Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 01/01/2026

Prepared On: 10/23/2025

	Anthem Connection Platinum Connection EPO 20/40 0% 8U0E (UCR=N/A)	Anthem Connection B (EPO) Platinum Connection EPO 5/25 200 10% 8U23 (EPOc) (UCR=N/A)	Anthem Connection Platinum Connection EPO 15/35 300 10% 8U17 (EPOc) (UCR=N/A)	Anthem Connection Guided Advantage Platinum Connection EPO 5/25/30/60 500 10% 8TZR (EPOc) (UCR=N/A)	
	In-Network Out-Netw	vork In-Network Out-Network	In-Network Out-Network	In-Network Out-Network	
Prescription Drugs	,				
Drug Card	10/35/70/100 ded T2-3	10/50/90/150 ded T2-3	10/50/90/200 ded T2-3	5/10%/10% IntDed T2-3	
Cost Share Information					
Individual/Family Deductible	N/A	\$200/\$600 embedded	\$300/\$600 embedded	\$500/\$1,000 embedded	
Individual/Family OOP Limit	\$3,500/\$7,000	\$2,750/\$5,500 (incl ded)	\$3,200/\$6,400 (incl ded)	\$3,000/\$6,000 (incl ded)	
Co-Insurance Office Visits	0%	10%	10%	10%	
Primary Care	\$20	\$5 ded waived	\$15 ded waived	\$25 ded waived (\$5 ded waived Preferred Provider)	
Specialist	\$40	\$25 ded waived	\$35 ded waived	\$60 ded waived (\$30 ded waived Preferred Provider)	
Inpatient Services					
Inpatient Hospital	\$500/admit	\$500/admit after ded	10% after ded	10% after ded	
Mental Health Inpatient	\$500/admit	\$500/admit after ded	10% after ded	10% after ded	
Outpatient Services					
Outpatient Facility	Hospital-\$500; ASC-\$100	Hospital-\$500 after ded; ASC-\$50 ded waived	Hospital-10% after ded; ASC-\$50 after ded	Hospital-10% after ded; ASC-\$150 after ded	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50; OP-\$150	Lab: Office-\$25 ded waived; OP-\$25 after ded; X-ray: Office-\$50 ded waived; OP- \$150 after ded	Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 ded waived; OP-10% after ded	Lab: Office-\$60 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	ite sharge	onargo	The straige	The sharge	
Emergency Room Urgent Care	\$300 \$50	\$300 after ded \$50 ded waived	10% after ded \$50 ded waived	30% after ded \$75 ded waived	
Single	2 x \$1,675.20	2 x \$1,661.52	2 x \$1,645.68	2 x \$1,625.84	
EE with Spouse	0 x \$3,350.40	0 x \$3,323.04	0 x \$3,291.36	0 x \$3,251.68	
EE with Child(ren)	0 x \$2,847.84	0 x \$2,824.58	0 x \$2,797.66	0 x \$2,763.93	
Family	0 x \$4,774.32	0 x \$4,735.33	0 x \$4,690.19	0 x \$4,633.64	
Monthly Cost	2 \$3,350.40	2 \$3,323.04	2 \$3,291.36	2 \$3,251.68	
Annual Cost	\$40,204.80	\$39,876.48	\$39,496.32	\$39,020.16	

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	Anthem Connection Gold Connection EPO 30/60 0% 8TZY (EPO) (UCR=N/A)		Anthem Connection Gold Connection EPO 50/60 1200 10% 8U24 (EPOc) (UCR=N/A)		Anthem Connection Gold Connection EPO 25/50 1950 30% 8TZ1 (EPOc) (UCR=N/A)		Anthem Connection Gold Connection EPO 30/65 1600 20% 8TZ7 (EPOc) (UCR=N/A)	
	In-Network	Out-Network I	n-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/100/200 ded T2-3	10/50/9	0/150 ded T2-3		10/50/90/200 ded T2-3		10/50/50%/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A	\$1,200/	(\$2,400 embedded		\$1,950/\$3,900 embedded		\$1,600/\$3,200 embedded	
Individual/Family OOP Limit	\$9,150/\$18,300	\$7,000/	(\$14,000 (incl ded)		\$7,500/\$15,000 (incl ded)		\$7,500/\$15,000 (incl ded)	
Co-Insurance Office Visits	0%	10%			30%		20%	
	<b>#20</b>	AF0 :	4		COE de doucius d		#20 ded	
Primary Care	\$30	(\$50 dec	d waived		\$25 ded waived		\$30 ded waived	
Specialist	\$60	\$60 dec	d waived		\$50 ded waived		\$65 ded waived	
Inpatient Services								
Inpatient Hospital	\$600/admit	10% aft	ter ded		30% after ded		20% after ded	
Mental Health Inpatient	\$600/admit	10% aft	ter ded		30% after ded		20% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$500; ASC-\$300	Hospita ASC-\$1	ıl-\$300 after ded; I50 after ded		Hospital-\$500 after ded; ASC-\$200 after ded		Hospital-\$300 after ded; ASC-\$200 after ded	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$100; OP-\$150	Lab: No Office-\$ \$150 af	o charge; X-ray: \$50 after ded; OP- iter ded		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$200 after ded	
Manatal I I and the Outer attend	No observe	No. also			NI- shawa		No observe	
Mental Health Outpatient Emergency Care	No charge	No cha	ige		No charge		No charge	
Emergency Room Urgent Care	\$850 \$90	\$750 af \$100 de	iter ded ed waived		\$750 after ded \$80 ded waived		\$500 after ded \$85 ded waived	
Single	2 x \$1,516.37	2	x \$1,445.18		2 x \$1,399.67		2 x \$1,390.59	
EE with Spouse	0 x \$3,032.74	0	x \$2,890.36		0 x \$2,799.34		0 x \$2,781.18	
EE with Child(ren)	0 x \$2,577.83	0	x \$2,456.81		0 x \$2,379.44		0 x \$2,364.00	
Family	0 x \$4,321.65	0	x \$4,118.76		0 x \$3,989.06		0 x \$3,963.18	
Monthly Cost	2 \$3,032.74		2 \$2,890.36		2 \$2,799.34		2 \$2,781.18	
Annual Cost	\$36,392.88		\$34,684.32		\$33,592.08		\$33,374.16	

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	Anthem Connection Virtual Access Plus Silver Connection EPG 60/125 0% 8TZA (EPO) (UCR=N/A)	Anthem Connection Silver Connection EPO 45/75 2650 30% 8U2P (EPOc) (UCR=N/A)	Anthem Connection Silver Connection EPO 40/80 3450 50% 8U25 (EPOc) (UCR=N/A)	Anthem Connection Silver Connection EPO 30/60 3300 30% w/HSA PrevRx 8TZH (HSA) (UCR=N/A)	
	In-Network Out-Network	In-Network Out-Network	In-Network Out-Network	In-Network Out-Network	
Prescription Drugs					
Drug Card	15/75/100/200 ded T2-3	35/75/50%/300 ded T2-3	25/75/90/200 ded T2-3	10/30%/50% IntDed	
Cost Share Information					
Individual/Family Deductible	N/A	\$2,650/\$5,300 embedded	\$3,450/\$6,900 embedded	\$3,300/\$6,600 embedded	
Individual/Family OOP Limit	\$10,150/\$20,300	\$9,950/\$19,900 (incl ded)	\$9,700/\$19,400 (incl ded)	\$8,450/\$16,900 (incl ded)	
Co-Insurance	0%	30%	50%	30%	
Office Visits					
Primary Care	\$60 (No charge virtual visits)	\$45 ded waived	\$40 ded waived	\$30 after ded	
Specialist	\$125	\$75 ded waived	\$80 ded waived	\$60 after ded	
Inpatient Services					
Inpatient Hospital	\$2,800/admit	30% after ded	50% after ded	30% after ded	
Mental Health Inpatient	\$2,800/admit	30% after ded	50% after ded	30% after ded	
Outpatient Services					
Outpatient Facility	Hospital-\$1,000; ASC-\$500	Hospital-\$500 after ded; ASC-\$300 after ded	Hospital-50% after ded; ASC-\$300 after ded	30% after ded	
Lab/X-Ray	Lab: Office-\$125; OP-\$20; X-ray: \$200	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	30% after ded	
Mental Health Outpatient	No charge	No charge	No charge	0% after ded	
Emergency Care					
Emergency Room Urgent Care	\$2,800 \$200	\$1,000 after ded \$100 ded waived	50% after ded \$100 ded waived	30% after ded \$100 after ded	
Single	2 x \$1,346.31	2 x \$1,244.06	2 x \$1,234.37	2 x \$1,156.73	
EE with Spouse	0 x \$2,692.62	0 x \$2,488.12	0 x \$2,468.74	0 x \$2,313.46	
EE with Child(ren)	0 x \$2,288.73	0 x \$2,114.90	0 x \$2,098.43	0 x \$1,966.44	
Family	0 x \$3,836.98	0 x \$3,545.57	0 x \$3,517.95	0 x \$3,296.68	
Monthly Cost	2 \$2,692.62	2 \$2,488.12	2 \$2,468.74	2 \$2,313.46	
Annual Cost	\$32,311.44	\$29,857.44	\$29,624.88	\$27,761.52	

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Report ID: 39277826

	Anthem Connection Silver Connection EPO 20/50 4100 30% w/HSA PrevRx 8TYX (HSA) (UCR=N/A)		Anthem Connection Silver Connection EPO 50/100 4250 30% w/HSA PrevRx 8U10 (HSA) (UCR=N/A)		Anthem Connection Guided Advantage Bronze Connection EPO 40/70/80/120 9200 50% 8U3G (EPOc) (UCR=N/A)		Anthem Connection Bronze Connection EPO 25/75 6300 50% w/HSA 8U09 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs						,		
Drug Card	10/50/90 IntDed		10/65/50% IntDed		25/50%/50% IntDed T2-3		50%/50%/50% IntDed	
Cost Share Information								
Individual/Family Deductible	\$4,100/\$8,200 embedded		\$4,250/\$8,500 embedded		\$9,200/\$18,400 embedded		\$6,300/\$12,600 embedded	
Individual/Family OOP Limit	\$8,450/\$16,900 (incl ded)		\$8,450/\$16,900 (incl ded)		\$10,150/\$20,300 (incl ded)		\$8,450/\$16,900 (incl ded)	
Co-Insurance Office Visits	30%		30%		50%		50%	
Primary Care	\$20 after ded		\$50 after ded		\$70 ded waived (\$40 ded waived Preferred Provider)		\$25 after ded	
Specialist	\$50 after ded		\$100 after ded		\$120 ded waived (\$80 ded waived Preferred Provider)		\$75 after ded	
Inpatient Services								
Inpatient Hospital	30% after ded		30% after ded		50% after ded		50% after ded	
Mental Health Inpatient	30% after ded		30% after ded		50% after ded		50% after ded	
Outpatient Services						<u>'</u>		
Outpatient Facility	30% after ded		30% after ded		Hospital-50% after ded; ASC-\$500 after ded		50% after ded	
Lab/X-Ray	30% after ded		30% after ded		Lab: Office-\$120 ded waived; OP-50% after ded; X-ray: Office-\$75 ded waived; OP-50% after ded		50% after ded	
Mental Health Outpatient	0% after ded		0% after ded		No charge		0% after ded	
Emergency Care	3.5 ditor dod		o /o ditor dod		Shargo	1	o to ditor dod	
Emergency Room Urgent Care	30% after ded \$100 after ded		30% after ded \$100 after ded		50% after ded \$100 ded waived		50% after ded \$100 after ded	
Single	2 x \$1,139.81		2 x \$1,131.20		2 x \$1,105.53	1	2 x \$1,079.08	
EE with Spouse	0 x \$2,279.62		0 x \$2,262.40		0 x \$2,211.06		0 x \$2,158.16	
EE with Child(ren)	0 x \$1,937.68		0 x \$1,923.04		0 x \$1,879.40		0 x \$1,834.44	
Family	0 x \$3,248.46		0 x \$3,223.92		0 x \$3,150.76		0 x \$3,075.38	
Monthly Cost	2 \$2,279.62		2 \$2,262.40		2 \$2,211.06		2 \$2,158.16	
Annual Cost	\$27,355.44		\$27,148.80		\$26,532.72		\$25,897.92	

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	Anthem Co Bronze Connection EPO 2 8U12 (HSA) (	20/50 7500 50% w/HSA	Anthem Connection Bronze Connection EPO 10150 0% 8U0H (EPOc) (UCR=N/A)			
	In-Network	Out-Network	In-Network	Out-Network		
Prescription Drugs						
Drug Card	50%/50%/50% IntDed		0%/0%/0% IntDed			
Cost Share Information						
Individual/Family Deductible	\$7,500/\$15,000 embedded		\$10,150/\$20,300 embedded			
Individual/Family OOP Limit	\$8,450/\$16,900 (incl ded)		\$10,150/\$20,300 (incl ded)			
Co-Insurance Office Visits	50%		0%			
Primary Care	\$20 after ded		0% after ded			
Specialist	\$50 after ded		0% after ded			
Inpatient Services						
Inpatient Hospital	50% after ded		0% after ded			
Mental Health Inpatient	50% after ded		0% after ded			
Outpatient Services						
Outpatient Facility	50% after ded		0% after ded			
Lab/X-Ray	50% after ded		0% after ded			
Mental Health Outpatient Emergency Care	0% after ded		0% after ded			
Emergency Room Urgent Care	50% after ded \$100 after ded		0% after ded 0% after ded			
Single	2 x \$1,068.78		2 x \$1,065.55	1		
EE with Spouse	0 x \$2,137.56		0 x \$2,131.10			
EE with Child(ren)	0 x \$1,816.93		0 x \$1,811.44			
Family	0 x \$3,046.02		0 x \$3,036.82			
Monthly Cost	2 \$2,137.56		2 \$2,131.10			
Annual Cost	\$25,650.72		\$25,573.20			

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