

MACKOUL RISK SOLUTIONS | Health Plan Comparison

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OSCAR | Effective Date: 1st Quarter

	OSCAR Circle Plus Circle Plus Platinum \$0* (EPOc) (UCR=N/A)		OSCAR Circle Plus Circle Plus Gold \$5000* (EPOc) (UCR=N/A)		OSCAR Circle Plus Circle Plus Silver \$3500* (EPOc) (UCR=N/A)		OSCAR Circle Plus Circle Plus Bronze \$6650 HSA* (HSA) (UCR=N/A)	
	IN-NETWORK	OUT-NETWORK	IN-NETWORK	OUT-NETWORK	IN-NETWORK	OUT-NETWORK	IN-NETWORK	OUT-NETWORK
PRESCRIPTION DRUGS								
Drug Card	10/30/75		10/50/0% IntDed T3		20/50/100/200 ded T2-3		0%/0%/0% IntDed	
COST SHARE INFORMATION								
Individual/Family Deductible	N/A		\$5,000/\$10,000		\$3,500/\$7,000		\$6,650/\$13,300	
Individual/Family OOP Limit	\$2,000/\$4,000		\$5,000/\$10,000 (incl ded)		\$7,900/\$15,800 (incl ded)		\$6,650/\$13,300 (incl ded)	
Co-Insurance	20%		0%		30%		0%	
OFFICE VISITS								
Primary Care	\$10		\$10 ded waived		\$25 ded waived		0% after ded	
Specialist	\$25		\$30 ded waived		\$75 ded waived		0% after ded	
INPATIENT SERVICES								
Inpatient Hospital	\$500/admit		0% after ded		30% after ded		0% after ded	
Mental Health Inpatient	\$500/admit		0% after ded		30% after ded		0% after ded	
OUTPATIENT SERVICES								
Outpatient Facility	\$100		0% after ded		30% after ded		0% after ded	
Lab/X-Ray	Lab-\$15; X-ray-\$50		Lab-\$30 ded waived; X-ray-0% after ded		Lab-\$75 ded waived; X-ray-30% after ded		0% after ded	
Mental Health Outpatient	\$25		\$10 ded waived		\$25 ded waived		0% after ded	
EMERGENCY CARE								
Emergency Room	\$500		0% after ded		30% after ded		0% after ded	
Urgent Care	\$75		\$75 ded waived		\$75 ded waived		0% after ded	
Single	\$902.05		\$763.45		\$666.71		\$554.12	
EE with Spouse	\$1,804.10		\$1,526.90		\$1,333.43		\$1,108.24	
EE with Child(ren)	\$1,533.48		\$1,297.86		\$1,133.41		\$942.00	
Family	\$2,570.84		\$2,175.83		\$1,900.13		\$1,579.24	

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers.
Final rates must be based on insurance carrier confirmation and final enrollment. Rx Legend: Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible.