New York County, NY 10001

Prepared By:

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 04/01/2024

Prepared On: 01/26/2024

Report ID: 39049940 SIC: 0000

In-Network	Network In-Network		(UCR=N/A)
Drug Card 10/35/70/100 ded T2-3 Cost Share Information Individual/Family Deductible Individual/Family OOP Limit S3,700/\$7,400 Co-Insurance O% Office Visits Primary Care Specialist Inpatient Services Inpatient Hospital Mental Health Inpatient S400/admit Outpatient Services Outpatient Facility Lab/X-Ray S300 Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient Emergency Care Emergency Room Urgent Care \$300 Urgent Care \$300 Urgent Care \$300 Urgent Care \$300 Single 2 x \$1,494.36 0 x \$2,988.72		Out-Network In-Network Out-I	Network In-Network Out-Network
Cost Share Information Individual/Family Deductible Individual/Family OOP Limit Individual/Family OOP Limit Sa,700/\$7,400 Co-Insurance O% Office Visits Primary Care Specialist Specialist Inpatient Services Inpatient Hospital Mental Health Inpatient S400/admit Outpatient Services Outpatient Facility Lab/X-Ray Sano Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient Emergency Care Emergency Room Urgent Care Single Ewith Spouse V/A Sano V/A Sa			
Individual/Family Deductible Individual/Family OOP Limit Individual/Family OOP Limit S3,700/\$7,400 Co-Insurance O% Office Visits Primary Care Specialist Inpatient Services Inpatient Hospital Mental Health Inpatient S400/admit Outpatient Services Outpatient Facility Lab/X-Ray Mental Health Outpatient S5 S00 Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient Emergency Care Emergency Room Urgent Care \$300 Urgent Care \$300 Urgent Care \$300 Single Single Single Single Single Single S1,494.36 Single S2,2988.72	10/35/70/100 ded T2-3	10/35/70/100 ded T2-3	10/65/90/150 ded T2-3
Individual/Family OOP Limit			
Co-Insurance Office Visits Primary Care Specialist Inpatient Services Inpatient Hospital Mental Health Inpatient Soutpatient Facility Lab/X-Ray Mental Health Outpatient Emergency Care Emergency Room Urgent Care Single	N/A	\$300/\$600 embedded	N/A
Office Visits \$5 Primary Care \$5 Specialist \$25 Inpatient Services \$400/admit Inpatient Hospital \$400/admit Mental Health Inpatient \$400/admit Outpatient Services \$300 Lab/X-Ray Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient \$5 Emergency Care Emergency Room Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72	\$3,000/\$6,000	\$3,200/\$6,400 (incl ded)	\$8,700/\$17,400
Primary Care \$5 Specialist \$25 Inpatient Services Inpatient Hospital Mental Health Inpatient \$400/admit Outpatient Services Outpatient Facility Lab/X-Ray Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient \$5 Emergency Care Emergency Room Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72	0%	10%	0%
Specialist \$25 Inpatient Services \$400/admit Inpatient Hospital \$400/admit Mental Health Inpatient \$400/admit Outpatient Services \$300 Lab/X-Ray Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient \$5 Emergency Care Emergency Room Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72			
Specialist Inpatient Services Inpatient Hospital \$400/admit Mental Health Inpatient \$400/admit Outpatient Services Outpatient Facility \$300 Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient \$5 Emergency Care Emergency Room \$300 Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 2 x \$2,988.72	\$20	\$15 ded waived	\$25
Inpatient Hospital	\$40	\$35 ded waived	\$50
Mental Health Inpatient \$400/admit Outpatient Services 300 Outpatient Facility \$300 Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient \$5 Emergency Care Emergency Room Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72			
Outpatient Services Outpatient Facility \$300 Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient \$5 Emergency Care Emergency Room Urgent Care \$300 Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72	\$500/admit	10% after ded	\$500/admit
Outpatient Facility \$300 Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient \$5 Emergency Care Emergency Room Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72	\$500/admit	10% after ded	\$500/admit
Lab/X-Ray Lab: No charge; X-ray: Office-\$50; OP-\$150 Mental Health Outpatient \$5 Emergency Care \$300 Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72			
Office-\$50; OP-\$150	\$500	10% after ded	\$500
Emergency Care \$300 Emergency Room \$300 Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72	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
Urgent Care \$75 Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72	\$20	\$15 ded waived	\$25
Single 2 x \$1,494.36 EE with Spouse 0 x \$2,988.72	\$300	10% after ded	\$750
EE with Spouse 0 x \$2,988.72	\$50	\$50 ded waived	\$50
· •	2 x \$1,481.77	2 x \$1,456.31	2 x \$1,345.56
EE with Child(ren) 0 x \$2,540.41	0 x \$2,963.54	0 x \$2,912.62	0 x \$2,691.12
	0 x \$2,519.01	0 x \$2,475.73	0 x \$2,287.45
Family 0 x \$4,258.93	0 x \$4,223.04	0 x \$4,150.48	0 x \$3,834.85
Monthly Cost 2 \$2,988.72	2 \$2,963.54	2 \$2,912.62	2 \$2,691.12
Annual Cost \$35,864.64	\$35,562.48	\$34,951.44	\$32,293.44

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	Anthem Blue Gold Blue Access EPO ((EPOc) (U	50/55 1000 0% A7MS	Anthem Blu Gold Blue Access EPO (EPOc) (U	15/35 1750 10% A7DJ	Anthem Blue Gold Blue Access EPO 2 (EPOc) (UC	5/45 1850 20% A7DG	Anthem Blu Gold Blue Access EPO 2 9G1N (HSA)	0/50 1600 10% w/HSA
	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 \$1,304.13		2 x \$1,262.02		2 x \$1,253.09		2 x \$1,233.32	
EE with Spouse	0 x \$2,608.26		0 x \$2,524.04		0 x \$2,506.18		0 x \$2,466.64	
EE with Child(ren)	0 x \$2,217.02		0 x \$2,145.43		0 x \$2,130.25		0 x \$2,096.64	
Family	0 x \$3,716.77		0 x \$3,596.76		0 x \$3,571.31		0 x \$3,514.96	
Monthly Cost	2 \$2,608.26		2 \$2,524.04		2 \$2,506.18		2 \$2,466.64	
Annual Cost	\$31,299.12		\$30,288.48		\$30,074.16		\$29,599.68	

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	Anthem Blu Silver Blue Access EPO (UCR		Anthem Blu Silver Blue Access EPO (EPOc) (U	40/70 2600 30% 9Y77	Anthem Blue Silver Blue Access EPO 2 9Y78 (HSA) (0/50 3250 25% w/HSA	Anthem Blu Silver Blue Access EPO (EPOc) (U	40/80 3250 50% 9Y7E
	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 \$1,194.59	ı	2 x \$1,128.52		2 x \$1,095.62		2 x \$1,082.08	
EE with Spouse	0 x \$2,389.18		0 x \$2,257.04		0 x \$2,191.24		0 x \$2,164.16	
EE with Child(ren)	0 x \$2,030.80		0 x \$1,918.48		0 x \$1,862.55		0 x \$1,839.54	
Family	0 x \$3,404.58		0 x \$3,216.28		0 x \$3,122.52		0 x \$3,083.93	
Monthly Cost Annual Cost	2 \$2,389.18 \$28,670.16		2 \$2,257.04 \$27,084.48		2 \$2,191.24 \$26,294.88		2 \$2,164.16 \$25,969.92	

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	Anthem Blue Silver Blue Access EPO 3 (EPOc) (UC	0/75 4550 50% 9Y7J	Anthem Blu Silver Blue Access EPO 9Y7L (HSA)	20/50 4000 30% w/HSA	Anthem Blue Bronze Blue Access EPO 9FS3 (HSA) (20/50 6100 50% w/HSA	Anthem Blue Bronze Blue Access EPO 9FT6 (HSA) (20/50 7000 50% w/HSA
	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 \$1,075.58		2 x \$1,067.73		2 x \$974.85		2 x \$966.86	
EE with Spouse	0 x \$2,151.16		0 x \$2,135.46		0 x \$1,949.70		0 x \$1,933.72	
EE with Child(ren)	0 x \$1,828.49		0 x \$1,815.14		0 x \$1,657.25		0 x \$1,643.66	
Family	0 x \$3,065.40		0 x \$3,043.03		0 x \$2,778.32		0 x \$2,755.55	
Monthly Cost Annual Cost	2 \$2,151.16 \$25,813.92		2 \$2,135.46 \$25,625.52		2 \$1,949.70 \$23,396.40		2 \$1,933.72 \$23,204.64	

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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 o	ded)		
Co-Insurance	50%			
Office Visits				
Primary Care	\$20 after ded			
Specialist	\$50 after ded			
Inpatient Services		<u>'</u>		
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- Office-\$50 after ded; 0 \$150 after ded			
Mental Health Outpatient	\$20 after ded			
Emergency Care	\$20 alter ded			
	¢200 - 6 dd			
Emergency Room Urgent Care	\$300 after ded \$100 after ded			
Single	2 x \$934	1.64		
EE with Spouse	0 x \$1,869	9.28		
EE with Child(ren)	0 x \$1,588	3.89		
Family	0 x \$2,663	3.72		
Monthly Cost	2 \$1,869	9.28		
Annual Cost	\$22,43	1.36		
	1			

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