Prepared For: Emblem 2016 4th qtr Mid

Delaware County, NY 12167

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Health Plan Comparison Report (4L)

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	EmblemHealth Platinum HMO 15/35	EmblemHealth Gold HMO 40/60	EmblemHealth Silver HMO 35/55	EmblemHealth Bronze HMO HD6300
	In-Network	In-Network	In-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	\$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				
,	\$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
	\$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 \$978.99	1 x \$801.09	1 x \$712.26	1 x \$578.16
EE with Spouse	0 x \$1,958.00	0 x \$1,602.19	0 x \$1,424.50	0 x \$1,156.34
EE with Child(ren)	0 x \$1,664.29	0 x \$1,361.87	0 x \$1,210.83	0 x \$982.89
Family	1 x \$2,790.13	1 x \$2,283.12	1 x \$2,029.93	1 x \$1,647.77
Monthly Cost	2 \$3,769.12	2 \$3,084.21	2 \$2,742.19	2 \$2,225.93
Annual Cost	\$45,229.44	\$37,010.52	\$32,906.28	\$26,711.16