Prepared For : Emblem 2016 2nd 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=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	In-Network	In-Network Out-Network
Prescription Drugs	III-Network	III-Network	III-INCLWOIR	m-network out-network
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 \$949.86	1 x \$777.25	1 x \$691.06	1 x \$560.96
EE with Spouse	0 x \$1,899.71	0 x \$1,554.49	0 x \$1,382.13	0 x \$1,121.92
EE with Child(ren)	0 x \$1,614.75	0 x \$1,321.32	0 x \$1,174.81	0 x \$953.63
Family	1 x \$2,707.10	1 x \$2,215.16	1 x \$1,969.53	1 x \$1,598.74
Monthly Cost	2 \$3,656.96	2 \$2,992.41	2 \$2,660.59	2 \$2,159.70
Annual Cost	\$43,883.52	\$35,908.92	\$31,927.08	\$25,916.40