Prepared For : CareConnect 2015 4th qtr New York City region New York County, NY 10001

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

Health Plan Comparison Report (4L)

Prepared On: 7/29/2015 Report Id: 28845630

Effective Date : 10/01/2015 SIC : 0000

	North Shore-LIJ CareConnect Tradition Platinum 30 HRx (EPO) (UCR=N/A)	North Shore-LIJ CareConnec Standard Platinum EPO (EPO) (UC		North Shore-LIJ CareConnect Tradition Gold 20/40 HRx (EPOc) (UCR=N/A)	
	In-Network Out-Netwo	rk In-Network Out-Netw	work In-Network Out-Network	In-Network Out-Network	
Prescription Drugs					
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 \$571.00	1 x \$564.00	1 x \$501.00	1 x \$494.00	
EE with Spouse	0 x \$1,142.00	0 x \$1,128.00	0 x \$1,002.00	0 x \$988.00	
EE with Child(ren)	0 x \$971.00	0 x \$959.00	0 x \$852.00	0 x \$840.00	
Family	1 x \$1,627.00	1 x \$1,607.00	1 x \$1,428.00	1 x \$1,408.00	
Monthly Cost	2 \$2,198.00	2 \$2,171.00	2 \$1,929.00	2 \$1,902.00	
Annual Cost	\$26,376.00	\$26,052.00	\$23,148.00	\$22,824.00	

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	North Shore-LIJ CareConnect Tradition Gold 40/60 HRx (EPO) (UCR=	North Shore-LIJ CareConnect N/A) 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					
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 \$491.00	1 x \$485.00	1 x \$478.00	1 x \$448.00	
EE with Spouse	0 x \$982.00	0 x \$970.00	0 x \$956.00	0 x \$896.00	
EE with Child(ren)	0 x \$835.00	0 x \$825.00	0 x \$813.00	0 x \$762.00	
Family	1 x \$1,399.00	1 x \$1,382.00	1 x \$1,362.00	1 x \$1,277.00	
Monthly Cost	2 \$1,890.00	2 \$1,867.00	2 \$1,840.00	2 \$1,725.00	
Annual Cost	\$22,680.00	\$22,404.00	\$22,080.00	\$20,700.00	

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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 \$426.00		1 x \$417.00		1 x \$363.00		1 x \$351.00	
EE with Spouse	0 x \$852.00		0 x \$834.00		0 x \$726.00		0 x \$702.00	
EE with Child(ren)	0 x \$724.00		0 x \$709.00		0 x \$617.00		0 x \$597.00	
Family	1 x \$1,214.00		1 x \$1,188.00		1 x \$1,035.00		1 x \$1,000.00	
Monthly Cost	2 \$1,640.00		2 \$1,605.00		2 \$1,398.00		2 \$1,351.00	
Annual Cost	\$19,680.00		\$19,260.00		\$16,776.00		\$16,212.00	