Prepared For : CareConnect 2015 2nd qtr NY City region Queens County, NY 11357

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

Health Plan Comparison Report (4L)

Prepared On: 2/2/2015 F

Report Id: 27810283

SIC: 0000

Effective Date : 04/01/2015

| | 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 \$565.00 | | 1 x \$558.00 | | 1 x \$497.00 | | 1 x \$490.00 | |
| EE with Spouse | 0 x \$1,130.00 | | 0 x \$1,116.00 | | 0 x \$994.00 | | 0 x \$980.00 | |
| EE with Child(ren) | 0 x \$961.00 | | 0 x \$949.00 | | 0 x \$845.00 | | 0 x \$833.00 | |
| Family | 1 x \$1,610.00 | | 1 x \$1,590.00 | | 1 x \$1,416.00 | | 1 x \$1,397.00 | |
| Monthly Cost | 2 \$2,175.00 | | 2 \$2,148.00 | | 2 \$1,913.00 | | 2 \$1,887.00 | |
| Annual Cost | \$26,100.00 | | \$25,776.00 | | \$22,956.00 | | \$22,644.00 | |

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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 \$487.00 | | 1 x \$481.00 | | 1 x \$474.00 | | 1 x \$444.00 | |
| EE with Spouse | 0 x \$974.00 | | 0 x \$962.00 | | 0 x \$948.00 | | 0 x \$888.00 | |
| EE with Child(ren) | 0 x \$828.00 | | 0 x \$818.00 | | 0 x \$806.00 | | 0 x \$755.00 | |
| Family | 1 x \$1,388.00 | | 1 x \$1,371.00 | | 1 x \$1,351.00 | | 1 x \$1,265.00 | |
| Monthly Cost | 2 \$1,875.00 | | 2 \$1,852.00 | | 2 \$1,825.00 | | 2 \$1,709.00 | |
| Annual Cost | \$22,500.00 | | \$22,224.00 | | \$21,900.00 | | \$20,508.00 | |

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| | North Shore-LIJ CareConnect Standard Silver EPO (EPOc) (UCR=N/A) | | 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) | |
|------------------------------|---|-------------|--|-------------|---|-------------|--|-------------|
| December 2 | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network |
| Prescription Drugs | 10/05/70 | | 00/ 100/ 100/ 1 . 5 | | 45/05/75 40 | | 00/ 100/ 100/ 1 . D | |
| Drug Card | 10/35/70 | | 0%/0%/0% IntDed | | 15/35/75 IntDed | | 0%/0%/0% IntDed | |
| Cost Share Information | | | | | | | | |
| Individual/Family Deductible | \$2,000/\$4,000 | | \$3,000/\$6,000 | | \$3,400/\$6,800 | | \$6,000/\$12,000 | |
| Individual/Family OOP Limit | \$5,500/\$11,000 (incl ded) | | \$3,000/\$6,000 (incl ded) | | \$6,350/\$12,700 (incl ded) | | \$6,000/\$12,000 (incl ded) | |
| Co-Insurance | N/A | | 0% | | 30% | | 0% | |
| Office Visits | | | | | | | | |
| Primary Care | \$30 after ded | | 0% after ded | | 30% after ded | | 0% after ded | |
| Specialist | \$50 after ded | | 0% after ded | | 30% after ded | | 0% after ded | |
| Inpatient Services | | | | | | | | |
| Inpatient Hospital | \$1,500/admit after ded | | 0% after ded | | 30% after ded | | 0% after ded | |
| Mental Health Inpatient | \$1,500/admit after ded | | 0% after ded | | 30% after ded | | 0% after ded | |
| Outpatient Services | | | | | | | | |
| 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 admitted) after ded | | 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 \$422.00 | | 1 x \$413.0 | 0 | 1 x \$359.00 | | 1 x \$347.00 | <u> </u> |
| EE with Spouse | 0 x \$844.00 | | 0 x \$826.0 | | 0 x \$718.00 | | 0 x \$694.00 | |
| EE with Child(ren) | 0 x \$717.00 | | 0 x \$702.00 | | 0 x \$610.00 | | 0 x \$590.00 | |
| Family | 1 x \$1,203.00 | | 1 x \$1,177.0 | Ü | 1 x \$1,023.00 | | 1 x \$989.00 | |
| Monthly Cost | 2 \$1,625.00 | | 2 \$1,590.0 | 0 | 2 \$1,382.00 | | 2 \$1,336.00 | |
| Annual Cost | \$19,500.00 | | \$19,080.00 | | \$16,584.00 | | \$16,032.00 | |