New York County, NY 10001

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

Health Plan Comparison Report (4L)

Prepared On: 05/05/2025

Effective Date: 07/01/2025 Report ID: 39235184

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	Anthem Blue Access Platinum Blue Access EPO 5/25 0% 8F8K (EPO) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 20/40 0% 8FB7 (EPO) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 15/35 300 10% 8FBB (EPOc) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 5/25/50 500 10% 8FAN (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		10/50/90/200 ded T2-3		5/10%/10% IntDed T2-3	
Cost Share Information								
ndividual/Family Deductible	N/A		N/A		\$300/\$600 embedded		\$500/\$1,000 embedded	
ndividual/Family OOP Limit	\$3,900/\$7,800		\$3,500/\$7,000		\$3,200/\$6,400 (incl ded)		\$3,000/\$6,000 (incl ded)	
Co-Insurance	0%		0%		10%		10%	
Office Visits								
Primary Care	\$5		\$20		\$15 ded waived		\$25 ded waived (\$5 ded waived Preferred Provider)	
Specialist	\$25		\$40		\$35 ded waived		\$50 ded waived	
Inpatient Services								
npatient Hospital Mental Health Inpatient	\$400/admit \$400/admit		\$500/admit \$500/admit		10% after ded 10% after ded		10% after ded 10% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$300; ASC-\$50		Hospital-\$500; ASC-\$100		Hospital-10% after ded; ASC-\$50 after ded		Hospital-10% after ded; ASC-0% after ded	
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 ded waived; OP-10% after ded		Lab: Office-\$50 ded waived; OP-10% after ded; X-ray: Office-\$50 ded waived; OP-10% after ded	
Mental Health Outpatient	No charge		No charge		No charge		No charge	
Emergency Care								
Emergency Room Urgent Care	\$300 \$50		\$300 \$50		10% after ded \$50 ded waived		30% after ded \$75 ded waived	
Single	2 x \$1,587.50		2 x \$1,572.96		2 x \$1,541.67		2 x \$1,524.50	
EE with Spouse	0 x \$3,175.00		0 x \$3,145.92		0 x \$3,083.34		0 x \$3,049.00	
EE with Child(ren)	0 x \$2,698.75		0 x \$2,674.03		0 x \$2,620.84		0 x \$2,591.65	
Family	0 x \$4,524.38		0 x \$4,482.94		0 x \$4,393.76		0 x \$4,344.83	
Monthly Cost	2 \$3,175.00		2 \$3,145.92		2 \$3,083.34		2 \$3,049.00	
Annual Cost	\$38,100.00		\$37,751.04		\$37,000.08		\$36,588.00	

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	Anthem Blue Access Gold Blue Access EPO 25/50 0% 8F8F (EPO) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 50/60 1100 10% 8AH4 (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 30/65 1500 20% 8F93 (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 15/40 1850 15% 8F89 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/95/200 ded T2-3		10/45/85/150 ded T2-3		10/50/90/200 ded T2-3		10/40/80/200 ded T2-3	
Cost Share Information								
ndividual/Family Deductible	N/A		\$1,100/\$2,200 embedded		\$1,500/\$3000 embedded		\$1,850/\$3,700 embedded	
Individual/Family OOP Limit	\$8,700/\$17,400		\$7,000/\$14,000 (incl ded)		\$7,250/\$14,500 (incl ded)		\$8,700/\$17,400 (incl ded)	
Co-Insurance	0%		10%		20%		15%	
Office Visits								
Primary Care	\$25		\$50 ded waived		\$30 ded waived		\$15 ded waived	
Specialist	\$50		\$60 ded waived		\$65 ded waived		\$40 ded waived	
Inpatient Services								
Inpatient Hospital	\$500/admit		10% after ded		20% after ded		15% after ded	
Mental Health Inpatient	\$500/admit		10% after ded		20% after ded		15% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$500; ASC-\$250		Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$250 after ded; ASC-\$150 after ded		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 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	
Mental Health Outpatient	No charge		No charge		No charge		No charge	
Emergency Care								
Emergency Room Urgent Care	\$850 \$75		\$750 after ded \$75 ded waived		\$500 after ded \$75 ded waived		\$750 after ded \$75 ded waived	
Single	2 x \$1,429.80		2 x \$1,361.68		2 x \$1,337.73		2 x \$1,330.53	
EE with Spouse	0 x \$2,859.60		0 x \$2,723.36		0 x \$2,675.46		0 x \$2,661.06	
EE with Child(ren)	0 x \$2,430.66		0 x \$2,314.86		0 x \$2,274.14		0 x \$2,261.90	
Family	0 x \$4,074.93		0 x \$3,880.79		0 x \$3,812.53		0 x \$3,792.01	
Monthly Cost	2 \$2,859.60		2 \$2,723.36		2 \$2,675.46		2 \$2,661.06	
Annual Cost	\$34,315.20		\$32,680.32		\$32,105.52		\$31,932.72	

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	Anthem Blue Access Gold Blue Access EPO 25/45 1850 25% 8FA3 (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 20/40/50 2000 20% 8FA8 (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 20/50 1700 15% w/HSA PrevRx 8FAC (HSA) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 60/125 0% 8FBP (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/50/90/200 ded T2-3		10/20%/20% IntDed T2-3		10/10%/10% IntDed		15/65/95/100 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,850/\$3,700 embedded		\$2,000/\$4,000 embedded		\$1,700/\$3,400 non-embedded		N/A	
Individual/Family OOP Limit	\$7,250/\$14,500 (incl ded)		\$7,000/\$14,000 (incl ded)		\$5,950/\$11,900 (incl ded)		\$9,200/\$18,400	
Co-Insurance	25%		20%		15%		0%	
Office Visits								
Primary Care	\$25 ded waived		\$40 ded waived (\$20 ded waived Preferred Provider)		\$20 after ded		\$60	
Specialist	\$45 ded waived		\$50 ded waived		\$50 after ded		\$125	
Inpatient Services								
Inpatient Hospital Mental Health Inpatient	25% after ded 25% after ded		20% after ded 20% after ded		15% after ded 15% after ded		\$2,800/admit \$2,800/admit	
Outpatient Services								
Outpatient Facility	Hospital-\$500 after ded; ASC-\$150 after ded		Hospital-20% after ded; ASC-\$200 after ded		15% after ded		Hospital-\$1,000; ASC- \$500	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: Office-\$50 ded waived; OP-20% after ded; X-ray: Office-\$50 ded waived; OP-20% after ded		15% after ded		Lab: Office-\$125; OP- \$20; X-ray: \$150	
Mental Health Outpatient	No charge		No charge		0% after ded		No charge	
Emergency Care								
Emergency Room Urgent Care	\$750 after ded \$75 ded waived		40% after ded \$75 ded waived		15% after ded \$100 after ded		\$2,800 \$200	
Single	2 x \$1,323.88		2 x \$1,290.38		2 x \$1,273.21		2 x \$1,272.10	
EE with Spouse	0 x \$2,647.76		0 x \$2,580.76		0 x \$2,546.42		0 x \$2,544.20	
EE with Child(ren)	0 x \$2,250.60		0 x \$2,193.65		0 x \$2,164.46		0 x \$2,162.57	
Family	0 x \$3,773.06		0 x \$3,677.58		0 x \$3,628.65		0 x \$3,625.49	
Monthly Cost	2 \$2,647.76		2 \$2,580.76		2 \$2,546.42		2 \$2,544.20	
Annual Cost	\$31,773.12		\$30,969.12		\$30,557.04		\$30,530.40	

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	Anthem Blue Access Silver Blue Access EPO 45/75 2600 30% 8FCC (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 40/80 3350 50% 8FBU (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 40/80 4000 40% 8FB2 (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 35/75 4650 50% 8AHY (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	35/70/100/300 ded T2-3		25/75/90/200 ded T2-3		15/65/95/200 ded T2-3		25/75/90/200 ded T2-3	
Cost Share Information								
ndividual/Family Deductible	\$2,600/\$5,200 embedded		\$3,350/\$6,700 embedded		\$4,000/\$8,000 embedded		\$4,650/\$9,300 embedded	
ndividual/Family OOP Limit	\$9,200/\$18,400 (incl ded)		\$9,200/\$18,400 (incl ded)		\$9,200/\$18,400 (incl ded)		\$9,200/\$18,400 (incl ded)	
Co-Insurance	30%		50%		40%		50%	
Office Visits								
Primary Care	\$45 ded waived		\$40 ded waived		\$40 ded waived		\$35 ded waived	
Specialist	\$75 ded waived		\$80 ded waived		\$80 ded waived		\$75 ded waived	
Inpatient Services								
npatient Hospital Mental Health Inpatient	30% after ded 30% after ded		50% after ded 50% after ded		40% after ded 40% after ded		50% after ded 50% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-50% after ded; ASC-\$300 after ded		Hospital-40% after ded; ASC-\$500 after ded		Hospital-50% after ded; ASC-\$300 after ded	
∟ab/X-Ray	Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 ded waived; OP-50% after ded		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 ded waived; OP-40% after ded		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 ded waived; OP-50% after ded	
Mental Health Outpatient	No charge		No charge		No charge		No charge	
Emergency Care								
Emergency Room Jrgent Care	\$1,000 after ded \$75 ded waived		50% after ded \$80 ded waived		50% after ded \$90 ded waived		50% after ded \$80 ded waived	
Single	2 x \$1,198.86		2 x \$1,169.09		2 x \$1,168.68		2 x \$1,161.90	
EE with Spouse	0 x \$2,397.72		0 x \$2,338.18		0 x \$2,337.36		0 x \$2,323.80	
EE with Child(ren)	0 x \$2,038.06		0 x \$1,987.45		0 x \$1,986.76		0 x \$1,975.23	
Family	0 x \$3,416.75		0 x \$3,331.91		0 x \$3,330.74		0 x \$3,311.42	
Monthly Cost	2 \$2,397.72		2 \$2,338.18		2 \$2,337.36		2 \$2,323.80	
Annual Cost	\$28,772.64		\$28,058.16		\$28,048.32		\$27,885.60	

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	Anthem Blue Access Silver Blue Access EPO 35/65/90 5000 40% 8FAR (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 2750 40% w/HSA 8FB1 (HSA) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 20/50 3300 30% w/HSA PrevRx 8FBS (HSA) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 20/50 4100 30% w/HSA PrevRx 8F8B (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/40%/40% IntDed T2-3		10/50/95 IntDed		10/30%/30% IntDed		10/50/90 IntDed	
Cost Share Information			I I				I	
ndividual/Family Deductible	\$5,000/\$10,000 embedded		\$2,750/\$5,500 embedded		\$3,300/\$6,600 embedded		\$4,100/\$8,200 embedded	
ndividual/Family OOP Limit	\$9,000/\$18,000 (incl ded)		\$8,250/\$16,500 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	40%		40%		30%		30%	
Office Visits								
Primary Care	\$65 ded waived (\$35 ded waived Preferred Provider)		40% after ded		\$20 after ded		\$20 after ded	
Specialist	\$90 ded waived		40% after ded		\$50 after ded		\$50 after ded	
Inpatient Services								
Inpatient Hospital Mental Health Inpatient	40% after ded 40% after ded		40% after ded 40% after ded		30% after ded 30% after ded		30% after ded 30% after ded	
Outpatient Services								
Outpatient Facility	Hospital-40% after ded; ASC-\$300 after ded		40% after ded		30% after ded		30% after ded	
Lab/X-Ray	Lab: Office-\$90 ded waived; OP-40% after ded; X-ray: Office-\$90 ded waived; OP-40% after ded		40% after ded		30% after ded		30% after ded	
Mental Health Outpatient	No charge		0% after ded		0% after ded		0% after ded	
Emergency Care								
Emergency Room Urgent Care	50% after ded \$85 ded waived		50% after ded 40% after ded		30% after ded \$100 after ded		30% after ded \$100 after ded	
Single	2 x \$1,118.28		2 x \$1,083.12		2 x \$1,080.35		2 x \$1,060.55	
EE with Spouse	0 x \$2,236.56		0 x \$2,166.24		0 x \$2,160.70		0 x \$2,121.10	
EE with Child(ren)	0 x \$1,901.08 0 x \$3,187.10		0 x \$1,841.30 0 x \$3,086.89		0 x \$1,836.60 0 x \$3,079.00		0 x \$1,802.94 0 x \$3,022.57	
Family	UX \$3,167.10		UX \$3,080.89		υx φ3,079.00		UX \$3,022.57	
Monthly Cost	2 \$2,236.56		2 \$2,166.24		2 \$2,160.70		2 \$2,121.10	
Annual Cost	\$26,838.72		\$25,994.88		\$25,928.40		\$25,453.20	

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	Anthem Blue Access Bronze Blue Access EPO 40/40/90 9000 50% 8FBG (EPO) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 20/50 7300 50% w/HSA 8FBA (HSA) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 20/50 6100 50% w/HSA 8F87 (HSA) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 5250 50% w/HSA 8F8 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	25/50%/50% IntDed T2-3		50%/50%/50% IntDed		50%/50%/50% IntDed		10/50%/50% IntDed	
Cost Share Information			I		I		I	
ndividual/Family Deductible	\$9,000/\$18,000 embedded		\$7,300/\$14,600 embedded		\$6,100/\$12,200 embedded		\$5,250/\$10,500 embedded	
ndividual/Family OOP Limit	\$9,200/\$18,400 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	50%		50%		50%		50%	
Office Visits								
Primary Care	\$40 after ded (\$40 ded waived Preferred Provider)		\$20 after ded		\$20 after ded		50% after ded	
Specialist	\$90 after ded		\$50 after ded		\$50 after ded		50% after ded	
npatient Services								
npatient Hospital	50% after ded		50% after ded		50% after ded		50% after ded	
Mental Health Inpatient	50% after ded		50% after ded		50% after ded		50% after ded	
Outpatient Services								
Dutpatient Facility	Hospital-50% after ded; ASC-\$500 after ded		50% after ded		50% after ded		50% after ded	
.ab/X-Ray	Lab: Office-\$40 after ded; OP-50% after ded; X-ray: Office-\$75 after ded; OP-50% after ded		50% after ded		50% after ded		50% after ded	
			00/ 6 1 1		00/ 0 1 1			
Mental Health Outpatient Emergency Care	No charge		0% after ded		0% after ded		0% after ded	
Emergency Room	50% after ded		50% after ded		50% after ded		50% after ded	
Jrgent Care	\$100 ded waived		\$100 after ded		\$100 after ded		50% after ded	
Single	2 x \$1,034.10		2 x \$1,019.01		2 x \$1,015.97		2 x \$1,012.09	
EE with Spouse	0 x \$2,068.20		0 x \$2,038.02		0 x \$2,031.94		0 x \$2,024.18	
EE with Child(ren)	0 x \$1,757.97		0 x \$1,732.32		0 x \$1,727.15		0 x \$1,720.55	
Family	0 x \$2,947.19		0 x \$2,904.18		0 x \$2,895.51		0 x \$2,884.46	
Monthly Cost	2 \$2,068.20		2 \$2,038.02		2 \$2,031.94		2 \$2,024.18	
Annual Cost	\$24,818.40		\$24,456.24		\$24,383.28		\$24,290.16	
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	Anthem Blue Access Bronze Blue Access EPO 9200 0% 8FC1 (EPOc (UCR=N/A)						
	In-Netw	vork	Out-Network				
Prescription Drugs							
Drug Card	0%/0%/0% Intl	Ded					
Cost Share Information							
Individual/Family Deductible	\$9,200/\$18,40 embedded	0					
Individual/Family OOP Limit	\$9,200/\$18,40	0 (incl ded)					
Co-Insurance	0%						
Office Visits		1					
Primary Care	0% after ded						
Specialist	0% after ded						
Inpatient Services							
Inpatient Hospital	0% after ded						
Mental Health Inpatient	0% after ded						
Outpatient Services							
Outpatient Facility	0% after ded						
Lab/X-Ray	0% after ded						
Mental Health Outpatient	0% after ded						
Emergency Care							
Emergency Room	0% after ded						
Urgent Care	0% after ded						
v							
Single	2 x	\$1,003.37					
EE with Spouse	0 x	\$2,006.74					
EE with Child(ren)	0 x	\$1,705.73					
Family	0 x	\$2,859.60					
Monthly Cost	2	\$2,006.74					
Annual Cost		\$24,080.88					

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