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

Health Plan Comparison Report (4L)

Prepared On: 10/23/2015 Rep

Report Id: 29429320

SIC: 0000

Effective Date : 01/01/2016

	CareConnect Standard Platinum (EPO) (UC		CareConnect Tradition Platinum 30/30 (EPO) (UCR=N/A)		CareConnect Tradition Platinum 30/30 Access (EPO) (UCR=N/A)		CareConnect Value Platinum (EPOc) (UCR=N/A)	
	In-Network Out-N	letwork In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs								
Drug Card	10/30/60	15/35/75/100 ded T2-3		15/35/75		0/50/50%		
Cost Share Information								
Individual/Family Deductible	N/A	N/A		N/A		N/A		
Individual/Family OOP Limit	\$2,000/\$4,000	\$1,000/\$2,000		\$1,000/\$2,000		\$3,000/\$6,000		
Co-Insurance	N/A	N/A		N/A		10%		
Office Visits								
Primary Care	\$15	\$30		\$30		\$20		
Specialist	\$35	\$30		\$30		\$30		
Inpatient Services								
Inpatient Hospital	\$500/admit	\$500/admit		\$500/admit		10%		
Mental Health Inpatient	\$500/admit	\$500/admit		\$500/admit		10%		
Outpatient Services								
Outpatient Facility	\$100	\$200		\$200		10%		
Lab/X-Ray	\$35	\$30		\$30		Lab-No charge; X-ray-\$40		
Mental Health Outpatient	\$15	\$30		\$30		No charge		
Emergency Care								
Emergency Room	\$100 (waived if admitted)	\$200 (waived if admitted)		\$200 (waived if admitted)		\$250 (waived if admitted)		
Urgent Care	\$55	\$30		\$30		\$75		
Single	1 x \$606.00	1 x \$615.00		1 x \$725.00		1 x \$516.00		
EE with Spouse	0 x \$1,212.00	0 x \$1,230.00		0 x \$1,450.00		0 x \$1,032.00		
EE with Child(ren)	0 x \$1,030.00	0 x \$1,046.00		0 x \$1,233.00		0 x \$877.00		
Family	1 x \$1,727.00	1 x \$1,753.00		1 x \$2,066.00		1 x \$1,471.00		
Monthly Cost	2 \$2,333.00	2 \$2,368.00		2 \$2,791.00		2 \$1,987.00		
Annual Cost	\$27,996.00	\$28,416.00		\$33,492.00		\$23,844.00		

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

Health Plan Comparison Report (4L)

Prepared On: 10/23/2015 Report Id: 29429320

Effective Date : 01/01/2016 SIC : 0000

	CareConnect Value Platinum Access (EPOc) (UCR=N/A)		CareCoi Standard Gold (El		CareConnect Gold Copay Plan (EPO) (UCR=N/A)		CareConnect Gold Copay Plan Access (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	0/50/50%		10/35/70		15/35/75/100 ded		15/35/75	
Cost Share Information								
Individual/Family Deductible	N/A		\$600/\$1,200		N/A		N/A	
Individual/Family OOP Limit	\$3,000/\$6,000		\$4,000/\$8,000 (incl ded)		\$6,350/\$12,700		\$6,350/\$12,700	
Co-Insurance	10%		N/A		N/A		N/A	
Office Visits								
Primary Care	\$20		\$25 after ded		\$30		\$30	
Specialist	\$30		\$40 after ded		\$50		\$50	
Inpatient Services								
Inpatient Hospital	10%		\$1,000/admit after ded		\$500/day		\$500/day	
Mental Health Inpatient	10%		\$1,000/admit after ded		\$500/day		\$500/day	
Outpatient Services								
Outpatient Facility	10%		\$100 after ded		\$300		\$300	
Lab/X-Ray	Lab-No charge; X-ray-\$40		\$40 after ded		\$30		\$30	
Mental Health Outpatient	No charge		\$25 after ded		\$30		\$30	
Emergency Care								
Emergency Room	\$250 (waived if admitted)		\$150 (waived if admitted) after ded		\$350 (waived if admitted)		\$350 (waived if admitted)	
Urgent Care	\$75		\$60 after ded		\$50		\$50	
Single	1 x \$609.00		1 x \$524.00		1 x \$516.00		1 x \$609.00	
EE with Spouse	0 x \$1,218.00		0 x \$1,048.00		0 x \$1,032.00		0 x \$1,218.00	
EE with Child(ren)	0 x \$1,035.00		0 x \$891.00		0 x \$877.00		0 x \$1,035.00	
Family	1 x \$1,736.00		1 x \$1,493.00		1 x \$1,471.00		1 x \$1,736.00	
Monthly Cost	2 \$2,345.00		2 \$2,017.00		2 \$1,987.00		2 \$2,345.00	
Annual Cost	\$28,140.00		\$24,204.00		\$23,844.00		\$28,140.00	
	,==,,		¥= 1,== 1.00		1=3,2 :66		,==,::3:00	

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

Health Plan Comparison Report (4L)

Prepared On: 10/23/2015 Report Id: 29429320

Effective Date : 01/01/2016 SIC : 0000

	CareConnect Tradition Gold 30/50 (EPOc) (eConnect 50 (EPOc) (UCR=N/A)	CareConnect Value Gold 20/50 Access (EPOc) (UCR=N/A)		CareConnect Value Gold 45/45 (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	0/50/50% IntDed T3		0/50/50% IntDed T3		0/50/50% IntDed T3	
Cost Share Information							
Individual/Family Deductible	\$1,000/\$2,000	\$500/\$1,000		\$500/\$1,000		\$750/\$1,500	
Individual/Family OOP Limit	\$3,000/\$6,000 (incl ded)	\$3,750/\$7,500 (incl de	d)	\$3,750/\$7,500 (incl ded)		\$6,000/\$12,000 (incl ded)	
Co-Insurance	10%	20%		20%		10%	
Office Visits						0.45	
Primary Care	\$30 ded waived	\$20 ded waived		\$20 ded waived		\$45 ded waived	
Specialist Inpatient Services	\$50 ded waived	\$50 ded waived		\$50 ded waived		\$45 ded waived	
•	10% after ded	20% after ded		20% after ded		10% after ded	
Inpatient Hospital	10% after ded	20% after ded		20% after ded		10% after ded	
Mental Health Inpatient	10% after ded	20% after ded		20% after ded		10% after ded	
Outpatient Services							
Outpatient Facility	10% after ded	20% after ded		20% after ded		\$250 after ded	
Lab/X-Ray	Lab-10% after ded; X-ray- \$30 ded waived	Lab-\$40 ded waived; X-ray-\$60 ded waived		Lab-\$40 ded waived; X-ray-\$60 ded waived		Lab-No charge; X-ray-\$90 ded waived	
Mental Health Outpatient	\$30 ded waived	No charge		No charge		No charge	
Emergency Care							
Emergency Room	\$200 (waived if admitted) ded waived	\$250 (waived if admitt ded waived	ed)	\$250 (waived if admitted) ded waived		\$250 (waived if admitted) ded waived	
Urgent Care	\$50 ded waived	\$75 ded waived		\$75 ded waived		\$75 ded waived	
Single	1 x \$542.00	1 x \$439	0.00	1 x \$518.00		1 x \$439.00	
EE with Spouse	0 x \$1,084.00	0 x \$878		0 x \$1,036.00		0 x \$878.00	
EE with Child(ren)	0 x \$921.00	0 x \$746		0 x \$881.00		0 x \$746.00	
Family	1 x \$1,545.00	1 x \$1,251	.00	1 x \$1,476.00		1 x \$1,251.00	
Monthly Cost	2 \$2,087.00	2 \$1,690	1.00	2 \$1,994.00		2 \$1,690.00	
Annual Cost	\$25,044.00	\$20,280		\$23,928.00		\$20,280.00	

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

Health Plan Comparison Report (4L)

Prepared On: 10/23/2015 Report Id: 29429320

SIC: 0000 Effective Date: 01/01/2016

	CareConnect Value Gold 45/45 Access (EPOc) (UCR=N/A)		CareConnect Standard Silver (EPOc) (UCR=N/A)		CareConnect Tradition Silver 40/60 (EPOc) (UCR=N/A)		CareConnect Tradition Silver 40/60 Access (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	0/50/50% IntDed T3		10/35/70		15/35/75/100 ded T2-3		15/35/75/100 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$750/\$1,500		\$2,000/\$4,000		\$4,000/\$8,000		\$4,000/\$8,000	
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)		\$5,500/\$11,000 (incl ded)		\$6,600/\$13,200 (incl ded)		\$6,600/\$13,200 (incl ded)	
Co-Insurance	10%		N/A		20%		20%	
Office Visits								
Primary Care	\$45 ded waived		\$30 after ded		\$40 ded waived		\$40 ded waived	
Specialist	\$45 ded waived		\$50 after ded		\$60 ded waived		\$60 ded waived	
Inpatient Services								
Inpatient Hospital	10% after ded		\$1,500/admit after ded		20% after ded		20% after ded	
Mental Health Inpatient	10% after ded		\$1,500/admit after ded		20% after ded		20% after ded	
Outpatient Services								
Outpatient Facility	\$250 after ded		\$100 after ded		\$350 ded waived		\$350 ded waived	
Lab/X-Ray	Lab-No charge; X-ray-\$90 ded waived		\$50 after ded		Lab-\$60 ded waived; X-ray-\$40 ded waived		Lab-\$60 ded waived; X-ray-\$40 ded waived	
Mental Health Outpatient	No charge		\$30 after ded		\$40 ded waived		\$40 ded waived	
Emergency Care								
Emergency Room	\$250 (waived if admitted) ded waived		\$150 (waived if admitted) after ded		\$350 (waived if admitted) ded waived		\$350 (waived if admitted) ded waived	
Urgent Care	\$75 ded waived		\$70 after ded		\$60 ded waived		\$60 ded waived	
Single	1 x \$518.00		1 x \$459.00		1 x \$482.00		1 x \$569.00	
EE with Spouse	0 x \$1,036.00		0 x \$918.00		0 x \$964.00		0 x \$1,138.00	
EE with Child(ren)	0 x \$881.00		0 x \$780.00		0 x \$819.00		0 x \$967.00	
Family	1 x \$1,476.00		1 x \$1,308.00		1 x \$1,374.00		1 x \$1,622.00	
Monthly Cost	2 \$1,994.00		2 \$1,767.00		2 \$1,856.00		2 \$2,191.00	
Monthly Cost Annual Cost	\$2,928.00		2 \$1,767.00 \$21,204.00		2 \$1,856.00 \$22,272.00		\$26,292.00	
	Ψ20,320.00		Ψ21,207.00		Ψ22,212.00		Ψ20,232.00	

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

Health Plan Comparison Report (4L)

Prepared On: 10/23/2015 Repo

Report Id: 29429320

SIC: 0000

Effective Date : 01/01/2016

	CareConnect Value Silver (EPOc) (UCR=N/A)			CareConnect alue Silver Access (EPOc) (UCR=N/A)		CareConnect Silver HSA 100% (HSA) (UCR=N/A)		CareConnect Silver HSA 100% Access (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs									
Drug Card	0/50/50% IntDed T3		0/50/50% IntDed T3		0% IntDed G/P/NP		0% IntDed G/P/NP		
Cost Share Information									
Individual/Family Deductible	\$2,250/\$4,500		\$2,250/\$4,500		\$3,400/\$6,800		\$3,400/\$6,800		
Individual/Family OOP Limit	\$6,850/\$13,700 (incl ded)		\$6,850/\$13,700 (incl ded)		\$3,400/\$6,800 (incl ded)		\$3,400/\$6,800 (incl ded)		
Co-Insurance	20%		20%		0%		0%		
Office Visits									
Primary Care	\$35 ded waived		\$35 ded waived		0% after ded		0% after ded		
Specialist	\$65 ded waived		\$65 ded waived		0% after ded		0% after ded		
Inpatient Services									
Inpatient Hospital	20% after ded		20% after ded		0% after ded		0% after ded		
Mental Health Inpatient	20% after ded		20% after ded		0% after ded		0% after ded		
Outpatient Services									
Outpatient Facility	20% after ded		20% after ded		0% after ded		0% after ded		
Lab/X-Ray	\$75 ded waived		\$75 ded waived		0% after ded		0% after ded		
Mental Health Outpatient	No charge		No charge		0% after ded		0% after ded		
Emergency Care									
Emergency Room	\$250 (waived if admitted) after ded		\$250 (waived if admitted) ded waived		0% after ded		0% after ded		
Urgent Care	\$75 ded waived		\$75 ded waived		0% after ded		0% after ded		
Single	1 x \$412.00		1 x \$486.00		1 x \$449.00		1 x \$530.00		
EE with Spouse	0 x \$824.00		0 x \$972.00		0 x \$898.00		0 x \$1,060.00		
EE with Child(ren)	0 x \$700.00		0 x \$826.00		0 x \$763.00		0 x \$901.00		
Family	1 x \$1,174.00		1 x \$1,385.00		1 x \$1,280.00		1 x \$1,511.00		
Monthly Cost	2 \$1,586.00		2 \$1,871.00		2 \$1,729.00		2 \$2,041.00		
Annual Cost	\$19,032.00		\$22,452.00		\$20,748.00		\$24,492.00		

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

Health Plan Comparison Report (4L)

Prepared On: 10/23/2015 Report Id: 29429320

SIC: 0000 Effective Date: 01/01/2016

	CareConnect Standard Bronze (EPOc) (UCR=N/A)		CareCor Bronze HSA 100% (CareConnect Bronze HSA 70% Access (HSA) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs							
Drug Card	10/35/70 IntDed		0% IntDed G/P/NP		15/35/75 IntDed		
Cost Share Information		_		_			
Individual/Family Deductible	\$3,500/\$7,000		\$6,000/\$12,000		\$4,450/\$8,900		
Individual/Family OOP Limit	\$6,850/\$13,700 (incl ded)		\$6,000/\$12,000 (incl ded)		\$6,450/\$12,900 (incl ded)		
Co-Insurance	50%		0%		30%		
Office Visits							
Primary Care	50% after ded		0% after ded		30% after ded		
Specialist	50% after ded		0% after ded		30% after ded		
Inpatient Services							
Inpatient Hospital	50% after ded		0% after ded		30% after ded		
Mental Health Inpatient	50% after ded		0% after ded		30% after ded		
Outpatient Services							
Outpatient Facility	50% after ded		0% after ded		30% after ded		
Lab/X-Ray	50% after ded		0% after ded		30% after ded		
Mental Health Outpatient	50% after ded		0% after ded		30% after ded		
Emergency Care	oo /o anoi aoa		o // unio/ uou		oo yo ano. aoa		
Emergency Room	50% after ded		0% after ded		30% after ded		
Urgent Care	50% after ded		0% after ded		30% after ded		
Single	1 x \$392.00		1 x \$377.00		1 x \$460.00		
EE with Spouse	0 x \$784.00		0 x \$754.00		0 x \$920.00		
EE with Child(ren)	0 x \$666.00		0 x \$641.00		0 x \$782.00		
Family	1 x \$1,117.00		1 x \$1,074.00		1 x \$1,311.00		
Monthly Cost	2 \$1,509.00		2 \$1,451.00		2 \$1,771.00		
Annual Cost	\$18,108.00		\$17,412.00		\$21,252.00		