2,161.14
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	\$665.88	\$1,331.75	\$1,131.99	\$1,897.75	\$685.85	\$1,371.71	\$1,165.95	\$1,954.68
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	\$919.72	\$1,839.43	\$1,563.52	\$2,621.19	\$947.31	\$1,894.62	\$1,610.43	\$2,699.83
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	\$756.73	\$1,513.46	\$1,286.44	\$2,156.68	\$779.43	\$1,558.86	\$1,325.03	\$2,221.38
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	\$794.70	\$1,589.40	\$1,350.99	\$2,264.90	\$818.54	\$1,637.08	\$1,391.52	\$2,332.84
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	\$959.19	\$1,918.37	\$1,630.62	\$2,733.68	\$987.96	\$1,975.93	\$1,679.54	\$2,815.69
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	\$783.50	\$1,567.00	\$1,331.95	\$2,232.97	\$807.01	\$1,614.01	\$1,371.91	\$2,299.96
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	\$798.05	\$1,596.10	\$1,356.68	\$2,274.44	\$821.99	\$1,643.98	\$1,397.38	\$2,342.67

70.02.70.02.018.1-NY (09/20)

Plan Options	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	\$701.83	\$1,403.66	\$1,193.11	\$2,000.22	\$722.89	\$1,445.77	\$1,228.91	\$2,060.23
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	\$720.89	\$1,441.78	\$1,225.51	\$2,054.54	\$742.52	\$1,485.03	\$1,262.28	\$2,116.17
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	\$675.87	\$1,351.75	\$1,148.98	\$1,926.24	\$696.15	\$1,392.30	\$1,183.45	\$1,984.03
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	\$675.87	\$1,351.75	\$1,148.98	\$1,926.24	\$696.15	\$1,392.30	\$1,183.45	\$1,984.03
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	\$1,030.17	\$2,060.33	\$1,751.28	\$2,935.97	\$1,061.07	\$2,122.14	\$1,803.82	\$3,024.05
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	\$865.02	\$1,730.04	\$1,470.53	\$2,465.30	\$890.97	\$1,781.94	\$1,514.65	\$2,539.26
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	\$926.16	\$1,852.32	\$1,574.47	\$2,639.56	\$953.95	\$1,907.89	\$1,621.71	\$2,718.75
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	\$842.55	\$1,685.09	\$1,432.33	\$2,401.26	\$867.82	\$1,735.65	\$1,475.30	\$2,473.30
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	\$762.06	\$1,524.12	\$1,295.50	\$2,171.87	\$784.92	\$1,569.84	\$1,334.37	\$2,237.03
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	\$1,052.57	\$2,105.13	\$1,789.36	\$2,999.81	\$1,084.14	\$2,168.28	\$1,843.04	\$3,089.81
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	\$866.04	\$1,732.07	\$1,472.26	\$2,468.20	\$892.02	\$1,784.03	\$1,516.43	\$2,542.24
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	\$909.49	\$1,818.98	\$1,546.13	\$2,592.05	\$936.78	\$1,873.55	\$1,592.52	\$2,669.81
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	\$1,097.74	\$2,195.47	\$1,866.15	\$3,128.55	\$1,130.67	\$2,261.34	\$1,922.14	\$3,222.40
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	\$896.67	\$1,793.34	\$1,524.34	\$2,555.51	\$923.57	\$1,847.14	\$1,570.07	\$2,632.18
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	\$913.32	\$1,826.65	\$1,552.65	\$2,602.97	\$940.72	\$1,881.44	\$1,599.23	\$2,681.06

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											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	\$681.39	\$1,362.78	\$1,158.36	\$1,941.96	\$701.83	\$1,403.66	\$1,193.11	\$2,000.22
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	\$699.89	\$1,399.79	\$1,189.82	\$1,994.70	\$720.89	\$1,441.78	\$1,225.51	\$2,054.54
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	\$656.19	\$1,312.38	\$1,115.52	\$1,870.14	\$675.87	\$1,351.75	\$1,148.99	\$1,926.24
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	\$656.19	\$1,312.38	\$1,115.52	\$1,870.14	\$675.87	\$1,351.75	\$1,148.99	\$1,926.24
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	\$1,000.16	\$2,000.32	\$1,700.27	\$2,850.46	\$1,030.17	\$2,060.33	\$1,751.28	\$2,935.97
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	\$839.82	\$1,679.65	\$1,427.70	\$2,393.50	\$865.02	\$1,730.04	\$1,470.53	\$2,465.30
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	\$899.19	\$1,798.37	\$1,528.62	\$2,562.68	\$926.16	\$1,852.32	\$1,574.47	\$2,639.56
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	\$818.01	\$1,636.01	\$1,390.61	\$2,331.32	\$842.55	\$1,685.10	\$1,432.33	\$2,401.26
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	\$739.86	\$1,479.73	\$1,257.77	\$2,108.61	\$762.06	\$1,524.12	\$1,295.50	\$2,171.87
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	\$1,021.91	\$2,043.82	\$1,737.24	\$2,912.44	\$1,052.57	\$2,105.13	\$1,789.36	\$2,999.81
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	\$840.81	\$1,681.62	\$1,429.38	\$2,396.31	\$866.03	\$1,732.07	\$1,472.26	\$2,468.20
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	\$883.00	\$1,766.00	\$1,501.10	\$2,516.55	\$909.49	\$1,818.98	\$1,546.13	\$2,592.05
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	\$1,065.76	\$2,131.53	\$1,811.80	\$3,037.42	\$1,097.74	\$2,195.47	\$1,866.15	\$3,128.55
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	\$870.56	\$1,741.11	\$1,479.94	\$2,481.08	\$896.67	\$1,793.34	\$1,524.34	\$2,555.52
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	\$886.72	\$1,773.44	\$1,507.43	\$2,527.16	\$913.32	\$1,826.65	\$1,552.65	\$2,602.97

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Plan Options	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	\$476.97	\$953.95	\$810.85	\$1,359.37	\$491.28	\$982.56	\$835.18	\$1,400.15
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	\$489.93	\$979.85	\$832.87	\$1,396.29	\$504.62	\$1,009.25	\$857.86	\$1,438.18
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	\$459.33	\$918.66	\$780.86	\$1,309.09	\$473.11	\$946.22	\$804.29	\$1,348.37
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	\$459.33	\$918.66	\$780.86	\$1,309.09	\$473.11	\$946.22	\$804.29	\$1,348.37
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	\$700.11	\$1,400.23	\$1,190.19	\$1,995.32	\$721.12	\$1,442.23	\$1,225.90	\$2,055.18
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	\$587.88	\$1,175.75	\$999.39	\$1,675.45	\$605.51	\$1,211.03	\$1,029.37	\$1,725.71
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	\$629.43	\$1,258.86	\$1,070.03	\$1,793.88	\$648.31	\$1,296.63	\$1,102.13	\$1,847.69
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	\$572.61	\$1,145.21	\$973.43	\$1,631.92	\$589.78	\$1,179.57	\$1,002.63	\$1,680.88
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	\$517.90	\$1,035.81	\$880.44	\$1,476.03	\$533.44	\$1,066.88	\$906.85	\$1,520.31
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	\$715.34	\$1,430.67	\$1,216.07	\$2,038.71	\$736.80	\$1,473.59	\$1,252.55	\$2,099.87
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	\$588.57	\$1,177.14	\$1,000.56	\$1,677.42	\$606.22	\$1,212.45	\$1,030.58	\$1,727.74
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	\$618.10	\$1,236.20	\$1,050.77	\$1,761.59	\$636.64	\$1,273.29	\$1,082.29	\$1,814.43
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	\$746.03	\$1,492.07	\$1,268.26	\$2,126.20	\$768.42	\$1,536.83	\$1,306.31	\$2,189.98
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	\$609.39	\$1,218.78	\$1,035.96	\$1,736.76	\$627.67	\$1,255.34	\$1,067.04	\$1,788.86
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	\$620.71	\$1,241.41	\$1,055.20	\$1,769.01	\$639.33	\$1,278.65	\$1,086.85	\$1,822.08

Plan Options	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	\$538.30	\$1,076.60	\$915.11	\$1,534.15	\$554.45	\$1,108.89	\$942.56	\$1,580.17
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	\$552.92	\$1,105.83	\$939.96	\$1,575.81	\$569.50	\$1,139.01	\$968.16	\$1,623.08
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	\$518.39	\$1,036.78	\$881.26	\$1,477.41	\$533.94	\$1,067.88	\$907.70	\$1,521.73
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	\$518.39	\$1,036.78	\$881.26	\$1,477.41	\$533.94	\$1,067.88	\$907.70	\$1,521.73
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	\$790.13	\$1,580.26	\$1,343.22	\$2,251.86	\$813.83	\$1,627.66	\$1,383.51	\$2,319.42
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	\$663.46	\$1,326.92	\$1,127.88	\$1,890.86	\$683.36	\$1,366.73	\$1,161.72	\$1,947.59
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	\$710.36	\$1,420.71	\$1,207.61	\$2,024.52	\$731.67	\$1,463.34	\$1,243.83	\$2,085.25
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	\$646.23	\$1,292.45	\$1,098.58	\$1,841.74	\$665.61	\$1,331.23	\$1,131.54	\$1,897.00
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	\$584.49	\$1,168.98	\$993.64	\$1,665.80	\$602.03	\$1,204.06	\$1,023.45	\$1,715.78
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	\$807.31	\$1,614.61	\$1,372.42	\$2,300.83	\$831.53	\$1,663.05	\$1,413.60	\$2,369.85
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	\$664.24	\$1,328.48	\$1,129.21	\$1,893.09	\$684.17	\$1,368.33	\$1,163.08	\$1,949.88
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	\$697.57	\$1,395.14	\$1,185.87	\$1,988.08	\$718.50	\$1,437.00	\$1,221.45	\$2,047.72
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	\$841.95	\$1,683.91	\$1,431.32	\$2,399.56	\$867.21	\$1,734.42	\$1,474.26	\$2,471.55
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	\$687.74	\$1,375.48	\$1,169.16	\$1,960.05	\$708.37	\$1,416.74	\$1,204.23	\$2,018.86
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	\$700.51	\$1,401.02	\$1,190.87	\$1,996.45	\$721.52	\$1,443.05	\$1,226.59	\$2,056.35

Plan Options	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	\$558.74	\$1,117.48	\$949.86	\$1,592.41	\$575.50	\$1,151.00	\$978.35	\$1,640.18
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	\$573.91	\$1,147.83	\$975.65	\$1,635.65	\$591.13	\$1,182.26	\$1,004.92	\$1,684.72
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	\$538.07	\$1,076.15	\$914.73	\$1,533.51	\$554.22	\$1,108.43	\$942.17	\$1,579.52
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	\$538.07	\$1,076.15	\$914.73	\$1,533.51	\$554.22	\$1,108.43	\$942.17	\$1,579.52
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	\$820.13	\$1,640.26	\$1,394.23	\$2,337.38	\$844.74	\$1,689.47	\$1,436.05	\$2,407.50
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	\$688.66	\$1,377.31	\$1,170.71	\$1,962.67	\$709.32	\$1,418.63	\$1,205.84	\$2,021.55
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	\$737.33	\$1,474.66	\$1,253.46	\$2,101.40	\$759.45	\$1,518.90	\$1,291.07	\$2,164.44
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	\$670.77	\$1,341.53	\$1,140.30	\$1,911.68	\$690.89	\$1,381.78	\$1,174.51	\$1,969.03
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	\$606.69	\$1,213.38	\$1,031.37	\$1,729.06	\$624.89	\$1,249.78	\$1,062.31	\$1,780.93
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	\$837.96	\$1,675.93	\$1,424.54	\$2,388.20	\$863.10	\$1,726.21	\$1,467.28	\$2,459.85
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	\$689.46	\$1,378.93	\$1,172.09	\$1,964.97	\$710.15	\$1,420.30	\$1,207.25	\$2,023.92
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	\$724.06	\$1,448.12	\$1,230.90	\$2,063.57	\$745.78	\$1,491.57	\$1,267.83	\$2,125.48
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	\$873.93	\$1,747.85	\$1,485.67	\$2,490.69	\$900.14	\$1,800.29	\$1,530.24	\$2,565.41
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	\$713.86	\$1,427.71	\$1,213.55	\$2,034.49	\$735.27	\$1,470.54	\$1,249.96	\$2,095.52
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	\$727.11	\$1,454.22	\$1,236.09	\$2,072.27	\$748.92	\$1,497.85	\$1,273.17	\$2,134.44

Plan Options	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	\$681.39	\$1,362.78	\$1,158.36	\$1,941.96	\$701.83	\$1,403.66	\$1,193.11	\$2,000.22
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	\$699.89	\$1,399.79	\$1,189.82	\$1,994.70	\$720.89	\$1,441.78	\$1,225.51	\$2,054.54
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	\$656.19	\$1,312.38	\$1,115.52	\$1,870.14	\$675.87	\$1,351.75	\$1,148.99	\$1,926.24
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	\$656.19	\$1,312.38	\$1,115.52	\$1,870.14	\$675.87	\$1,351.75	\$1,148.99	\$1,926.24
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	\$1,000.16	\$2,000.32	\$1,700.27	\$2,850.46	\$1,030.17	\$2,060.33	\$1,751.28	\$2,935.97
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	\$839.82	\$1,679.65	\$1,427.70	\$2,393.50	\$865.02	\$1,730.04	\$1,470.53	\$2,465.30
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	\$899.19	\$1,798.37	\$1,528.62	\$2,562.68	\$926.16	\$1,852.32	\$1,574.47	\$2,639.56
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	\$818.01	\$1,636.01	\$1,390.61	\$2,331.32	\$842.55	\$1,685.10	\$1,432.33	\$2,401.26
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	\$739.86	\$1,479.73	\$1,257.77	\$2,108.61	\$762.06	\$1,524.12	\$1,295.50	\$2,171.87
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	\$1,021.91	\$2,043.82	\$1,737.24	\$2,912.44	\$1,052.57	\$2,105.13	\$1,789.36	\$2,999.81
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	\$840.81	\$1,681.62	\$1,429.38	\$2,396.31	\$866.03	\$1,732.07	\$1,472.26	\$2,468.20
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	\$883.00	\$1,766.00	\$1,501.10	\$2,516.55	\$909.49	\$1,818.98	\$1,546.13	\$2,592.05
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	\$1,065.76	\$2,131.53	\$1,811.80	\$3,037.42	\$1,097.74	\$2,195.47	\$1,866.15	\$3,128.55
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	\$870.56	\$1,741.11	\$1,479.94	\$2,481.08	\$896.67	\$1,793.34	\$1,524.34	\$2,555.52
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	\$886.72	\$1,773.44	\$1,507.43	\$2,527.16	\$913.32	\$1,826.65	\$1,552.65	\$2,602.97

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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