Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 10/01/2023 Prepared On: 08/03/2023

Report ID: 38937543

SIC: 0000

Prescription Drugs	-Network Out-Network 0/100 ded T2-3 \$5,500	In-Network 10/50/90/100 ded T2-3 200/\$600 embedded \$2,500/\$5,000 (incl ded) 10%	Out-Network	In-Network 10/35/70/100 ded T2-3 \$300/\$600 embedded \$3,200/\$6,400 (incl ded)	Out-Network	In-Network 10/40/80/150 ded T2-3 N/A	Out-Network
Drug Card10/35/70/Cost Share InformationIndividual/Family DeductibleIndividual/Family DeductibleN/AIndividual/Family OOP Limit\$2,750/\$5Co-Insurance0%Office Visits9%Primary Care\$20Specialist\$40Inpatient Services9%		\$200/\$600 embedded \$2,500/\$5,000 (incl ded)		\$300/\$600 embedded			
Cost Share InformationIndividual/Family DeductibleIndividual/Family OOP Limit\$2,750/\$5Co-Insurance0%Office VisitsPrimary Care\$20SpecialistInpatient Services		\$200/\$600 embedded \$2,500/\$5,000 (incl ded)		\$300/\$600 embedded			
Individual/Family Deductible N/A Individual/Family OOP Limit \$2,750/\$8 Co-Insurance 0% Office Visits Primary Care \$20 Specialist \$40 Inpatient Services 4	\$5,500	\$2,500/\$5,000 (incl ded)				N/A	
Individual/Family OOP Limit \$2,750/\$5 Co-Insurance 0% Office Visits 20 Primary Care \$20 Specialist \$40 Inpatient Services 2	\$5,500	\$2,500/\$5,000 (incl ded)				N/A	
Co-Insurance 0% Office Visits 20 Primary Care \$20 Specialist \$40 Inpatient Services 20	\$5,500			\$3,200/\$6,400 (incl ded)		1	
Office Visits Primary Care \$20 Specialist Inpatient Services		10%				\$8,500/\$17,000	
Primary Care \$20 Specialist \$40 Inpatient Services				10%		0%	
Specialist \$40 Inpatient Services							
Specialist \$40 Inpatient Services		\$5 ded waived		\$15 ded waived		\$25	
Inpatient Services		\$25 ded waived		\$35 ded waived		\$50	
Inpatient Hospital \$500/adm							
	Imit	\$500/admit after ded		10% after ded		\$500/admit	
Mental Health Inpatient \$500/adm	Imit	\$500/admit after ded		10% after ded		\$500/admit	
Outpatient Services							1
Outpatient Facility \$500		\$500 after ded		10% after ded		\$500	
Lab/X-Ray Lab: No c	charge; X-ray: 50; OP-\$150	Lab: Office-\$5/\$25 ded waived (PCP/SP); OP- \$25 after ded; X-ray: Office-\$50 ded waived; OP-\$150 after ded		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 after ded; OP-10% after ded		Lab: No charge; X-ray: Office-\$50; OP-\$150	
Mental Health Outpatient \$20		\$5 ded waived		\$15 ded waived		\$25	
Emergency Care		``					
Emergency Room \$300		\$300 after ded		10% after ded		\$750	
Urgent Care \$50		\$75 ded waived		\$50 ded waived		\$50	
Single 2 x		2 x \$1,284.07		2 x \$1,263.32		2 x \$1,168.82	
EE with Spouse 0 x		0 x \$2,568.14		0 x \$2,526.64		0 x \$2,337.64	
EE with Child(ren) 0 x		0 x \$2,182.92		0 x \$2,147.64		0 x \$1,986.99	
Family 0 x	\$3,675.82	0 x \$3,659.60		0 x \$3,600.46		0 x \$3,331.14	
Monthly Cost 2	2 \$2,579.52	2 \$2,568.14		2 \$2,526.64		2 \$2,337.64	
Annual Cost	\$30,954.24	\$30,817.68		\$30,319.68		\$28,051.68	

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	Empire Connection Gold Connection EPO 30/55 1000 0% 6SM1 (EPOc) (UCR=N/A)		Empire Connection Gold Connection EPO 25/45 1750 20% 6SP5 (EPOc) (UCR=N/A)		Empire Connection Gold Connection EPO 35/60 2250 30% 6SNG (EPOc) (UCR=N/A)		Empire Connection Link Silver Connection EPO 60/125 0% 6SM6 (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/40/80/150 ded T2-3		10/40/80/150 ded T2-3		10/40/80/150 ded T2-3		10/50/90	
Cost Share Information								
Individual/Family Deductible	\$1,000/\$2,000 embedded		\$1,750/\$3,500 embedded		\$2,250/\$4,500 embedded		N/A	
Individual/Family OOP Limit	\$6,750/\$13,500 (incl ded)		\$6,000/\$12,000 (incl ded)		\$7,000/\$14,000 (incl ded)		\$9,100/\$18,200	
Co-Insurance	0%		20%		30%		0%	
Office Visits								
Primary Care	\$30 ded waived		\$25 ded waived		\$35 ded waived		\$60	
Specialist	\$55 ded waived		\$45 ded waived		\$60 ded waived		\$125	
Inpatient Services								
Inpatient Hospital	\$500/admit after ded		20% after ded		30% after ded		\$2,500/admit	
Mental Health Inpatient	\$500/admit after ded		20% after ded		30% after ded		\$2,500/admit	
Outpatient Services								
Outpatient Facility	\$250 after ded		\$250 after ded		\$300 after ded		\$1,000	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: Office-\$60/\$125 (PCP/SP); OP-\$20; X-ray: \$150	
Mental Health Outpatient	\$30 ded waived		\$25 ded waived		\$35 ded waived		\$60	
Emergency Care					455 ded Walved		400	
Emergency Room	\$500 after ded		\$500 after ded		\$500 after ded		\$2,500	
Urgent Care	\$60 ded waived		\$60 ded waived		\$75 ded waived		\$125	
Single	2 x \$1,140.27		2 x \$1,094.01		2 x \$1,060.43		2 x \$1,039.42	
EE with Spouse	0 x \$2,280.54		0 x \$2,188.02		0 x \$2,120.86		0 x \$2,078.84	
EE with Child(ren)	0 x \$1,938.46		0 x \$1,859.82		0 x \$1,802.73		0 x \$1,767.01	
Family	0 x \$3,249.77		0 x \$3,117.93		0 x \$3,022.23		0 x \$2,962.35	
Monthly Cost	2 \$2,280.54		2 \$2,188.02		2 \$2,120.86		2 \$2,078.84	
Annual Cost	\$27,366.48		\$26,256.24		\$25,450.32		\$24,946.08	

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	Empire Connection Link Silver Connection EPO 50/100 4000 20% w/HSA WH Dep 29 6T9K (EPOc) (UCR=N/A)		Empire Connection Silver Connection EPO 20/50 3000 25% w/HSA 6SSL (HSA) (UCR=N/A)		Empire Connection Silver Connection EPO 40/70 3000 50% 6SP1 (EPOc) (UCR=N/A)		Empire Connection Link Silver Connection EPO 50/100 4000 20% w/HSA 6SM2 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/50/90 IntDed		10/50/90 IntDed		25/75/90/200 ded T2-3		10/50/90 IntDed	
Cost Share Information								
ndividual/Family Deductible	\$4,000/\$8,000 embedded		\$3,000/\$6,000 embedded		\$3,000/\$6,000 embedded		\$4,000/\$8,000 embedded	
ndividual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$7,450/\$14,900 (incl ded)		\$9,100/\$18,200 (incl ded)		\$7,000/\$14,000 (incl ded)	
Co-Insurance	20%		25%		50%		20%	
Office Visits								
Primary Care	\$50 after ded		\$20 after ded		\$40 ded waived		\$50 after ded	
Specialist	\$100 after ded		\$50 after ded		\$70 ded waived		\$100 after ded	
Inpatient Services							·	
npatient Hospital	\$1,500/admit after ded		\$1,500/admit after ded		50% after ded		\$1,500/admit after ded	
Mental Health Inpatient	\$1,500/admit after ded		\$1,500/admit after ded		50% after ded		\$1,500/admit after ded	
Outpatient Services								
Outpatient Facility	\$500 after ded		\$500 after ded		50% after ded		\$500 after ded	
Lab/X-Ray	Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 after ded; OP-50% after ded		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded	
Mental Health Outpatient	\$50 after ded		\$20 after ded		\$40 ded waived		\$50 after ded	
Emergency Care								
Emergency Room	\$500 after ded		\$500 after ded		50% after ded		\$500 after ded	
Urgent Care	\$100 after ded		\$100 after ded		\$75 ded waived		\$100 after ded	
Single	2 x \$943.20		2 x \$939.76		2 x \$937.91		2 x \$904.73	
EE with Spouse	0 x \$1,886.40		0 x \$1,879.52		0 x \$1,875.82		0 x \$1,809.46	
EE with Child(ren)	0 x \$1,603.44		0 x \$1,597.59		0 x \$1,594.45		0 x \$1,538.04	
Family	0 x \$2,688.12		0 x \$2,678.32		0 x \$2,673.04		0 x \$2,578.48	
Monthly Cost	2 \$1,886.40		2 \$1,879.52		2 \$1,875.82		2 \$1,809.46	
Annual Cost	\$22,636.80		\$22,554.24		\$22,509.84		\$21,713.52	

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	Empire Connection Bronze Connection EPO 20/50 6100 50% w/HSA 6SRN (HSA) (UCR=N/A)		Empire Co Bronze Connection EPO 6SNJ (HSA)	20/50 6800 50% w/HSA	Empire Connection Bronze Connection EPO 20/50 8450 50% 6SP3 (EPOc) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs							
Drug Card	50%/50%/50% IntDed		50%/50%/50% IntDed		50%/50%/50% IntDed		
Cost Share Information							
ndividual/Family Deductible	\$6,100/\$12,200 embedded		\$6,800/\$13,600 embedded		\$8,450/\$16,900 embedded		
ndividual/Family OOP Limit	\$7,450/\$14,900 (incl ded)		\$7,450/\$14,900 (incl ded)		\$9,100/\$18,200 (incl ded)		
Co-Insurance	50%		50%		50%		
Office Visits			1				
Primary Care	\$20 after ded		\$20 after ded		\$20 after ded		
Specialist	\$50 after ded		\$50 after ded		\$50 after ded		
Inpatient Services			1				
npatient Hospital	\$1,000/admit after ded		\$500/admit after ded		\$500/admit after ded		
Mental Health Inpatient	\$1,000/admit after ded		\$500/admit after ded		\$500/admit after ded		
Outpatient Services							
Outpatient Facility	\$500 after ded		\$500 after ded		\$500 after ded		
Lab/X-Ray	Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		
Mental Health Outpatient	\$20 after ded		\$20 after ded		\$20 after ded		
Emergency Care			1				
Emergency Room	\$500 after ded		\$300 after ded		\$300 after ded		
Urgent Care	\$100 after ded		\$100 after ded		\$100 after ded		
Single	2 x \$833.76		2 x \$828.60		2 x \$787.10		
EE with Spouse	0 x \$1,667.52		0 x \$1,657.20		0 x \$1,574.20		
EE with Child(ren)	0 x \$1,417.39		0 x \$1,408.62		0 x \$1,338.07		
Family	0 x \$2,376.22		0 x \$2,361.51		0 x \$2,243.24		
Monthly Cost	2 \$1,667.52		2 \$1,657.20		2 \$1,574.20		
Annual Cost	\$20,010.24		\$19,886.40		\$18,890.40		