New York County, NY 10001

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

Health Plan Comparison Report (4L)

Effective Date: 07/01/2024

Prepared On: 04/26/2024

Report ID: 39089114 SIC: 0000

	Anthem Blue Access Platinum Blue Access EPO 5/25 0% 9TUG (EPO) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 20/40 0% 9TU0 (EPO) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 15/35 300 10% 9TUH (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 25/50 0% A7MQ (EPO) (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		10/35/70/100 ded T2-3		10/65/90/150 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		N/A		\$300/\$600 embedded		N/A	
Individual/Family OOP Limit	\$3,700/\$7,400		\$3,000/\$6,000		\$3,200/\$6,400 (incl ded)		\$8,700/\$17,400	
Co-Insurance Office Visits	0%		0%		10%		0%	
Primary Care	\$5		\$20		\$15 ded waived		\$25	
Specialist	\$25		\$40		\$35 ded waived		\$50	
Inpatient Services								
Inpatient Hospital	\$400/admit		\$500/admit		10% after ded		\$500/admit	
Mental Health Inpatient	\$400/admit		\$500/admit		10% after ded		\$500/admit	
Outpatient Services								
Outpatient Facility	Hospital-\$300; ASC-\$50		Hospital-\$500; ASC-\$50		Hospital-10% after ded; ASC-\$50 after ded		Hospital-\$500; ASC-\$150	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50; OP-\$150		Lab: No charge; X-ray: Office-\$50; OP-\$150		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 after ded; OP-10% after ded		Lab: No charge; X-ray: Office-\$50; OP-\$150	
Mental Health Outpatient	\$5		\$20		\$15 ded waived		\$25	
Emergency Care								
Emergency Room Urgent Care	\$300 \$75		\$300 \$50		10% after ded \$50 ded waived		\$750 \$50	
Single	2 x \$1,536.93		2 x \$1,523.98		2 x \$1,497.80		2 x \$1,383.89	
EE with Spouse	0 x \$3,073.86		0 x \$3,047.96		0 x \$2,995.60		0 x \$2,767.78	
EE with Child(ren)	0 x \$2,612.78		0 x \$2,590.77		0 x \$2,546.26		0 x \$2,352.61	
Family	0 x \$4,380.25		0 x \$4,343.34		0 x \$4,268.73		0 x \$3,944.09	
Monthly Cost	2 \$3,073.86		2 \$3,047.96		2 \$2,995.60		2 \$2,767.78	
Annual Cost	\$36,886.32		\$36,575.52		\$35,947.20		\$33,213.36	

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	Anthem Blue Access Gold Blue Access EPO 50/55 1000 0% A7MS (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 15/35 1750 10% A7DJ (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 25/45 1850 20% A7DG (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 20/50 1600 10% w/HSA 9G1N (HSA) (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		10/50/90/150 ded T2-3		10/40/80 IntDed	
Cost Share Information								
Individual/Family Deductible	\$1,000/\$2,000 embedded		\$1,750/\$3,500 embedded		\$1,850/\$3,700 embedded		\$1,600/\$3,200 non-embedded	
Individual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$8,700/\$17,400 (incl ded)		\$6,500/\$13,000 (incl ded)		\$5,100/\$10,200 (incl ded)	
Co-Insurance	0%		10%		20%		10%	
Office Visits								
Primary Care Specialist	\$50 ded waived \$55 ded waived		\$15 ded waived		\$25 ded waived \$45 ded waived		\$20 after ded	
Inpatient Services	\$55 ded walved		\$35 ded waived		545 ded walved		\$50 after ded	
Inpatient Hospital	\$500/admit after ded		10% after ded		20% after ded		\$1,000/admit after ded	
Mental Health Inpatient	\$500/admit after ded		10% after ded		20% after ded		\$1,000/admit after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$300 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: 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	
Mental Health Outpatient	\$50 ded waived		\$15 ded waived		\$25 ded waived		\$20 after ded	
Emergency Care	400 ded waived		y 13 ded waived		φ23 ded waived		φ20 arter ded	
Emergency Room Urgent Care	\$500 after ded \$60 ded waived		\$750 after ded \$60 ded waived		\$750 after ded \$60 ded waived		\$500 after ded \$100 after ded	
Single	2 x \$1,341.28		2 x \$1,297.97		2 x \$1,288.78		2 x \$1,268.45	
EE with Spouse	0 x \$2,682.56		0 x \$2,595.94		0 x \$2,577.56		0 x \$2,536.90	
EE with Child(ren)	0 x \$2,280.18		0 x \$2,206.55		0 x \$2,190.93		0 x \$2,156.37	
Family	0 x \$3,822.65		0 x \$3,699.21		0 x \$3,673.02		0 x \$3,615.08	
Monthly Cost Annual Cost	2 \$2,682.56 \$32,190.72		2 \$2,595.94 \$31,151.28		2 \$2,577.56 \$30,930.72		2 \$2,536.90 \$30,442.80	

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	Anthem Blue Access Silver Blue Access EPO 60/125 0% A2TK (EPO) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 40/70 2600 30% 9Y77 (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 20/50 3250 25% w/HSA 9Y78 (HSA) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 40/80 3250 50% 9Y7E (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/65/95		35/70/100/200 ded T2-3		10/50/90 IntDed		25/75/90/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		\$2,600/\$5,200 embedded		\$3,250/\$6,500 embedded		\$3,250/\$6,500 embedded	
Individual/Family OOP Limit	\$9,450/\$18,900		\$9,450/\$18,900 (incl ded)		\$8,000/\$16,000 (incl ded)		\$9,450/\$18,900 (incl ded)	
Co-Insurance Office Visits	0%		30%		25%		50%	
Primary Care Specialist	\$60 \$125		\$40 ded waived \$70 ded waived		\$20 after ded \$50 after ded		\$40 ded waived \$80 ded waived	
Inpatient Services								
Inpatient Hospital	\$2,800/admit		30% after ded		\$1,500/admit after ded		50% after ded	
Mental Health Inpatient	\$2,800/admit		30% after ded		\$1,500/admit after ded		50% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$1,000; ASC- \$500		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: Office-\$125; OP- \$20; X-ray: \$150		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 Emergency Care	\$60		\$40 ded waived		\$20 after ded		\$40 ded waived	
Emergency Room Urgent Care	\$2,800 \$125		\$500 after ded \$75 ded waived		\$500 after ded \$100 after ded		50% after ded \$80 ded waived	
Single EE with Spouse EE with Child(ren) Family	2 x \$1,228.63 0 x \$2,457.26 0 x \$2,088.67 0 x \$3,501.60		2 x \$1,160.67 0 x \$2,321.34 0 x \$1,973.14 0 x \$3,307.91		2 x \$1,126.83 0 x \$2,253.66 0 x \$1,915.61 0 x \$3,211.47		2 x \$1,112.91 0 x \$2,225.82 0 x \$1,891.95 0 x \$3,171.79	
Monthly Cost Annual Cost	2 \$2,457.26 \$29,487.12		2 \$2,321.34 \$27,856.08		2 \$2,253.66 \$27,043.92		2 \$2,225.82 \$26,709.84	

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	Anthem Blue Access Silver Blue Access EPO 30/75 4550 50% 9Y7J (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 20/50 4000 30% w/HSA 9Y7L (HSA) (UCR=N/A) Anthem Blue Access Bronze Blue Access EPO 20/50 6100 50% w/HS 9FS3 (HSA) (UCR=N/A)		20/50 6100 50% w/HSA	Anthem Blue Access A Bronze Blue Access EPO 20/50 7000 50% w/HSA 9FT6 (HSA) (UCR=N/A)		
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs					·		·	
Drug Card	25/75/90/200 ded T2-3		10/50/90 IntDed		50%/50%/50% IntDed		50%/50%/50% IntDed	
Cost Share Information								
Individual/Family Deductible	\$4,550/\$9,100 embedded		\$4,000/\$8,000 embedded		\$6,100/\$12,200 embedded		\$7,000/\$14,000 embedded	
Individual/Family OOP Limit	\$9,450/\$18,900 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	50%		30%		50%		50%	
Office Visits								
1 '	\$30 ded waived		\$20 after ded		\$20 after ded		\$20 after ded	
Specialist Inpatient Services	\$75 ded waived		\$50 after ded		\$50 after ded		\$50 after ded	
·	50% after ded		\$1,500/admit after ded		\$1,000/admit after ded		\$500/admit after ded	
Mental Health Inpatient	50% after ded		\$1,500/admit after ded		\$1,000/admit after ded		\$500/admit after ded	
Outpatient Services								
Outpatient Facility	Hospital-50% after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$300 after ded	
,	Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 after ded; OP-50% after ded		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		Lab: \$25 after ded; X-ray: Office-\$50 after ded; OP- \$150 after ded	
Mental Health Outpatient Emergency Care	\$30 ded waived		\$20 after ded		\$20 after ded		\$20 after ded	
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, ,	50% after ded \$75 ded waived		\$500 after ded \$100 after ded		\$500 after ded \$100 after ded		\$300 after ded \$100 after ded	
Single	2 x \$1,106.22		2 x \$1,098.15	1	2 x \$1,002.62		2 x \$994.40	
EE with Spouse	0 x \$2,212.44		0 x \$2,196.30		0 x \$2,005.24		0 x \$1,988.80	
EE with Child(ren)	0 x \$1,880.57		0 x \$1,866.86		0 x \$1,704.45		0 x \$1,690.48	
Family	0 x \$3,152.73		0 x \$3,129.73		0 x \$2,857.47		0 x \$2,834.04	
Monthly Cost	2 \$2,212.44		2 \$2,196.30		2 \$2,005.24		2 \$1,988.80	
Annual Cost	\$26,549.28		\$26,355.60		\$24,062.88		\$23,865.60	

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	Bronze Blue Access EP	lue Access O 20/50 8450 50% 9FSX UCR=N/A)
	In-Network	Out-Network
Prescription Drugs		,
Drug Card	50%/50%/50% IntDed	
Cost Share Information		
Individual/Family Deductible	\$8,450/\$16,900 embedded	
Individual/Family OOP Limit	\$9,100/\$18,200 (incl ded)	
Co-Insurance Office Visits	50%	
Primary Care Specialist	\$20 after ded \$50 after ded	
Inpatient Services		
Inpatient Hospital	\$500/admit after ded	
Mental Health Inpatient	\$500/admit after ded	
Outpatient Services		
Outpatient Facility	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	
Mental Health Outpatient	\$20 after ded	
Emergency Care		
Emergency Room Urgent Care	\$300 after ded \$100 after ded	
Single	2 x \$961.26	j
EE with Spouse	0 x \$1,922.52	}
EE with Child(ren)	0 x \$1,634.14	l .
Family	0 x \$2,739.59	1
Monthly Cost	2 \$1,922.52	!
Annual Cost	\$23,070.24	

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