Prepared For: Anthem 2024 3rd qtr PPO EPO New York City

New York County, NY 10001

Health Plan Comparison Report (4L)

Prepared On: 04/26/2024 Effective Date: 07/01/2024

Prepared By: Cliffor	d Grekin Inc (631)963-6	6020				Report ID: 390891	05	SIC: 00
	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		N/A		N/A		\$1,000/\$2,000 embedded	
Individual/Family OOP Limit	\$3,700/\$7,400		\$3,000/\$6,000		\$8,700/\$17,400		\$7,000/\$14,000 (incl ded)	
Co-Insurance Office Visits	0%		0%		0%		10%	
Primary Care Specialist	\$5 \$25		\$20 \$40		\$25 \$50		\$50 ded waived \$55 ded waived	
Inpatient Services					·			
Inpatient Hospital	\$400/admit		\$500/admit		\$500/admit		10% after ded	
Mental Health Inpatient	\$400/admit		\$500/admit		\$500/admit		10% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$300; ASC-\$50		Hospital-\$500; ASC-\$50		Hospital-\$500; ASC-\$150		Hospital-\$300 after ded; ASC-\$150 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 Urgent Care	\$300 \$75		\$300 \$50		\$750 \$50		\$500 after ded \$60 ded waived	
Single EE with Spouse EE with Child(ren) Family	2 x \$1,675.21 0 x \$3,350.42 0 x \$2,847.86 0 x \$4,774.35		2 x \$1,661.15 0 x \$3,322.30 0 x \$2,823.96 0 x \$4,734.28		2 x \$1,508.52 0 x \$3,017.04 0 x \$2,564.48 0 x \$4,299.28		2 x \$1,439.32 0 x \$2,878.64 0 x \$2,446.84 0 x \$4,102.06	
Monthly Cost Annual Cost	2 \$3,350.42 \$40,205.04		2 \$3,322.30 \$39,867.60		2 \$3,017.04 \$36,204.48		2 \$2,878.64 \$34,543.68	

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	Anthem PPO/EPO Gold EPO 25/40 1500 20% 9TTY (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 15/35 1750 10% A7MD (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 20/50 1600 10% w/HSA WH A7MK (HSA) (UCR=N/A)		Anthem PPO/EPO Gold EPO 25/45 1850 20% A7MV (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/40/80/150 ded T2-3		10/40/80/150 ded T2-3		10/40/80 IntDed		10/50/90/150 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,500/\$3000 embedded		\$1,750/\$3,500 embedded		\$1,600/\$3,200 non-embedded		\$1,850/\$3,700 embedded	
Individual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$8,700/\$17,400 (incl ded)		\$5,100/\$10,200 (incl ded)		\$6,500/\$13,000 (incl ded)	
Co-Insurance	20%		10%		10%		20%	
Office Visits								
Primary Care Specialist	\$25 ded waived \$40 ded waived		\$15 ded waived \$35 ded waived		\$20 after ded \$50 after ded		\$25 ded waived \$45 ded waived	
Inpatient Services								
Inpatient Hospital	20% after ded		10% after ded		\$1,000/admit after ded		20% after ded	
Mental Health Inpatient	20% after ded		10% after ded		\$1,000/admit after ded		20% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$250 after ded; ASC-\$150 after ded		Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$150 after ded	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		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	
Mental Health Outpatient	\$25 ded waived		\$15 ded waived		\$20 after ded		\$25 ded waived	
Emergency Care			\$15 ded walved				\$25 ded walved	
Emergency Room Urgent Care	\$500 after ded \$60 ded waived		\$750 after ded \$60 ded waived		\$500 after ded \$100 after ded		\$750 after ded \$60 ded waived	
Single	2 x \$1,419.68		2 x \$1,414.81		2 x \$1,410.63		2 x \$1,404.64	
EE with Spouse	0 x \$2,839.36		0 x \$2,829.62		0 x \$2,821.26		0 x \$2,809.28	
EE with Child(ren)	0 x \$2,413.46		0 x \$2,405.18		0 x \$2,398.07		0 x \$2,387.89	
Family	0 x \$4,046.09		0 x \$4,032.21		0 x \$4,020.30		0 x \$4,003.22	
Monthly Cost	2 \$2,839.36		2 \$2,829.62		2 \$2,821.26		2 \$2,809.28	
Annual Cost	\$34,072.32		\$33,955.44		\$33,855.12		\$33,711.36	

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	Anthem PPO/EPO Gold EPO 20/50 1600 10% w/HSA A7ME (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/70 2600 30% A2TA (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 20/50 3250 25% w/HSA A2TM (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/80 3250 50% A2TG (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/40/80 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 non-embedded		\$2,600/\$5,200 embedded		\$3,250/\$6,500 embedded		\$3,250/\$6,500 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								
Primary Care	\$20 after ded		\$40 ded waived		\$20 after ded		\$40 ded waived	
Specialist	\$50 after ded		\$70 ded waived		\$50 after ded		\$80 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								
Outpatient Facility	Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-50% after ded; ASC-\$300 after ded	
Lab/X-Ray	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		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 after ded; OP-50% after ded	
Mental Health Outpatient	\$20 after ded		\$40 ded waived		\$20 after ded		\$40 ded waived	
Emergency Care								
Emergency Room Urgent Care	\$500 after ded \$100 after ded		\$500 after ded \$75 ded waived		\$500 after ded \$100 after ded		50% after ded \$80 ded waived	
Single	2 x \$1,382.50		2 x \$1,264.97		2 x \$1,228.21		2 x \$1,213.03	
EE with Spouse	0 x \$2,765.00		0 x \$2,529.94		0 x \$2,456.42		0 x \$2,426.06	
EE with Child(ren)	0 x \$2,350.25		0 x \$2,150.45		0 x \$2,087.96		0 x \$2,062.15	
Family	0 x \$3,940.13		0 x \$3,605.16		0 x \$3,500.40		0 x \$3,457.14	
Monthly Cost	2 \$2,765.00		2 \$2,529.94		2 \$2,456.42		2 \$2,426.06	
Annual Cost	\$33,180.00		\$30,359.28		\$29,477.04		\$29,112.72	

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	Anthem PP(Silver EPO 20/50 4000 30% (UCR=N	6 w/HSA A2TN (HSA)	Anthem PPO/EPO Bronze EPO 20/50 6100 50% w/HSA 9FT4 (HSA) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	
Prescription Drugs					
Drug Card	10/50/90 IntDed		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 Office Visits	30%		50%		
Primary Care Specialist	\$20 after ded \$50 after ded		\$20 after ded \$50 after ded		
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	Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		
Lab/X-Ray	Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded		
Mental Health Outpatient Emergency Care	\$20 after ded		\$20 after ded		
Emergency Room Urgent Care	\$500 after ded \$100 after ded		\$500 after ded \$100 after ded		
Single	2 x \$1,196.88		2 x \$1,092.86		
EE with Spouse	0 x \$2,393.76		0 x \$2,185.72		
EE with Child(ren) Family	0 x \$2,034.70 0 x \$3,411.11		0 x \$1,857.86 0 x \$3,114.65		
Manakhi Orat	2 \$2,393.76		2 \$2,185.72		
Monthly Cost					

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