Prepared For : Emblem 2016 1st qtr Nassau Suffolk Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

 Prepared On : 10/29/2015
 Report Id : 29482657

 Effective Date : 01/01/2016
 SIC : 0000

	EmblemHealth Platinum HMO 15/35 (HMO) (U	EmblemHealth ICR=N/A) Gold HMO 40/60 (HMOc) (UCR=N/A)	EmblemHealth Silver HMO 35/55 (HMOc) (UCR=N/A)	EmblemHealth Bronze HMO HD6300 (HSA) (UCR=N/A)
	In-Network	In-Network Out-Network	In-Network Out-Network	In-Network Out-Network
Prescription Drugs	III-INCLWOIR			
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	\$200/\$400	\$3,000/\$6,000	\$6,300/\$12,600
Individual/Family OOP Limit	\$2,000/\$4,000	\$5,500/\$11,000 (incl ded)	\$6,000/\$12,000 (incl ded)	\$6,300/\$12,600 (incl ded)
Co-Insurance	N/A	0%	30%	0%
Office Visits				
Primary Care	\$15	\$40 after ded	\$35 ded waived	0% after ded
Specialist	\$35	\$60 after ded	\$55 ded waived	0% after ded
Inpatient Services	1 · · · · · · · · · · · · · · · · · · ·			
Inpatient Hospital	\$500/admit	\$1,500/admit after ded	30% after ded	0% after ded
Mental Health Inpatient	\$500/admit	\$1,500/admit after ded	30% after ded	0% after ded
Outpatient Services				
Outpatient Facility	\$100	\$150 after ded	30% after ded	0% after ded
Lab/X-Ray	\$35	\$60 after ded	\$55 ded waived	0% after ded
Mental Health Outpatient	\$15	\$40 after ded	\$35 ded waived	0% after ded
Emergency Care				
Emergency Room	\$100 (waived if admitted)	\$200 (waived if admitted) after ded	\$200 (waived if admitted) ded waived	0% after ded
Urgent Care	\$55	\$60 after ded	\$60 ded waived	0% after ded
Single	1 x \$887.52	1 x \$726.24	1 x \$645.71	1 x \$524.14
EE with Spouse	0 x \$1,775.04	0 x \$1,452.48	0 x \$1,291.42	0 x \$1,048.28
EE with Child(ren)	0 x \$1,508.78	0 x \$1,234.61	0 x \$1,097.71	0 x \$891.04
Family	1 x \$2,529.43	1 x \$2,069.78	1 x \$1,840.27	1 x \$1,493.80
Monthly Cost	2 \$3,416.95	2 \$2,796.02	2 \$2,485.98	2 \$2,017.94
Annual Cost	\$41,003.40	\$33,552.24	\$29,831.76	\$24,215.28

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment. Rx Legend: Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible