New York County, NY 10001

Health Plan Comparison Report (4L)

SIC: 0000

Effective Date: 10/01/2024 Prepared On: 09/10/2024

Report ID: 39136352

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

	Anthem PPO/EPO Platinum EPO 5/25 0% 9Y79 (EPO) (L		Anthem PPO/EPO Anthem PPO/EPO Platinum EPO 20/40 0% 9TUE (EPO) (UCR=N/A) Gold EPO 25/50 0% A7MW (EPO) (UCR=N/A) Gold EPO 25/50 0% A7MW (EPO) (UCR=N/A)		Gold EPO 50/55 1000 1	Anthem PPO/EPO Gold EPO 50/55 1000 10% 9TUF (EPOc) (UCR=N/A)	
	In-Network Out-Ne	twork 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	1	10/65/90/150 ded T2-3		10/40/80/150 ded T2-3	
Cost Share Information							
Individual/Family Deductible	N/A	N/A	1	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	0%	0%	c	0%		10%	
Office Visits				1			
Primary Care	\$5	\$20		\$25		\$50 ded waived	
Specialist Inpatient Services	\$25	\$40		\$50		\$55 ded waived	
Inpatient Hospital	\$400/admit	\$500/admit	\$	\$500/admit		10% after ded	
Mental Health Inpatient	\$400/admit	\$500/admit	4	\$500/admit		10% after ded	
Outpatient Services							
Outpatient Facility	Hospital-\$300; ASC-\$50	Hospital-\$500; ASC-\$50	ł	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	d	\$25		\$50 ded waived	
Emergency Care		φ20		φ25		\$50 ded walved	
Emergency Room Urgent Care	\$300 \$75	\$300 \$50		\$750 \$50		\$500 after ded \$60 ded waived	
Single	2 x \$1,722.88	2 x \$1,708.41		2 x \$1,551.45		2 x \$1,480.27	
EE with Spouse	0 x \$3,445.76	0 x \$3,416.82		0 x \$3,102.90		0 x \$2,960.54	
EE with Child(ren)	0 x \$2,928.90	0 x \$2,904.30		0 x \$2,637.47		0 x \$2,516.46	
Family	0 x \$4,910.21	0 x \$4,868.97		0 x \$4,421.63		0 x \$4,218.77	
Monthly Cost	2 \$3,445.76	2 \$3,416.82		2 \$3,102.90		2 \$2,960.54	
Annual Cost	\$41,349.12	\$41,001.84		\$37,234.80		\$35,526.48	

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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	1							
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								
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 \$1,460.08		2 x \$1,455.07		2 x \$1,450.77		2 x \$1,444.61	
EE with Spouse	0 x \$2,920.16		0 x \$2,910.14		0 x \$2,901.54		0 x \$2,889.22	
EE with Child(ren)	0 x \$2,482.14		0 x \$2,473.62		0 x \$2,466.31		0 x \$2,455.84	
Family	0 x \$4,161.23		0 x \$4,146.95		0 x \$4,134.69		0 x \$4,117.14	
Monthly Cost	2 \$2,920.16		2 \$2,910.14		2 \$2,901.54		2 \$2,889.22	
Annual Cost	\$35,041.92		\$34,921.68		\$34,818.48		\$34,670.64	

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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 Inpatient Services	\$50 after ded		\$70 ded waived		\$50 after ded		\$80 ded waived	
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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							I	
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 \$1,421.84		2 x \$1,300.97		2 x \$1,263.16		2 x \$1,247.55	
EE with Spouse	0 x \$2,843.68		0 x \$2,601.94		0 x \$2,526.32		0 x \$2,495.10	
EE with Child(ren)	0 x \$2,417.13		0 x \$2,211.65		0 x \$2,147.37		0 x \$2,120.84	
Family	0 x \$4,052.24		0 x \$3,707.76		0 x \$3,600.01		0 x \$3,555.52	
Monthly Cost	2 \$2,843.68		2 \$2,601.94		2 \$2,526.32		2 \$2,495.10	
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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 Inpatient Services	\$20 after ded \$50 after ded		\$20 after ded \$50 after ded			
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 \$1,230.93		2 x \$1,123.95			
EE with Spouse	0 x \$2,461.86		0 x \$2,247.90			
EE with Child(ren) Family	0 x \$2,092.58 0 x \$3,508.15		0 x \$1,910.72 0 x \$3,203.26			
Monthly Cost	2 \$2,461.86		2 \$2,247.90			
Annual Cost	\$29,542.32		\$26,974.80			

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