

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	\$590.94	\$1,181.88	\$1,004.60	\$1,684.17	\$608.67	\$1,217.33	\$1,034.73	\$1,734.70
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$606.99	\$1,213.97	\$1,031.88	\$1,729.91	\$625.19	\$1,250.39	\$1,062.83	\$1,781.81
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	\$569.08	\$1,138.16	\$967.44	\$1,621.88	\$586.15	\$1,172.31	\$996.46	\$1,670.54
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	\$569.08	\$1,138.16	\$967.44	\$1,621.88	\$586.15	\$1,172.31	\$996.46	\$1,670.54
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	\$867.39	\$1,734.79	\$1,474.57	\$2,472.07	\$893.42	\$1,786.83	\$1,518.81	\$2,546.23
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	\$728.34	\$1,456.68	\$1,238.18	\$2,075.77	\$750.19	\$1,500.38	\$1,275.32	\$2,138.04
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	\$779.82	\$1,559.64	\$1,325.70	\$2,222.49	\$803.22	\$1,606.43	\$1,365.47	\$2,289.17
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	\$709.42	\$1,418.84	\$1,206.01	\$2,021.85	\$730.70	\$1,461.41	\$1,242.20	\$2,082.50
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$641.65	\$1,283.30	\$1,090.80	\$1,828.70	\$660.90	\$1,321.80	\$1,123.53	\$1,883.56
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	\$886.25	\$1,772.51	\$1,506.63	\$2,525.82	\$912.84	\$1,825.68	\$1,551.83	\$2,601.60
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	\$729.20	\$1,458.39	\$1,239.63	\$2,078.21	\$751.07	\$1,502.14	\$1,276.82	\$2,140.56
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	\$765.79	\$1,531.57	\$1,301.84	\$2,182.49	\$788.76	\$1,577.52	\$1,340.89	\$2,247.97
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	\$924.29	\$1,848.57	\$1,571.29	\$2,634.22	\$952.02	\$1,904.03	\$1,618.43	\$2,713.25
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	\$754.99	\$1,509.99	\$1,283.49	\$2,151.73	\$777.64	\$1,555.29	\$1,321.99	\$2,216.28
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	\$769.01	\$1,538.03	\$1,307.32	\$2,191.69	\$792.08	\$1,584.17	\$1,346.54	\$2,257.44

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	\$648.59	\$1,297.18	\$1,102.60	\$1,848.48	\$668.05	\$1,336.10	\$1,135.68	\$1,903.94
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	\$666.20	\$1,332.41	\$1,132.55	\$1,898.68	\$686.19	\$1,372.38	\$1,166.52	\$1,955.64
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	\$624.60	\$1,249.20	\$1,061.82	\$1,780.11	\$643.34	\$1,286.68	\$1,093.68	\$1,833.52
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	\$624.60	\$1,249.20	\$1,061.82	\$1,780.11	\$643.34	\$1,286.68	\$1,093.68	\$1,833.52
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	\$952.02	\$1,904.04	\$1,618.43	\$2,713.25	\$980.58	\$1,961.16	\$1,666.98	\$2,794.65
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	\$799.40	\$1,598.80	\$1,358.98	\$2,278.28	\$823.38	\$1,646.76	\$1,399.75	\$2,346.63
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	\$855.90	\$1,711.81	\$1,455.03	\$2,439.32	\$881.58	\$1,763.16	\$1,498.69	\$2,512.50
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	\$778.63	\$1,557.26	\$1,323.67	\$2,219.10	\$801.99	\$1,603.98	\$1,363.39	\$2,285.67
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	\$704.25	\$1,408.50	\$1,197.22	\$2,007.11	\$725.38	\$1,450.76	\$1,233.14	\$2,067.33
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	\$972.72	\$1,945.44	\$1,653.62	\$2,772.25	\$1,001.90	\$2,003.80	\$1,703.23	\$2,855.41
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	\$800.34	\$1,600.68	\$1,360.57	\$2,280.96	\$824.35	\$1,648.69	\$1,401.39	\$2,349.39
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	\$840.50	\$1,680.99	\$1,428.84	\$2,395.42	\$865.71	\$1,731.42	\$1,471.71	\$2,467.28
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	\$1,014.46	\$2,028.92	\$1,724.58	\$2,891.22	\$1,044.90	\$2,089.79	\$1,776.32	\$2,977.95
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	\$828.65	\$1,657.30	\$1,408.71	\$2,361.65	\$853.51	\$1,707.02	\$1,450.97	\$2,432.50
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	\$844.04	\$1,688.08	\$1,434.87	\$2,405.51	\$869.36	\$1,738.72	\$1,477.91	\$2,477.67

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	\$742.28	\$1,484.55	\$1,261.87	\$2,115.49	\$764.54	\$1,529.09	\$1,299.72	\$2,178.95
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	\$762.43	\$1,524.87	\$1,296.14	\$2,172.93	\$785.31	\$1,570.61	\$1,335.02	\$2,238.12
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	\$714.82	\$1,429.64	\$1,215.20	\$2,037.24	\$736.27	\$1,472.53	\$1,251.65	\$2,098.36
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	\$714.82	\$1,429.64	\$1,215.20	\$2,037.24	\$736.27	\$1,472.53	\$1,251.65	\$2,098.36
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	\$1,089.53	\$2,179.06	\$1,852.20	\$3,105.17	\$1,122.22	\$2,244.43	\$1,907.77	\$3,198.32
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	\$914.87	\$1,829.73	\$1,555.27	\$2,607.37	\$942.31	\$1,884.63	\$1,601.93	\$2,685.59
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	\$979.53	\$1,959.07	\$1,665.21	\$2,791.67	\$1,008.92	\$2,017.84	\$1,715.16	\$2,875.42
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	\$891.10	\$1,782.20	\$1,514.87	\$2,539.64	\$917.83	\$1,835.67	\$1,560.32	\$2,615.83
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	\$805.97	\$1,611.95	\$1,370.16	\$2,297.03	\$830.15	\$1,660.31	\$1,411.26	\$2,365.94
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	\$1,113.22	\$2,226.44	\$1,892.48	\$3,172.68	\$1,146.62	\$2,293.24	\$1,949.25	\$3,267.86
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	\$915.94	\$1,831.88	\$1,557.10	\$2,610.43	\$943.42	\$1,886.84	\$1,603.81	\$2,688.75
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	\$961.90	\$1,923.80	\$1,635.23	\$2,741.42	\$990.76	\$1,981.52	\$1,684.29	\$2,823.66
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	\$1,160.99	\$2,321.99	\$1,973.69	\$3,308.84	\$1,195.83	\$2,391.65	\$2,032.90	\$3,408.10
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	\$948.34	\$1,896.69	\$1,612.19	\$2,702.78	\$976.80	\$1,953.59	\$1,660.55	\$2,783.87
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	\$965.96	\$1,931.91	\$1,642.12	\$2,752.97	\$994.93	\$1,989.87	\$1,691.39	\$2,835.56

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	\$720.66	\$1,441.31	\$1,225.12	\$2,053.87	\$742.28	\$1,484.55	\$1,261.87	\$2,115.49
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	\$740.23	\$1,480.45	\$1,258.38	\$2,109.64	\$762.43	\$1,524.87	\$1,296.14	\$2,172.93
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	\$694.00	\$1,388.00	\$1,179.80	\$1,977.91	\$714.82	\$1,429.64	\$1,215.20	\$2,037.24
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	\$694.00	\$1,388.00	\$1,179.80	\$1,977.91	\$714.82	\$1,429.64	\$1,215.20	\$2,037.24
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	\$1,057.80	\$2,115.60	\$1,798.26	\$3,014.72	\$1,089.53	\$2,179.06	\$1,852.20	\$3,105.16
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	\$888.22	\$1,776.44	\$1,509.97	\$2,531.43	\$914.87	\$1,829.73	\$1,555.27	\$2,607.37
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	\$951.00	\$1,902.01	\$1,616.70	\$2,710.36	\$979.53	\$1,959.07	\$1,665.21	\$2,791.67
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	\$865.15	\$1,730.29	\$1,470.75	\$2,465.67	\$891.10	\$1,782.20	\$1,514.87	\$2,539.64
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	\$782.50	\$1,565.00	\$1,330.25	\$2,230.12	\$805.98	\$1,611.95	\$1,370.16	\$2,297.03
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	\$1,080.80	\$2,161.59	\$1,837.36	\$3,080.27	\$1,113.22	\$2,226.44	\$1,892.48	\$3,172.68
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	\$889.26	\$1,778.53	\$1,511.75	\$2,534.40	\$915.94	\$1,831.88	\$1,557.10	\$2,610.43
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	\$933.89	\$1,867.77	\$1,587.60	\$2,661.57	\$961.90	\$1,923.80	\$1,635.23	\$2,741.42
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$1,127.18	\$2,254.36	\$1,916.21	\$3,212.46	\$1,161.00	\$2,321.99	\$1,973.69	\$3,308.84
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	\$920.72	\$1,841.45	\$1,565.23	\$2,624.06	\$948.34	\$1,896.69	\$1,612.19	\$2,702.78
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	\$937.82	\$1,875.64	\$1,594.30	\$2,672.79	\$965.95	\$1,931.91	\$1,642.12	\$2,752.97

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	\$504.46	\$1,008.92	\$857.58	\$1,437.71	\$519.59	\$1,039.19	\$883.31	\$1,480.84
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	\$518.16	\$1,036.32	\$880.87	\$1,476.75	\$533.70	\$1,067.41	\$907.29	\$1,521.05
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	\$485.80	\$971.60	\$825.86	\$1,384.53	\$500.38	\$1,000.75	\$850.64	\$1,426.07
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	\$485.80	\$971.60	\$825.86	\$1,384.53	\$500.38	\$1,000.75	\$850.64	\$1,426.07
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	\$740.46	\$1,480.92	\$1,258.78	\$2,110.31	\$762.67	\$1,525.34	\$1,296.54	\$2,173.61
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	\$621.75	\$1,243.51	\$1,056.98	\$1,772.00	\$640.41	\$1,280.81	\$1,088.69	\$1,825.16
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	\$665.70	\$1,331.40	\$1,131.69	\$1,897.25	\$685.67	\$1,371.35	\$1,165.64	\$1,954.17
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	\$605.60	\$1,211.21	\$1,029.52	\$1,725.97	\$623.77	\$1,247.54	\$1,060.41	\$1,777.75
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$547.75	\$1,095.50	\$931.17	\$1,561.09	\$564.18	\$1,128.37	\$959.11	\$1,607.92
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	\$756.56	\$1,513.12	\$1,286.15	\$2,156.19	\$779.26	\$1,558.51	\$1,324.73	\$2,220.88
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	\$622.48	\$1,244.97	\$1,058.22	\$1,774.08	\$641.16	\$1,282.32	\$1,089.97	\$1,827.30
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	\$653.72	\$1,307.44	\$1,111.32	\$1,863.10	\$673.33	\$1,346.66	\$1,144.66	\$1,918.99
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	\$789.03	\$1,578.05	\$1,341.34	\$2,248.72	\$812.70	\$1,625.39	\$1,381.58	\$2,316.19
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	\$644.51	\$1,289.01	\$1,095.66	\$1,836.84	\$663.84	\$1,327.68	\$1,128.53	\$1,891.95
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	\$656.47	\$1,312.95	\$1,116.01	\$1,870.95	\$676.17	\$1,352.34	\$1,149.49	\$1,927.08

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	\$569.32	\$1,138.64	\$967.84	\$1,622.56	\$586.40	\$1,172.80	\$996.88	\$1,671.23
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	\$584.78	\$1,169.56	\$994.12	\$1,666.62	\$602.32	\$1,204.64	\$1,023.95	\$1,716.62
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	\$548.26	\$1,096.52	\$932.04	\$1,562.55	\$564.71	\$1,129.42	\$960.01	\$1,609.42
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	\$548.26	\$1,096.52	\$932.04	\$1,562.55	\$564.71	\$1,129.42	\$960.01	\$1,609.42
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	\$835.66	\$1,671.32	\$1,420.62	\$2,381.63	\$860.73	\$1,721.46	\$1,463.24	\$2,453.08
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	\$701.69	\$1,403.39	\$1,192.88	\$1,999.83	\$722.74	\$1,445.49	\$1,228.67	\$2,059.82
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	\$751.29	\$1,502.58	\$1,277.20	\$2,141.18	\$773.83	\$1,547.66	\$1,315.51	\$2,205.42
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	\$683.47	\$1,366.93	\$1,161.89	\$1,947.88	\$703.97	\$1,407.94	\$1,196.75	\$2,006.31
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$618.17	\$1,236.35	\$1,050.90	\$1,761.80	\$636.72	\$1,273.44	\$1,082.43	\$1,814.65
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	\$853.83	\$1,707.66	\$1,451.51	\$2,433.42	\$879.45	\$1,758.89	\$1,495.06	\$2,506.42
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	\$702.52	\$1,405.04	\$1,194.28	\$2,002.18	\$723.59	\$1,447.19	\$1,230.11	\$2,062.24
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	\$737.77	\$1,475.54	\$1,254.21	\$2,102.64	\$759.90	\$1,519.81	\$1,291.83	\$2,165.72
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	\$890.47	\$1,780.94	\$1,513.80	\$2,537.84	\$917.19	\$1,834.37	\$1,559.22	\$2,613.98
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	\$727.37	\$1,454.74	\$1,236.53	\$2,073.01	\$749.19	\$1,498.38	\$1,273.63	\$2,135.20
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	\$740.88	\$1,481.76	\$1,259.49	\$2,111.50	\$763.10	\$1,526.21	\$1,297.28	\$2,174.85

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	\$590.94	\$1,181.88	\$1,004.60	\$1,684.17	\$608.67	\$1,217.33	\$1,034.73	\$1,734.70
NY Bronze OAEPO 6000 60%	40% AD / 40% AD	40% AD / 40% AD	40% AD	\$6,000/\$12,000	40%	\$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$606.99	\$1,213.97	\$1,031.88	\$1,729.91	\$625.19	\$1,250.39	\$1,062.83	\$1,781.81
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	\$569.08	\$1,138.16	\$967.44	\$1,621.88	\$586.15	\$1,172.31	\$996.46	\$1,670.54
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	\$569.08	\$1,138.16	\$967.44	\$1,621.88	\$586.15	\$1,172.31	\$996.46	\$1,670.54
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	\$867.39	\$1,734.79	\$1,474.57	\$2,472.07	\$893.42	\$1,786.83	\$1,518.81	\$2,546.23
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	\$728.34	\$1,456.68	\$1,238.18	\$2,075.77	\$750.19	\$1,500.38	\$1,275.32	\$2,138.04
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	\$779.82	\$1,559.64	\$1,325.70	\$2,222.49	\$803.22	\$1,606.43	\$1,365.47	\$2,289.17
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	\$709.42	\$1,418.84	\$1,206.01	\$2,021.85	\$730.70	\$1,461.41	\$1,242.20	\$2,082.50
NY Bronze Savings Plus OAEPO 5400 60/50	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	Tier1: 40% AD / 40% AD Tier2: 50% AD / 50% AD	40% AD	Tier1: \$5,400/\$10,800 Tier2: \$7,550/\$15,100	Tier1: 40% Tier2: 50%	Tier1: \$8,550/\$17,100 Tier2: \$8,550/\$17,100	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$15 DW/\$65 AD/50% AD	\$641.65	\$1,283.30	\$1,090.80	\$1,828.70	\$660.90	\$1,321.80	\$1,123.53	\$1,883.56
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	\$886.25	\$1,772.51	\$1,506.63	\$2,525.82	\$912.84	\$1,825.68	\$1,551.83	\$2,601.60
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	\$729.20	\$1,458.39	\$1,239.63	\$2,078.21	\$751.07	\$1,502.14	\$1,276.82	\$2,140.56
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	\$765.79	\$1,531.57	\$1,301.84	\$2,182.49	\$788.76	\$1,577.52	\$1,340.89	\$2,247.97
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	\$924.29	\$1,848.57	\$1,571.29	\$2,634.22	\$952.02	\$1,904.03	\$1,618.43	\$2,713.25
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	\$754.99	\$1,509.99	\$1,283.49	\$2,151.73	\$777.64	\$1,555.29	\$1,321.99	\$2,216.28
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	\$769.01	\$1,538.03	\$1,307.32	\$2,191.69	\$792.08	\$1,584.17	\$1,346.54	\$2,257.44

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	\$720.66	\$1,441.31	\$1,225.12	\$2,053.87	\$742.28	\$1,484.55	\$1,261.87	\$2,115.49
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	\$740.23	\$1,480.45	\$1,258.38	\$2,109.64	\$762.43	\$1,524.87	\$1,296.14	\$2,172.93
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	\$694.00	\$1,388.00	\$1,179.80	\$1,977.91	\$714.82	\$1,429.64	\$1,215.20	\$2,037.24
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	\$694.00	\$1,388.00	\$1,179.80	\$1,977.91	\$714.82	\$1,429.64	\$1,215.20	\$2,037.24
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	\$1,057.80	\$2,115.60	\$1,798.26	\$3,014.72	\$1,089.53	\$2,179.06	\$1,852.20	\$3,105.16
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	\$888.22	\$1,776.44	\$1,509.97	\$2,531.43	\$914.87	\$1,829.73	\$1,555.27	\$2,607.37
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	\$951.00	\$1,902.01	\$1,616.70	\$2,710.36	\$979.53	\$1,959.07	\$1,665.21	\$2,791.67
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	\$865.15	\$1,730.29	\$1,470.75	\$2,465.67	\$891.10	\$1,782.20	\$1,514.87	\$2,539.64
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	\$782.50	\$1,565.00	\$1,330.25	\$2,230.12	\$805.98	\$1,611.95	\$1,370.16	\$2,297.03
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	\$1,080.80	\$2,161.59	\$1,837.36	\$3,080.27	\$1,113.22	\$2,226.44	\$1,892.48	\$3,172.68
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	\$889.26	\$1,778.53	\$1,511.75	\$2,534.40	\$915.94	\$1,831.88	\$1,557.10	\$2,610.43
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	\$933.89	\$1,867.77	\$1,587.60	\$2,661.57	\$961.90	\$1,923.80	\$1,635.23	\$2,741.42
NY Signature Gold OAEPO 2000 90%	Covered in full DW / \$50 DW	10% AD / 10% AD	\$750 DW	\$2,000/\$4,000	10%	\$6,500/\$13,000	NA	NA	NA	Deductible: \$100 Individual / \$200 Family Retail: \$5 DW/\$65 AD/50% AD	\$1,127.18	\$2,254.36	\$1,916.21	\$3,212.46	\$1,161.00	\$2,321.99	\$1,973.69	\$3,308.84
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	\$920.72	\$1,841.45	\$1,565.23	\$2,624.06	\$948.34	\$1,896.69	\$1,612.19	\$2,702.78
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	\$937.82	\$1,875.64	\$1,594.30	\$2,672.79	\$965.95	\$1,931.91	\$1,642.12	\$2,752.97

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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