New York County, NY 10001

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

Health Plan Comparison Report (4L)

Effective Date: 01/01/2024 Prepared On: 10/17/2023

Report ID: 38974123

SIC: 0000

	Anthem Blue Access Platinum Blue Access EPO 5/25 0% 9TUG (EPO) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 20/40 0% 9TU0 (EPO) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 15/35 300 10% 9TUH (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 25/50 0% A7MQ (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/35/70/100 ded T2-3		10/35/70/100 ded T2-3		10/35/70/100 ded T2-3		10/65/90/150 ded T2-3	
Cost Share Information								
ndividual/Family Deductible	N/A		N/A		\$300/\$600 embedded		N/A	
ndividual/Family OOP Limit	\$3,700/\$7,400		\$3,000/\$6,000		\$3,200/\$6,400 (incl ded)		\$8,700/\$17,400	
Co-Insurance	0%		0%		10%		0%	
Office Visits								
Primary Care	\$5		\$20		\$15 ded waived		\$25	
Specialist	\$25		\$40		\$35 ded waived		\$50	
Inpatient Services			' '					
npatient Hospital	\$400/admit		\$500/admit		10% after ded		\$500/admit	
Mental Health Inpatient	\$400/admit		\$500/admit		10% after ded		\$500/admit	
Outpatient Services								
Outpatient Facility	\$300		\$500		10% after ded		\$500	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50; OP-\$150		Lab: No charge; X-ray: Office-\$50; OP-\$150		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	\$5		\$20		\$15 ded waived		\$25	
Emergency Care					· ·			
Emergency Room	\$300		\$300		10% after ded		\$750	
Urgent Care	\$75		\$50		\$50 ded waived		\$50	
Single	2 x \$1,452.95		2 x \$1,440.71		2 x \$1,415.96		2 x \$1,308.27	
EE with Spouse	0 x \$2,905.90		0 x \$2,881.42		0 x \$2,831.92		0 x \$2,616.54	
EE with Child(ren)	0 x \$2,470.02		0 x \$2,449.21		0 x \$2,407.13		0 x \$2,224.06	
Family	0 x \$4,140.91		0 x \$4,106.02		0 x \$4,035.49		0 x \$3,728.57	
Monthly Cost	2 \$2,905.90		2 \$2,881.42		2 \$2,831.92		2 \$2,616.54	
Annual Cost	\$34,870.80		\$34,577.04		\$33,983.04		\$31,398.48	

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	Anthem Blue Access Gold Blue Access EPO 50/55 1000 0% A7MS (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 15/35 1750 10% A7DJ (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 25/45 1850 20% A7DG (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 20/50 1600 10% w/HSA 9G1N (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/40/80/150 ded T2-3		10/40/80/150 ded T2-3		10/50/90/150 ded T2-3		10/40/80 IntDed	
Cost Share Information								
ndividual/Family Deductible	\$1,000/\$2,000 embedded		\$1,750/\$3,500 embedded		\$1,850/\$3,700 embedded		\$1,600/\$3,200 non-embedded	
ndividual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$8,700/\$17,400 (incl ded)		\$6,500/\$13,000 (incl ded)		\$5,100/\$10,200 (incl ded)	
Co-Insurance	0%		10%		20%		10%	
Office Visits								
Primary Care	\$50 ded waived		\$15 ded waived		\$25 ded waived		\$20 after ded	
Specialist	\$55 ded waived		\$35 ded waived		\$45 ded waived		\$50 after ded	
Inpatient Services								
npatient Hospital	\$500/admit after ded		10% after ded		20% after ded		\$1,000/admit after ded	
Mental Health Inpatient	\$500/admit after ded		10% after ded		20% after ded		\$1,000/admit after ded	
Outpatient Services								
Outpatient Facility	\$300 after ded		\$300 after ded		\$500 after ded		\$500 after ded	
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: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded	
Mental Health Outpatient	\$50 ded waived		\$15 ded waived		\$25 ded waived		\$20 after ded	
Emergency Care								
Emergency Room	\$500 after ded		\$750 after ded		\$750 after ded		\$500 after ded	
Urgent Care	\$60 ded waived		\$60 ded waived		\$60 ded waived		\$100 after ded	
Single	2 x \$1,267.99		2 x \$1,227.05		2 x \$1,218.36		2 x \$1,199.14	
EE with Spouse	0 x \$2,535.98		0 x \$2,454.10		0 x \$2,436.72		0 x \$2,398.28	
EE with Child(ren)	0 x \$2,155.58		0 x \$2,085.99		0 x \$2,071.21		0 x \$2,038.54	
Family	0 x \$3,613.77		0 x \$3,497.09		0 x \$3,472.33		0 x \$3,417.55	
Monthly Cost	2 \$2,535.98		2 \$2,454.10		2 \$2,436.72		2 \$2,398.28	
Annual Cost	\$30,431.76		\$29,449.20		\$29,240.64		\$28,779.36	

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	Anthem Blue Access Silver Blue Access EPO 60/125 0% A2TK (EPO) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 40/70 2600 30% 9Y77 (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 20/50 3250 25% w/HSA 9Y78 (HSA) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 40/80 3250 50% 9Y7E (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/65/95		35/70/100/200 ded T2-3		10/50/90 IntDed		25/75/90/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		\$2,600/\$5,200 embedded		\$3,250/\$6,500 embedded		\$3,250/\$6,500 embedded	
Individual/Family OOP Limit	\$9,450/\$18,900		\$9,450/\$18,900 (incl ded)		\$8,000/\$16,000 (incl ded)		\$9,450/\$18,900 (incl ded)	
Co-Insurance	0%		30%		25%		50%	
Office Visits								
Primary Care	\$60		\$40 ded waived		\$20 after ded		\$40 ded waived	
Specialist	\$125		\$70 ded waived		\$50 after ded		\$80 ded waived	
Inpatient Services								
Inpatient Hospital	\$2,800/admit		30% after ded		\$1,500/admit after ded		50% after ded	
Mental Health Inpatient	\$2,800/admit		30% after ded		\$1,500/admit after ded		50% after ded	
Outpatient Services								
Outpatient Facility	\$1,000		\$300 after ded		\$500 after ded		50% after ded	
Lab/X-Ray	Lab: Office-\$125; OP- \$20; X-ray: \$150		Lab: No charge; 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	
Mental Health Outpatient	\$60		\$40 ded waived		\$20 after ded		\$40 ded waived	
Emergency Care								
Emergency Room Urgent Care	\$2,800 \$125		\$500 after ded \$75 ded waived		\$500 after ded \$100 after ded		50% after ded \$80 ded waived	
Single	2 x \$1,161.49		2 x \$1,097.25		2 x \$1,065.26		2 x \$1,052.10	
EE with Spouse	0 x \$2,322.98		0 x \$2,194.50		0 x \$2,130.52		0 x \$2,104.20	
EE with Child(ren)	0 x \$1,974.53		0 x \$1,865.33		0 x \$1,810.94		0 x \$1,788.57	
Family	0 x \$3,310.25		0 x \$3,127.16		0 x \$3,035.99		0 x \$2,998.49	
Manthly Cast	2 \$2,322.98		2 \$2,194.50		2 \$2,130.52		2 \$2,104.20	
Monthly Cost								

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	Anthem Blue Access Silver Blue Access EPO 30/75 4550 50% 9Y7J (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 20/50 4000 30% w/HSA 9Y7L (HSA) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 20/50 6100 50% w/HSA 9FS3 (HSA) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 20/50 7000 50% w/HSA 9FT6 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	25/75/90/200 ded T2-3		10/50/90 IntDed		50%/50%/50% IntDed		50%/50%/50% IntDed	
Cost Share Information								
Individual/Family Deductible	\$4,550/\$9,100 embedded		\$4,000/\$8,000 embedded		\$6,100/\$12,200 embedded		\$7,000/\$14,000 embedded	
Individual/Family OOP Limit	\$9,450/\$18,900 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	50%		30%		50%		50%	
Office Visits								
Primary Care	\$30 ded waived		\$20 after ded		\$20 after ded		\$20 after ded	
Specialist	\$75 ded waived		\$50 after ded		\$50 after ded		\$50 after ded	
Inpatient Services								
Inpatient Hospital	50% after ded		\$1,500/admit after ded		\$1,000/admit after ded		\$500/admit after ded	
Mental Health Inpatient	50% after ded		\$1,500/admit after ded		\$1,000/admit after ded		\$500/admit after ded	
Outpatient Services								
Outpatient Facility	50% after ded		\$500 after ded		\$500 after ded		\$500 after ded	
Lab/X-Ray	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		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 Emergency Care	\$30 ded waived		\$20 after ded		\$20 after ded		\$20 after ded	
Emergency Room	50% after ded		\$500 after ded		\$500 after ded		\$300 after ded	
Urgent Care	\$75 ded waived		\$100 after ded		\$100 after ded		\$100 after ded	
Single	2 x \$1,045.78		2 x \$1,038.14		2 x \$947.83		2 x \$940.07	
EE with Spouse	0 x \$2,091.56		0 x \$2,076.28		0 x \$1,895.66		0 x \$1,880.14	
EE with Child(ren)	0 x \$1,777.83		0 x \$1,764.84		0 x \$1,611.31		0 x \$1,598.12	
Family	0 x \$2,980.47		0 x \$2,958.70		0 x \$2,701.32		0 x \$2,679.20	
Monthly Cost	2 \$2,091.56		2 \$2,076.28		2 \$1,895.66		2 \$1,880.14	
Annual Cost	\$25,098.72		\$24,915.36		\$22,747.92		\$22,561.68	
	φ20,000.72		ψ2+,515.50		ψ22,747.32		ψ22,001.00	

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In-Netw 50%/50%/50% \$8,450/\$16,900 embedded \$9,100/\$18,200 50% \$20 after ded \$50 after ded	0	Out-Network
\$8,450/\$16,900 embedded \$9,100/\$18,200 50% \$20 after ded	0	
\$8,450/\$16,900 embedded \$9,100/\$18,200 50% \$20 after ded	0	
embedded \$9,100/\$18,200 50% \$20 after ded		
embedded \$9,100/\$18,200 50% \$20 after ded		
50% \$20 after ded	0 (incl ded)	_
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\$50 after ded		
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\$500/admit afte	er ded	
\$500 after ded		
	r ded; OP-	
\$20 after ded		
	1	
\$300 after ded		
\$100 after ded		
2 x	\$908.74	
0 x	\$1,817.48	
0 x	\$1,544.86	
0 x	\$2,589.91	
2	\$1 817 48	
	. ,	
	\$500/admit after \$500 after ded Lab: \$25 after Office-\$50 after \$150 after ded \$20 after ded \$300 after ded \$100 after ded	Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded \$20 after ded \$300 after ded \$100 after ded \$100 after ded 2 x \$908.74 0 x \$1,817.48 0 x \$1,544.86 0 x \$2,589.91

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