Prepared For : CareConnect 2015 1st qtr NY City region Queens County, NY 11357

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

Health Plan Comparison Report (4L)

Prepared On: 11/17/2014

Report Id: 27176674

SIC: 0000

Effective Date : 01/01/2015

	North Shore-LIJ CareConnect Tradition Platinum 30 HRx (EPO) (UCR=N/A)		North Shore-LIJ CareConnect Standard Platinum EPO (EPO) (UCR=N/A)		North Shore-LIJ CareConnect Tradition Gold 30/50 HRx (EPOc) (UCR=N/A)		North Shore-LIJ CareConnect Tradition Gold 20/40 HRx (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs			10.0000	I				
Drug Card	15/35/75/100 ded T2-3		10/30/60		15/35/75/100 ded T2-3		15/35/75/100 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		N/A		\$1,000/\$2,000		\$1,750/\$3,500	
Individual/Family OOP Limit	\$1,000/\$2,000		\$2,000/\$4,000		\$3,000/\$6,000 (incl ded)		\$4,000/\$8,000 (incl ded)	
Co-Insurance	N/A		N/A		10%		10%	
Office Visits								
Primary Care	\$30		\$15		\$30 ded waived		\$20 ded waived	
Specialist	\$30		\$35		\$50 ded waived		\$40 ded waived	
Inpatient Services								
Inpatient Hospital	\$500/admit		\$500/admit		10% after ded		10% after ded	
Mental Health Inpatient	\$500/admit		\$500/admit		10% after ded		10% after ded	
Outpatient Services								
Outpatient Facility	\$200		\$100		10% after ded		10% after ded	
Lab/X-Ray	\$30		\$35		\$50 ded waived		\$40 ded waived	
Mental Health Outpatient	\$30		\$15		\$30 ded waived		\$20 ded waived	
Emergency Care								
Emergency Room	\$200 (waived if admitted)		\$100 (waived if admitted)		\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived	
Urgent Care	\$30		\$55		\$50 ded waived		\$40 ded waived	
Single	1 x \$562.00		1 x \$555.00	1	1 x \$495.00		1 x \$488.00	
EE with Spouse	0 x \$1,124.00		0 x \$1,110.00		0 x \$990.00		0 x \$976.00	
EE with Child(ren) Family	0 x \$955.00 1 x \$1,602.00		0 x \$944.00 1 x \$1,582.00		0 x \$842.00 1 x \$1,411.00		0 x \$830.00 1 x \$1,391.00	
Monthly Cost Annual Cost	2 \$2,164.00 \$25,968.00		2 \$2,137.00 \$25,644.00		2 \$1,906.00 \$22,872.00		2 \$1,879.00 \$22,548.00	

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	North Shore-LIJ CareConnect Tradition Gold 40/60 HRx (EPO) (UCR=N/A)		North Shore-LIJ CareConnect Standard Gold EPO (EPOc) (UCR=N/A)		North Shore-LIJ CareConnect Tradition Gold Copay EPO (EPO) (UCR=N/A)		North Shore-LIJ CareConnect Tradition Silver 30/50 LRx (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs			10.000.00				10/20/20/20/20/20/20/20/20/20/20/20/20/20	
Drug Card	15/35/75/100 ded T2-3		10/35/70		15/35/75/100 ded		10/50/50%to\$250	
Cost Share Information								
Individual/Family Deductible	N/A		\$600/\$1,200		N/A		\$4,800/\$9,600	
Individual/Family OOP Limit	\$6,000/\$12,000		\$4,000/\$8,000 (incl ded)		\$6,350/\$12,700		\$6,600/\$13,200 (incl ded)	
Co-Insurance	N/A		N/A		N/A		10%	
Office Visits								
Primary Care	\$40		\$25 after ded		\$30		\$30 ded waived	
Specialist	\$60		\$40 after ded		\$50		\$50 ded waived	
Inpatient Services								
Inpatient Hospital	\$1,000/admit		\$1,000/admit after ded		\$500/day; \$1,500 max/admit		10% after ded	
Mental Health Inpatient	\$1,000/admit		\$1,000/admit after ded		\$500/day; \$1,500 max/admit		10% after ded	
Outpatient Services								
Outpatient Facility	\$300		\$100 after ded		\$300		10% after ded	
Lab/X-Ray	\$60		\$40 after ded		\$30/\$50		\$50 ded waived	
Mental Health Outpatient	\$40		\$25 after ded		\$30		\$30 ded waived	
Emergency Care								
Emergency Room	\$300 (waived if admitted)		\$150 (waived if admitted) after ded		\$350 (waived if admitted)		\$300 (waived if admitted) ded waived	
Urgent Care	\$60		\$60 after ded		\$50		\$50 ded waived	
Single	1 x \$485.00		1 x \$479.00	•	1 x \$472.00		1 x \$442.00	
EE with Spouse	0 x \$970.00		0 x \$958.00		0 x \$944.00		0 x \$884.00	
EE with Child(ren) Family	0 x \$825.00 1 x \$1,382.00		0 x \$814.00 1 x \$1,365.00		0 x \$802.00 1 x \$1,345.00		0 x \$751.00 1 x \$1,260.00	
Monthly Cost Annual Cost	2 \$1,867.00 \$22,404.00		2 \$1,844.00 \$22,128.00		2 \$1,817.00 \$21,804.00		2 \$1,702.00 \$20,424.00	

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	North Shore-LIJ CareConnect Standard Silver EPO (EPOc) (UCR=N/A)		North Shore-LIJ CareConnect Silver HSA 100% (HSA) (UCR=N/A)		North Shore-LIJ CareConnect Bronze HSA 70% (HSA) (UCR=N/A)		North Shore-LIJ CareConnect Bronze HSA 100% (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/35/70		0%/0%/0% IntDed		15/35/75 IntDed		0%/0%/0% IntDed	
Cost Share Information								
Individual/Family Deductible	\$2,000/\$4,000		\$3,000/\$6,000		\$3,400/\$6,800		\$6,000/\$12,000	
Individual/Family OOP Limit	\$5,500/\$11,000 (incl ded)		\$3,000/\$6,000 (incl ded)		\$6,350/\$12,700 (incl ded)		\$6,000/\$12,000 (incl ded)	
Co-Insurance	N/A		0%		30%		0%	
Office Visits								
Primary Care	\$30 after ded		0% after ded		30% after ded		0% after ded	
Specialist	\$50 after ded		0% after ded		30% after ded		0% after ded	
Inpatient Services								
Inpatient Hospital	\$1,500/admit after ded		0% after ded		30% after ded		0% after ded	
Mental Health Inpatient	\$1,500/admit after ded		0% after ded		30% after ded		0% after ded	
Outpatient Services								
Outpatient Facility	\$100 after ded		0% after ded		30% after ded		0% after ded	
Lab/X-Ray	\$50 after ded		0% after ded		30% after ded		0% after ded	
Mental Health Outpatient	\$30 after ded		0% after ded		30% after ded		0% after ded	
Emergency Care								
Emergency Room	\$150 (waived if admitted) after ded		0% after ded		30% after ded		0% after ded	
Urgent Care	\$70 after ded		0% after ded		30% after ded		0% after ded	
Single	1 x \$420.00		1 x \$411.00	I	1 x \$357.00		1 x \$345.00	
EE with Spouse	0 x \$840.00		0 x \$822.00		0 x \$714.00		0 x \$690.00	
EE with Child(ren)	0 x \$714.00		0 x \$699.00		0 x \$607.00		0 x \$587.00	
Family	1 x \$1,197.00		1 x \$1,171.00		1 x \$1,017.00		1 x \$983.00	
Monthly Cost	2 \$1,617.00		2 \$1,582.00		2 \$1,374.00		2 \$1,328.00	
Annual Cost	\$19,404.00		\$18,984.00		\$16,488.00		\$15,936.00	