Prepared For: Emblem 2016 4th qtr Long Island

Nassau County, NY 11565

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Health Plan Comparison Report (4L)

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Prescription Drugs	Platinum HMO 15/35	Gold HMO 40/60	Silver HMO 35/55	Bronze HMO HD6300
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	In-Network	In-Network	In-Network	In-Network Out-Network
Drug Card 1	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			· ·	
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 \$928.06	1 x \$759.41	1 x \$675.21	1 x \$548.08
EE with Spouse	0 x \$1,856.13	0 x \$1,518.83	0 x \$1,350.41	0 x \$1,096.16
EE with Child(ren)	0 x \$1,577.70	0 x \$1,291.01	0 x \$1,147.85	0 x \$931.75
Family	1 x \$2,644.97	1 x \$2,164.33	1 x \$1,924.33	1 x \$1,562.03
Monthly Cost	2 \$3,573.03	2 \$2,923.74	2 \$2,599.54	2 \$2,110.11
Annual Cost	\$42,876.36	\$35,084.88	\$31,194.48	\$25,321.32