Prepared For: Emblem 2020 2nd qtr Nassau Suffolk Selectcare

Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 04/01/2020

Prepared On: 02/05/2020

SIC: 0000

Report ID: 37461314

	Emblem Select Care EmblemHealth Platinum Premier Non-Gated-S (HMO) (UCR=N/A)	Emblem Select Care EmblemHealth Platinum Value Non-Gated-S (HMOc) (UCR=N/A)	Emblem Select Care EmblemHealth Gold Premier Non-Gated-S (HMOc) (UCR=N/A)	Emblem Select Care EmblemHealth Gold Value Non-Gated-S (HMOc) (UCR=N/A)
	In-Network	In-Network	In-Network	In-Network
Prescription Drugs				
Drug Card	0/30/60	0/30/60 IntDed T2-3	0/40/80	0/40/80 IntDed T2-3
Cost Share Information				
Individual/Family Deductible Individual/Family OOP Limit	N/A \$2,000/\$4,000	\$200/\$400 \$2,400/\$4,800 (incl ded)	\$350/\$700 \$5,300/\$10,600 (incl ded)	\$1,900/\$3,800 \$3,700/\$7,400 (incl ded)
Co-Insurance Office Visits	0%	0%	30%	30%
Primary Care	No charge visits 1-3; \$15 visits 4+	No charge visits 1-3; \$15 ded waived visits 4+	No charge visits 1-3; \$40 ded waived visits 4+	No charge visits 1-3; \$25 ded waived visits 4+
Specialist	\$35	\$35 ded waived	\$60 ded waived	\$40 ded waived
Inpatient Services			·	
Inpatient Hospital	\$500/admit; pre-auth req	\$500/admit after ded; pre-auth req	30% after ded; pre-auth req	30% after ded; pre-auth req
Mental Health Inpatient	\$500/admit; pre-auth req	\$500/admit after ded; pre-auth req	30% after ded; pre-auth req	30% after ded; pre-auth req
Outpatient Services				
Outpatient Facility	\$100; pre-auth req	\$100 after ded; pre-auth req	\$200 after ded; pre-auth req	\$200 after ded; pre-auth req
Lab/X-Ray	PCP-\$15; SP-\$35; pre-auth req	Lab-\$15/\$35 ded waived (PCP/SP); X-ray-\$15/\$35 after ded (PCP/SP); pre-auth req	Lab-\$40/\$60 ded waived (PCP/SP); X-ray-\$40/\$60 after ded (PCP/SP); pre-auth req	Lab-\$25/\$40 ded waived (PCP/SP); X-ray-\$25/\$40 after ded (PCP/SP); pre-auth req
Mental Health Outpatient	\$35	\$35 ded waived	\$40 ded waived	\$25 ded waived
Emergency Care				
Emergency Room	\$350 (waived if admitted)	\$350 (waived if admitted) after ded	\$600 (waived if admitted) after ded	\$500 (waived if admitted) after ded
Urgent Care	\$75	\$75 ded waived	\$75 ded waived	\$75 ded waived
Single	2 x \$1,114.79	2 x \$1,088.16	2 x \$911.52	2 x \$865.98
EE with Spouse	0 x \$2,229.59	0 x \$2,176.32	0 x \$1,823.03	0 x \$1,731.95
EE with Child(ren)	0 x \$1,895.15	0 x \$1,849.87	0 x \$1,549.58	0 x \$1,472.16
Family	0 x \$3,177.17	0 x \$3,101.25	0 x \$2,597.82	0 x \$2,468.04
Monthly Cost	2 \$2,229.58	2 \$2,176.32	2 \$1,823.04	2 \$1,731.96
Annual Cost	\$26,754.96	\$26,115.84	\$21,876.48	\$20,783.52

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	Emblem Select Care EmblemHealth Silver Premier Non-Gated (HMOc) (UCR=N/A)	Emblem Select Care I-S EmblemHealth Silver Value Non-Gated-S (HMOc (UCR=N/A)	Emblem Select Care ) EmblemHealth Bronze Premier Non-Gated-S (HMOc) (UCR=N/A)	Emblem Select Care EmblemHealth Bronze Value Non-Gated-S (HMOc) (UCR=N/A)
	In-Network	In-Network	In-Network	In-Network
Prescription Drugs				
Drug Card	0/40/80	0%/0%/0% IntDed T2-3	25/50%/50% IntDed	35/0%/0% IntDed T2-3
Cost Share Information				
Individual/Family Deductible Individual/Family OOP Limit	\$2,400/\$4,800 \$7,800/\$15,600 (incl ded)	\$6,300/\$12,600 \$6,300/\$12,600 (incl ded)	\$4,600/\$9,200 \$7,900/\$15,800 (incl ded)	\$8,150/\$16,300 \$8,150/\$16,300 (incl ded)
Co-Insurance Office Visits	40%	0%	50%	0%
Primary Care	No charge visits 1-3; \$35 ded waived visits 4+	No charge visits 1-3; \$10 ded waived visits 4+	No charge visits 1-3; \$40 after ded visits 4+	No charge visits 1-3; 0% after ded visits 4+
Specialist	\$65 ded waived	\$55 ded waived	\$70 after ded	0% after ded
Inpatient Services				
Inpatient Hospital	40% after ded; pre-auth req	0% after ded; pre-auth req	50% after ded; pre-auth req	0% after ded; pre-auth req
Mental Health Inpatient	40% after ded; pre-auth req	0% after ded; pre-auth req	50% after ded; pre-auth req	0% after ded; pre-auth req
Outpatient Services				
Outpatient Facility	\$250 after ded; pre-auth req	0% after ded; pre-auth req	50% after ded; pre-auth req	0% after ded; pre-auth req
Lab/X-Ray	Lab-\$35/\$65 ded waived (PCP/SP); X-ray-\$35/\$65 after ded (PCP/SP); pre-auth req	Lab-\$10/\$55 ded waived (PCP/SP); X-ray-0% after ded; pre-auth req	Lab-\$40/\$70 after ded (PCP/SP); X-ray-50% after ded; pre-auth req	0% after ded; pre-auth req
Mental Health Outpatient	\$35 ded waived	\$10 ded waived	\$40 after ded	0% after ded
Emergency Care				
Emergency Room	40% after ded	0% after ded	50% after ded	0% after ded
Urgent Care	\$75 ded waived	\$75 ded waived	\$75 ded waived	\$75 ded waived
Single	2 x \$767.94	2 x \$742.54	2 x \$662.15	2 x \$632.41
EE with Spouse	0 x \$1,535.87	0 x \$1,485.08	0 x \$1,324.30	0 x \$1,264.82
EE with Child(ren)	0 x \$1,305.49	0 x \$1,262.32	0 x \$1,125.66	0 x \$1,075.10
Family	0 x \$2,188.62	0 x \$2,116.24	0 x \$1,887.12	0 x \$1,802.37
Monthly Cost	2 \$1,535.88	2 \$1,485.08	2 \$1,324.30	2 \$1,264.82
Annual Cost	\$18,430.56	\$17,820.96	\$15,891.60	\$15,177.84