Prepared For: CareConnect 2015 1st qtr Long Island

Suffolk County, NY 11772

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

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

Prepared On: 11/17/2014 Report Id: 27176049

Effective Date : 01/01/2015 SIC : 0000

	North Shore-LIJ CareConnect Tradition Platinum 30 HRx (EPO) (UCR=N/A)		North Shore-LIJ CareConnect Standard Platinum EPO (EPO) (UCR=N/A)		North Shore-LIJ CareConnect Tradition Gold 30/50 HRx (EPOc) (UCR=N/A)		North Shore-LIJ CareConnect Tradition Gold 20/40 HRx (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/35/75/100 ded T2-3		10/30/60		15/35/75/100 ded T2-3		15/35/75/100 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		N/A		\$1,000/\$2,000		\$1,750/\$3,500	
Individual/Family OOP Limit	\$1,000/\$2,000		\$2,000/\$4,000		\$3,000/\$6,000 (incl ded)		\$4,000/\$8,000 (incl ded)	
Co-Insurance	N/A		N/A		10%		10%	
Office Visits								
Primary Care	\$30		\$15		\$30 ded waived		\$20 ded waived	
Specialist	\$30		\$35		\$50 ded waived		\$40 ded waived	
Inpatient Services								
Inpatient Hospital	\$500/admit		\$500/admit		10% after ded		10% after ded	
Mental Health Inpatient	\$500/admit		\$500/admit		10% after ded		10% after ded	
Outpatient Services								
Outpatient Facility	\$200		\$100		10% after ded		10% after ded	
Lab/X-Ray	\$30		\$35		\$50 ded waived		\$40 ded waived	
Mental Health Outpatient	\$30		\$15		\$30 ded waived		\$20 ded waived	
Emergency Care								
Emergency Room	\$200 (waived if admitted)		\$100 (waived if admitted)		\$200 (waived if admitted) ded waived		\$200 (waived if admitted) ded waived	
Urgent Care	\$30		\$55		\$50 ded waived		\$40 ded waived	
Single	1 x \$600.00		1 x \$592.00		1 x \$529.00		1 x \$521.00	
EE with Spouse	0 x \$1,200.00		0 x \$1,184.00		0 x \$1,058.00		0 x \$1,042.00	
EE with Child(ren) Family	0 x \$1,020.00 1 x \$1,710.00		0 x \$1,006.00 1 x \$1,687.00		0 x \$899.00 1 x \$1,508.00		0 x \$886.00 1 x \$1,485.00	
Monthly Cost Annual Cost	2 \$2,310.00 \$27,720.00		2 \$2,279.00 \$27,348.00		2 \$2,037.00 \$24,444.00		2 \$2,006.00 \$24,072.00	

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	North Shore-LIJ CareConnect Tradition Gold 40/60 HRx (EPO) (UCR=N/A)		North Shore-LIJ CareConnect Standard Gold EPO (EPOc) (UCR=N/A)		North Shore-LIJ CareConnect Tradition Gold Copay EPO (EPO) (UCR=N/A)		North Shore-LIJ CareConnect Tradition Silver 30/50 LRx (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/35/75/100 ded T2-3		10/35/70		15/35/75/100 ded		10/50/50%to\$250	
Cost Share Information								
Individual/Family Deductible	N/A		\$600/\$1,200		N/A		\$4,800/\$9,600	
Individual/Family OOP Limit	\$6,000/\$12,000		\$4,000/\$8,000 (incl ded)		\$6,350/\$12,700		\$6,600/\$13,200 (incl ded)	
Co-Insurance	N/A		N/A		N/A		10%	
Office Visits								
Primary Care	\$40		\$25 after ded		\$30		\$30 ded waived	
Specialist	\$60		\$40 after ded		\$50		\$50 ded waived	
Inpatient Services								
Inpatient Hospital	\$1,000/admit		\$1,000/admit after ded		\$500/day; \$1,500 max/admit		10% after ded	
Mental Health Inpatient	\$1,000/admit		\$1,000/admit after ded		\$500/day; \$1,500 max/admit		10% after ded	
Outpatient Services								
Outpatient Facility	\$300		\$100 after ded		\$300		10% after ded	
Lab/X-Ray	\$60		\$40 after ded		\$30/\$50		\$50 ded waived	
Mental Health Outpatient	\$40		\$25 after ded		\$30		\$30 ded waived	
Emergency Care								
Emergency Room	\$300 (waived if admitted)		\$150 (waived if admitted) after ded		\$350 (waived if admitted)		\$300 (waived if admitted) ded waived	
Urgent Care	\$60		\$60 after ded		\$50		\$50 ded waived	
Single	1 x \$518.00		1 x \$511.00		1 x \$504.00		1 x \$471.00	
EE with Spouse	0 x \$1,036.00		0 x \$1,022.00		0 x \$1,008.00		0 x \$942.00	
EE with Child(ren)	0 x \$881.00		0 x \$869.00		0 x \$857.00		0 x \$801.00	
Family	1 x \$1,476.00		1 x \$1,456.00		1 x \$1,436.00		1 x \$1,342.00	
Monthly Cost	2 \$1,994.00		2 \$1,967.00		2 \$1,940.00		2 \$1,813.00	
Annual Cost	\$23,928.00		\$23,604.00		\$23,280.00		\$21,756.00	

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In-Network Prescription Drugs Drug Card Cost Share Information Individual/Family Deductible Individual/Family OOP Limit Co-Insurance N/A Office Visits Primary Care Specialist Inpatient Services Inpatient Hospital Mental Health Inpatient  In-Network \$2,000/\$4,000 \$5,500/\$11,000 ( \$5,500/\$11,000	rk Out-Network		North Shore-LIJ CareConnect Silver HSA 100% (HSA) (UCR=N/A)		North Shore-LIJ CareConnect Bronze HSA 70% (HSA) (UCR=N/A)		North Shore-LIJ CareConnect Bronze HSA 100% (HSA) (UCR=N/A)	
Drug Card 10/35/70  Cost Share Information Individual/Family Deductible   \$2,000/\$4,000 Individual/Family OOP Limit   \$5,500/\$11,000 (  Co-Insurance   N/A    Office Visits   \$30 after ded    Specialist   \$50 after ded    Inpatient Services   \$1,500/admit after    Mental Health Inpatient   \$1,500/admit after		In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Cost Share Information Individual/Family Deductible Individual/Family OOP Limit  Co-Insurance  N/A  Office Visits  Primary Care  Specialist  Inpatient Services Inpatient Hospital  Mental Health Inpatient  \$1,500/admit after  \$								
Individual/Family Deductible Individual/Family OOP Limit  Co-Insurance  N/A  Office Visits  Primary Care  Specialist  Inpatient Services Inpatient Hospital  Mental Health Inpatient  \$2,000/\$4,000  \$5,500/\$11,000 (  \$5,500/\$11,000 (  \$5,500/\$11,000 (  \$5,500/\$11,000 (  \$1,500/admit after  \$1,500/admit after  \$1,500/admit after		0%/0%/0% IntDed		15/35/75 IntDed		0%/0%/0% IntDed		
Individual/Family OOP Limit \$5,500/\$11,000 (  Co-Insurance N/A  Office Visits  Primary Care \$30 after ded  Specialist \$50 after ded  Inpatient Services  Inpatient Hospital \$1,500/admit after  Mental Health Inpatient \$1,500/admit after								
Co-Insurance  N/A  Office Visits  Primary Care \$30 after ded  Specialist \$50 after ded  Inpatient Services  Inpatient Hospital \$1,500/admit after  Mental Health Inpatient \$1,500/admit after		\$3,000/\$6,000		\$3,400/\$6,800		\$6,000/\$12,000		
Office Visits Primary Care \$30 after ded Specialist \$50 after ded Inpatient Services Inpatient Hospital \$1,500/admit after Mental Health Inpatient \$1,500/admit after	incl ded)	\$3,000/\$6,000 (incl ded)		\$6,350/\$12,700 (incl ded)		\$6,000/\$12,000 (incl ded)		
Primary Care \$30 after ded Specialist \$50 after ded Inpatient Services Inpatient Hospital \$1,500/admit after Mental Health Inpatient \$1,500/admit after		0%		30%		0%		
Specialist \$50 after ded  Inpatient Services Inpatient Hospital \$1,500/admit after  Mental Health Inpatient \$1,500/admit after								
Inpatient Services Inpatient Hospital \$1,500/admit after  Mental Health Inpatient \$1,500/admit after		0% after ded		30% after ded		0% after ded		
Inpatient Hospital \$1,500/admit after  Mental Health Inpatient \$1,500/admit after		0% after ded		30% after ded		0% after ded		
Mental Health Inpatient \$1,500/admit after								
	er ded	0% after ded		30% after ded		0% after ded		
Outpatient Services	er ded	0% after ded		30% after ded		0% after ded		
Outpatient Facility \$100 after ded		0% after ded		30% after ded		0% after ded		
Lab/X-Ray \$50 after ded		0% after ded		30% after ded		0% after ded		
Mental Health Outpatient \$30 after ded		0% after ded		30% after ded		0% after ded		
Emergency Care								
Emergency Room \$150 (waived if a after ded	dmitted)	0% after ded		30% after ded		0% after ded		
Urgent Care \$70 after ded		0% after ded		30% after ded		0% after ded		
Single 1 x	\$448.00	1 x \$439.00	I	1 x \$381.00		1 x \$368.00		
	\$896.00	0 x \$878.00		0 x \$762.00		0 x \$736.00		
` '	\$762.00 1.377.00	0 x \$746.00		0 x \$648.00		0 x \$626.00		
Family 1 x \$	1,277.00	1 x \$1,251.00		1 x \$1,086.00		1 x \$1,049.00		
Monthly Cost 2 \$	1,725.00	2 \$1,690.00		2 \$1,467.00		2 \$1,417.00		
Annual Cost \$20	0,700.00	\$20,280.00		\$17,604.00		\$17,004.00		