New York County, NY 10001

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

Health Plan Comparison Report (4L)

Effective Date: 10/01/2016

Prepared On: 07/05/2016

SIC: 0000

	CareConnect		CareConnect		CareConnect		CareConnect	
	Standard F	Platinum	Tradition Platir	num 30/30 HRx	Tradition Platinur	n 30/30 Access	Value Pl	atinum
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/30/60		15/35/75/100 ded T2-3		15/35/75/100 ded T2-3		0/50/50%to\$500	
Cost Share Information								
Individual/Family Deductible	N/A		N/A		N/A		N/A	
Individual/Family OOP Limit	\$2,000/\$4,000		\$1,000/\$2,000		\$1,000/\$2,000		\$3,000/\$6,000	
Co-Insurance Office Visits	N/A		N/A		N/A		10%	
Primary Care	\$15		\$30		\$30		\$20	
Specialist	\$35		\$30		\$30		\$30	
Inpatient Services	400				400			
Inpatient Hospital	\$500/admit		\$500/admit		\$500/admit		10%	
	,							
Mental Health Inpatient	\$500/admit		\$500/admit		\$500/admit		10%	
Outpatient Services								
Outpatient Facility	\$100		\$200		\$200		10%	
Lab/X-Ray	\$35		\$30		\$30		Lab-No charge; X-ray-\$40	
Mental Health Outpatient	\$15		\$30		\$30		No charge	
Emergency Care								
Emergency Room	\$100 (waived if admitted)		\$200 (waived if admitted)		\$200 (waived if admitted)		\$250 (waived if admitted)	
Urgent Care	\$55		\$30		\$30		\$75	
Single	1 x \$595.00		1 x \$603.00	ı	1 x \$711.00		1 x \$506.00	
EE with Spouse	0 x \$1,190.00		0 x \$1,207.00		0 x \$1,422.00		0 x \$1,012.00	
EE with Child(ren)	0 x \$1,012.00		0 x \$1,026.00		0 x \$1,209.00		0 x \$860.00	
Family	1 x \$1,696.00		1 x \$1,720.00		1 x \$2,027.00		1 x \$1,442.00	
Monthly Cost	2 \$2,291.00		2 \$2,323.00		2 \$2,738.00		2 \$1,948.00	
Annual Cost	\$2,291.00		\$27,876.00		\$32,856.00		2 \$1,948.00 \$23,376.00	
Ailluai Cust	\$27,492.00		φ27,670.00		\$32,830.00		\$23,370.00	

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	CareConnect	CareConnect	CareConnect	CareConnect	
	Value Platinum Access	Standard Gold	Gold Copay Plan	Gold Copay Plan Access	
	In-Network Out-Netw	ork In-Network Out-Network	In-Network Out-Network	In-Network Out-Network	
Prescription Drugs					
Drug Card	0/50/50%to\$500	10/35/70	15/35/75/100 ded	15/35/75/100 ded	
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	400	tos 6 1 1	***	200	
Primary Care	\$20	\$25 after ded	\$30	\$30	
Specialist	\$30	\$40 after ded	\$50	\$50	
Inpatient Services				A	
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 \$597.00	1 x \$514.00	1 x \$506.00	1 x \$597.00	
EE with Spouse	0 x \$1,194.00	0 x \$1,028.00	0 x \$1,012.00	0 x \$1,194.00	
EE with Child(ren)	0 x \$1,015.00	0 x \$874.00	0 x \$860.00	0 x \$1,015.00	
Family	1 x \$1,702.00	1 x \$1,465.00	1 x \$1,442.00	1 x \$1,702.00	
Monthly Cost	2 \$2,299.00	2 \$1,979.00	2 \$1,948.00	2 \$2,299.00	
Annual Cost	\$27,588.00	\$23,748.00	\$23,376.00	\$27,588.00	

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		Ca	CareConnect		CareConnect		CareConnect	
	Tradition Gold 30/50	O HRx Value	e Gold 20/50	Value Gold 20/	50 Access	Value Gold	1 45/45	
Prescription Drugs	In-Network O	ut-Network In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	
-	15/25/75/100 ded T2 2	0/E0/E09/ to \$500 lmtD	-d	0/50/50%to\$500 IntDed		0/50/50%to\$500 IntDed		
Drug Card	15/35/75/100 ded T2-3	0/50/50%to\$500 IntDe T3	eu	T3		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 de	ed)	\$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		J						
Emergency Room	\$200 (waived if admitted) ded waived	\$250 (waived if admitt ded waived	ed)	\$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 \$532.00	1 x \$430	0.00	1 x \$508.00		1 x \$430.00		
EE with Spouse	0 x \$1,063.00	0 x \$860	0.00	0 x \$1,016.00		0 x \$860.00		
EE with Child(ren)	0 x \$904.00	0 x \$73	1.00	0 x \$863.00		0 x \$731.00		
Family	1 x \$1,515.00	1 x \$1,225	5.00	1 x \$1,448.00		1 x \$1,225.00		
Monthly Cost	2 \$2,047.00	2 \$1,655	5.00	2 \$1,956.00		2 \$1,655.00		
Annual Cost	\$24,564.00	\$19,860		\$23,472.00		\$19,860.00		

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	CareConnect Value Gold 45/45 Access		CareConnect Standard Silver		CareConnect Tradition Silver 40/60 HRx		CareConnect Tradition Silver 40/60 Access	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	0/50/50%to\$500 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 Individual/Family OOP Limit	\$750/\$1,500 \$6,000/\$12,000 (incl ded)		\$2,000/\$4,000 \$5,500/\$11,000 (incl ded)		\$4,000/\$8,000 \$6,600/\$13,200 (incl ded)		\$4,000/\$8,000 \$6,600/\$13,200 (incl ded)	
Co-Insurance Office Visits	10%		N/A		20%		20%	
Primary Care Specialist	\$45 ded waived \$45 ded waived		\$30 after ded \$50 after ded		\$40 ded waived		\$40 ded waived \$60 ded waived	
Inpatient Services	Violati iiairaa		you allor dod		you dod manod		pos dou mairou	
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 Lab/X-Ray	\$250 after ded Lab-No charge; X-ray-\$90 ded waived		\$100 after ded \$50 after ded		\$350 ded waived Lab-\$60 ded waived; X-ray-\$40 ded waived		\$350 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 \$508.00		1 x \$449.00		1 x \$473.00		1 x \$558.00	
EE with Spouse	0 x \$1,016.00		0 x \$899.00		0 x \$946.00		0 x \$1,116.00	
EE with Child(ren) Family	0 x \$863.00 1 x \$1,448.00		0 x \$764.00 1 x \$1,281.00		0 x \$804.00 1 x \$1,348.00		0 x \$949.00 1 x \$1,591.00	
Monthly Cost Annual Cost	2 \$1,956.00 \$23,472.00		2 \$1,730.00 \$20,760.00		2 \$1,821.00 \$21,852.00		2 \$2,149.00 \$25,788.00	

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	CareConnect Value Silver		CareConnect Value Silver Access		CareConnect Silver HSA 100%		CareConnect Silver HSA 100% Access	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs					_			
Drug Card	0/50/50%to\$500 IntDed T3		0/50/50%to\$500 IntDed T3		0%/0%/0% IntDed		0%/0%/0% IntDed	
Cost Share Information								
Individual/Family Deductible Individual/Family OOP Limit	\$2,250/\$4,500 \$6,850/\$13,700 (incl ded)		\$2,250/\$4,500 \$6,850/\$13,700 (incl ded)		\$3,400/\$6,800 \$3,400/\$6,800 (incl ded)		\$3,400/\$6,800 \$3,400/\$6,800 (incl ded)	
Co-Insurance	20%		20%		0%		0%	
Office Visits								
Primary Care Specialist	\$35 ded waived \$65 ded waived		\$35 ded waived \$65 ded waived		0% after ded 0% after ded		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 Lab/X-Ray	20% after ded \$75 ded waived		20% after ded \$75 ded waived		0% after ded 0% after ded		0% after ded 0% after ded	
Mental Health Outpatient	No charge		No charge		0% after ded		0% after ded	
Emergency Care					·			
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 \$404.00		1 x \$477.00		1 x \$441.00		1 x \$520.00	
EE with Spouse	0 x \$809.00		0 x \$954.00		0 x \$882.00		0 x \$1,041.00	
EE with Child(ren)	0 x \$687.00		0 x \$811.00		0 x \$750.00		0 x \$884.00	
Family	1 x \$1,152.00		1 x \$1,360.00		1 x \$1,258.00		1 x \$1,483.00	
Monthly Cost Annual Cost	2 \$1,556.00 \$18,672.00		2 \$1,837.00 \$22,044.00		2 \$1,699.00 \$20,388.00		2 \$2,003.00 \$24,036.00	

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	CareConnect Standard Bronze		CareCo Bronze H	onnect SA 100%	CareConnect Bronze HSA 70% Access		
	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 \$385.00		1 x \$369.00		1 x \$452.00		
EE with Spouse	0 x \$770.00		0 x \$739.00		0 x \$903.00		
EE with Child(ren)	0 x \$654.00		0 x \$628.00		0 x \$768.00		
Family	1 x \$1,097.00		1 x \$1,053.00		1 x \$1,287.00		
Monthly Cost	2 \$1,482.00		2 \$1,422.00		2 \$1,739.00		
Annual Cost	\$17,784.00		\$17,064.00		\$20,868.00		