Prepared For: Anthem 2024 1st qtr Blue Access Mid Hudson

Orange County, NY 10910

Prepared By: Clifford Grekin Inc. - (631)963-6020 **Health Plan Comparison Report (4L)**

Effective Date: 01/01/2024

Report ID: 38974141

Prepared On: 10/17/2023

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								
Individual/Family Deductible	N/A		N/A		\$300/\$600 embedded		N/A	
Individual/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					'		,	
Inpatient 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 Emergency Care	\$5		\$20		\$15 ded waived		\$25	
Emergency Room Urgent Care	\$300 \$75		\$300 \$50		10% after ded \$50 ded waived		\$750 \$50	
Single	2 x \$1,439.48		2 x \$1,427.35		2 x \$1,402.83		2 x \$1,296.14	
EE with Spouse	0 x \$2,878.96		0 x \$2,854.70		0 x \$2,805.66		0 x \$2,592.28	
EE with Child(ren)	0 x \$2,447.12		0 x \$2,426.50		0 x \$2,384.81		0 x \$2,203.44	
Family	0 x \$4,102.52		0 x \$4,067.95		0 x \$3,998.07		0 x \$3,694.00	
Monthly Cost	2 \$2,878.96		2 \$2,854.70		2 \$2,805.66		2 \$2,592.28	
Annual Cost	\$34,547.52		\$34,256.40		\$33,667.92		\$31,107.36	

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Anthem Blue Access Anthem Blue Access Anthem Blue Access **Anthem Blue Access** Gold Blue Access EPO 15/35 1750 10% A7DJ Gold Blue Access EPO 50/55 1000 0% A7MS Gold Blue Access EPO 25/45 1850 20% A7DG Gold Blue Access EPO 20/50 1600 10% w/HSA (EPOc) (UCR=N/A) (EPOc) (UCR=N/A) (EPOc) (UCR=N/A) 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 Individual/Family Deductible \$1,000/\$2,000 embedded \$1,750/\$3,500 embedded \$1,850/\$3,700 embedded \$1,600/\$3,200 non-embedded \$5,100/\$10,200 (incl ded) Individual/Family OOP Limit \$7,000/\$14,000 (incl ded) \$8,700/\$17,400 (incl ded) \$6,500/\$13,000 (incl ded) Co-Insurance 0% 10% 20% 10% Office Visits Primary Care \$50 ded waived \$15 ded waived \$25 ded waived \$20 after ded \$55 ded waived \$35 ded waived \$45 ded waived \$50 after ded Specialist Inpatient Services Inpatient Hospital \$500/admit after ded 10% after ded 20% after ded \$1,000/admit after ded \$500/admit after ded 10% after ded \$1.000/admit after ded Mental Health Inpatient 20% after ded **Outpatient Services** \$300 after ded \$300 after ded \$500 after ded \$500 after ded Outpatient Facility Lab/X-Ray Lab: No charge; X-ray: Lab: No charge; X-ray: Lab: No charge; X-ray: Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP-Office-\$50 after ded; OP-Office-\$50 after ded; OP-Office-\$50 after ded; OP-\$150 after ded \$150 after ded \$150 after ded \$150 after ded Mental Health Outpatient \$50 ded waived \$15 ded waived \$25 ded waived \$20 after ded **Emergency Care** \$500 after ded \$750 after ded \$750 after ded \$500 after ded Emergency Room Urgent Care \$60 ded waived \$60 ded waived \$60 ded waived \$100 after ded Single 2 x \$1,256.24 2 x \$1,215.67 2 x \$1,207.07 2 x \$1,188.02 EE with Spouse 0 x \$2.512.48 0 x \$2,431.34 0 x \$2,414.14 0 x \$2,376.04 EE with Child(ren) 0 x \$2,135.61 0 x \$2,066.64 0 x \$2,052.02 0 x \$2,019.63 0 x Family \$3,580.28 0 x \$3,464.66 0 x \$3,440.15 0 x \$3,385.86 2 Monthly Cost 2 \$2.512.48 2 \$2,431,34 2 \$2,414,14 \$2.376.04 Annual Cost \$30.149.76 \$29,176.08 \$28.969.68 \$28.512.48

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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	Ş	\$2,600/\$5,200 embedded		\$3,250/\$6,500 embedded		\$3,250/\$6,500 embedded	
Individual/Family OOP Limit	\$9,450/\$18,900	Ş	\$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	Ş	\$40 ded waived		\$20 after ded		\$40 ded waived	
Specialist	\$125	5	\$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 Lab/X-Ray	\$1,000 Lab: Office-\$125; OP- \$20; X-ray: \$150	I	\$300 after ded Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		\$500 after ded Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		50% 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	ļ	\$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 \$1,150.72		2 x \$1,087.08		2 x \$1,055.38		2 x \$1,042.34	
EE with Spouse	0 x \$2,301.44		0 x \$2,174.16		0 x \$2,110.76		0 x \$2,084.68	
EE with Child(ren)	0 x \$1,956.22		0 x \$1,848.04		0 x \$1,794.15		0 x \$1,771.98	
Family	0 x \$3,279.55		0 x \$3,098.18		0 x \$3,007.83		0 x \$2,970.67	
Monthly Cost Annual Cost	2 \$2,301.44 \$27,617.28		2 \$2,174.16 \$26,089.92		2 \$2,110.76 \$25,329.12		2 \$2,084.68 \$25,016.16	

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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 \$1,036.08		2 x \$1,028.52		2 x \$939.05		2 x \$931.35	
EE with Spouse	0 x \$2,072.16		0 x \$2,057.04		0 x \$1,878.10		0 x \$1,862.70	
EE with Child(ren)	0 x \$1,761.34		0 x \$1,748.48		0 x \$1,596.39		0 x \$1,583.30	
Family	0 x \$2,952.83		0 x \$2,931.28		0 x \$2,676.29		0 x \$2,654.35	
Monthly Cost	2 \$2,072.16		2 \$2,057.04		2 \$1,878.10		2 \$1,862.70	
Annual Cost	\$24,865.92		\$24,684.48		\$22,537.20		\$22,352.40	

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	Anthem Blue Access Bronze Blue Access EPO 20/50 8450 50% 9FSX (EPOc) (UCR=N/A)				
	In-Network	Out-Network			
Prescription Drugs					
Drug Card	50%/50%/50% IntDed				
Cost Share Information					
Individual/Family Deductible	\$8,450/\$16,900 embedded				
Individual/Family OOP Limit	\$9,100/\$18,200 (incl ded)				
Co-Insurance	50%				
Office Visits					
Primary Care	\$20 after ded				
Specialist	\$50 after ded				
Inpatient Services					
Inpatient Hospital	\$500/admit after ded				
Mental Health Inpatient	\$500/admit after ded				
Outpatient Services					
Outpatient Facility	\$500 after ded				
Lab/X-Ray	Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded				
Manatal I I a although a stant	¢20 - 4 11				
Mental Health Outpatient Emergency Care	\$20 after ded				
	¢200 - \$ d- d				
Emergency Room Urgent Care	\$300 after ded \$100 after ded				
Orgeni Care	\$100 alter ded				
Single	2 x \$900.31				
EE with Spouse	0 x \$1,800.62				
EE with Child(ren)	0 x \$1,530.53				
Family	0 x \$2,565.88				
Monthly Cost	2 \$1,800.62				
Annual Cost	\$21,607.44				

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