

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	\$574.61	\$1,149.23	\$976.84	\$1,637.65	\$591.85	\$1,183.70	\$1,006.15	\$1,686.78
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	\$590.22	\$1,180.43	\$1,003.37	\$1,682.12	\$607.92	\$1,215.85	\$1,033.47	\$1,732.58
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	\$553.36	\$1,106.72	\$940.71	\$1,577.08	\$569.96	\$1,139.92	\$968.93	\$1,624.39
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	\$553.36	\$1,106.72	\$940.71	\$1,577.08	\$569.96	\$1,139.92	\$968.93	\$1,624.39
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	\$843.43	\$1,686.86	\$1,433.84	\$2,403.78	\$868.73	\$1,737.47	\$1,476.85	\$2,475.89
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	\$708.22	\$1,416.44	\$1,203.97	\$2,018.43	\$729.47	\$1,458.93	\$1,240.09	\$2,078.98
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	\$758.28	\$1,516.56	\$1,289.08	\$2,161.10	\$781.03	\$1,562.06	\$1,327.75	\$2,225.93
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	\$689.82	\$1,379.64	\$1,172.70	\$1,965.99	\$710.52	\$1,421.03	\$1,207.88	\$2,024.97
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	\$623.92	\$1,247.85	\$1,060.67	\$1,778.18	\$642.64	\$1,285.29	\$1,092.49	\$1,831.53
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	\$861.77	\$1,723.54	\$1,465.01	\$2,456.05	\$887.62	\$1,775.25	\$1,508.96	\$2,529.73
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	\$709.05	\$1,418.10	\$1,205.39	\$2,020.80	\$730.32	\$1,460.65	\$1,241.55	\$2,081.42
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	\$744.63	\$1,489.26	\$1,265.87	\$2,122.20	\$766.97	\$1,533.94	\$1,303.85	\$2,185.87
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	\$898.75	\$1,797.51	\$1,527.88	\$2,561.45	\$925.72	\$1,851.43	\$1,573.72	\$2,638.29
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	\$734.14	\$1,468.27	\$1,248.03	\$2,092.29	\$756.16	\$1,512.32	\$1,285.47	\$2,155.06
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	\$747.77	\$1,495.54	\$1,271.21	\$2,131.14	\$770.20	\$1,540.40	\$1,309.34	\$2,195.07

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 - 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	\$630.67	\$1,261.35	\$1,072.15	\$1,797.42	\$649.59	\$1,299.19	\$1,104.31	\$1,851.34
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	\$647.80	\$1,295.60	\$1,101.26	\$1,846.23	\$667.23	\$1,334.47	\$1,134.30	\$1,901.62
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	\$607.35	\$1,214.69	\$1,032.49	\$1,730.94	\$625.57	\$1,251.14	\$1,063.47	\$1,782.87
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	\$607.35	\$1,214.69	\$1,032.49	\$1,730.94	\$625.57	\$1,251.14	\$1,063.47	\$1,782.87
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	\$925.72	\$1,851.44	\$1,573.72	\$2,638.30	\$953.49	\$1,906.98	\$1,620.93	\$2,717.45
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	\$777.31	\$1,554.63	\$1,321.43	\$2,215.35	\$800.63	\$1,601.27	\$1,361.08	\$2,281.81
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	\$832.26	\$1,664.52	\$1,414.84	\$2,371.94	\$857.23	\$1,714.45	\$1,457.28	\$2,443.10
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	\$757.12	\$1,514.24	\$1,287.11	\$2,157.80	\$779.84	\$1,559.67	\$1,325.72	\$2,222.53
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	\$684.79	\$1,369.59	\$1,164.15	\$1,951.67	\$705.34	\$1,410.68	\$1,199.08	\$2,010.22
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	\$945.85	\$1,891.69	\$1,607.94	\$2,695.66	\$974.22	\$1,948.44	\$1,656.18	\$2,776.53
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	\$778.23	\$1,556.46	\$1,322.99	\$2,217.95	\$801.57	\$1,603.15	\$1,362.68	\$2,284.49
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	\$817.28	\$1,634.56	\$1,389.37	\$2,329.24	\$841.80	\$1,683.59	\$1,431.05	\$2,399.12
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	\$986.44	\$1,972.87	\$1,676.94	\$2,811.35	\$1,016.03	\$2,032.06	\$1,727.25	\$2,895.69
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	\$805.76	\$1,611.52	\$1,369.79	\$2,296.41	\$829.93	\$1,659.86	\$1,410.88	\$2,365.31
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	\$820.72	\$1,641.44	\$1,395.23	\$2,339.06	\$845.34	\$1,690.69	\$1,437.08	\$2,409.23

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	\$721.77	\$1,443.54	\$1,227.01	\$2,057.05	\$743.42	\$1,486.85	\$1,263.82	\$2,118.76
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	\$741.37	\$1,482.74	\$1,260.33	\$2,112.91	\$763.61	\$1,527.22	\$1,298.14	\$2,176.29
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	\$695.07	\$1,390.15	\$1,181.63	\$1,980.96	\$715.93	\$1,431.86	\$1,217.08	\$2,040.39
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	\$695.07	\$1,390.15	\$1,181.63	\$1,980.96	\$715.93	\$1,431.86	\$1,217.08	\$2,040.39
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	\$1,059.43	\$2,118.87	\$1,801.04	\$3,019.39	\$1,091.22	\$2,182.43	\$1,855.07	\$3,109.97
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	\$889.59	\$1,779.19	\$1,512.31	\$2,535.34	\$916.28	\$1,832.56	\$1,557.68	\$2,611.40
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	\$952.47	\$1,904.95	\$1,619.20	\$2,714.55	\$981.05	\$1,962.10	\$1,667.78	\$2,795.99
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	\$866.48	\$1,732.97	\$1,473.02	\$2,469.48	\$892.48	\$1,784.96	\$1,517.21	\$2,543.57
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	\$783.71	\$1,567.42	\$1,332.31	\$2,233.57	\$807.22	\$1,614.44	\$1,372.28	\$2,300.58
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	\$1,082.47	\$2,164.94	\$1,840.20	\$3,085.04	\$1,114.94	\$2,229.89	\$1,895.40	\$3,177.59
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	\$890.64	\$1,781.28	\$1,514.09	\$2,538.32	\$917.36	\$1,834.72	\$1,559.51	\$2,614.47
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	\$935.33	\$1,870.66	\$1,590.06	\$2,665.69	\$963.39	\$1,926.78	\$1,637.76	\$2,745.66
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	\$1,128.92	\$2,257.84	\$1,919.17	\$3,217.43	\$1,162.79	\$2,325.58	\$1,976.74	\$3,313.95
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	\$922.15	\$1,844.29	\$1,567.65	\$2,628.12	\$949.81	\$1,899.62	\$1,614.68	\$2,706.96
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	\$939.27	\$1,878.54	\$1,596.76	\$2,676.92	\$967.45	\$1,934.90	\$1,644.66	\$2,757.23

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	\$700.75	\$1,401.50	\$1,191.27	\$1,997.13	\$721.77	\$1,443.54	\$1,227.01	\$2,057.05
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	\$719.78	\$1,439.55	\$1,223.62	\$2,051.37	\$741.37	\$1,482.74	\$1,260.33	\$2,112.91
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	\$674.83	\$1,349.66	\$1,147.21	\$1,923.27	\$695.08	\$1,390.15	\$1,181.63	\$1,980.96
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	\$674.83	\$1,349.66	\$1,147.21	\$1,923.27	\$695.08	\$1,390.15	\$1,181.63	\$1,980.96
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	\$1,028.58	\$2,057.15	\$1,748.58	\$2,931.44	\$1,059.43	\$2,118.87	\$1,801.04	\$3,019.38
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	\$863.68	\$1,727.37	\$1,468.26	\$2,461.50	\$889.59	\$1,779.19	\$1,512.31	\$2,535.34
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	\$924.73	\$1,849.46	\$1,572.04	\$2,635.48	\$952.47	\$1,904.95	\$1,619.21	\$2,714.55
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	\$841.25	\$1,682.49	\$1,430.12	\$2,397.55	\$866.48	\$1,732.97	\$1,473.02	\$2,469.48
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	\$760.88	\$1,521.77	\$1,293.50	\$2,168.52	\$783.71	\$1,567.42	\$1,332.31	\$2,233.57
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	\$1,050.94	\$2,101.88	\$1,786.60	\$2,995.18	\$1,082.47	\$2,164.94	\$1,840.20	\$3,085.04
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	\$864.70	\$1,729.40	\$1,469.99	\$2,464.39	\$890.64	\$1,781.28	\$1,514.09	\$2,538.32
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	\$908.09	\$1,816.17	\$1,543.75	\$2,588.05	\$935.33	\$1,870.66	\$1,590.06	\$2,665.69
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	\$1,096.04	\$2,192.08	\$1,863.27	\$3,123.72	\$1,128.92	\$2,257.85	\$1,919.17	\$3,217.43
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	\$895.29	\$1,790.58	\$1,521.99	\$2,551.57	\$922.15	\$1,844.29	\$1,567.65	\$2,628.12
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	\$911.91	\$1,823.83	\$1,550.25	\$2,598.95	\$939.27	\$1,878.54	\$1,596.76	\$2,676.92

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	\$490.52	\$981.05	\$833.89	\$1,397.99	\$505.24	\$1,010.48	\$858.91	\$1,439.93
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	\$503.84	\$1,007.69	\$856.54	\$1,435.96	\$518.96	\$1,037.92	\$882.23	\$1,479.03
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	\$472.38	\$944.76	\$803.05	\$1,346.29	\$486.55	\$973.11	\$827.14	\$1,386.68
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	\$472.38	\$944.76	\$803.05	\$1,346.29	\$486.55	\$973.11	\$827.14	\$1,386.68
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	\$720.00	\$1,440.01	\$1,224.01	\$2,052.01	\$741.60	\$1,483.21	\$1,260.73	\$2,113.57
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	\$604.58	\$1,209.16	\$1,027.78	\$1,723.05	\$622.72	\$1,245.43	\$1,058.62	\$1,774.74
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	\$647.31	\$1,294.62	\$1,100.43	\$1,844.84	\$666.73	\$1,333.46	\$1,133.44	\$1,900.19
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	\$588.87	\$1,177.75	\$1,001.08	\$1,678.29	\$606.54	\$1,213.08	\$1,031.12	\$1,728.64
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	\$532.62	\$1,065.24	\$905.45	\$1,517.96	\$548.60	\$1,097.19	\$932.62	\$1,563.50
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	\$735.66	\$1,471.32	\$1,250.62	\$2,096.63	\$757.73	\$1,515.46	\$1,288.14	\$2,159.53
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	\$605.29	\$1,210.58	\$1,028.99	\$1,725.07	\$623.45	\$1,246.89	\$1,059.86	\$1,776.82
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	\$635.66	\$1,271.32	\$1,080.62	\$1,811.63	\$654.73	\$1,309.46	\$1,113.04	\$1,865.98
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	\$767.23	\$1,534.46	\$1,304.29	\$2,186.60	\$790.25	\$1,580.49	\$1,343.42	\$2,252.20
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	\$626.70	\$1,253.40	\$1,065.39	\$1,786.10	\$645.50	\$1,291.01	\$1,097.35	\$1,839.68
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	\$638.34	\$1,276.68	\$1,085.18	\$1,819.27	\$657.49	\$1,314.98	\$1,117.73	\$1,873.84

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	\$553.59	\$1,107.18	\$941.11	\$1,577.74	\$570.20	\$1,140.40	\$969.34	\$1,625.07
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	\$568.62	\$1,137.25	\$966.66	\$1,620.58	\$585.68	\$1,171.37	\$995.66	\$1,669.20
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	\$533.12	\$1,066.23	\$906.30	\$1,519.38	\$549.11	\$1,098.22	\$933.49	\$1,564.96
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	\$533.12	\$1,066.23	\$906.30	\$1,519.38	\$549.11	\$1,098.22	\$933.49	\$1,564.96
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	\$812.58	\$1,625.15	\$1,381.38	\$2,315.84	\$836.95	\$1,673.90	\$1,422.82	\$2,385.31
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	\$682.31	\$1,364.62	\$1,159.93	\$1,944.58	\$702.78	\$1,405.56	\$1,194.72	\$2,002.92
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	\$730.54	\$1,461.08	\$1,241.91	\$2,082.03	\$752.45	\$1,504.91	\$1,279.17	\$2,144.49
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	\$664.58	\$1,329.17	\$1,129.79	\$1,894.07	\$684.52	\$1,369.05	\$1,163.69	\$1,950.89
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	\$601.10	\$1,202.20	\$1,021.87	\$1,713.13	\$619.13	\$1,238.26	\$1,052.52	\$1,764.52
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	\$830.24	\$1,660.49	\$1,411.41	\$2,366.19	\$855.15	\$1,710.30	\$1,453.76	\$2,437.18
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	\$683.11	\$1,366.22	\$1,161.29	\$1,946.87	\$703.60	\$1,407.21	\$1,196.13	\$2,005.27
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	\$717.39	\$1,434.78	\$1,219.56	\$2,044.56	\$738.91	\$1,477.82	\$1,256.15	\$2,105.89
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	\$865.87	\$1,731.74	\$1,471.98	\$2,467.74	\$891.85	\$1,783.70	\$1,516.14	\$2,541.77
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	\$707.28	\$1,414.55	\$1,202.37	\$2,015.74	\$728.50	\$1,456.99	\$1,238.44	\$2,076.21
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	\$720.41	\$1,440.82	\$1,224.70	\$2,053.17	\$742.02	\$1,484.05	\$1,261.44	\$2,114.77

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	\$574.61	\$1,149.23	\$976.84	\$1,637.65	\$591.85	\$1,183.70	\$1,006.15	\$1,686.78
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	\$590.22	\$1,180.43	\$1,003.37	\$1,682.12	\$607.92	\$1,215.85	\$1,033.47	\$1,732.58
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	\$553.36	\$1,106.72	\$940.71	\$1,577.08	\$569.96	\$1,139.92	\$968.93	\$1,624.39
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	\$553.36	\$1,106.72	\$940.71	\$1,577.08	\$569.96	\$1,139.92	\$968.93	\$1,624.39
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	\$843.43	\$1,686.86	\$1,433.84	\$2,403.78	\$868.73	\$1,737.47	\$1,476.85	\$2,475.89
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	\$708.22	\$1,416.44	\$1,203.97	\$2,018.43	\$729.47	\$1,458.93	\$1,240.09	\$2,078.98
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	\$758.28	\$1,516.56	\$1,289.08	\$2,161.10	\$781.03	\$1,562.06	\$1,327.75	\$2,225.93
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	\$689.82	\$1,379.64	\$1,172.70	\$1,965.99	\$710.52	\$1,421.03	\$1,207.88	\$2,024.97
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	\$623.92	\$1,247.85	\$1,060.67	\$1,778.18	\$642.64	\$1,285.29	\$1,092.49	\$1,831.53
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	\$861.77	\$1,723.54	\$1,465.01	\$2,456.05	\$887.62	\$1,775.25	\$1,508.96	\$2,529.73
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	\$709.05	\$1,418.10	\$1,205.39	\$2,020.80	\$730.32	\$1,460.65	\$1,241.55	\$2,081.42
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	\$744.63	\$1,489.26	\$1,265.87	\$2,122.20	\$766.97	\$1,533.94	\$1,303.85	\$2,185.87
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	\$898.75	\$1,797.51	\$1,527.88	\$2,561.45	\$925.72	\$1,851.43	\$1,573.72	\$2,638.29
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	\$734.14	\$1,468.27	\$1,248.03	\$2,092.29	\$756.16	\$1,512.32	\$1,285.47	\$2,155.06
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	\$747.77	\$1,495.54	\$1,271.21	\$2,131.14	\$770.20	\$1,540.40	\$1,309.34	\$2,195.07

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 - 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	\$700.75	\$1,401.50	\$1,191.27	\$1,997.13	\$721.77	\$1,443.54	\$1,227.01	\$2,057.05
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	\$719.78	\$1,439.55	\$1,223.62	\$2,051.37	\$741.37	\$1,482.74	\$1,260.33	\$2,112.91
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	\$674.83	\$1,349.66	\$1,147.21	\$1,923.27	\$695.08	\$1,390.15	\$1,181.63	\$1,980.96
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	\$674.83	\$1,349.66	\$1,147.21	\$1,923.27	\$695.08	\$1,390.15	\$1,181.63	\$1,980.96
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	\$1,028.58	\$2,057.15	\$1,748.58	\$2,931.44	\$1,059.43	\$2,118.87	\$1,801.04	\$3,019.38
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	\$863.68	\$1,727.37	\$1,468.26	\$2,461.50	\$889.59	\$1,779.19	\$1,512.31	\$2,535.34
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	\$924.73	\$1,849.46	\$1,572.04	\$2,635.48	\$952.47	\$1,904.95	\$1,619.21	\$2,714.55
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	\$841.25	\$1,682.49	\$1,430.12	\$2,397.55	\$866.48	\$1,732.97	\$1,473.02	\$2,469.48
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	\$760.88	\$1,521.77	\$1,293.50	\$2,168.52	\$783.71	\$1,567.42	\$1,332.31	\$2,233.57
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	\$1,050.94	\$2,101.88	\$1,786.60	\$2,995.18	\$1,082.47	\$2,164.94	\$1,840.20	\$3,085.04
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	\$864.70	\$1,729.40	\$1,469.99	\$2,464.39	\$890.64	\$1,781.28	\$1,514.09	\$2,538.32
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	\$908.09	\$1,816.17	\$1,543.75	\$2,588.05	\$935.33	\$1,870.66	\$1,590.06	\$2,665.69
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	\$1,096.04	\$2,192.08	\$1,863.27	\$3,123.72	\$1,128.92	\$2,257.85	\$1,919.17	\$3,217.43
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	\$895.29	\$1,790.58	\$1,521.99	\$2,551.57	\$922.15	\$1,844.29	\$1,567.65	\$2,628.12
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	\$911.91	\$1,823.83	\$1,550.25	\$2,598.95	\$939.27	\$1,878.54	\$1,596.76	\$2,676.92

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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