Prepared For: Emblem 2016 1st qtr Albany Albany County, NY 12007

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Health Plan Comparison Report (4L)

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	EmblemHealth Platinum HMO 15/35 (HMO) (UCR=	EmblemHealth N/A) Gold HMO 40/60 (HMOc) (UCR:	EmblemHealth =N/A) Silver HMO 35/55 (HMOc) (UCR=N/A)	EmblemHealth Bronze HMO HD6300 (HSA) (UCR=N/A)
	In-Network	In-Network Out-Net	twork In-Network Out-Network	In-Network Out-Network
Prescription Drugs				
Drug Card	10/30/60	15/35/75/100 ded	15/35/75/100 ded	0%/0%/0% IntDed
Cost Share Information				
Individual/Family Deductible	N/A	\$200/\$400	\$3,000/\$6,000	\$6,300/\$12,600
Individual/Family OOP Limit	\$2,000/\$4,000	\$5,500/\$11,000 (incl ded)	\$6,000/\$12,000 (incl ded)	\$6,300/\$12,600 (incl ded)
Co-Insurance	N/A	0%	30%	0%
Office Visits				
Primary Care	\$15	\$40 after ded	\$35 ded waived	0% after ded
Specialist	\$35	\$60 after ded	\$55 ded waived	0% after ded
Inpatient Services		· ·		
Inpatient Hospital	\$500/admit	\$1,500/admit after ded	30% after ded	0% after ded
Mental Health Inpatient	\$500/admit	\$1,500/admit after ded	30% after ded	0% after ded
Outpatient Services				
Outpatient Facility	\$100	\$150 after ded	30% after ded	0% after ded
Lab/X-Ray	\$35	\$60 after ded	\$55 ded waived	0% after ded
Mental Health Outpatient	\$15	\$40 after ded	\$35 ded waived	0% after ded
Emergency Care				
Emergency Room	\$100 (waived if admitted)	\$200 (waived if admitted) after ded	\$200 (waived if admitted) ded waived	0% after ded
Urgent Care	\$55	\$60 after ded	\$60 ded waived	0% after ded
Single	1 x \$935.82	1 x \$765.76	1 x \$680.85	1 x \$552.67
EE with Spouse	0 x \$1,871.64	0 x \$1,531.52	0 x \$1,361.70	0 x \$1,105.34
EE with Child(ren)	0 x \$1,590.89	0 x \$1,301.79	0 x \$1,157.45	0 x \$939.54
Family	1 x \$2,667.09	1 x \$2,182.42	1 x \$1,940.42	1 x \$1,575.11
Monthly Cost	2 \$3,602.91	2 \$2,948.18	2 \$2,621.27	2 \$2,127.78
Annual Cost	\$43,234.92	\$35,378.16	\$31,455.24	\$25,533.36