Prepared For: Emblem 2022 3rd qtr Selectcare Nassau Suffolk

Effective Date: 07/01/2022

Prepared By: Clifford Grekin Inc. - (631)963-6020

Nassau County, NY 11565

Report ID: 38638485 SIC: 0000

Health Plan Comparison Report (4L)

Prepared On: 04/15/2022

	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	0/30/65	0/30/65 IntDed T2-3	0/40/80	0/40/80 IntDed T2-3
Cost Share Information				
Individual/Family Deductible	N/A	\$250/\$500	\$450/\$900	\$2,500/\$5,000
Individual/Family OOP Limit	\$2,000/\$4,000	\$2,500/\$5,000 (incl ded)	\$6,000/\$12,000 (incl ded)	\$7,000/\$14,000 (incl ded)
Co-Insurance	20%	20%	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; \$25 ded waived visits 4+	No charge visits 1-3; \$25 ded waived visits 4+
Specialist	\$35	\$35 ded waived	\$40 ded waived	\$40 ded waived
Inpatient Services				
Inpatient Hospital	20%; pre-auth req	20% after ded; pre-auth req	30% after ded; pre-auth req	30% after ded; pre-auth req
Mental Health Inpatient	20%; pre-auth req	20% after ded; pre-auth req	30% after ded; pre-auth req	30% after ded; pre-auth req
Outpatient Services				
Outpatient Facility	\$250; pre-auth req	\$250 after ded; pre-auth req	\$350 after ded; pre-auth req	\$350 after ded; pre-auth req
Lab/X-Ray	\$15/\$35 (PCP/SP); pre-auth req	Lab-\$15/\$35 ded waived (PCP/SP)/X-ray-\$15/\$35 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	Lab-\$25/\$40 ded waived (PCP/SP)/X-ray-\$25/\$40 after ded (PCP/SP); pre-auth req
Mental Health Outpatient	No charge visits 1-3; \$15 visits 4+	No charge visits 1-3; \$15 ded waived visits 4+	No charge visits 1-3; \$25 ded waived visits 4+	No charge visits 1-3; \$25 ded waived visits 4+
Emergency Care				
Emergency Room	\$400 (waived if admitted)	\$400 (waived if admitted) after ded	\$800 (waived if admitted) after ded	\$800 (waived if admitted) after ded
Urgent Care	\$75	\$75 ded waived	\$75 ded waived	\$75 ded waived
Single	2 x \$1,417.78	2 x \$1,378.17	2 x \$1,154.19	2 x \$1,090.37
EE with Spouse	0 x \$2,835.57	0 x \$2,756.33	0 x \$2,308.37	0 x \$2,180.73
EE with Child(ren)	0 x \$2,410.23	0 x \$2,342.88	0 x \$1,962.12	0 x \$1,853.62
Family	0 x \$4,040.68	0 x \$3,927.77	0 x \$3,289.44	0 x \$3,107.54
Monthly Cost	2 \$2,835.56	2 \$2,756.34	2 \$2,308.38	2 \$2,180.74
Annual Cost	\$34,026.72	\$33,076.08	\$27,700.56	\$26,168.88

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	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	50/50%/50% IntDed T2-3	35/0%/0% IntDed T2-3
Cost Share Information				
,	\$3,800/\$7,600 \$8,000/\$16,000 (incl ded)	\$7,000/\$14,000 \$7,000/\$14,000 (incl ded)	\$5,500/\$11,000 \$8,700/\$17,400 (incl ded)	\$8,550/\$17,100 \$8,550/\$17,100 (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; 50% after ded visits 4+	No charge visits 1-3; 0% after ded visits 4+
Specialist	\$65 ded waived	\$55 ded waived	50% 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	\$350 after ded; pre-auth req	0% after ded; pre-auth req	50% after ded; pre-auth req	0% 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	50% after ded; pre-auth req	0% after ded; pre-auth req
Mental Health Outpatient	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; 50% after ded visits 4+	No charge visits 1-3; 0% after ded visits 4+
Emergency Care				
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 \$988.07	2 x \$955.44	2 x \$853.80	2 x \$809.84
EE with Spouse	0 x \$1,976.14	0 x \$1,910.88	0 x \$1,707.61	0 x \$1,619.69
EE with Child(ren)	0 x \$1,679.72	0 x \$1,624.25	0 x \$1,451.46	0 x \$1,376.74
Family	0 x \$2,816.00	0 x \$2,723.01	0 x \$2,433.33	0 x \$2,308.04
Monthly Cost	2 \$1,976.14	2 \$1,910.88	2 \$1,707.60	2 \$1,619.68
Annual Cost	\$23,713.68	\$22,930.56	\$20,491.20	\$19,436.16