Health Plan Comparison Report (3P)

Prepared On: 04/06/2021

Prepared For: Healthfirst 2021 3rd qtr Pro Plus website

New York County, NY 10001

Prepared By: Clifford Grekin Inc. - (631)963-6020 Report ID: 38274689 SIC: 0000

Effective Date: 07/01/2021

HealthFirst HealthFirst HealthFirst Gold 25/50/0 Pro Plus EPO (EPO) Silver Pro Plus EPO (EPOc) (UCR=N/A) Gold Pro Plus EPO (EPO) (UCR=N/A) (UCR=N/A) In-Network **Out-Network** In-Network **Out-Network** In-Network **Out-Network** Prescription Drugs 10/50/85 10/50/85 20/60/110 Drug Card Cost Share Information Individual/Family Deductible N/A N/A \$4,300/\$8,600 \$5,250/\$10,500 (incl \$7,000/\$14,000 (incl Individual/Family OOP Limit \$8,150/\$16,300 (incl ded) ded) ded) 0% 0% Co-Insurance 40% Office Visits Primary Care \$25 \$25 \$35 ded waived \$50 Specialist \$40 \$70 ded waived Maternity Prenatal/Postnatal No charge No charge No charge Care Chiropractic Care \$40 \$50 \$70 ded waived Inpatient Services \$500/admit Inpatient Hospital \$500/admit 40% after ded \$500/admit \$500/admit 40% after ded Mental Health Inpatient \$500/admit \$500/admit 40% after ded Substance Abuse Inpatient **Outpatient Services** Outpatient Facility \$300 \$300 40% after ded Lab/X-Ray PCP-\$25; SP-\$40 PCP-\$25: SP-\$50 PCP-\$35 ded waived: SP-\$70 ded waived Advanced Radiology \$40 \$50 \$70 ded waived \$25 \$25 \$35 ded waived Mental Health Outpatient \$25 \$25 \$35 ded waived Substance Abuse Outpatient **Emergency Care** Emergency Room \$350 (waived if \$350 (waived if \$600 (waived if admitted) admitted) admitted) after ded Ambulance \$150 \$150 \$300 after ded Urgent Care \$60 \$70 ded waived Recovery/Special Needs Home Health Care \$25; 40 visits/plan yr \$25; 40 visits/plan yr \$35 after ded; 40 visits/plan yr Skilled Nursing \$500/admit: 200 \$500/admit; 200 40% after ded; 200 days/plan yr days/plan yr days/plan yr Durable Medical Equipment 15% 15% 40% after ded Single 2 x \$786.06 2 x \$754.61 2 x \$675.44 \$1,509.22 \$1,350.88 EE with Spouse 0 x \$1,572.12 0 x 0 x EE with Child(ren) 0 x \$1,336.30 0 x \$1,282.84 \$1,148.25 0 x 0 x \$2,240.27 \$2,150.64 \$1,925.00 Family 0 x 0 x Monthly Cost \$1,572.12 2 \$1,509.22 2 \$1,350.88 2 Annual Cost \$18,110.64 \$18,865.44 \$16,210.56

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HealthFirst HealthFirst HealthFirst Silver 40/75/4700 Pro Plus EPO (EPOc) Bronze Pro Plus EPO (HSA Compatible) Bronze 6850 Pro Plus EPO (HSA (UCR=N/A) (HSA) (UCR=N/A) Compatible) (HSA) (UCR=N/A) In-Network **Out-Network** In-Network **Out-Network** In-Network **Out-Network** Prescription Drugs 0%/0%/0% IntDed 20/60/110 Drug Card 50%/50%/50% IntDed Cost Share Information Individual/Family Deductible \$4,700/\$9,400 \$5,950/\$11,900 \$6,850/\$13,700 \$6,850/\$13,700 (incl Individual/Family OOP Limit \$7,900/\$15,800 (incl \$6,900/\$13,800 (incl ded) ded) ded) Co-Insurance 45% 50% 0% Office Visits Primary Care \$40 ded waived 50% after ded 0% after ded Specialist \$75 ded waived 50% after ded 0% after ded Maternity Prenatal/Postnatal No charge No charge No charge Care Chiropractic Care \$75 ded waived 50% after ded 0% after ded Inpatient Services Inpatient Hospital 45% after ded 50% after ded 0% after ded Mental Health Inpatient 45% after ded 50% after ded 0% after ded 45% after ded 50% after ded 0% after ded Substance Abuse Inpatient **Outpatient Services** Outpatient Facility 45% after ded 50% after ded 0% after ded Lab/X-Ray PCP-\$40 ded waived: 50% after ded 0% after ded SP-\$75 ded waived Advanced Radiology \$75 ded waived 50% after ded 0% after ded 50% after ded 0% after ded Mental Health Outpatient \$40 ded waived \$40 ded waived 50% after ded Substance Abuse Outpatient 0% after ded **Emergency Care** Emergency Room \$600 (waived if 50% after ded 0% after ded admitted) after ded Ambulance \$300 after ded 50% after ded 0% after ded Urgent Care \$75 ded waived 50% after ded 0% after ded Recovery/Special Needs Home Health Care \$40 after ded; 40 50% after ded; 40 0% after ded; 40 visits/plan yr visits/plan yr visits/plan yr 45% after ded; 200 Skilled Nursing 50% after ded; 200 0% after ded; 200 days/plan yr days/plan yr days/plan yr Durable Medical Equipment 45% after ded 50% after ded 0% after ded Single 2 x \$657.20 2 x \$564.71 2 x \$534.78 \$1,129.42 \$1,069.56 EE with Spouse 0 x \$1,314.40 0 x 0 x EE with Child(ren) 0 x \$960.01 \$1.117.24 0 x 0 x \$909.13 \$1,609.42 Family 0 x \$1,873.02 0 x 0 x \$1,524.12 \$1,314.40 \$1,129.42 \$1,069.56 Monthly Cost 2 2 2 Annual Cost \$15,772.80 \$13,553.04 \$12,834.72