Prepared For: Emblem 2016 4th qtr New York

Prepared By:

New York County, NY 10001

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 10/01/2016

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SIC: 0000

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	EmblemHealth	EmblemHealth	EmblemHealth	EmblemHealth
	Platinum HMO 15/35	Gold HMO 40/60	Silver HMO 35/55	Bronze HMO HD6300
Prescription Drugs	In-Network	In-Network	In-Network	In-Network Out-Network
	10/30/60	15/35/75/100 ded	15/35/75/100 ded	0%/0%/0% IntDed
Drug Card	10/30/60	15/35/75/100 ded	13/35/75/100 ded	0%/0%/0% Intibed
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 \$816.62	1 x \$668.24	1 x \$594.12	1 x \$482.28
EE with Spouse	0 x \$1,633.25	0 x \$1,336.46	0 x \$1,188.25	0 x \$964.55
EE with Child(ren)	0 x \$1,388.26	0 x \$1,136.00	0 x \$1,010.02	0 x \$819.88
Family	1 x \$2,327.38	1 x \$1,904.45	1 x \$1,693.24	1 x \$1,374.49
Monthly Cost	2 \$3,144.00	2 \$2,572.69	2 \$2,287.36	2 \$1,856.77
Annual Cost	\$37,728.00	\$30,872.28	\$27,448.32	\$22,281.24