Nassau County, NY 11565

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

Health Plan Comparison Report (4L)

Effective Date: 01/01/2025 Prepared On: 10/24/2024

Report ID: 39154235

SIC: 0000

	Anthem Connection Platinum Connection EPO 20/40 0% 8F8X (EPO) (UCR=N/A)		Anthem Connection Platinum Connection EPO 5/25 200 10% 8AHB (EPOc) (UCR=N/A)		Anthem Connection Platinum Connection EPO 15/35 300 10% 8FAD (EPOc) (UCR=N/A)		Anthem Connection Platinum Connection EPO 5/25/50 500 10% 8AHM (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		10/50/90/150 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	0%		10%		10%		10%	
Office Visits								
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		\$50 ded waived	
Inpatient Services				1				
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				1	1			
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-0% 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-\$50 ded waived; OP-10% after ded; X-ray: Office-\$50 ded waived; OP-10% after ded	
Mental Health Outpatient Emergency Care	No charge		No charge		No charge		No charge	
				1				
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 \$1,490.43		2 x \$1,475.54	1	2 x \$1,460.78		2 x \$1,444.50	
EE with Spouse	0 x \$2,980.86		0 x \$2,951.08		0 x \$2,921.56		0 x \$2,889.00	
EE with Child(ren)	0 x \$2,533.73		0 x \$2,508.42		0 x \$2,483.33		0 x \$2,455.65	
Family	0 x \$4,247.73		0 x \$4,205.29		0 x \$4,163.22		0 x \$4,116.83	
Monthly Cost	2 \$2,980.86		2 \$2,951.08		2 \$2,921.56		2 \$2,889.00	
Annual Cost	\$35,770.32		\$35,412.96		\$35,058.72		\$34,668.00	

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Anthem Connection nection EPO 25/50 0% 8FA4 (EPO) (UCR=N/A)	Anthem Connect Gold Connection EPO 50/60 (EPOc) (UCR=N	1100 10% 8FBL Gold Connection EPO 3	Anthem Connection Gold Connection EPO 30/65 1500 20% 8AH7 (EPOc) (UCR=N/A)		Anthem Connection Gold Connection EPO 25/45 1850 25% 8FBD (EPOc) (UCR=N/A)	
twork Out-Network	In-Network	Out-Network In-Network	Out-Network	In-Network	Out-Network	
0 ded T2-3	10/45/85/150 ded T2-3	10/50/90/200 ded T2-3		10/50/90/200 ded T2-3		
	\$1,100/\$2,200 embedded	\$1,500/\$3000 embedded		\$1,850/\$3,700 embedded		
400	\$7,000/\$14,000 (incl ded)	\$7,250/\$14,500 (incl ded)		\$7,250/\$14,500 (incl ded)		
	10%	20%		25%		
	\$50 ded waived	\$30 ded waived		\$25 ded waived		
	\$60 ded waived	\$65 ded waived		\$45 ded waived		
	10% after ded	20% after ded		25% after ded		
	10% after ded	20% after ded		25% after ded		
00; ASC-\$250	Hospital-\$300 after ded; ASC-\$150 after ded	Hospital-\$250 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$150 after ded		
rge; X-ray: DP-\$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		
	No charge	No charge		No charge		
	\$750 after ded \$75 ded waived	\$500 after ded \$75 ded waived		\$750 after ded \$75 ded waived		
\$1,354.71						
\$2,709.42	0 x \$2,580.60	0 x \$2,535.08		0 x \$2,508.88		
\$2,303.01	0 x \$2,193.51	0 x \$2,154.82		0 x \$2,132.55		
\$3,860.92	0 x \$3,677.36	0 x \$3,612.49		0 x \$3,575.15		
\$2,709.42	2 \$2,580.60	2 \$2,535.08		2 \$2,508.88		
\$32,513.04	\$30,967.20	\$30,420.96		\$30,106.56		
\$2 \$2 \$3 \$2	,709.42 ,303.01 ,860.92 ,709.42	,354.71 2 x \$1,290.30 ,709.42 0 x \$2,580.60 ,303.01 0 x \$2,193.51 ,860.92 0 x \$3,677.36 ,709.42 2 \$2,580.60	354.71 2 x \$1,290.30 2 x \$1,267.54 ,709.42 0 x \$2,580.60 0 x \$2,535.08 ,303.01 0 x \$2,193.51 0 x \$2,154.82 ,860.92 0 x \$3,677.36 0 x \$3,612.49 ,709.42 2 \$2,580.60 2 \$2,535.08	354.71 2 x \$1,290.30 2 x \$1,267.54 ,709.42 0 x \$2,580.60 0 x \$2,535.08 ,303.01 0 x \$2,193.51 0 x \$2,154.82 ,860.92 0 x \$3,677.36 0 x \$3,612.49 ,709.42 2 \$2,580.60 2 \$2,535.08	354.71 2 x \$1,290.30 2 x \$1,267.54 2 x \$1,254.44 ,709.42 0 x \$2,580.60 0 x \$2,535.08 0 x \$2,508.88 ,303.01 0 x \$2,193.51 0 x \$2,154.82 0 x \$2,132.55 ,860.92 0 x \$3,677.36 0 x \$3,612.49 0 x \$3,575.15 ,709.42 2 \$2,580.60 2 \$2,535.08 2 \$2,508.88	

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	Anthem Connection Silver Connection EPO 60/125 0% 8FC6 (EPO) (UCR=N/A)		Anthem Connection Silver Connection EPO 45/75 2600 30% 8AH2 (EPOc) (UCR=N/A)		Anthem Connection Silver Connection EPO 40/80 3350 50% 8FBR (EPOc) (UCR=N/A)		Anthem Connection Silver Connection EPO 20/50 3300 30% w/HSA PrevRx 8FBE (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/65/95/100 ded T2-3		35/70/100/300 ded T2-3		25/75/90/200 ded T2-3		10/30%/30% IntDed	
Cost Share Information								
Individual/Family Deductible	N/A		\$2,600/\$5,200 embedded		\$3,350/\$6,700 embedded		\$3,300/\$6,600 embedded	
Individual/Family OOP Limit	\$9,200/\$18,400		\$9,200/\$18,400 (incl ded)		\$9,200/\$18,400 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	0%		30%		50%		30%	
Office Visits								
Primary Care	\$60		\$45 ded waived		\$40 ded waived		\$20 after ded	
Specialist	\$125		\$75 ded waived		\$80 ded waived		\$50 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: \$150		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		L						
Emergency Room Urgent Care	\$2,800 \$200		\$1,000 after ded \$75 ded waived		50% after ded \$80 ded waived		30% after ded \$100 after ded	
Single	2 x \$1,205.48		2 x \$1,135.96		2 x \$1,107.82		2 x \$1,023.69	
EE with Spouse	0 x \$2,410.96		0 x \$2,271.92		0 x \$2,215.64		0 x \$2,047.38	
EE with Child(ren)	0 x \$2,049.32		0 x \$1,931.13		0 x \$1,883.29		0 x \$1,740.27	
Family	0 x \$3,435.62		0 x \$3,237.49		0 x \$3,157.29		0 x \$2,917.52	
Monthly Cost	2 \$2,410.96		2 \$2,271.92		2 \$2,215.64		2 \$2,047.38	
Annual Cost	\$28,931.52		\$27,263.04		\$26,587.68		\$24,568.56	

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	Anthem Connection Silver Connection EPO 50/100 4100 30% w/HSA PrevRx 8FA7 (HSA) (UCR=N/A)		Anthem Connection Silver Connection EPO 20/50 4100 30% w/HSA PrevRx 8FBK (HSA) (UCR=N/A)		Anthem Connection Bronze Connection EPO 40/40/90 9000 50% 8FAM (EPOc) (UCR=N/A)		Anthem Connection Bronze Connection EPO 20/50 7300 50% w/HSA 8AHV (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/50% IntDed		10/50/90 IntDed		25/50%/50% IntDed T2-3		50%/50%/50% IntDed	
Cost Share Information								
Individual/Family Deductible	\$4,100/\$8,200 embedded		\$4,100/\$8,200 embedded		\$9,000/\$18,000 embedded		\$7,300/\$14,600 embedded	
Individual/Family OOP Limit	\$7,800/\$15,600 (incl ded)		\$8,000/\$16,000 (incl ded)		\$9,200/\$18,400 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	30%		30%		50%		50%	
Office Visits								
Primary Care	\$50 after ded		\$20 after ded		\$40 after ded (\$40 ded waived Preferred Provider)		\$20 after ded	
Specialist	\$100 after ded		\$50 after ded		\$90 after ded		\$50 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								
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-\$40 after ded; OP-50% after ded; X-ray: Office-\$75 after ded; OP-50% after ded		50% after ded	
	00/ 0						00/ 0	
Mental Health Outpatient Emergency Care	0% after ded		0% after ded		No charge		0% after ded	
Emergency Room	30% after ded		30% after ded		50% after ded		50% after ded	
Urgent Care	\$100 after ded		\$100 after ded		\$100 ded waived		\$100 after ded	
Single	2 x \$1,005.21		2 x \$1,004.93		2 x \$979.83		2 x \$965.48	
EE with Spouse	0 x \$2,010.42		0 x \$2,009.86		0 x \$1,959.66		0 x \$1,930.96	
EE with Child(ren)	0 x \$1,708.86		0 x \$1,708.38		0 x \$1,665.71		0 x \$1,641.32	
Family	0 x \$2,864.85		0 x \$2,864.05		0 x \$2,792.52		0 x \$2,751.62	
Monthly Cost	2 \$2,010.42		2 \$2,009.86		2 \$1,959.66		2 \$1,930.96	
Annual Cost	\$24,125.04		\$24,118.32		\$23,515.92		\$23,171.52	

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	Bronze Connection EPO 20 8FAU (HSA) (I	0/50 6100 50% w/HSA UCR=N/A)	Anthem Connection Bronze Connection EPO 9200 0% 8AH3 (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						
ndividual/Family Deductible	\$6,100/\$12,200 embedded		\$9,200/\$18,400 embedded			
ndividual/Family OOP Limit	\$8,000/\$16,000 (incl ded)		\$9,200/\$18,400 (incl ded)			
Co-Insurance	50%		0%			
Office Visits						
Primary Care	\$20 after ded		0% after ded			
Specialist	\$50 after ded		0% after ded			
Inpatient Services						
npatient 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	0% after ded		0% after ded			
Emergency Care						
Emergency Room	50% after ded		0% after ded			
Urgent Care	\$100 after ded		0% after ded			
Single	2 x \$962.59		2 x \$950.73			
EE with Spouse	0 x \$1,925.18		0 x \$1,901.46			
EE with Child(ren)	0 x \$1,636.40		0 x \$1,616.24			
Family	0 x \$2,743.38		0 x \$2,709.58			
Monthly Cost	2 \$1,925.18		2 \$1,901.46			
•						
Annual Cost	\$23,102.16		\$22,817.52			

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