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

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Health Plan Comparison Report (4L)

Prepared On: 2/4/2015 Re

Report Id: 27827351

Effective Date : 04/01/2015 SIC : 0000

	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 \$696.75	1 x \$606.60	1 x \$538.34	1 x \$452.09
EE with Spouse	0 x \$1,393.50	0 x \$1,213.20	0 x \$1,076.68	0 x \$904.18
EE with Child(ren)	0 x \$1,184.48	0 x \$1,031.22	0 x \$915.17	0 x \$768.55
Family	1 x \$1,985.75	1 x \$1,728.82	1 x \$1,534.27	1 x \$1,288.45
Monthly Cost	2 \$2,682.50	2 \$2,335.42	2 \$2,072.61	2 \$1,740.54
Annual Cost	\$32,190.00	\$28,025.04	\$24,871.32	\$20,886.48