Nassau County, NY 11565

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

# Health Plan Comparison Report (4L)

Effective Date: 04/01/2023 Prepared On: 03/16/2023

Report ID: 38873402

SIC: 0000

	Empire Connection Platinum Connection EPO 20/40 0% 6SS4 (EPO) (UCR=N/A)		Empire Connection Link Platinum Connection EPO 5/25 200 10% 6SS6 (EPOc) (UCR=N/A)		Empire Connection Platinum Connection EPO 15/35 300 10% 6SNK (EPOc) (UCR=N/A)		Empire Connection Gold Connection EPO 25/50 0% 6SR0 (EPO) (UCR=N/A)	
	In-Network	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		10/50/90/100 ded T2-3		10/35/70/100 ded T2-3		10/40/80/150 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		\$200/\$600 embedded		\$300/\$600 embedded		N/A	
Individual/Family OOP Limit	\$2,750/\$5,500		\$2,500/\$5,000 (incl ded)		\$3,200/\$6,400 (incl ded)		\$8,500/\$17,000	
Co-Insurance	0%		10%		10%		0%	
Office Visits								
Primary Care	\$20		\$5 ded waived		\$15 ded waived		\$25	
Specialist	\$40		\$25 ded waived		\$35 ded waived		\$50	
Inpatient Services								
Inpatient Hospital	\$500/admit		\$500/admit after ded		10% after ded		\$500/admit	
Mental Health Inpatient	\$500/admit		\$500/admit after ded		10% after ded		\$500/admit	
Outpatient Services							I	
Outpatient Facility	\$500		\$500 after ded		10% after ded		\$500	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50; OP-\$150		Lab: Office-\$5/\$25 ded waived (PCP/SP); OP- \$25 after ded; X-ray: Office-\$50 ded waived; OP-\$150 after ded		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	\$20		\$5 ded waived		\$15 ded waived		\$25	
Emergency Care								
Emergency Room	\$300		\$300 after ded		10% after ded		\$750	
Urgent Care	\$50		\$75 ded waived		\$50 ded waived		\$50	
Single	2 x \$1,232.19		2 x \$1,226.76		2 x \$1,206.93		2 x \$1,116.65	
EE with Spouse	0 x \$2,464.38		0 x \$2,453.52		0 x \$2,413.86		0 x \$2,233.30	
EE with Child(ren)	0 x \$2,094.72		0 x \$2,085.49		0 x \$2,051.78		0 x \$1,898.31	
Family	0 x \$3,511.74		0 x \$3,496.27		0 x \$3,439.75		0 x \$3,182.45	
Monthly Cost	2 \$2,464.38		2 \$2,453.52		2 \$2,413.86		2 \$2,233.30	
Annual Cost	\$29,572.56		\$29,442.24		\$28,966.32		\$26,799.60	

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	Empire Connection Gold Connection EPO 30/55 1000 0% 6SM1 (EPOc) (UCR=N/A)		Empire Connection Gold Connection EPO 25/45 1750 20% 6SP5 (EPOc) (UCR=N/A)		Empire Connection Gold Connection EPO 35/60 2250 30% 6SNG (EPOc) (UCR=N/A)		Empire Connection Link Silver Connection EPO 60/125 0% 6SM6 (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs			ĺ					
Drug Card	10/40/80/150 ded T2-3		10/40/80/150 ded T2-3		10/40/80/150 ded T2-3		10/50/90	
Cost Share Information								
Individual/Family Deductible	\$1,000/\$2,000 embedded		\$1,750/\$3,500 embedded		\$2,250/\$4,500 embedded		N/A	
Individual/Family OOP Limit	\$6,750/\$13,500 (incl ded)		\$6,000/\$12,000 (incl ded)		\$7,000/\$14,000 (incl ded)		\$9,100/\$18,200	
Co-Insurance	0%		20%		30%		0%	
Office Visits								
Primary Care	\$30 ded waived		\$25 ded waived		\$35 ded waived		\$60	
Specialist	\$55 ded waived		\$45 ded waived		\$60 ded waived		\$125	
Inpatient Services								
Inpatient Hospital	\$500/admit after ded		20% after ded		30% after ded		\$2,500/admit	
Mental Health Inpatient	\$500/admit after ded		20% after ded		30% after ded		\$2,500/admit	
Outpatient Services								
Outpatient Facility	\$250 after ded		\$250 after ded		\$300 after ded		\$1,000	
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: Office-\$60/\$125 (PCP/SP); OP-\$20; X-ray: \$150	
Mental Health Outpatient	\$30 ded waived		\$25 ded waived		\$35 ded waived		\$60	
Emergency Care								
Emergency Room	\$500 after ded		\$500 after ded		\$500 after ded		\$2,500	
Urgent Care	\$60 ded waived		\$60 ded waived		\$75 ded waived		\$125	
Single	2 x \$1,089.37		2 x \$1,045.18		2 x \$1,013.10		2 x \$993.02	
EE with Spouse	0 x \$2,178.74		0 x \$2,090.36		0 x \$2,026.20		0 x \$1,986.04	
EE with Child(ren)	0 x \$1,851.93		0 x \$1,776.81		0 x \$1,722.27		0 x \$1,688.13	
Family	0 x \$3,104.70		0 x \$2,978.76		0 x \$2,887.34		0 x \$2,830.11	
Monthly Cost	2 \$2,178.74		2 \$2,090.36		2 \$2,026.20		2 \$1,986.04	
Annual Cost	\$26,144.88		\$25,084.32		\$24,314.40		\$23,832.48	

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	Empire Connection Link Silver Connection EPO 50/100 4000 20% w/HSA WH Dep 29 6T9K (EPOc) (UCR=N/A)		Empire Connection Silver Connection EPO 20/50 3000 25% w/HSA 6SSL (HSA) (UCR=N/A)		Empire Connection Silver Connection EPO 40/70 3000 50% 6SP1 (EPOc) (UCR=N/A)		Empire Connection Link Silver Connection EPO 50/100 4000 20% w/HSA 6SM2 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/50/90 IntDed		10/50/90 IntDed		25/75/90/200 ded T2-3		10/50/90 IntDed	
Cost Share Information								
Individual/Family Deductible	\$4,000/\$8,000 embedded		\$3,000/\$6,000 embedded		\$3,000/\$6,000 embedded		\$4,000/\$8,000 embedded	
Individual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$7,450/\$14,900 (incl ded)		\$9,100/\$18,200 (incl ded)		\$7,000/\$14,000 (incl ded)	
Co-Insurance	20%		25%		50%		20%	
Office Visits								
Primary Care	\$50 after ded		\$20 after ded		\$40 ded waived		\$50 after ded	
Specialist	\$100 after ded		\$50 after ded		\$70 ded waived		\$100 after ded	
Inpatient Services							1	
Inpatient Hospital	\$1,500/admit after ded		\$1,500/admit after ded		50% after ded		\$1,500/admit after ded	
Mental Health Inpatient	\$1,500/admit after ded		\$1,500/admit after ded		50% after ded		\$1,500/admit after ded	
Outpatient Services								
Outpatient Facility	\$500 after ded		\$500 after ded		50% after ded		\$500 after ded	
Lab/X-Ray	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: 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	
Mental Health Outpatient	\$50 after ded		\$20 after ded		\$40 ded waived		\$50 after ded	
Emergency Care								
Emergency Room	\$500 after ded		\$500 after ded		50% after ded		\$500 after ded	
Urgent Care	\$100 after ded		\$100 after ded		\$75 ded waived		\$100 after ded	
Single	2 x \$901.10		2 x \$897.81		2 x \$896.05		2 x \$864.35	
EE with Spouse	0 x \$1,802.20		0 x \$1,795.62		0 x \$1,792.10		0 x \$1,728.70	
EE with Child(ren)	0 x \$1,531.87		0 x \$1,526.28		0 x \$1,523.29		0 x \$1,469.40	
Family	0 x \$2,568.14		0 x \$2,558.76		0 x \$2,553.74		0 x \$2,463.40	
Monthly Cost	2 \$1,802.20		2 \$1,795.62		2 \$1,792.10		2 \$1,728.70	
Annual Cost	\$21,626.40		\$21,547.44		\$21,505.20		\$20,744.40	

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	Empire Connection Bronze Connection EPO 20/50 6100 50% w/HSA 6SRN (HSA) (UCR=N/A)		Empire Com Bronze Connection EPO 20 6SNJ (HSA) (I	0/50 6800 50% w/HSA	Empire Connection Bronze Connection EPO 20/50 8450 50% 6SP3 (EPOc) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs							
Drug Card	50%/50%/50% IntDed		50%/50%/50% IntDed		50%/50%/50% IntDed		
Cost Share Information							
Individual/Family Deductible	\$6,100/\$12,200 embedded		\$6,800/\$13,600 embedded		\$8,450/\$16,900 embedded		
Individual/Family OOP Limit	\$7,450/\$14,900 (incl ded)		\$7,450/\$14,900 (incl ded)		\$9,100/\$18,200 (incl ded)		
Co-Insurance	50%		50%		50%		
Office Visits							
Primary Care	\$20 after ded		\$20 after ded		\$20 after ded		
Specialist	\$50 after ded		\$50 after ded		\$50 after ded		
Inpatient Services							
Inpatient Hospital	\$1,000/admit after ded		\$500/admit after ded		\$500/admit after ded		
Mental Health Inpatient	\$1,000/admit after ded		\$500/admit after ded		\$500/admit after ded		
Outpatient Services							
Outpatient Facility	\$500 after ded		\$500 after ded		\$500 after ded		
Lab/X-Ray	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	\$20 after ded		\$20 after ded		\$20 after ded		
Emergency Care							
Emergency Room Urgent Care	\$500 after ded \$100 after ded		\$300 after ded \$100 after ded		\$300 after ded \$100 after ded		
Single	2 x \$796.54		2 x \$791.62		2 x \$751.97		
EE with Spouse	0 x \$1,593.08		0 x \$1,583.24		0 x \$1,503.94		
EE with Child(ren)	0 x \$1,354.12		0 x \$1,345.75		0 x \$1,278.35		
Family	0 x \$2,270.14		0 x \$2,256.12		0 x \$2,143.11		
Monthly Cost	2 \$1,593.08		2 \$1,583.24		2 \$1,503.94		
Annual Cost	\$19,116.96		\$18,998.88		\$18,047.28		