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

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

Prepared On: 2/2/2016

Report Id: 30340810

SIC: 0000

Effective Date : 04/01/2016

Prescription Drugs  Drug Card 10	In-Network 0/30/60	Out-Network	In-Network					CareConnect Value Platinum (EPOc) (UCR=N/A)	
	0/30/60			Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Drug Card 10.	0/30/60			ı					
			15/35/75/100 ded T2-3		15/35/75/100 ded T2-3		0/50/50%		
Cost Share Information	·				,				
Individual/Family Deductible N//	/A		N/A		N/A		N/A		
Individual/Family OOP Limit \$2	2,000/\$4,000		\$1,000/\$2,000		\$1,000/\$2,000		\$3,000/\$6,000		
Co-Insurance N/A	/A		N/A		N/A		10%		
Office Visits									
Primary Care \$1	15		\$30		\$30		\$20		
Specialist \$3	35		\$30		\$30		\$30		
Inpatient Services									
Inpatient Hospital \$5	500/admit		\$500/admit		\$500/admit		10%		
Mental Health Inpatient \$5	500/admit		\$500/admit		\$500/admit		10%		
Outpatient Services	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \								
Outpatient Facility \$1	100		\$200		\$200		10%		
Lab/X-Ray \$3:	35		\$30		\$30		Lab-No charge; X-ray-\$40		
Mental Health Outpatient \$1	15		\$30		\$30		No charge		
Emergency Care							i to onargo		
	100 (waived if admitted)		\$200 (waived if admitted)		\$200 (waived if admitted)		\$250 (waived if admitted)		
Urgent Care \$5:	55		\$30		\$30		\$75		
Single	1 x \$585.00		1 x \$593.00		1 x \$699.00		1 x \$497.00		
EE with Spouse	0 x \$1,170.00		0 x \$1,186.00		0 x \$1,398.00		0 x \$995.00		
EE with Child(ren)	0 x \$995.00		0 x \$1,008.00		0 x \$1,188.00		0 x \$845.00		
Family	1 x \$1,667.00		1 x \$1,690.00		1 x \$1,992.00		1 x \$1,417.00		
Monthly Cost	2 \$2,252.00		2 \$2,283.00		2 \$2,691.00		2 \$1,914.00		
Annual Cost	\$27,024.00		\$27,396.00		\$32,292.00		\$22,968.00		

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	CareConnect Value Platinum Access (EPOc) (UC	CareConnect R=N/A) Standard Gold (EPOc) (UCR=N/A)	CareConnect Gold Copay Plan (EPO) (UCR=N/A)	CareConnect Gold Copay Plan Access (EPO) (UCR=N/A)	
	In-Network Out-Netw	ork In-Network Out-Network	In-Network Out-Network	In-Network Out-Network	
Prescription Drugs					
Drug Card	0/50/50%	10/35/70	15/35/75/100 ded	15/35/75/100 ded T2-3	
Cost Share Information				'	
Individual/Family Deductible	N/A	\$600/\$1,200	N/A	N/A	
Individual/Family OOP Limit	\$3,000/\$6,000	\$4,000/\$8,000 (incl ded)	\$6,350/\$12,700	\$6,350/\$12,700	
Co-Insurance	10%	N/A	N/A	N/A	
Office Visits			· ·	· ·	
Primary Care	\$20	\$25 after ded	\$30	\$30	
Specialist	\$30	\$40 after ded	\$50	\$50	
Inpatient Services			· ·		
Inpatient Hospital	10%	\$1,000/admit after ded	\$500/day; \$1,500 max/admit	\$500/day; \$1,500 max/admit	
Mental Health Inpatient	10%	\$1,000/admit after ded	\$500/day; \$1,500 max/admit	\$500/day; \$1,500 max/admit	
Outpatient Services					
Outpatient Facility	10%	\$100 after ded	\$300	\$300	
Lab/X-Ray	Lab-No charge; X-ray-\$40	\$40 after ded	\$50	\$50	
Mental Health Outpatient	No charge	\$25 after ded	\$30	\$30	
Emergency Care	-				
Emergency Room	\$250 (waived if admitted)	\$150 (waived if admitted) after ded	\$350 (waived if admitted)	\$350 (waived if admitted)	
Urgent Care	\$75	\$60 after ded	\$50	\$50	
Single	1 x \$587.00	1 x \$505.00	1 x \$497.00	1 x \$587.00	
EE with Spouse	0 x \$1,174.00	0 x \$1,011.00	0 x \$995.00	0 x \$1,174.00	
EE with Child(ren)	0 x \$998.00	0 x \$859.00	0 x \$845.00	0 x \$998.00	
Family	1 x \$1,673.00	1 x \$1,440.00	1 x \$1,417.00	1 x \$1,673.00	
Monthly Cost	2 \$2,260.00	2 \$1,945.00	2 \$1,914.00	2 \$2,260.00	
Annual Cost	\$27,120.00	\$23,340.00	\$22,968.00	\$27,120.00	

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	CareConnect Tradition Gold 30/50 (EPOc) (UCR=N/A)			CareConnect ue Gold 20/50 (EPOc) (UCR=N/A) Val		CareConnect Value Gold 20/50 Access (EPOc) (UCR=N/A)		CareConnect Value Gold 45/45 (EPOc) (UCR=N/A)	
Prescription Drugs	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
	15/25/75/100 4-4 70 2		0/50/500/ 1-+D- 4 T2		0/50/500/ 1-+D- 4 T2		0/50/500/ 154D - 4 T2		
Drug Card	15/35/75/100 ded T2-3		0/50/50% IntDed T3		0/50/50% IntDed T3		0/50/50% IntDed T3		
Cost Share Information									
Individual/Family Deductible	\$1,000/\$2,000		\$500/\$1,000		\$500/\$1,000		\$750/\$1,500		
Individual/Family OOP Limit	\$3,000/\$6,000 (incl ded)		\$3,750/\$7,500 (incl ded)		\$3,750/\$7,500 (incl ded)		\$6,000/\$12,000 (incl ded)		
Co-Insurance	10%		20%		20%		10%		
Office Visits									
Primary Care	\$30 ded waived		\$20 ded waived		\$20 ded waived		\$45 ded waived		
Specialist	\$50 ded waived		\$50 ded waived		\$50 ded waived		\$45 ded waived		
Inpatient Services									
Inpatient Hospital	10% after ded		20% after ded		20% after ded		\$250/day ded waived; \$2,500 max/admit		
Mental Health Inpatient	10% after ded		20% after ded		20% after ded		10% after ded		
Outpatient Services									
Outpatient Facility	10% after ded		20% after ded		20% after ded		\$250 after ded		
Lab/X-Ray	Lab-10% after ded; X-ray- \$30 ded waived		Lab-\$40 ded waived; X-ray-\$60 ded waived		Lab-\$40 ded waived; X-ray-\$60 ded waived		Lab-No charge; X-ray-\$90 ded waived		
Mental Health Outpatient	\$30 ded waived		No charge		No charge		No charge		
Emergency Care					3				
Emergency Room	\$200 (waived if admitted) ded waived		\$250 (waived if admitted) ded waived		\$250 (waived if admitted) ded waived		\$250 (waived if admitted) ded waived		
Urgent Care	\$50 ded waived		\$75 ded waived		\$75 ded waived		\$75 ded waived		
Single	1 x \$522.00		1 x \$423.00		1 x \$499.00		1 x \$423.00		
EE with Spouse	0 x \$1,045.00		0 x \$845.00		0 x \$999.00		0 x \$845.00		
EE with Child(ren)	0 x \$888.00		0 x \$718.00		0 x \$849.00		0 x \$718.00		
Family	1 x \$1,489.00		1 x \$1,204.00		1 x \$1,423.00		1 x \$1,204.00		
Monthly Cost	2 \$2,011.00		2 \$1,627.00		2 \$1,922.00		2 \$1,627.00		
Annual Cost	\$24,132.00		\$19,524.00		\$23,064.00		\$19,524.00		

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	CareConnect Value Gold 45/45 Access (EPOc) (UCR=N/A)			ver (EPOc) (UCR=N/A)  Tradition Silver 40			CareCor Tradition Silver 40/6 (UCR=	0 Access (EPOc)
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	0/50/50% IntDed T3		10/35/70		15/35/75/100 ded T2-3		15/35/75/100 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$750/\$1,500		\$2,000/\$4,000		\$4,000/\$8,000		\$4,000/\$8,000	
Individual/Family OOP Limit	\$6,000/\$12,000 (incl ded)		\$5,500/\$11,000 (incl ded)		\$6,600/\$13,200 (incl ded)		\$6,600/\$13,200 (incl ded)	
Co-Insurance	10%		N/A		20%		20%	
Office Visits								
Primary Care	\$45 ded waived		\$30 after ded		\$40 ded waived		\$40 ded waived	
Specialist	\$45 ded waived		\$50 after ded		\$60 ded waived		\$60 ded waived	
Inpatient Services	·							
Inpatient Hospital	\$250/day ded waived; \$2,500 max/admit		\$1,500/admit after ded		20% after ded		20% after ded	
Mental Health Inpatient	10% after ded		\$1,500/admit after ded		20% after ded		20% after ded	
Outpatient Services			·				'	
Outpatient Facility	\$250 after ded		\$100 after ded		\$350 ded waived		\$350 ded waived	
Lab/X-Ray	Lab-No charge; X-ray-\$90 ded waived		\$50 after ded		Lab-\$60 ded waived; X-ray-\$40 ded waived		Lab-\$60 ded waived; X-ray-\$40 ded waived	
Mental Health Outpatient	No charge		\$30 after ded		\$40 ded waived		\$40 ded waived	
Emergency Care								
Emergency Room	\$250 (waived if admitted) ded waived		\$150 (waived if admitted) after ded		\$350 (waived if admitted) ded waived		\$350 (waived if admitted) ded waived	
Urgent Care	\$75 ded waived		\$70 after ded		\$60 ded waived		\$60 ded waived	
Single	1 x \$499.00		1 x \$442.00		1 x \$465.00		1 x \$549.00	
EE with Spouse	0 x \$999.00		0 x \$884.00		0 x \$930.00		0 x \$1,097.00	
EE with Child(ren)	0 x \$849.00		0 x \$751.00		0 x \$790.00		0 x \$933.00	
Family	1 x \$1,423.00		1 x \$1,259.00		1 x \$1,325.00		1 x \$1,564.00	
Monthly Cost	2 \$1,922.00		2 \$1,701.00		2 \$1,790.00		2 \$2,113.00	
Annual Cost	\$23,064.00		\$20,412.00		\$21,480.00		\$25,356.00	
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	CareConnect Value Silver (EPOc) (UCR=N/A)		CareConnect Value Silver Access (EPOc) (UCR=N/A)		CareConnect Silver HSA 100% (HSA) (UCR=N/A)		CareConnect Silver HSA 100% Access (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	0/50/50% IntDed T3		0/50/50% IntDed T3		0%/0%/0% IntDed		0%/0%/0% IntDed	
Cost Share Information							·	
Individual/Family Deductible	\$2,250/\$4,500		\$2,250/\$4,500		\$3,400/\$6,800		\$3,400/\$6,800	
Individual/Family OOP Limit	\$6,850/\$13,700 (incl ded)		\$6,850/\$13,700 (incl ded)		\$3,400/\$6,800 (incl ded)		\$3,400/\$6,800 (incl ded)	
Co-Insurance 2	20%		20%		0%		0%	
Office Visits								
Primary Care	\$35 ded waived		\$35 ded waived		0% after ded		0% after ded	
Specialist	\$65 ded waived		\$65 ded waived		0% after ded		0% after ded	
Inpatient Services								
Inpatient Hospital	20% after ded		20% after ded		0% after ded		0% after ded	
Mental Health Inpatient	20% after ded		20% after ded		0% after ded		0% after ded	
Outpatient Services								
Outpatient Facility 2	20% after ded		20% after ded		0% after ded		0% after ded	
Lab/X-Ray	\$75 ded waived		\$75 ded waived		0% after ded		0% after ded	
Mental Health Outpatient	No charge		No charge		0% after ded		0% after ded	
Emergency Care	. to onargo		i to dilaige		o to union uou		o 70 ano. aoa	
Emergency Room	\$250 (waived if admitted) after ded		\$250 (waived if admitted) after ded		0% after ded		0% after ded	
Urgent Care	\$75 ded waived		\$75 ded waived		0% after ded		0% after ded	
Single	1 x \$397.00		1 x \$469.00		1 x \$434.00		1 x \$511.00	
EE with Spouse	0 x \$795.00		0 x \$938.00		0 x \$867.00		0 x \$1,023.00	
EE with Child(ren)	0 x \$676.00		0 x \$797.00		0 x \$737.00		0 x \$869.00	
Family	1 x \$1,133.00		1 x \$1,337.00		1 x \$1,236.00		1 x \$1,457.00	
Monthly Cost	2 \$1,530.00		2 \$1,806.00		2 \$1,670.00		2 \$1,968.00	
Annual Cost	\$18,360.00		\$21,672.00		\$20,040.00		\$23,616.00	

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

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	CareConnect Standard Bronze (EPOc) (UCR=N/A)		CareCon Bronze HSA 100% (		CareConnect Bronze HSA 70% Access (HSA) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs							
Drug Card	10/35/70 IntDed		0%/0%/0% IntDed		15/35/75 IntDed		
Cost Share Information							
Individual/Family Deductible	\$3,500/\$7,000		\$6,000/\$12,000		\$4,450/\$8,900		
Individual/Family OOP Limit	\$6,850/\$13,700 (incl ded)		\$6,000/\$12,000 (incl ded)		\$6,450/\$12,900 (incl ded)		
Co-Insurance	50%		0%		30%		
Office Visits							
Primary Care	50% after ded		0% after ded		30% after ded		
Specialist	50% after ded		0% after ded		30% after ded		
Inpatient Services							
Inpatient Hospital	50% after ded		0% after ded		30% after ded		
Mental Health Inpatient	50% after ded		0% after ded		30% after ded		
Outpatient Services							
Outpatient Facility	50% after ded		0% after ded		30% after ded		
Lab/X-Ray	50% after ded		0% after ded		30% after ded		
Mental Health Outpatient	50% after ded		0% after ded		30% after ded		
Emergency Care							
Emergency Room	50% after ded		0% after ded		30% after ded		
Urgent Care	50% after ded		0% after ded		30% after ded		
Single	1 x \$378.00		1 x \$363.00		1 x \$444.00		
EE with Spouse	0 x \$756.00		0 x \$726.00		0 x \$888.00		
EE with Child(ren)	0 x \$643.00		0 x \$617.00		0 x \$754.00		
Family	1 x \$1,078.00		1 x \$1,035.00		1 x \$1,265.00		
Marrable Oasa	0 #1450.00		0 44 000 00		0 44 700 00		
Monthly Cost	2 \$1,456.00		2 \$1,398.00		2 \$1,709.00		
Annual Cost	\$17,472.00		\$16,776.00		\$20,508.00		