Nassau County, NY 11565

Prepared By: Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 04/01/2024

Prepared On: 01/26/2024

SIC: 0000

Report ID: 39049935

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	Anthem PPO/EPO Platinum EPO 5/25 0% 9Y79 (EPO		Anthem PPO/EPO Platinum EPO 20/40 0% 9TUE (EPO) (UCR=N/A)		Anthem PPO/EPO Gold EPO 25/50 0% A7MW (EPO) (UCR=N/A)		Anthem PPO/EPO Gold EPO 50/55 1000 10% 9TUF (EPOc) (UCR=N/A)	
	In-Network Out-	Network In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs	III Network Out	Hetwork III Network	- Out Network	III NOLWOIK	Out Network	III NOUNOIR	out network	
Drug Card	10/35/70/100 ded T2-3	10/35/70/100 ded T2-3		10/65/90/150 ded T2-3		10/40/80/150 ded T2-3		
Cost Share Information								
Individual/Family Deductible	N/A	N/A		N/A		\$1,000/\$2,000 embedded		
Individual/Family OOP Limit	\$3,700/\$7,400	\$3,000/\$6,000		\$8,700/\$17,400		\$7,000/\$14,000 (incl ded)		
Co-Insurance	0%	0%		0%		10%		
Office Visits	070	0.70		070		1070		
Primary Care	\$5	\$20		\$25		\$50 ded waived		
Specialist	\$25	\$40		\$50		\$55 ded waived		
Inpatient Services								
Inpatient Hospital	\$400/admit	\$500/admit		\$500/admit		10% after ded		
Mental Health Inpatient	\$400/admit	\$500/admit		\$500/admit		10% after ded		
Outpatient Services								
Outpatient Facility	\$300	\$500		\$500		\$300 after ded		
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50; OP-\$150	Lab: No charge; X-ray: Office-\$50; OP-\$150		Lab: No charge; X-ray: Office-\$50; OP-\$150		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		
Mental Health Outpatient	\$5	\$20		\$25		\$50 ded waived		
Emergency Care		1-1		,				
Emergency Room Urgent Care	\$300 \$75	\$300 \$50		\$750 \$50		\$500 after ded \$60 ded waived		
Single	2 x \$1,550.75	2 x \$1,537	73	2 x \$1,396.45		2 x \$1,332.39		
EE with Spouse	0 x \$3,101.50	0 x \$3,075.		0 x \$2,792.90		0 x \$2,664.78		
EE with Child(ren)	0 x \$2,636.28	0 x \$2,614.		0 x \$2,373.97		0 x \$2,265.06		
Family	0 x \$4,419.64	0 x \$4,382	53	0 x \$3,979.88		0 x \$3,797.31		
Monthly Cost Annual Cost	2 \$3,101.50 \$37,218.00	2 \$3,075. \$36,905.		2 \$2,792.90 \$33,514.80		2 \$2,664.78 \$31,977.36		

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	Anthem PPO/EPO Gold EPO 25/40 1500 20% 9TTY (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 15/35 1750 10% A7MD (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 20/50 1600 10% w/HSA WH A7MK (HSA) (UCR=N/A)		Anthem PPO/EPO Gold EPO 25/45 1850 20% A7MV (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/40/80/150 ded T2-3		10/40/80/150 ded T2-3		10/40/80 IntDed		10/50/90/150 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,500/\$3000 embedded		\$1,750/\$3,500 embedded		\$1,600/\$3,200 non-embedded		\$1,850/\$3,700 embedded	
Individual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$8,700/\$17,400 (incl ded)		\$5,100/\$10,200 (incl ded)		\$6,500/\$13,000 (incl ded)	
Co-Insurance	20%		10%		10%		20%	
Office Visits								
Primary Care	\$25 ded waived		\$15 ded waived		\$20 after ded		\$25 ded waived	
Specialist	\$40 ded waived		\$35 ded waived		\$50 after ded		\$45 ded waived	
Inpatient Services								
Inpatient Hospital	20% after ded		10% after ded		\$1,000/admit after ded		20% after ded	
Mental Health Inpatient	20% after ded		10% after ded		\$1,000/admit after ded		20% after ded	
Outpatient Services			·					
Outpatient Facility	\$250 after ded		\$300 after ded		\$500 after ded		\$250 after ded	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded	
Mental Health Outpatient	\$25 ded waived		\$15 ded waived		\$20 after ded		\$25 ded waived	
Emergency Care								
Emergency Room	\$500 after ded		\$750 after ded		\$500 after ded		\$750 after ded	
Urgent Care	\$60 ded waived		\$60 ded waived		\$100 after ded		\$60 ded waived	
Single	2 x \$1,314.21		2 x \$1,309.70		2 x \$1,305.83		2 x \$1,300.29	
EE with Spouse	0 x \$2,628.42		0 x \$2,619.40		0 x \$2,611.66		0 x \$2,600.58	
EE with Child(ren)	0 x \$2,234.16		0 x \$2,226.49		0 x \$2,219.91		0 x \$2,210.49	
Family	0 x \$3,745.50		0 x \$3,732.65		0 x \$3,721.62		0 x \$3,705.83	
Monthly Cost Annual Cost	2 \$2,628.42 \$31,541.04		2 \$2,619.40 \$31,432.80		2 \$2,611.66 \$31,339.92		2 \$2,600.58 \$31,206.96	

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	Anthem PPO/EPO Gold EPO 20/50 1600 10% w/HSA A7ME (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/70 2600 30% A2TA (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 20/50 3250 25% w/HSA A2TM (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/80 3250 50% A2TG (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/40/80 IntDed		35/70/100/200 ded T2-3		10/50/90 IntDed		25/75/90/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,600/\$3,200 non-embedded		\$2,600/\$5,200 embedded		\$3,250/\$6,500 embedded		\$3,250/\$6,500 embedded	
Individual/Family OOP Limit	\$5,100/\$10,200 (incl ded)		\$9,450/\$18,900 (incl ded)		\$8,000/\$16,000 (incl ded)		\$9,450/\$18,900 (incl ded)	
Co-Insurance	10%		30%		25%		50%	
Office Visits								
Primary Care	\$20 after ded		\$40 ded waived		\$20 after ded		\$40 ded waived	
Specialist	\$50 after ded		\$70 ded waived		\$50 after ded		\$80 ded waived	
Inpatient Services								
Inpatient Hospital	\$1,000/admit after ded		30% after ded		\$1,500/admit after ded		50% after ded	
Mental Health Inpatient	\$1,000/admit after ded		30% after ded		\$1,500/admit after ded		50% after ded	
Outpatient Services								
Outpatient Facility	\$500 after ded		\$300 after ded		\$500 after ded		50% after ded	
Lab/X-Ray	Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 after ded; OP-50% after ded	
Mental Health Outpatient	\$20 after ded		\$40 ded waived		\$20 after ded		\$40 ded waived	
Emergency Care								
Emergency Room	\$500 after ded		\$500 after ded		\$500 after ded		50% after ded	
Urgent Care	\$100 after ded		\$75 ded waived		\$100 after ded		\$80 ded waived	
Single	2 x \$1,279.79		2 x \$1,170.99		2 x \$1,136.96		2 x \$1,122.91	
EE with Spouse	0 x \$2,559.58		0 x \$2,341.98		0 x \$2,273.92		0 x \$2,245.82	
EE with Child(ren)	0 x \$2,175.64		0 x \$1,990.68		0 x \$1,932.83		0 x \$1,908.95	
Family	0 x \$3,647.40		0 x \$3,337.32		0 x \$3,240.34		0 x \$3,200.29	
Monthly Cost	2 \$2,559.58		2 \$2,341.98		2 \$2,273.92		2 \$2,245.82	
Annual Cost	\$30,714.96		\$28,103.76		\$27,287.04		\$26,949.84	

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	Anthem P Silver EPO 20/50 4000 30 (UCR:	0% w/HSA A2TN (HSA)	Anthem PPO/EPO Bronze EPO 20/50 6100 50% w/HSA 9FT4 (HSA) (UCR=N/A)			
	In-Network	Out-Network	In-Network	Out-Network		
Prescription Drugs						
Drug Card	10/50/90 IntDed		50%/50%/50% IntDed			
Cost Share Information						
Individual/Family Deductible	\$4,000/\$8,000 embedded		\$6,100/\$12,200 embedded			
Individual/Family OOP Limit	\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)			
Co-Insurance	30%		50%			
Office Visits						
Primary Care	\$20 after ded		\$20 after ded			
Specialist	\$50 after ded		\$50 after ded			
Inpatient Services						
Inpatient Hospital	\$1,500/admit after ded		\$1,000/admit after ded			
Mental Health Inpatient	\$1,500/admit after ded		\$1,000/admit after ded			
Outpatient Services						
Outpatient Facility	\$500 after ded		\$500 after ded			
Lab/X-Ray	Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded			
Mental Health Outpatient	\$20 after ded		\$20 after ded			
Emergency Care	ψ20 diter ded		vzo anci ded			
Emergency Room	\$500 after ded		\$500 after ded			
Urgent Care	\$100 after ded		\$100 after ded			
Single	2 x \$1,107.96		2 x \$1,011.66	ı		
EE with Spouse	0 x \$2,215.92		0 x \$2,023.32			
EE with Child(ren)	0 x \$1,883.53		0 x \$1,719.82			
Family	0 x \$3,157.69		0 x \$2,883.23			
Monthly Cost	2 \$2,215.92		2 \$2,023.32			
Annual Cost	\$26,591.04		\$24,279.84			

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