Prepared For: Anthem 2024 1st qtr PPO EPO Nassau Suffolk

Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 01/01/2024

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| | Anthem PPO/EPO Platinum EPO 5/25 0% 9Y79 (EPO) (UCR=N/A) | | Anthem PPO/EPO Platinum EPO 20/40 0% 9TUE (EPO) (UCR=N/A) | | Anthem PPO/EPO Gold EPO 25/50 0% A7MW (EPO) (UCR=N/A) | | Anthem PPO/EPO Gold EPO 50/55 1000 10% 9TUF (EPOc) (UCR=N/A) | |
|------------------------------|--|-------------|---|-------------|--|-------------|---|-------------|
| | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network |
| Prescription Drugs | | | | | | | | |
| Drug Card | 10/35/70/100 ded T2-3 | | 10/35/70/100 ded T2-3 | | 10/65/90/150 ded T2-3 | | 10/40/80/150 ded T2-3 | |
| Cost Share Information | | | | | | | | |
| Individual/Family Deductible | N/A | ı | N/A | | N/A | | \$1,000/\$2,000 embedded | |
| Individual/Family OOP Limit | \$3,700/\$7,400 | Ş | \$3,000/\$6,000 | | \$8,700/\$17,400 | | \$7,000/\$14,000 (incl ded) | |
| Co-Insurance | 0% | | 0% | | 0% | | 10% | |
| Office Visits | | | | | | | | |
| Primary Care | \$5 | Ş | \$20 | | \$25 | | \$50 ded waived | |
| Specialist | \$25 | 5 | \$40 | | \$50 | | \$55 ded waived | |
| Inpatient Services | | | | | | | · | |
| Inpatient Hospital | \$400/admit | Ş | \$500/admit | | \$500/admit | | 10% after ded | |
| Mental Health Inpatient | \$400/admit | S | \$500/admit | | \$500/admit | | 10% after ded | |
| Outpatient Services | , | | | | | | | |
| Outpatient Facility | \$300 | Ş | \$500 | | \$500 | | \$300 after ded | |
| Lab/X-Ray | Lab: No charge; X-ray: Office-\$50; OP-\$150 | | Lab: No charge; X-ray: Office-\$50; OP-\$150 | | Lab: No charge; X-ray: Office-\$50; OP-\$150 | | Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded | |
| Mental Health Outpatient | \$5 | (| \$20 | | \$25 | | \$50 ded waived | |
| Emergency Care | | | | | | | | |
| Emergency Room | \$300 | 5 | \$300 | | \$750 | | \$500 after ded | |
| Urgent Care | \$75 | | \$50 | | \$50 | | \$60 ded waived | |
| Single | 2 x \$1,507.78 | \neg | 2 x \$1,495.12 | | 2 x \$1,357.76 | | 2 x \$1,295.46 | |
| EE with Spouse | 0 x \$3,015.56 | | 0 x \$2,990.24 | | 0 x \$2,715.52 | | 0 x \$2,590.92 | |
| EE with Child(ren) | 0 x \$2,563.23 | | 0 x \$2,541.70 | | 0 x \$2,308.19 | | 0 x \$2,202.28 | |
| Family | 0 x \$4,297.17 | | 0 x \$4,261.09 | | 0 x \$3,869.62 | | 0 x \$3,692.06 | |
| Monthly Cost Annual Cost | 2 \$3,015.56 \$36,186.72 | | 2 \$2,990.24 \$35,882.88 | | 2 \$2,715.52 \$32,586.24 | | 2 \$2,590.92 \$31,091.04 | |
| | | | | | | | | |

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| Gold EPO 25/40 1500 20% 9TTY (EPOc) (UCR=N/A) | | Gold EPO 15/35 1750 10% A7MD (EPOc) (UCR=N/A) | | Gold EPO 20/50 1600 10% w/HSA WH A7MK (HSA) (UCR=N/A) | | Gold EPO 25/45 1850 20% A7MV (EPOc) (UCR=N/A) | |
|--|---|--|--|--|---|--|--|
| Out-Network | In-Network | Out-Network | In-Network | Out-Network | In-Network | Out-Network | |
| -3 | 10/40/80/150 ded T2-3 | | 10/40/80 IntDed | | 10/50/90/150 ded T2-3 | | |
| 3 | 10/40/80/130 ded 12-3 | | 10/40/80 IIIDed | | 10/30/90/130 ded 12-3 | | |
| | | | | | | | |
| ded | \$1,750/\$3,500 embedded | | \$1,600/\$3,200 non-embedded | | \$1,850/\$3,700 embedded | | |
| ded) | \$8,700/\$17,400 (incl ded) | | \$5,100/\$10,200 (incl ded) | | \$6,500/\$13,000 (incl ded) | | |
| | 10% | | 10% | | 20% | | |
| | | | | | | | |
| | \$15 ded waived | | \$20 after ded | | \$25 ded waived | | |
| | \$35 ded waived | | \$50 after ded | | \$45 ded waived | | |
| | | | | | | | |
| | 10% after ded | | \$1,000/admit after ded | | 20% after ded | | |
| | 10% after ded | | \$1,000/admit after ded | | 20% after ded | | |
| | | | | | | | |
| | \$300 after ded | | \$500 after ded | | \$250 after ded | | |
| y: OP- | Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded | | Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded | | Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded | | |
| | \$15 ded waived | | \$20 after ded | | \$25 ded waived | | |
| | | | | | | | |
| | \$750 after ded | | \$500 after ded | | \$750 after ded | | |
| | \$60 ded waived | | \$100 after ded | | \$60 ded waived | | |
| 7.79 | 2 x \$1,273.41 | | 2 x \$1,269.65 | | 2 x \$1,264.26 | | |
| 5.58 | 0 x \$2,546.82 | | 0 x \$2,539.30 | | 0 x \$2,528.52 | | |
| 2.24 | 0 x \$2,164.80 | | 0 x \$2,158.41 | | 0 x \$2,149.24 | | |
| 1.70 | 0 x \$3,629.22 | | 0 x \$3,618.50 | | 0 x \$3,603.14 | | |
| 5.58 | 2 \$2,546.82 | | 2 \$2,539.30 | | 2 \$2,528.52 | | |
| 6.96 | \$30,561.84 | | \$30,471.60 | | \$30,342.24 | | |
| 5.5 | 58 | 58 2 \$2,546.82 | 2 \$2,546.82 | 58 2 \$2,546.82 2 \$2,539.30 | 58 2 \$2,546.82 2 \$2,539.30 | 58 2 \$2,546.82 2 \$2,539.30 2 \$2,528.52 | |

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Anthem PPO/EPO Anthem PPO/EPO Anthem PPO/EPO Anthem PPO/EPO Silver EPO 40/70 2600 30% A2TA (EPOc) Silver EPO 40/80 3250 50% A2TG (EPOc) Gold EPO 20/50 1600 10% w/HSA A7ME (HSA) Silver EPO 20/50 3250 25% w/HSA A2TM (HSA) (UCR=N/A) (UCR=N/A) (UCR=N/A) (UCR=N/A) In-Network **Out-Network** In-Network **Out-Network** In-Network **Out-Network** In-Network **Out-Network Prescription Drugs** Drug Card 10/40/80 IntDed 35/70/100/200 ded T2-3 10/50/90 IntDed 25/75/90/200 ded T2-3 Cost Share Information Individual/Family Deductible \$1,600/\$3,200 \$2,600/\$5,200 embedded \$3,250/\$6,500 embedded \$3,250/\$6,500 embedded non-embedded Individual/Family OOP Limit \$5,100/\$10,200 (incl ded) \$9,450/\$18,900 (incl ded) \$8,000/\$16,000 (incl ded) \$9,450/\$18,900 (incl ded) Co-Insurance 10% 30% 25% 50% Office Visits \$20 after ded \$20 after ded Primary Care \$40 ded waived \$40 ded waived \$50 after ded \$50 after ded \$80 ded waived Specialist \$70 ded waived Inpatient Services Inpatient Hospital \$1,000/admit after ded 30% after ded \$1,500/admit after ded 50% after ded Mental Health Inpatient \$1,000/admit after ded 30% after ded \$1.500/admit after ded 50% after ded **Outpatient Services** \$500 after ded \$300 after ded \$500 after ded 50% after ded Outpatient Facility Lab/X-Ray Lab: \$25 after ded; X-ray: Lab: No charge; X-ray: Lab: \$25 after ded; X-ray: Lab: Office-\$20 ded Office-\$50 after ded; OP-Office-\$50 after ded; OP-Office-\$50 after ded; OPwaived; OP-\$25 ded \$150 after ded \$150 after ded \$150 after ded waived; X-ray: Office-\$75 after ded; OP-50% after ded \$40 ded waived \$40 ded waived Mental Health Outpatient \$20 after ded \$20 after ded **Emergency Care** \$500 after ded \$500 after ded \$500 after ded 50% after ded Emergency Room Urgent Care \$100 after ded \$75 ded waived \$100 after ded \$80 ded waived Single 2 x \$1,244.33 2 x \$1,138.54 2 x \$1,105.46 2 x \$1,091.79 EE with Spouse 0 x \$2,488,66 0 x \$2,277.08 0 x \$2,210.92 0 x \$2,183.58 EE with Child(ren) 0 x \$2,115.36 0 x \$1,935.52 0 x \$1,879.28 0 x \$1,856.04 0 x Family \$3,546.34 0 x \$3,244.84 0 x \$3,150.56 0 x \$3,111.60 Monthly Cost 2 \$2,488,66 2 \$2.277.08 2 \$2.210.92 2 \$2.183.58 Annual Cost \$29.863.92 \$27.324.96 \$26.531.04 \$26.202.96

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Anthem PPO/EPO Anthem PPO/EPO Bronze EPO 20/50 6100 50% w/HSA 9FT4 (HSA) Silver EPO 20/50 4000 30% w/HSA A2TN (HSA) (UCR=N/A) (UCR=N/A) **Out-Network Out-Network** In-Network In-Network Prescription Drugs 10/50/90 IntDed Drug Card 50%/50%/50% IntDed Cost Share Information Individual/Family Deductible \$4,000/\$8,000 embedded \$6,100/\$12,200 embedded Individual/Family OOP Limit \$8,000/\$16,000 (incl ded) \$8,000/\$16,000 (incl ded) Co-Insurance 30% 50% Office Visits \$20 after ded \$20 after ded Primary Care \$50 after ded \$50 after ded Specialist Inpatient Services Inpatient Hospital \$1,500/admit after ded \$1,000/admit after ded Mental Health Inpatient \$1,500/admit after ded \$1,000/admit after ded **Outpatient Services** Outpatient Facility \$500 after ded \$500 after ded Lab/X-Ray Lab: \$25 after ded; X-ray: Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP-Office-\$50 after ded; OP-\$150 after ded \$150 after ded Mental Health Outpatient \$20 after ded \$20 after ded **Emergency Care** Emergency Room \$500 after ded \$500 after ded Urgent Care \$100 after ded \$100 after ded Single 2 x \$1,077.26 2 x \$983.63 \$2,154.52 EE with Spouse 0 x 0 x \$1,967.26 EE with Child(ren) 0 x \$1,831.34 0 x \$1,672.17 Family 0 x \$3,070.19 0 x \$2,803.35 2 Monthly Cost \$2.154.52 2 \$1,967.26 Annual Cost \$25.854.24 \$23.607.12

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