Orange County, NY 10910

Prepared By:

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 04/01/2024

Prepared On: 01/26/2024

SIC: 0000

Report ID: 39049939

	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	
•	\$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	\$300		\$300		10% after ded		\$750	
Urgent Care	\$75		\$50		\$50 ded waived		\$50	
Single	2 x \$1,480.50		2 x \$1,468.03	I	2 x \$1,442.81		2 x \$1,333.08	
EE with Spouse	0 x \$2,961.00		0 x \$2,936.06		0 x \$2,885.62		0 x \$2,666.16	
EE with Child(ren)	0 x \$2,516.85		0 x \$2,495.65		0 x \$2,452.78		0 x \$2,266.24	
Family	0 x \$4,219.43		0 x \$4,183.89		0 x \$4,112.01		0 x \$3,799.28	
Monthly Cost	2 \$2,961.00		2 \$2,936.06		2 \$2,885.62		2 \$2,666.16	
Annual Cost	\$35,532.00		\$35,232.72		\$34,627.44		\$31,993.92	

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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								
Individual/Family Deductible	\$1,000/\$2,000 embedded		\$1,750/\$3,500 embedded		\$1,850/\$3,700 embedded		\$1,600/\$3,200 non-embedded	
Individual/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								
Inpatient 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 \$1,292.04		2 x \$1,250.32		2 x \$1,241.47		2 x \$1,221.88	
EE with Spouse	0 x \$2,584.08		0 x \$2,500.64		0 x \$2,482.94		0 x \$2,443.76	
EE with Child(ren)	0 x \$2,196.47		0 x \$2,125.54		0 x \$2,110.50		0 x \$2,077.20	
Family	0 x \$3,682.31		0 x \$3,563.41		0 x \$3,538.19		0 x \$3,482.36	
Monthly Cost Annual Cost	2 \$2,584.08 \$31,008.96		2 \$2,500.64 \$30,007.68		2 \$2,482.94 \$29,795.28		2 \$2,443.76 \$29,325.12	
, united Cost	φ51,000.90		Ψ30,007.08		ψ23,733.20		Ψ29,323.12	

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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	\$2,800		\$500 after ded		\$500 after ded		50% after ded	
Urgent Care	\$125		\$75 ded waived		\$100 after ded		\$80 ded waived	
Single	2 x \$1,183.52		2 x \$1,118.06		2 x \$1,085.46		2 x \$1,072.05	
EE with Spouse	0 x \$2,367.04		0 x \$2,236.12		0 x \$2,170.92		0 x \$2,144.10	
EE with Child(ren)	0 x \$2,011.98		0 x \$1,900.70		0 x \$1,845.28		0 x \$1,822.49	
Family	0 x \$3,373.03		0 x \$3,186.47		0 x \$3,093.56		0 x \$3,055.34	
Monthly Cost	2 \$2,367.04		2 \$2,236.12		2 \$2,170.92		2 \$2,144.10	
Annual Cost	\$28,404.48		\$26,833.44		\$26,051.04		\$25,729.20	

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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	\$30 ded waived		\$20 after ded		\$20 after ded		\$20 after ded	
Emergency Care							_	
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 \$1,065.61		2 x \$1,057.83		2 x \$965.81		2 x \$957.89	
EE with Spouse	0 x \$2,131.22		0 x \$2,115.66		0 x \$1,931.62		0 x \$1,915.78	
EE with Child(ren)	0 x \$1,811.54		0 x \$1,798.31		0 x \$1,641.88		0 x \$1,628.41	
Family	0 x \$3,036.99		0 x \$3,014.82		0 x \$2,752.56		0 x \$2,729.99	
Monthly Cost Annual Cost	2 \$2,131.22 \$25,574.64		2 \$2,115.66 \$25,387.92		2 \$1,931.62 \$23,179.44		2 \$1,915.78 \$22,989.36	

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	Bronze Blu	Anthem Bluue Access EPC (EPOc) (U	20/50 8450 50% 9FSX		
	In-No	etwork	Out-Network		
Prescription Drugs					
Drug Card	50%/50%/5	50% IntDed			
Cost Share Information					
Individual/Family Deductible	\$8,450/\$16 embedded	,900			
Individual/Family OOP Limit	\$9,100/\$18	,200 (incl ded)			
Co-Insurance	50%				
Office Visits					
Primary Care	\$20 after de	ed			
Specialist	\$50 after de	ed			
Inpatient Services					
Inpatient Hospital	\$500/admit	after ded			
Mental Health Inpatient	\$500/admit	after ded			
Outpatient Services					
Outpatient Facility	\$500 after 0	ded			
Lab/X-Ray		ter ded; X-ray: after ded; OP- ded			
Mental Health Outpatient	\$20 after de	ad			
Emergency Care	Ψ20 after de	ou			
Emergency Room	\$300 after 0	hot			
Urgent Care	\$100 after 0				
organi dara	ψ roo anor c	300			
Single	2 x	\$925.97			
EE with Spouse	0 x	\$1,851.94			
EE with Child(ren)	0 x	\$1,574.15			
Family	0 x	\$2,639.01			
Monthly Cost	2	\$1,851.94			
Annual Cost		\$22,223.28			

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