Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 07/01/2023 Prepared On: 04/04/2023

Report ID: 38882794

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				1				
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				1				
Primary Care	\$20		\$5 ded waived		\$15 ded waived		\$25	
Specialist	\$40		\$25 ded waived		\$35 ded waived		\$50	
Inpatient Services				1				
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				1				
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				1			I	
Emergency Room	\$300		\$300 after ded		10% after ded		\$750	
Urgent Care	\$50		\$75 ded waived		\$50 ded waived		\$50	
Single	2 x \$1,260.61		2 x \$1,255.06	•	2 x \$1,234.77		2 x \$1,142.40	
EE with Spouse	0 x \$2,521.22		0 x \$2,510.12		0 x \$2,469.54		0 x \$2,284.80	
EE with Child(ren)	0 x \$2,143.04		0 x \$2,133.60		0 x \$2,099.11		0 x \$1,942.08	
Family	0 x \$3,592.74		0 x \$3,576.92		0 x \$3,519.09		0 x \$3,255.84	
Monthly Cost	2 \$2,521.22		2 \$2,510.12		2 \$2,469.54		2 \$2,284.80	
Annual Cost	\$30,254.64		\$30,121.44		\$29,634.48		\$27,417.60	

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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								
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			, , , , , , , , , , , , , , , , , , ,		1			
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 \$1,114.50		2 x \$1,069.28		2 x \$1,036.47		2 x \$1,015.93	
EE with Spouse	0 x \$2,229.00		0 x \$2,138.56		0 x \$2,072.94		0 x \$2,031.86	
EE with Child(ren)	0 x \$1,894.65		0 x \$1,817.78		0 x \$1,762.00		0 x \$1,727.08	
Family	0 x \$3,176.33		0 x \$3,047.45		0 x \$2,953.94		0 x \$2,895.40	
Monthly Cost	2 \$2,229.00		2 \$2,138.56		2 \$2,072.94		2 \$2,031.86	
Annual Cost	\$26,748.00		\$25,662.72		\$24,875.28		\$24,382.32	

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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								
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 Urgent Care	\$500 after ded \$100 after ded		\$500 after ded \$100 after ded		50% after ded \$75 ded waived		\$500 after ded \$100 after ded	
Single	2 x \$921.88		2 x \$918.52		2 x \$916.71		2 x \$884.29	
EE with Spouse	0 x \$1,843.76		0 x \$1,837.04		0 x \$1,833.42		0 x \$1,768.58	
EE with Child(ren)	0 x \$1,567.20		0 x \$1,561.48		0 x \$1,558.41		0 x \$1,503.29	
Family	0 x \$2,627.36		0 x \$2,617.78		0 x \$2,612.62		0 x \$2,520.23	
Monthly Cost Annual Cost	2 \$1,843.76 \$22,125.12		2 \$1,837.04 \$22,044.48		2 \$1,833.42 \$22,001.04		2 \$1,768.58 \$21,222.96	

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	Empire Conr Bronze Connection EPO 20 6SRN (HSA) (L	/50 6100 50% w/HSA	Empire Con Bronze Connection EPO 2 6SNJ (HSA) (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							
ndividual/Family Deductible	\$6,100/\$12,200 embedded		\$6,800/\$13,600 embedded		\$8,450/\$16,900 embedded		
ndividual/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		
npatient Services							
npatient 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							
Dutpatient Facility	\$500 after ded		\$500 after ded		\$500 after ded		
ab/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 Jrgent Care	\$500 after ded \$100 after ded		\$300 after ded \$100 after ded		\$300 after ded \$100 after ded		
Single	2 x \$814.91		2 x \$809.88		2 x \$769.31		
EE with Spouse	0 x \$1,629.82		0 x \$1,619.76		0 x \$1,538.62		
EE with Child(ren)	0 x \$1,385.35		0 x \$1,376.80		0 x \$1,307.83		
Family	0 x \$2,322.49		0 x \$2,308.16		0 x \$2,192.53		
Monthly Cost	2 \$1,629.82		2 \$1,619.76		2 \$1,538.62		
Annual Cost	\$19,557.84		\$19,437.12		\$18,463.44		