

THE AFFILIATED PHYSICIANS AND EMPLOYERS HEALTH PLAN PLAN AND RATE COMPARISON

	Plan M Community Care Health Plan - Network Only (Gold)	Plan N Community Care Health Plan - High Deductible- Network Only (HAS Silver)	Plan X Community Care Health Plan - NJ Network Only (Silver)	Plan Y Community Care Network Plan - NJ Network Only (Bronze)
TIER 1	<u>Tier 1 - CCN</u>	<u>Tier 1 - CCN</u>	<u>Tier 1 - CCN</u>	<u>Tier 1 - CCN</u>
DEDUCTIBLE	None	\$1,500/\$3,000 (Aggregating)	None	\$3,000/\$6,000
COINSURANCE	100%	90%	100%	50%
HOSPITAL CO-PAY	\$500 Per Admit	90% after Ded	\$500/day; \$2,500 max/admit	\$500/day; \$2,500 max/admit
PHYSICIAN/SPECIALIST CO-PAY	1st 2 PCP free then \$25/\$50 Copay	Ded, then 1st 2 PCP free, then 90%	1st 2 PCP free then \$30/\$50 Copay	\$30 after Ded/\$50 after Ded (1st 2 free PCP Visits)
URGENT CARE CENTER	\$25 Copay	90% after Ded	\$50 Copay	\$30/\$50 after Ded
EMERGENCY ROOM	\$100 Copay	90% after Ded	\$100 after \$500 Ded	\$100 + 50% after Ded
OUTPATIENT SURGERY	\$50 Copay Hospital \$250 Copay Freestanding	90% after Ded	\$250	50% after Ded
LAB	100%	100%	100%	100%
MOOP	\$3,000/\$6,000	\$6,450/\$12,900	\$6,000/\$12,000	\$6,850/\$13,700
REFERRALS REQUIRED	No	No	No	NO
TIER 2	<u>Tier 2 - In Network QC HMO</u>	<u>Tier 2 - In Network QC HMO</u>	<u>Tier 2 - In Network QC HMO/NO NATL WRAP</u>	<u>Tier 2 - In Network QC HMO/NO NATL WRAP</u>
DEDUCTIBLE	\$2,500/\$5,000	\$3,000/\$6,000	\$2,500/\$5,000	\$6,000/\$12,000
CO-INSURANCE %	70%	70%	50%	50%
OUT-OF-POCKET (IND)	\$6,000/\$12,000	\$6,000/\$13,100	\$6,600/\$13,200	\$6,850/\$13,700
RX CARD	Multiple Choices	Multiple Choices	Multiple Choices	Multiple Choices