Prepared For: Emblem 2017 3rd qtr Albany

Prepared By:

Albany County, NY 12007

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 07/01/2017

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SIC: 0000

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	EmblemHealth	EmblemHealth	EmblemHealth	EmblemHealth
	Select Care Platinum HMO 15/35	Select Care Silver Value 35/55	Select Care Gold HMO 40/60	Select Care Bronze Value HD 7150
	In-Network	In-Network	In-Network	In-Network
Prescription Drugs				
Drug Card	10/30/60	0%/0%/0% IntDed T2-3	15/35/75/100 ded	30/0%/0% IntDed T2-3
Cost Share Information				
Individual/Family Deductible	N/A	\$5,800/\$11,600	\$250/\$500	\$7,150/\$14,300
Individual/Family OOP Limit	\$2,000/\$4,000	\$5,800/\$11,600 (incl ded)	\$5,500/\$11,000 (incl ded)	\$7,150/\$14,300 (incl ded)
Co-Insurance	0%	0%	0%	0%
Office Visits				
Primary Care	\$15	No charge visits 1-3; \$35 ded waived visits 4+	\$40 after ded	No charge visits 1-2; 0% after ded visits 3+
Specialist	\$35	\$55 ded waived	\$60 after ded	0% after ded
Inpatient Services				
Inpatient Hospital	\$500/admit; pre-auth req	0% after ded; pre-auth req	\$1,500/admit after ded; pre-auth req	0% after ded; pre-auth req
Mental Health Inpatient	\$500/admit; pre-auth req	0% after ded; pre-auth req	\$1,500/admit after ded; pre-auth req	0% after ded; pre-auth req
Outpatient Services				
Outpatient Facility	\$100; pre-auth req	0% after ded; pre-auth req	\$150 after ded; pre-auth req	0% after ded; pre-auth req
Lab/X-Ray	PCP-\$15; SP-\$35	No charge	PCP-\$40 after ded; SP- \$60 after ded	No charge
Mental Health Outpatient	\$15	\$35 ded waived	\$40 after ded	0% after ded
Emergency Care				
Emergency Room	\$100 (waived if admitted)	0% after ded	\$200 (waived if admitted) after ded	0% after ded
Urgent Care	\$55	\$75 ded waived	\$60 after ded	0% after ded
Single	1 x \$1,016.86	1 x \$657.97	1 x \$841.11	1 x \$588.29
EE with Spouse	0 x \$2,033.73	0 x \$1,315.94	0 x \$1,682.20	0 x \$1,176.59
EE with Child(ren)	0 x \$1,728.66	0 x \$1,118.56	0 x \$1,429.87	0 x \$1,000.10
Family	1 x \$2,898.07	1 x \$1,875.22	1 x \$2,397.15	1 x \$1,676.63
Monthly Cost	2 \$3,914.93	2 \$2,533.19	2 \$3,238.26	2 \$2,264.92
Annual Cost	\$46,979.16	\$30,398.28	\$38,859.12	\$27,179.04
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