Nassau County, NY 11565

Prepared By:

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 07/01/2024

Prepared On: 04/26/2024

SIC: 0000

Report ID: 39089113 SIC:

	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 C	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 Office Visits	0%		0%		10%		0%	
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	Hospital-\$300; ASC-\$50		Hospital-\$500; ASC-\$50		Hospital-10% after ded; ASC-\$50 after ded		Hospital-\$500; ASC-\$150	
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 Urgent Care	\$300 \$75		\$300 \$50		10% after ded \$50 ded waived		\$750 \$50	
Single	2 x \$1,463.28		2 x \$1,450.95		2 x \$1,426.03		2 x \$1,317.58	
EE with Spouse	0 x \$2,926.56		0 x \$2,901.90		0 x \$2,852.06		0 x \$2,635.16	
EE with Child(ren)	0 x \$2,487.58		0 x \$2,466.62		0 x \$2,424.25		0 x \$2,239.89	
Family	0 x \$4,170.35		0 x \$4,135.21		0 x \$4,064.19		0 x \$3,755.10	
Monthly Cost	2 \$2,926.56		2 \$2,901.90		2 \$2,852.06		2 \$2,635.16	
Annual Cost	\$35,118.72		\$34,822.80		\$34,224.72		\$31,621.92	

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	Anthem Blue Access Gold Blue Access EPO 50/55 1000 0% A7MS (EPOc) (UCR=N/A)		Gold Blue Access EPO	Anthem Blue Access EPO 15/35 1750 10% A7DJ c) (UCR=N/A) Anthem 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 Office Visits	0%		10%		20%		10%	
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	Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$300 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 Urgent Care	\$500 after ded \$60 ded waived		\$750 after ded \$60 ded waived		\$750 after ded \$60 ded waived		\$500 after ded \$100 after ded	
Single	2 x \$1,277.01		2 x \$1,235.77		2 x \$1,227.02		2 x \$1,207.67	
EE with Spouse	0 x \$2,554.02		0 x \$2,471.54		0 x \$2,454.04		0 x \$2,415.34	
EE with Child(ren)	0 x \$2,170.92		0 x \$2,100.81		0 x \$2,085.93		0 x \$2,053.04	
Family	0 x \$3,639.48		0 x \$3,521.94		0 x \$3,497.01		0 x \$3,441.86	
Monthly Cost Annual Cost	2 \$2,554.02 \$30,648.24		2 \$2,471.54 \$29,658.48		2 \$2,454.04 \$29,448.48		2 \$2,415.34 \$28,984.08	
Annual Cost	\$30,648.24		\$29,658.48		\$29,448.48		\$28,984.08	

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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 Office Visits	0%		30%		25%		50%	
Primary Care Specialist	\$60 \$125		\$40 ded waived \$70 ded waived		\$20 after ded \$50 after ded		\$40 ded waived \$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	Hospital-\$1,000; ASC- \$500		Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-50% after ded; ASC-\$300 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 \$1,169.75		2 x \$1,105.05		2 x \$1,072.83		2 x \$1,059.58	
EE with Spouse	0 x \$2,339.50		0 x \$2,210.10		0 x \$2,145.66		0 x \$2,119.16	
EE with Child(ren)	0 x \$1,988.58		0 x \$1,878.59		0 x \$1,823.81		0 x \$1,801.29	
Family	0 x \$3,333.79		0 x \$3,149.39		0 x \$3,057.57		0 x \$3,019.80	
Monthly Cost Annual Cost	2 \$2,339.50 \$28,074.00		2 \$2,210.10 \$26,521.20		2 \$2,145.66 \$25,747.92		2 \$2,119.16 \$25,429.92	

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	Anthem Blue Access Silver Blue Access EPO 30/75 4550 50% 9Y7J (EPOc) (UCR=N/A)		Silver Blue Access EPO	Anthem Blue Access ver Blue Access EPO 20/50 4000 30% w/HSA 9Y7L (HSA) (UCR=N/A)		Anthem Blue Access ronze 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 Inpatient Services	\$75 ded waived		\$50 after ded		\$50 after ded		\$50 after ded		
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	Hospital-50% after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$300 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 Urgent Care	50% after ded \$75 ded waived		\$500 after ded \$100 after ded		\$500 after ded \$100 after ded		\$300 after ded \$100 after ded		
Single	2 x \$1,053.21		2 x \$1,045.52		2 x \$954.57		2 x \$946.75		
EE with Spouse	0 x \$2,106.42		0 x \$2,091.04		0 x \$1,909.14		0 x \$1,893.50		
EE with Child(ren)	0 x \$1,790.46		0 x \$1,777.38		0 x \$1,622.77		0 x \$1,609.48		
Family	0 x \$3,001.65		0 x \$2,979.73		0 x \$2,720.52		0 x \$2,698.24		
Monthly Cost	2 \$2,106.42		2 \$2,091.04		2 \$1,909.14		2 \$1,893.50		
Annual Cost	\$25,277.04		\$25,092.48		\$22,909.68		\$22,722.00		

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	Bronze Blue Ac	e Access 20/50 8450 50% 9FSX CR=N/A)		
	In-Netwo	rk	Out-Network	
Prescription Drugs				
Drug Card	50%/50%/50% Ir	ntDed		
Cost Share Information				
Individual/Family Deductible	\$8,450/\$16,900 embedded			
Individual/Family OOP Limit	\$9,100/\$18,200 (incl ded)		
Co-Insurance Office Visits	50%			
Primary Care	\$20 after ded			
Specialist Inpatient Services	\$50 after ded			
Inpatient Hospital	\$500/admit after	ded		
Mental Health Inpatient	\$500/admit after	ded		
Outpatient Services				
Outpatient Facility	Hospital-\$500 aft ASC-\$300 after o			
Lab/X-Ray	Lab: \$25 after de Office-\$50 after de \$150 after ded			
Mental Health Outpatient	\$20 after ded			
Emergency Care				
Emergency Room Urgent Care	\$300 after ded \$100 after ded			
Single	2 x	\$915.20	I	
EE with Spouse	0 x \$	1,830.40		
EE with Child(ren)	0 x \$	1,555.84		
Family	0 x \$2	2,608.32		
Monthly Cost	2 \$	1,830.40		
Annual Cost	\$2	1,964.80		

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