Health Plan Comparison Report (3P)

Prepared On: 01/05/2021

Prepared For: healthfirst 2021 2nd qtr Pro

New York County, NY 10001

Prepared By: Clifford Grekin Inc. - (631)963-6020 Report ID: 38173016 SIC: 0000

Effective Date: 04/01/2021

HealthFirst HealthFirst HealthFirst Gold 25/50/0 Pro EPO (EPO) (UCR=N/A) Silver Pro EPO (EPOc) (UCR=N/A) Gold Pro EPO (EPO) (UCR=N/A) In-Network **Out-Network** In-Network **Out-Network** In-Network **Out-Network** Prescription Drugs 10/50/85 10/50/85 20/60/110 Drug Card Cost Share Information Individual/Family Deductible N/A N/A \$4,300/\$8,600 \$5,250/\$10,500 (incl \$7,000/\$14,000 (incl Individual/Family OOP Limit \$8,150/\$16,300 (incl ded) ded) ded) 0% 0% Co-Insurance 40% Office Visits Primary Care \$25 \$25 \$35 ded waived \$50 Specialist \$40 \$70 ded waived Maternity Prenatal/Postnatal No charge No charge No charge Care Chiropractic Care \$40 \$50 \$70 ded waived Inpatient Services \$500/admit Inpatient Hospital \$500/admit 40% after ded \$500/admit \$500/admit 40% after ded Mental Health Inpatient \$500/admit \$500/admit 40% after ded Substance Abuse Inpatient **Outpatient Services** Outpatient Facility \$300 \$300 40% after ded Lab/X-Ray PCP-\$25; SP-\$40 PCP-\$25: SP-\$50 PCP-\$35 ded waived: SP-\$70 ded waived Advanced Radiology \$40 \$50 \$70 ded waived \$25 \$25 \$35 ded waived Mental Health Outpatient \$25 \$25 \$35 ded waived Substance Abuse Outpatient **Emergency Care** Emergency Room \$350 (waived if \$350 (waived if \$600 (waived if admitted) admitted) admitted) after ded Ambulance \$150 \$150 \$300 after ded Urgent Care \$60 \$70 ded waived Recovery/Special Needs Home Health Care \$25; 40 visits/plan yr \$25; 40 visits/plan yr \$35 after ded; 40 visits/plan yr Skilled Nursing \$500/admit; 200 \$500/admit; 200 40% after ded; 200 days/plan yr days/plan yr days/plan yr Durable Medical Equipment 15% 15% 40% after ded \$747.52 \$642.32 Single 2 x 2 x \$717.62 2 x \$1,495.04 \$1,435.24 \$1,284.64 EE with Spouse 0 x 0 x 0 x EE with Child(ren) 0 x \$1,270.78 \$1,219.95 \$1,091.94 0 x 0 x \$2,130.43 \$2,045.22 \$1,830.61 Family 0 x 0 x 0 x Monthly Cost \$1,495.04 2 \$1,435.24 \$1,284.64 2 2 Annual Cost \$17,940.48 \$17,222.88 \$15,415.68

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HealthFirst HealthFirst HealthFirst HealthFirst Bronze Pro EPO (HSA Compatible) (HSA) Bronze 6850 Pro EPO (HSA Compatible) (HSA) (UCR=N/A)

	HealthFirst Silver 40/75/4700 Pro EPO (EPOc) (UCR=N/A)		HealthFirst Bronze Pro EPO (HSA Compatible) (HSA) (UCR=N/A)		HealthFirst Bronze 6850 Pro EPO (HSA Compatible) (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs						
Drug Card	20/60/110		50%/50%/50% IntDed		0%/0%/0% IntDed	
Cost Share Information						
Individual/Family Deductible	\$4,700/\$9,400		\$5,950/\$11,900		\$6,850/\$13,700	
Individual/Family OOP Limit	\$7,900/\$15,800 (incl ded)		\$6,900/\$13,800 (incl ded)		\$6,850/\$13,700 (incl ded)	
Co-Insurance	45%		50%		0%	
Office Visits						
Primary Care	\$40 ded waived		50% after ded		0% after ded	
Specialist	\$75 ded waived		50% after ded		0% after ded	
Maternity Prenatal/Postnatal Care	No charge		No charge		No charge	
Chiropractic Care	\$75 ded waived		50% after ded		0% after ded	
Inpatient Services						
Inpatient Hospital	45% after ded		50% after ded		0% after ded	
Mental Health Inpatient	45% after ded		50% after ded		0% after ded	
Substance Abuse Inpatient	45% after ded		50% after ded		0% after ded	
Outpatient Services						
Outpatient Facility	45% after ded		50% after ded		0% after ded	
Lab/X-Ray	PCP-\$40 ded waived; SP-\$75 ded waived		50% after ded		0% after ded	
Advanced Radiology	\$75 ded waived		50% after ded		0% after ded	
Mental Health Outpatient	\$40 ded waived		50% after ded		0% after ded	
Substance Abuse Outpatient	\$40 ded waived		50% after ded		0% after ded	
Emergency Care						
Emergency Room	\$600 (waived if admitted) after ded		50% after ded		0% after ded	
Ambulance	\$300 after ded		50% after ded		0% after ded	
Urgent Care	\$75 ded waived		50% after ded		0% after ded	
Recovery/Special Needs						
Home Health Care	\$40 after ded; 40 visits/plan yr		50% after ded; 40 visits/plan yr		0% after ded; 40 visits/plan yr	
Skilled Nursing	45% after ded; 200 days/plan yr		50% after ded; 200 days/plan yr		0% after ded; 200 days/plan yr	
Durable Medical Equipment	45% after ded		50% after ded		0% after ded	
Single	2 x \$624.97		2 x \$537.03		2 x \$508.57	,
EE with Spouse	0 x \$1,249.94		0 x \$1,074.06		0 x \$1,017.14	
EE with Child(ren)	0 x \$1,062.45		0 x \$912.95		0 x \$864.57	
Family	0 x \$1,781.16		0 x \$1,530.54		0 x \$1,449.42	
Monthly Cost	2 \$1,249.94		2 \$1,074.06		2 \$1,017.14	
Annual Cost	\$14,999.28		\$12,888.72		\$12,205.68	
The rates and henefits in this report a	are for discussion and estimation pu	urnages only and are not y	alid without approval from the ine		must be based on incurance or	union confirmation and final

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	HealthFirst Bronze 8150 Pro EPO (EPOc) (UCR=N/A)			
	In-Network	Out-Network		
Prescription Drugs				
Drug Card	0%/0%/0% IntDed			
Cost Share Information				
	\$8,150/\$16,300			
Individual/Family Deductible				
Individual/Family OOP Limit	\$8,150/\$16,300 (incl ded)			
Co-Insurance	0%			
Office Visits				
Primary Care	0% after ded			
Specialist	0% after ded			
Maternity Prenatal/Postnatal Care	No charge			
Chiropractic Care	0% after ded			
Inpatient Services				
Inpatient Hospital	0% after ded			
Mental Health Inpatient	0% after ded			
Substance Abuse Inpatient	0% after ded			
Outpatient Services				
Outpatient Facility	0% after ded			
Lab/X-Ray	0% after ded			
Advanced Radiology	0% after ded			
Mental Health Outpatient	0% after ded			
Substance Abuse Outpatient	0% after ded			
Emergency Care				
Emergency Room	0% after ded			
Ambulance	0% after ded			
Urgent Care	0% after ded			
Recovery/Special Needs				
Home Health Care	0% after ded; 40 visits/plan yr			
Skilled Nursing	0% after ded; 200 days/plan yr			
Durable Medical Equipment	0% after ded			
Single	2 x \$489.84	1		
EE with Spouse	0 x \$979.68	3		
EE with Child(ren)	0 x \$832.73	3		
Family	0 x \$1,396.04	1		
Monthly Cost	2 \$979.68			
Monthly Cost Annual Cost	2 \$979.68 \$11,756.16			
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