Prepared For: Emblem 2020 1st qtr Nassau Suffolk Selectcare

Nassau County, NY 11565

Prepared By:

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 02/01/2020

Prepared On: 01/06/2020

SIC: 0000

Report ID: 37357932

	Emblem Select Care EmblemHealth Platinum Premier Non-Gated-S (HMO) (UCR=N/A)	Emblem Select Care EmblemHealth Platinum Value Non-Gated-S (HMOc) (UCR=N/A)	Emblem Select Care EmblemHealth Gold Premier Non-Gated-S (HMOc) (UCR=N/A)	Emblem Select Care EmblemHealth Gold Value Non-Gated-S (HMOc) (UCR=N/A)
	In-Network	In-Network	In-Network	In-Network
Prescription Drugs				
Drug Card	0/30/60	0/30/60 IntDed T2-3	0/40/80	0/40/80 IntDed T2-3
Cost Share Information				
Individual/Family Deductible Individual/Family OOP Limit	N/A \$2,000/\$4,000	\$200/\$400 \$2,400/\$4,800 (incl ded)	\$350/\$700 \$5,300/\$10,600 (incl ded)	\$1,900/\$3,800 \$3,700/\$7,400 (incl ded)
Co-Insurance	0%	0%	30%	30%
Office Visits				
Primary Care	No charge visits 1-3; \$15 visits 4+	No charge visits 1-3; \$15 ded waived visits 4+	No charge visits 1-3; \$40 ded waived visits 4+	No charge visits 1-3; \$25 ded waived visits 4+
Specialist	\$35	\$35 ded waived	\$60 ded waived	\$40 ded waived
Inpatient Services				
Inpatient Hospital	\$500/admit; pre-auth req	\$500/admit after ded; pre-auth req	30% after ded; pre-auth req	30% after ded; pre-auth req
Mental Health Inpatient	\$500/admit; pre-auth req	\$500/admit after ded; pre-auth req	30% after ded; pre-auth req	30% after ded; pre-auth req
Outpatient Services				
Outpatient Facility	\$100; pre-auth req	\$100 after ded; pre-auth req	\$200 after ded; pre-auth req	\$200 after ded; pre-auth req
Lab/X-Ray	PCP-\$15; SP-\$35; pre-auth req	Lab-\$15/\$35 ded waived (PCP/SP); X-ray-\$15/\$35 after ded (PCP/SP); pre-auth req	Lab-\$40/\$60 ded waived (PCP/SP); X-ray-\$40/\$60 after ded (PCP/SP); pre-auth req	Lab-\$25/\$40 ded waived (PCP/SP); X-ray-\$25/\$40 after ded (PCP/SP); pre-auth req
Mental Health Outpatient	\$35	\$35 ded waived	\$40 ded waived	\$25 ded waived
Emergency Care				
Emergency Room	\$350 (waived if admitted)	\$350 (waived if admitted) after ded	\$600 (waived if admitted) after ded	\$500 (waived if admitted) after ded
Urgent Care	\$75	\$75 ded waived	\$75 ded waived	\$75 ded waived
Single	2 x \$1,096.16	2 x \$1,069.97	2 x \$896.28	2 x \$851.50
EE with Spouse	0 x \$2,192.32	0 x \$2,139.94	0 x \$1,792.56	0 x \$1,703.00
EE with Child(ren)	0 x \$1,863.47	0 x \$1,818.95	0 x \$1,523.68	0 x \$1,447.55
Family	0 x \$3,124.06	0 x \$3,049.41	0 x \$2,554.40	0 x \$2,426.78
Monthly Cost	2 \$2,192.32	2 \$2,139.94	2 \$1,792.56	2 \$1,703.00
Annual Cost	\$26,307.84	\$25,679.28	\$21,510.72	\$20,436.00

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	Emblem Select Care EmblemHealth Silver Premier Non-Gated-S (HMOc) (UCR=N/A)	Emblem Select Care EmblemHealth Silver Value Non-Gated-S (HMOc) (UCR=N/A)	Emblem Select Care EmblemHealth Bronze Premier Non-Gated-S (HMOc) (UCR=N/A)	Emblem Select Care EmblemHealth Bronze Value Non-Gated-S (HMOc) (UCR=N/A)
	In-Network	In-Network	In-Network	In-Network
Prescription Drugs	,			_
Drug Card	0/40/80	0%/0%/0% IntDed T2-3	25/50%/50% IntDed	35/0%/0% IntDed T2-3
Cost Share Information				
Individual/Family Deductible Individual/Family OOP Limit	\$2,400/\$4,800 \$7,800/\$15,600 (incl ded)	\$6,300/\$12,600 \$6,300/\$12,600 (incl ded)	\$4,600/\$9,200 \$7,900/\$15,800 (incl ded)	\$8,150/\$16,300 \$8,150/\$16,300 (incl ded)
Co-Insurance	40%	0%	50%	0%
Office Visits				
Primary Care	No charge visits 1-3; \$35 ded waived visits 4+	No charge visits 1-3; \$10 ded waived visits 4+	No charge visits 1-3; \$40 after ded visits 4+	No charge visits 1-3; 0% after ded visits 4+
Specialist	\$65 ded waived	\$55 ded waived	\$70 after ded	0% after ded
Inpatient Services	,			_
Inpatient Hospital	40% after ded; pre-auth req	0% after ded; pre-auth req	50% after ded; pre-auth req	0% after ded; pre-auth req
Mental Health Inpatient	40% after ded; pre-auth req	0% after ded; pre-auth req	50% after ded; pre-auth req	0% after ded; pre-auth req
Outpatient Services				
Outpatient Facility Lab/X-Ray	\$250 after ded; pre-auth req Lab-\$35/\$65 ded waived (PCP/SP); X-ray-\$35/\$65	0% after ded; pre-auth req Lab-\$10/\$55 ded waived (PCP/SP); X-ray-0% after	50% after ded; pre-auth req Lab-\$40/\$70 after ded (PCP/SP); X-ray-50%	0% after ded; pre-auth req 0% after ded; pre-auth req
	after ded (PCP/SP); pre-auth req	ded; pre-auth req	after ded; pre-auth req	
Mental Health Outpatient Emergency Care	\$35 ded waived	\$10 ded waived	\$40 after ded	0% after ded
Emergency Room	40% after ded	0% after ded	50% after ded	0% after ded
Urgent Care	\$75 ded waived	\$75 ded waived	\$75 ded waived	\$75 ded waived
Single	2 x \$755.10	2 x \$730.13	2 x \$651.08	2 x \$621.84
EE with Spouse	0 x \$1,510.20	0 x \$1,460.26	0 x \$1,302.16	0 x \$1,243.68
EE with Child(ren)	0 x \$1,283.67	0 x \$1,241.22	0 x \$1,106.84	0 x \$1,057.13
Family	0 x \$2,152.04	0 x \$2,080.87	0 x \$1,855.58	0 x \$1,772.24
Monthly Cost	2 \$1,510.20	2 \$1,460.26	2 \$1,302.16	2 \$1,243.68
Annual Cost	\$18,122.40	\$17,523.12	\$15,625.92	\$14,924.16