

	Emblem Prime EmblemHealth Platinum POS Non-Gated (POS) (UCR=80fh%)		Emblem Prime EmblemHealth Platinum Premier Non-Gated-P (HMO) (UCR=N/A)		Emblem Prime EmblemHealth Platinum Value Non-Gated-P (HMOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network		In-Network	Out-Network
<b>Prescription Drugs</b>						
Drug Card	0/30/60		0/30/60		0/30/60 IntDed T2-3	
<b>Cost Share Information</b>						
Individual/Family Deductible	N/A	\$2,600/\$5,200	N/A		\$200/\$400	
Individual/Family OOP Limit	\$2,500/\$5,000	\$5,000/\$10,000 (incl ded)	\$2,000/\$4,000		\$2,400/\$4,800 (incl ded)	
Co-Insurance	0%	30%	0%		0%	
<b>Office Visits</b>						
Primary Care	No charge visits 1-3; \$15 visits 4+	30% after ded	No charge visits 1-3; \$15 visits 4+		No charge visits 1-3; \$15 ded waived visits 4+	
Specialist	\$35	30% after ded	\$35		\$35 ded waived	
Maternity Prenatal/Postnatal Care	No charge	30% after ded	No charge		No charge	
Chiropractic Care	\$35	30% after ded	\$35		\$35 ded waived	
<b>Inpatient Services</b>						
Inpatient Hospital	\$500/admit; pre-auth req	30% after ded; pre-auth req	\$500/admit; pre-auth req		\$500/admit after ded; pre-auth req	
Mental Health Inpatient	\$500/admit; pre-auth req	30% after ded; pre-auth req	\$500/admit; pre-auth req		\$500/admit after ded; pre-auth req	
Substance Abuse Inpatient	\$500/admit; pre-auth req	30% after ded; pre-auth req	\$500/admit; pre-auth req		\$500/admit after ded; pre-auth req	
<b>Outpatient Services</b>						
Outpatient Facility	\$150; pre-auth req	30% after ded; pre-auth req	\$100; pre-auth req		\$100 after ded; pre-auth req	
Lab/X-Ray	PCP-\$15; SP-\$35; pre-auth req	30% after ded; pre-auth req	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	
Advanced Radiology	\$40; pre-auth req	30% after ded; pre-auth req	\$35; pre-auth req		\$35 after ded ; pre-auth req	
Mental Health Outpatient	\$15	30% after ded	\$35		\$35 ded waived	
Substance Abuse Outpatient	\$15	30% after ded	\$35		\$35 ded waived	
<b>Emergency Care</b>						
Emergency Room	20% (waived if admitted)	20% ded waived (waived if admitted)	\$350 (waived if admitted)		\$350 (waived if admitted) after ded	
Ambulance	20%	20% ded waived	\$100		\$100 after ded	
Urgent Care	\$75	30% after ded	\$75		\$75 ded waived	
<b>Recovery/Special Needs</b>						
Home Health Care	\$35; 40 visits/plan yr; pre-auth req	30% after ded; 40 visits/plan yr; pre-auth req	\$35; 40 visits/plan yr; pre-auth req		\$35 after ded; 40 visits/plan yr; pre-auth req	
Skilled Nursing	\$500/admit; 200 days/plan yr; pre-auth req	Not covered	\$500/admit; 200 days/plan yr; pre-auth req		\$500/admit after ded; 200 days/plan yr; pre-auth req	
Durable Medical Equipment	10%; pre-auth req	Not covered	10%; pre-auth req		10% after ded; pre-auth req	
Single	2 x	\$1,145.24	2 x	\$1,087.10	2 x	\$1,061.11
EE with Spouse	0 x	\$2,290.50	0 x	\$2,174.20	0 x	\$2,122.21
EE with Child(ren)	0 x	\$1,946.92	0 x	\$1,848.07	0 x	\$1,803.88
Family	0 x	\$3,263.96	0 x	\$3,098.23	0 x	\$3,024.16
Monthly Cost	2	\$2,290.48	2	\$2,174.20	2	\$2,122.22
Annual Cost		\$27,485.76		\$26,090.40		\$25,466.64

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

	Emblem Prime EmblemHealth Gold POS Non-Gated (POSc) (UCR=80fh%)		Emblem Prime EmblemHealth Gold Premier Non-Gated-P (HMOc) (UCR=N/A)		Emblem Prime EmblemHealth Gold Value Non-Gated-P (HMOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>						
Drug Card	0/35/75		0/40/80		0/40/80 IntDed T2-3	
<b>Cost Share Information</b>						
Individual/Family Deductible	\$1,000/\$2,000	\$3,800/\$7,600	\$350/\$700		\$1,900/\$3,800	
Individual/Family OOP Limit	\$5,000/\$10,000 (incl ded)	\$7,000/\$14,000 (incl ded)	\$5,300/\$10,600 (incl ded)		\$3,700/\$7,400 (incl ded)	
Co-Insurance	30%	40%	30%		30%	
<b>Office Visits</b>						
Primary Care	No charge visits 1-3; \$25 ded waived visits 4+	40% after ded	No charge visits 1-3; \$40 ded waived visits 4+		No charge visits 1-3; \$25 ded waived visits 4+	
Specialist	\$40 ded waived	40% after ded	\$60 ded waived		\$40 ded waived	
Maternity Prenatal/Postnatal Care	No charge	40% after ded	No charge		No charge	
Chiropractic Care	\$40 ded waived	40% after ded	\$60 ded waived		\$40 ded waived	
<b>Inpatient Services</b>						
Inpatient Hospital	30% after ded; pre-auth req	40% after ded; pre-auth req	30% after ded; pre-auth req		30% after ded; pre-auth req	
Mental Health Inpatient	30% after ded; pre-auth req	40% after ded; pre-auth req	30% after ded; pre-auth req		30% after ded; pre-auth req	
Substance Abuse Inpatient	30% after ded; pre-auth req	40% after ded; pre-auth req	30% after ded; pre-auth req		30% after ded; pre-auth req	
<b>Outpatient Services</b>						
Outpatient Facility	\$200 after ded; pre-auth req	40% after ded; pre-auth req	\$200 after ded; pre-auth req		\$200 after ded; pre-auth req	
Lab/X-Ray	PCP-\$25 after ded; SP-\$40 after ded; pre-auth req	40% after ded; 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	
Advanced Radiology	\$40 after ded; pre-auth req	40% after ded; pre-auth req	\$60 after ded; pre-auth req		\$40 after ded; pre-auth req	
Mental Health Outpatient	\$25 ded waived	40% after ded	\$40 ded waived		\$25 ded waived	
Substance Abuse Outpatient	\$25 ded waived	40% after ded	\$40 ded waived		\$25 ded waived	
<b>Emergency Care</b>						
Emergency Room	30% after ded	30% after ded	\$600 (waived if admitted) after ded		\$500 (waived if admitted) after ded	
Ambulance	30% after ded	30% after ded	\$200 after ded		\$200 after ded	
Urgent Care	\$75 ded waived	40% after ded	\$75 ded waived		\$75 ded waived	
<b>Recovery/Special Needs</b>						
Home Health Care	\$40 after ded; 40 visits/plan yr; pre-auth req	40% after ded; 40 visits/plan yr; pre-auth req	\$60 after ded; 40 visits/plan yr; pre-auth req		\$25 after ded; 40 visits/plan yr; pre-auth req	
Skilled Nursing	30% after ded; 200 days/plan yr; pre-auth req	Not covered	30% after ded; 200 days/plan yr; pre-auth req		30% after ded; 200 days/plan yr; pre-auth req	
Durable Medical Equipment	20% after ded; pre-auth req	Not covered	20% after ded; pre-auth req		20% after ded; pre-auth req	
Single	2 x \$944.94		2 x \$888.63		2 x \$844.19	
EE with Spouse	0 x \$1,889.87		0 x \$1,777.26		0 x \$1,688.37	
EE with Child(ren)	0 x \$1,606.39		0 x \$1,510.67		0 x \$1,435.12	
Family	0 x \$2,693.07		0 x \$2,532.59		0 x \$2,405.93	
Monthly Cost	2 \$1,889.88		2 \$1,777.26		2 \$1,688.38	
Annual Cost	\$22,678.56		\$21,327.12		\$20,260.56	

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	Emblem Prime EmblemHealth Silver Premier Non-Gated-P (HMOc) (UCR=N/A)		Emblem Prime EmblemHealth Silver Value Non-Gated-P (HMOc) (UCR=N/A)		Emblem Prime EmblemHealth Silver Plus HSA Non-Gated (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>						
Drug Card	0/40/80		0%/0%/0% IntDed T2-3		15/45/80 IntDed	
<b>Cost Share Information</b>						
Individual/Family Deductible	\$2,400/\$4,800		\$6,300/\$12,600		\$2,800/\$5,200	
Individual/Family OOP Limit	\$7,800/\$15,600 (incl ded)		\$6,300/\$12,600 (incl ded)		\$5,800/\$11,600 (incl ded)	
Co-Insurance	40%		0%		40%	
<b>Office Visits</b>						
Primary Care	No charge visits 1-3; \$35 ded waived visits 4+		No charge visits 1-3; \$10 ded waived visits 4+		\$30 after ded	
Specialist	\$65 ded waived		\$55 ded waived		\$50 after ded	
Maternity Prenatal/Postnatal Care	No charge		No charge		No charge	
Chiropractic Care	\$65 ded waived		\$55 ded waived		\$50 after ded	
<b>Inpatient Services</b>						
Inpatient Hospital	40% after ded; pre-auth req		0% after ded; pre-auth req		40% after ded; pre-auth req	
Mental Health Inpatient	40% after ded; pre-auth req		0% after ded; pre-auth req		40% after ded; pre-auth req	
Substance Abuse Inpatient	40% after ded; pre-auth req		0% after ded; pre-auth req		40% after ded; pre-auth req	
<b>Outpatient Services</b>						
Outpatient Facility	\$250 after ded; pre-auth req		0% after ded; pre-auth req		\$250 after ded; pre-auth req	
Lab/X-Ray	Lab-\$35/\$65 ded waived (PCP/SP); X-ray-\$35/\$65 after ded (PCP/SP); pre-auth req		Lab-\$10/\$55 ded waived (PCP/SP); X-ray-0% after ded; pre-auth req		\$30/\$50 after ded (PCP/SP); pre-auth req	
Advanced Radiology	\$65 after ded; pre-auth req		0% after ded; pre-auth req		\$50 after ded; pre-auth req	
Mental Health Outpatient	\$35 ded waived		\$10 ded waived		\$30 after ded	
Substance Abuse Outpatient	\$35 ded waived		\$10 ded waived		\$30 after ded	
<b>Emergency Care</b>						
Emergency Room	40% after ded		0% after ded		40% after ded	
Ambulance	\$250 after ded		0% after ded		\$250 after ded	
Urgent Care	\$75 ded waived		\$75 ded waived		\$75 after ded	
<b>Recovery/Special Needs</b>						
Home Health Care	\$65 after ded; 40 visits/plan yr; pre-auth req		0% after ded; 40 visits/plan yr; pre-auth req		\$50 after ded; 40 visits/plan yr; pre-auth req	
Skilled Nursing	40% after ded; 200 days/plan yr; pre-auth req		0% after ded; 200 days/plan yr; pre-auth req		40% after ded; 200 days/plan yr; pre-auth req	
Durable Medical Equipment	30% after ded; pre-auth req		0% after ded; pre-auth req		30% after ded; pre-auth req	
Single	2 x \$748.45		2 x \$723.66		2 x \$719.93	
EE with Spouse	0 x \$1,496.90		0 x \$1,447.32		0 x \$1,439.88	
EE with Child(ren)	0 x \$1,272.37		0 x \$1,230.22		0 x \$1,223.90	
Family	0 x \$2,133.09		0 x \$2,062.44		0 x \$2,051.82	
Monthly Cost	2 \$1,496.90		2 \$1,447.32		2 \$1,439.86	
Annual Cost	\$17,962.80		\$17,367.84		\$17,278.32	

	Emblem Prime EmblemHealth Bronze Premier Non-Gated-P (HMOc) (UCR=N/A)		Emblem Prime EmblemHealth Bronze Plus HSA Non-Gated (HSA) (UCR=N/A)		Emblem Prime EmblemHealth Bronze Value Non-Gated-P (HMOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
<b>Prescription Drugs</b>						
Drug Card	25/50%/50% IntDed		15/65/80 IntDed		35/0%/0% IntDed T2-3	
<b>Cost Share Information</b>						
Individual/Family Deductible	\$4,600/\$9,200		\$6,300/\$12,600		\$8,150/\$16,300	
Individual/Family OOP Limit	\$7,900/\$15,800 (incl ded)		\$6,900/\$13,800 (incl ded)		\$8,150/\$16,300 (incl ded)	
Co-Insurance	50%		50%		0%	
<b>Office Visits</b>						
Primary Care	No charge visits 1-3; \$40 after ded visits 4+		50% after ded		No charge visits 1-3; 0% after ded visits 4+	
Specialist	\$70 after ded		50% after ded		0% after ded	
Maternity Prenatal/Postnatal Care	No charge		No charge		No charge	
Chiropractic Care	\$70 after ded		50% after ded		0% after ded	
<b>Inpatient Services</b>						
Inpatient Hospital	50% after ded; pre-auth req		50% after ded; pre-auth req		0% after ded; pre-auth req	
Mental Health Inpatient	50% after ded; pre-auth req		50% after ded; pre-auth req		0% after ded; pre-auth req	
Substance Abuse Inpatient	50% after ded; pre-auth req		50% after ded; pre-auth req		0% after ded; pre-auth req	
<b>Outpatient Services</b>						
Outpatient Facility	50% after ded; pre-auth req		50% after ded; pre-auth req		0% after ded; pre-auth req	
Lab/X-Ray	Lab-\$40/\$70 after ded (PCP/SP); X-ray-50% after ded; pre-auth req		50% after ded; pre-auth req		0% after ded; pre-auth req	
Advanced Radiology	50% after ded; pre-auth req		50% after ded; pre-auth req		0% after ded; pre-auth req	
Mental Health Outpatient	\$40 after ded		50% after ded		0% after ded	
Substance Abuse Outpatient	\$40 after ded		50% after ded		0% after ded	
<b>Emergency Care</b>						
Emergency Room	50% after ded		50% after ded		0% after ded	
Ambulance	50% after ded		50% after ded		0% after ded	
Urgent Care	\$75 ded waived		\$75 after ded		\$75 ded waived	
<b>Recovery/Special Needs</b>						
Home Health Care	50% after ded; 40 visits/plan yr; pre-auth req		50% after ded; 40 visits/plan yr; pre-auth req		0% after ded; 40 visits/plan yr; pre-auth req	
Skilled Nursing	50% after ded; 200 days/plan yr; pre-auth req		50% after ded; 200 days/plan yr; pre-auth req		0% after ded; 200 days/plan yr; pre-auth req	
Durable Medical Equipment	50% after ded; pre-auth req		50% after ded; pre-auth req		0% after ded; pre-auth req	
Single	2 x	\$645.16	2 x	\$636.72	2 x	\$616.15
EE with Spouse	0 x	\$1,290.34	0 x	\$1,273.44	0 x	\$1,232.29
EE with Child(ren)	0 x	\$1,096.79	0 x	\$1,082.42	0 x	\$1,047.45
Family	0 x	\$1,838.73	0 x	\$1,814.65	0 x	\$1,756.01
Monthly Cost	2	\$1,290.32	2	\$1,273.44	2	\$1,232.30
Annual Cost		\$15,483.84		\$15,281.28		\$14,787.60