Prepared For : EmblemHealth 2015 1st Qtr Albany Albany County, NY 12007

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**Health Plan Comparison Report (4L)** 

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	EmblemHealth Platinum HMO 15/35 (HMO) (UCR=N/A	EmblemHealth Gold HMO 40/60 (HMO) (UCR=N/A)	EmblemHealth Silver HMO 35/55 (HMOc) (UCR=N/A)	EmblemHealth Bronze HMO HD6300 (HSA) (UCR=N/A)
	In-Network	In-Network	In-Network Out-Network	In-Network Out-Network
Prescription Drugs				
Drug Card	10/30/60	15/35/75/100 ded	15/35/75/100 ded	0%/0%/0% IntDed
Cost Share Information				
Individual/Family Deductible	N/A	N/A	\$2,000/\$4,000	\$6,300/\$12,600
Individual/Family OOP Limit	\$2,000/\$4,000	\$4,000/\$8,000	\$6,000/\$12,000 (incl ded)	\$6,300/\$12,600 (incl ded)
Co-Insurance	N/A	N/A	30%	0%
Office Visits				
Primary Care	\$15	\$40	\$35 ded waived	0% after ded
Specialist	\$35	\$60	\$55 ded waived	0% after ded
Inpatient Services				
Inpatient Hospital	\$500/admit	\$1,500/admit	30% after ded	0% after ded
Mental Health Inpatient	\$500/admit	\$1,500/admit	30% after ded	0% after ded
Outpatient Services				
Outpatient Facility	\$100	\$150	30% after ded	0% after ded
Lab/X-Ray	\$35	\$60	\$55 ded waived	0% after ded
Mental Health Outpatient	\$15	\$40	\$35 ded waived	0% after ded
Emergency Care				
Emergency Room	\$100 (waived if admitted)	\$200 (waived if admitted)	\$200 (waived if admitted) ded waived	0% after ded
Urgent Care	\$55	\$60	\$60 ded waived	0% after ded
Single	1 x \$683.76	1 x \$595.29	1 x \$528.30	1 x \$443.66
EE with Spouse	0 x \$1,367.52	0 x \$1,190.58	0 x \$1,056.60	0 x \$887.32
EE with Child(ren) Family	0 x \$1,162.39 1 x \$1,948.72	0 x \$1,011.99 1 x \$1,696.58	0 x \$898.11 1 x \$1,505.66	0 x \$754.22 1 x \$1,264.43
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Monthly Cost	2 \$2,632.48	2 \$2,291.87	2 \$2,033.96	2 \$1,708.09
Annual Cost	\$31,589.76	\$27,502.44	\$24,407.52	\$20,497.08