Prepared For : Emblem 2016 1st qtr Mid Hudson Delaware County, NY 12167

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Health Plan Comparison Report (4L)

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	EmblemHealth Platinum HMO 15/35 (HMO) (UCR=N/A)	EmblemHealth Gold HMO 40/60 (HMOc) (UCR=N/A)	EmblemHealth Silver HMO 35/55 (HMOc) (UCR=N/A)	EmblemHealth Bronze HMO HD6300 (HSA) (UCR=N/A)
	In-Network	In-Network Out-Network	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	¢15	\$40 effected	t25 ded weived	OV standad
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 \$936.23	1 x \$766.10	1 x \$681.14	1 x \$552.91
EE with Spouse	0 x \$1,872.46	0 x \$1,532.20	0 x \$1,362.28	0 x \$1,105.82
EE with Child(ren)	0 x \$1,591.59	0 x \$1,302.37	0 x \$1,157.94	0 x \$939.95
Family	1 x \$2,668.26	1 x \$2,183.39	1 x \$1,941.25	1 x \$1,575.79
Monthly Cost	2 \$3,604.49	2 \$2,949.49	2 \$2,622.39	2 \$2,128.70
Annual Cost	\$43,253.88	\$35,393.88	\$31,468.68	\$25,544.40