Prepared For: Emblem 2019 1st qtr Select Care New York City

New York County, NY 10001

Prepared By:

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 01/01/2019

Prepared On: 10/17/2018

Report ID: 35522485 SIC: 0000

	EmblemHealth EmblemHealth Platinum Choice (HMOc) (UCR=N/A)	EmblemHealth EmblemHealth Gold Choice (HMOc) (UCR=N/A)	EmblemHealth EmblemHealth Gold Value (HMOc) (UCR=N/A)	EmblemHealth EmblemHealth Silver Choice (HMOc) (UCR=N/A) non-gated	
	non-gated	non-gated	gated		
	In-Network	In-Network	In-Network	In-Network	
Prescription Drugs	,				
Drug Card	15/30/70 IntDed T2-3	20/45/75 IntDed T2-3	25/0%/0% IntDed T2-3	15/35/75 IntDed T2-3	
Cost Share Information					
Individual/Family Deductible Individual/Family OOP Limit	\$200/\$400 \$2,200/\$4,400 (incl ded)	\$750/\$1,500 \$5,000/\$10,000 (incl ded)	\$3,000/\$6,000 \$3,000/\$6,000 (incl ded)	\$2,800/\$5,600 \$7,100/\$14,200 (incl ded)	
Co-Insurance	0%	0%	0%	0%	
Office Visits					
Primary Care	No charge visits 1-3; \$15 ded waived visits 4+	No charge visits 1-3; \$30 ded waived visits 4+	No charge visits 1-3; \$45 ded waived visits 4+	No charge visits 1-3; \$30 ded waived visits 4+	
Specialist	\$35 ded waived	\$50 ded waived	\$65 ded waived	\$50 after ded	
Inpatient Services					
Inpatient Hospital	\$500/admit after ded; pre-auth req	\$2,000/admit after ded	0% after ded; pre-auth req	\$2,000/admit after ded	
Mental Health Inpatient	\$500/admit after ded; pre-auth req	\$2,000/admit after ded	0% after ded; pre-auth req	\$2,000/admit after ded	
Outpatient Services	_			_	
Outpatient Facility	\$100 after ded; pre-auth req	\$150 after ded	0% after ded; pre-auth req	\$200 after ded	
Lab/X-Ray	Lab-PCP-\$15 ded waived; SP-\$35 ded waived; X-ray-PCP-\$15 after ded; SP-\$35 after ded	Lab-PCP-\$30 ded waived; SP-\$50 ded waived; X-ray-PCP-\$30 after ded; SP-\$50 after ded	Lab-PCP-\$45 ded waived; SP-\$65 ded waived; X-ray-0% after ded	Lab-PCP-\$30 ded waived; SP-\$50 ded waived; X-ray-PCP-\$30 after ded; SP-\$50 after ded	
Mental Health Outpatient	\$15 ded waived	\$30 ded waived	\$45 ded waived	\$30 ded waived	
Emergency Care					
Emergency Room	\$200 (waived if admitted) after ded	\$300 (waived if admitted) after ded	0% after ded	\$500 (waived if admitted) after ded	
Urgent Care	\$75 ded waived	\$75 ded waived	\$75 ded waived	\$75 ded waived	
Single	1 x \$902.72	1 x \$766.75	1 x \$709.23	1 x \$623.38	
EE with Spouse	0 x \$1,805.44	0 x \$1,533.50	0 x \$1,418.46	0 x \$1,246.76	
EE with Child(ren) Family	0 x \$1,534.62 1 x \$2,572.75	0 x \$1,303.48 1 x \$2,185.24	0 x \$1,205.69 1 x \$2,021.31	0 x \$1,059.75 1 x \$1,776.63	
Monthly Cost	2 \$3,475.47	2 \$2,951.99	2 \$2,730.54	2 \$2,400.01	
Annual Cost	\$41,705.64	\$35,423.88	\$32,766.48	\$28,800.12	

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	EmblemHealth EmblemHealth Silver Value (HMOc) (UCR=N/A)		EmblemHealth EmblemHealth Bronze Value (HMOc) (UCR=N/A)	
	gated		gated	
	In-Network		In-Network	
Prescription Drugs				
Drug Card	10/0%/0% IntDed T2-3		30/0%/0% IntDed T2-3	
Cost Share Information				
Individual/Family Deductible Individual/Family OOP Limit	\$6,300/\$12,600 \$6,300/\$12,600 (incl ded)		\$7,690/\$15,380 \$7,690/\$15,380 (incl ded)	
Co-Insurance	0%		0%	
Office Visits				
Primary Care	No charge visits 1-3; \$35 ded waived visits 4+		No charge visits 1-3; 0% after ded visits 4+	
Specialist	\$70 ded waived		0% after ded	
Inpatient Services				
Inpatient Hospital	0% after ded; pre-auth req		0% after ded; pre-auth req	
Mental Health Inpatient	0% after ded; pre-auth req		0% after ded; pre-auth req	
Outpatient Services				
Outpatient Facility	0% after ded; pre-auth req		0% after ded; pre-auth req	
Lab/X-Ray	Lab-\$35 ded waived; X-ray-0% after ded		Lab-\$20 ded waived; X-ray-0% after ded	
Mental Health Outpatient	\$35 ded waived		0% after ded	
Emergency Care				
Emergency Room	0% after ded		0% after ded	
Urgent Care	\$75 ded waived		\$75 ded waived	
Single	1 x \$576.71		1 x \$509.96	
EE with Spouse	0 x \$1,153.42		0 x \$1,019.92	
EE with Child(ren)	0 x \$980.41		0 x \$866.93	
Family	1 x \$1,643.62		1 x \$1,453.39	
Monthly Cost	2 \$2,220.33		2 \$1,963.35	
Annual Cost	\$26,643.96		\$23,560.20	

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