Prepared For: Emblem 2019 2nd 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: 04/01/2019 Prepared On: 01/22/2019

Report ID: 36074827

SIC: 0000

	EmblemHealth EH Platinum Choice NG Select Care ((UCR=N/A)	EmblemHealth HMOc) EH Gold Choice NG Select Care (HMOc) (UCR=N/A)	EmblemHealth EH Gold Value G Select Care (HMOc) (UCR=N/A)	EmblemHealth EH Silver Choice NG Select Care (HMOc) (UCR=N/A)	
	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					
ndividual/Family Deductible ndividual/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 Office Visits	0%	0%	0%	0%	
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					
npatient 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	
_ab/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	
Jrgent Care	\$75 ded waived	\$75 ded waived	\$75 ded waived	\$75 ded waived	
Single	1 x \$920.77	1 x \$782.09	1 x \$723.41	1 x \$635.85	
EE with Spouse	0 x \$1,841.55	0 x \$1,564.17	0 x \$1,446.83	0 x \$1,271.70	
EE with Child(ren)	0 x \$1,565.31	0 x \$1,329.55	0 x \$1,229.80	0 x \$1,080.95	
Family	1 x \$2,624.21	1 x \$2,228.94	1 x \$2,061.74	1 x \$1,812.16	
Monthly Cost	2 \$3,544.98	2 \$3,011.03	2 \$2,785.15	2 \$2,448.01	
Annual Cost	\$42,539.76	\$36,132.36	\$33,421.80	\$29,376.12	

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment. Rx Legend: Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible

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	EmblemHealth EH Silver Value G Select Care (HMOc) (UCR=N/A)		EmblemHealth) EH Bronze Value G Select Care (HMOc) (UCR=N/A)	
	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 Office Visits	0%		0%	
Primary Care	No charge visits 1-3; \$35 ded waived visits 4+		No charge visits 1-3; 0% after ded visits 4+	
Specialist Inpatient Services	\$70 ded waived		0% after ded	
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 Lab/X-Ray	req		0% after ded; pre-auth req Lab-\$20 ded waived; X-ray-0% after ded	
Mental Health Outpatient Emergency Care	\$35 ded waived		0% after ded	
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Emergency Room	0% after ded		0% after ded	
Urgent Care	\$75 ded waived		\$75 ded waived	
Single	1 x \$588.24		1 x \$520.16	
EE with Spouse	0 x \$1,176.49		0 x \$1,040.32	
EE with Child(ren)	0 x \$1,000.02		0 x \$884.27	
Family	1 x \$1,676.49		1 x \$1,482.46	
Monthly Cost	2 \$2,264.73		2 \$2,002.62	
Annual Cost	\$27,176.76		\$24,031.44	

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