Health Plan Comparison Report (3P)

Prepared For: Healthfirst 2021 2nd qtr Pro Plus website

New York County, NY 10001

Prepared By: Clifford Grekin Inc. - (631)963-6020 Report ID: 38173025 SIC: 0000

Effective Date: 04/01/2021 Prepared On: 01/05/2021

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	HealthFirst Gold Pro Plus EPO (EPO) (UCR=N/A)		HealthFirst Gold 25/50/0 Pro Plus EPO (EPO) (UCR=N/A)		HealthFirst Silver Pro Plus EPO (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs						
Drug Card	10/50/85		10/50/85		20/60/110	
Cost Share Information						
Individual/Family Deductible	N/A		N/A		\$4,300/\$8,600	
Individual/Family OOP Limit	\$5,250/\$10,500 (incl ded)		\$7,000/\$14,000 (incl ded)		\$8,150/\$16,300 (incl ded)	
Co-Insurance	0%		0%		40%	
Office Visits						
Primary Care	\$25		\$25		\$35 ded waived	
Specialist	\$40		\$50		\$70 ded waived	
Maternity Prenatal/Postnatal Care	No charge		No charge		No charge	
Chiropractic Care	\$40		\$50		\$70 ded waived	
Inpatient Services						
Inpatient Hospital	\$500/admit		\$500/admit		40% after ded	
Mental Health Inpatient	\$500/admit		\$500/admit		40% after ded	
Substance Abuse Inpatient	\$500/admit		\$500/admit		40% after ded	
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	
Mental Health Outpatient	\$25		\$25		\$35 ded waived	
Substance Abuse Outpatient	\$25		\$25		\$35 ded waived	
Emergency Care						
Emergency Room	\$350 (waived if admitted)		\$350 (waived if admitted)		\$600 (waived if admitted) after ded	
Ambulance	\$150		\$150		\$300 after ded	
Urgent Care	\$60		\$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 days/plan yr		\$500/admit; 200 days/plan yr		40% after ded; 200 days/plan yr	
Durable Medical Equipment	15%		15%		40% after ded	
Single	2 x \$773.68		2 x \$742.73	<u> </u>	2 x \$664.80	
EE with Spouse	0 x \$1,547.36		0 x \$1,485.46	i	0 x \$1,329.60	
EE with Child(ren)	0 x \$1,315.26		0 x \$1,262.64		0 x \$1,130.16	
Family	0 x \$2,204.99		0 x \$2,116.78	1	0 x \$1,894.68	
Monthly Cost Annual Cost	2 \$1,547.36 \$18,568.32		2 \$1,485.46 \$17,825.52		2 \$1,329.60 \$15,955.20	

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HealthFirst HealthFirst HealthFirst Silver 40/75/4700 Pro Plus EPO (EPOc) Bronze Pro Plus EPO (HSA Compatible) Bronze 6850 Pro Plus EPO (HSA (UCR=N/A) (HSA) (UCR=N/A) Compatible) (HSA) (UCR=N/A) In-Network **Out-Network** In-Network **Out-Network** In-Network **Out-Network** Prescription Drugs 0%/0%/0% IntDed 20/60/110 Drug Card 50%/50%/50% IntDed Cost Share Information Individual/Family Deductible \$4,700/\$9,400 \$5,950/\$11,900 \$6,850/\$13,700 \$6,850/\$13,700 (incl Individual/Family OOP Limit \$7,900/\$15,800 (incl \$6,900/\$13,800 (incl ded) ded) 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 No charge Maternity Prenatal/Postnatal No charge No charge Care 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 45% after ded 50% after ded 0% after ded Substance Abuse Inpatient **Outpatient Services** Outpatient Facility 45% after ded 50% after ded 0% after ded Lab/X-Ray PCP-\$40 ded waived: 50% after ded 0% after ded SP-\$75 ded waived Advanced Radiology \$75 ded waived 50% after ded 0% after ded \$40 ded waived 50% after ded 0% after ded Mental Health Outpatient \$40 ded waived 50% after ded Substance Abuse Outpatient 0% after ded **Emergency Care** Emergency Room \$600 (waived if 50% after ded 0% after ded admitted) 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 50% after ded; 40 0% after ded; 40 visits/plan yr visits/plan yr visits/plan yr Skilled Nursing 45% after ded; 200 50% after ded; 200 0% after ded; 200 days/plan yr days/plan yr days/plan yr Durable Medical Equipment 45% after ded 50% after ded 0% after ded Single 2 x \$646.85 2 x \$555.82 2 x \$526.36 \$1,111.64 \$1,052.72 EE with Spouse 0 x \$1,293.70 0 x 0 x EE with Child(ren) 0 x \$1,099.65 \$944.89 0 x 0 x \$894.81 \$1,584.09 Family 0 x \$1,843.52 0 x 0 x \$1,500.13 \$1,293.70 2 \$1,111.64 \$1,052.72 Monthly Cost 2 2 Annual Cost \$13,339.68 \$15,524.40 \$12,632.64