Prepared For: Emblem 2019 4th qtr Pime Nassau Suffolk

Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 10/01/2019

Prepared On: 08/05/2019

SIC: 0000

Report ID: 36685652

	EmblemHealth EH Platinum Premier NG Prime (HMO) (UCR=N/A)	EmblemHealth EH Gold Premier NG Prime (HMOc) (UCR=N/A)	EmblemHealth EH Gold Plus G Prime (HMOc) (UCR=N/A)	EmblemHealth EH Gold Premier 1 NG Prime (HMOc) (UCR=N/A)
	In-Network	In-Network	In-Network	In-Network
Prescription Drugs				
Drug Card	15/30/70	10/30/70	15/30/70	15/45/70/100 ded T2-3
Cost Share Information				
Individual/Family Deductible	N/A	\$450/\$900	\$550/\$1,100	\$2,000/\$4,000
Individual/Family OOP Limit	\$2,000/\$4,000	\$4,000/\$8,000 (incl ded)	\$4,500/\$9,000 (incl ded)	\$6,800/\$13,600 (incl ded)
Co-Insurance Office Visits	0%	0%	0%	30%
Primary Care	No charge visits 1-3; \$15 visits 4+	No charge visits 1-3; \$30 ded waived visits 4+	No charge visits 1-3; \$40 ded waived visits 4+	\$30 ded waived
Specialist	\$35	\$50 ded waived	\$60 ded waived	\$60 ded waived
Inpatient Services				
Inpatient Hospital	\$500/admit; pre-auth req	\$1,000/admit after ded	\$1,500/admit after ded; pre-auth req	30% after ded
Mental Health Inpatient	\$500/admit; pre-auth req	\$1,000/admit after ded	\$1,500/admit after ded; pre-auth req	30% after ded
Outpatient Services				
Outpatient Facility	\$100; pre-auth req	\$150 after ded	\$150 after ded; pre-auth req	30% after ded
Lab/X-Ray	PCP-\$15; SP-\$35	Lab-PCP-\$30 ded waived; SP-\$50 ded waived; X-ray-PCP-\$30 after ded; SP-\$50 after ded	Lab-PCP-\$40 ded waived; SP-\$60 ded waived/X-ray-PCP-\$40 after ded; SP-\$60 after ded	Lab-No charge; X-ray-30% after ded
Mental Health Outpatient	\$15	\$30 ded waived	\$40 ded waived	\$60 ded waived
Emergency Care				
Emergency Room	\$200 (waived if admitted)	\$300 (waived if admitted) after ded	\$300 (waived if admitted) after ded	\$500 (waived if admitted) after ded
Urgent Care	\$75	\$75 ded waived	\$75 ded waived	\$75 ded waived
Single	1 x \$1,237.57	1 x \$1,087.38	1 x \$1,018.19	1 x \$958.87
EE with Spouse	0 x \$2,475.14	0 x \$2,174.78	0 x \$2,036.40	0 x \$1,917.75
EE with Child(ren)	0 x \$2,103.86	0 x \$1,848.57	0 x \$1,730.93	0 x \$1,630.09
Family	1 x \$3,527.07	1 x \$3,099.06	1 x \$2,901.86	1 x \$2,732.78
Monthly Cost Annual Cost	2 \$4,764.64 \$57,175.68	2 \$4,186.44 \$50,237.28	2 \$3,920.05 \$47,040.60	2 \$3,691.65 \$44,299.80

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	EmblemHealth EH Gold Plus 1 G Prime (HMOc) (UCR=N/A)	EmblemHealth EH Silver Premier NG Prime (HMOc) (UCR=N/A)	EmblemHealth EH Silver Plus 1 NG Prime (HMOc) (UCR=N/A)	EmblemHealth EH Silver Premier 1 G Prime (HMOc) (UCR=N/A)
	In-Network	In-Network	In-Network	In-Network
Prescription Drugs				·
Drug Card	15/35/75/100 ded T2-3	15/35/75	15/65/85/200 ded T2-3	20/45/75/200 ded T2-3
Cost Share Information				
Individual/Family Deductible Individual/Family OOP Limit	\$1,000/\$2,000 \$4,000/\$8,000 (incl ded)	\$3,300/\$6,600 \$7,000/\$14,000 (incl ded)	\$3,000/\$6,000 \$7,000/\$14,000 (incl ded)	\$2,700/\$5,400 \$7,300/\$14,600 (incl ded)
Co-Insurance	0%	0%	50%	30%
Office Visits				,
Primary Care	\$30 ded waived	No charge visits 1-3; \$30 ded waived visits 4+	\$35 ded waived	\$40 ded waived
Specialist Inpatient Services	\$60 ded waived	\$55 ded waived	\$55 ded waived	\$70 ded waived
Inpatient Hospital	\$500/day after ded; \$2,000 max/admit; pre-auth req	\$2,000/admit after ded	50% after ded	30% after ded; pre-auth req
Mental Health Inpatient	\$500/day after ded; \$2,000 max/admit; pre-auth req	\$2,000/admit after ded	50% after ded	30% after ded; pre-auth req
Outpatient Services				
Outpatient Facility	\$250 after ded; pre-auth req	\$200 after ded	50% after ded	30% after ded; pre-auth req
Lab/X-Ray	Lab-No charge; X-ray-PCP-\$30 after ded; SP-\$60 after ded	Lab-PCP-\$30 ded waived; SP-\$55 ded waived; X-ray-PCP-\$30 after ded; SP-\$55 after ded	Lab-\$35 ded waived; X-ray-50% after ded	Lab-\$40 ded waived; X-ray-30% after ded
Mental Health Outpatient	\$60 ded waived	\$30 ded waived	\$55 ded waived	\$70 ded waived
Emergency Care				
Emergency Room	\$300 (waived if admitted) after ded	\$500 (waived if admitted) after ded	\$700 (waived if admitted) after ded	30% after ded
Urgent Care	\$75 ded waived	\$75 ded waived 1 x \$847.02	\$75 ded waived 1 x \$833.94	\$75 ded waived 1 x \$820.01
Single	1 x \$950.60 0 x \$1,901.20	, , , ,	,	,
EE with Spouse EE with Child(ren)	0 x \$1,901.20 0 x \$1,616.03	0 x \$1,694.06 0 x \$1,439.94	0 x \$1,667.87 0 x \$1,417.70	0 x \$1,640.04 0 x \$1,394.02
Family	1 x \$2,709.20	1 x \$2,414.02	1 x \$2,376.72	1 x \$2,337.05
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Monthly Cost	2 \$3,659.80	2 \$3,261.04	2 \$3,210.66	2 \$3,157.06
Annual Cost	\$43,917.60	\$39,132.48	\$38,527.92	\$37,884.72

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	EmblemHealth EH Silver Plus G Prime (HMOc) (UCR=N/A)		EmblemHealth EH Bronze Plus HSA G Prime (HSA) (UCR=N/A)	
	In-Network		In-Network	Out-Network
Prescription Drugs	·			
Drug Card	20/40/75		10/35/75 IntDed	
Cost Share Information				
Individual/Family Deductible Individual/Family OOP Limit	\$2,550/\$5,100 \$7,300/\$14,600 (incl ded)		\$5,500/\$11,000 \$6,550/\$13,100 (incl ded)	
Co-Insurance Office Visits	0%		50%	
Primary Care	No charge visits 1-3; \$40 after ded visits 4+		50% after ded	
Specialist	\$60 after ded		50% after ded	
Inpatient Services				
Inpatient Hospital	\$2,000/admit after ded; pre-auth req		50% after ded; pre-auth req	
Mental Health Inpatient	\$2,000/admit after ded; pre-auth req		50% after ded; pre-auth req	
Outpatient Services				
Outpatient Facility	\$200 after ded; pre-auth req		50% after ded; pre-auth req	
Lab/X-Ray	Lab-PCP-\$40 ded waived; SP-\$60 ded waived; X-ray-PCP-\$40 after ded; SP-\$60 after ded		50% after ded	
Mental Health Outpatient	\$40 after ded		50% after ded	
Emergency Care				
Emergency Room	\$500 (waived if admitted) after ded		50% after ded	
Urgent Care	\$75 ded waived		50% after ded	
Single	1 x \$797.36		1 x \$686.44	
EE with Spouse	0 x \$1,594.72		0 x \$1,372.86	
EE with Child(ren)	0 x \$1,355.52		0 x \$1,166.93	
Family	1 x \$2,272.47		1 x \$1,956.33	
Monthly Cost	2 \$3,069.83		2 \$2,642.77	
Annual Cost	\$36,837.96		\$31,713.24	

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