#### New York County, NY 10001

Health Plan Comparison Report (4L)

SIC: 0000

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

Report ID: 39136396

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

	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	0%		0%		10%		0%	
Office Visits				ı 				
Primary Care Specialist	\$5 \$25		\$20 \$40		\$15 ded waived \$35 ded waived		\$25 \$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				I				
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 \$1,580.67		2 x \$1,567.35		2 x \$1,540.42		2 x \$1,423.27	
EE with Spouse	0 x \$3,161.34		0 x \$3,134.70		0 x \$3,080.84		0 x \$2,846.54	
EE with Child(ren)	0 x \$2,687.14		0 x \$2,664.50		0 x \$2,618.71		0 x \$2,419.56	
Family	0 x \$4,504.91		0 x \$4,466.95		0 x \$4,390.20		0 x \$4,056.32	
Monthly Cost	2 \$3,161.34		2 \$3,134.70		2 \$3,080.84		2 \$2,846.54	
Annual Cost	\$37,936.08		\$37,616.40		\$36,970.08		\$34,158.48	

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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			1				1	
Primary Care	\$50 ded waived		\$15 ded waived		\$25 ded waived		\$20 after ded	
Specialist Inpatient Services	\$55 ded waived		\$35 ded waived		\$45 ded waived		\$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	\$50 ded walved		\$15 ded walved					
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 \$1,379.45		2 x \$1,334.91		2 x \$1,325.46		2 x \$1,304.55	
EE with Spouse	0 x \$2,758.90		0 x \$2,669.82		0 x \$2,650.92		0 x \$2,609.10	
EE with Child(ren)	0 x \$2,345.07		0 x \$2,269.35		0 x \$2,253.28		0 x \$2,217.74	
Family	0 x \$3,931.43		0 x \$3,804.49		0 x \$3,777.56		0 x \$3,717.97	
Monthly Cost	2 \$2,758.90		2 \$2,669.82		2 \$2,650.92		2 \$2,609.10	
Annual Cost	\$33,106.80		\$32,037.84		\$31,811.04		\$31,309.20	

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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								
ndividual/Family Deductible	N/A		\$2,600/\$5,200 embedded		\$3,250/\$6,500 embedded		\$3,250/\$6,500 embedded	
ndividual/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	0%		30%		25%		50%	
Office Visits								
Primary Care	\$60		\$40 ded waived		\$20 after ded		\$40 ded waived	
Specialist	\$125		\$70 ded waived		\$50 after ded		\$80 ded waived	
Inpatient Services								
npatient 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	\$60		\$40 ded waived		\$20 after ded		\$40 ded waived	
Emergency Care								
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	2 x \$1,263.59		2 x \$1,193.70		2 x \$1,158.90		2 x \$1,144.58	
EE with Spouse	0 x \$2,527.18		0 x \$2,387.40		0 x \$2,317.80		0 x \$2,289.16	
EE with Child(ren)	0 x \$2,148.10		0 x \$2,029.29		0 x \$1,970.13		0 x \$1,945.79	
Family	0 x \$3,601.23		0 x \$3,402.05		0 x \$3,302.87		0 x \$3,262.05	
Monthly Cost	2 \$2,527.18		2 \$2,387.40		2 \$2,317.80		2 \$2,289.16	
Annual Cost	\$30,326.16		\$28,648.80		\$27,813.60		\$27,469.92	

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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/HSA 9FS3 (HSA) (UCR=N/A)		Anthem Blue Access 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 Office Visits	50%		30%		50%		50%	
Primary Care Specialist	\$30 ded waived \$75 ded waived		\$20 after ded \$50 after ded		\$20 after ded \$50 after ded		\$20 after ded \$50 after ded	
Inpatient Services								
Inpatient Hospital	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/X-Ray	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	\$30 ded waived		\$20 after ded		\$20 after ded		\$20 after ded	
Emergency Care								
Emergency Room Urgent Care	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 \$1,137.70		2 x \$1,129.39		2 x \$1,031.15		2 x \$1,022.70	
EE with Spouse	0 x \$2,275.40		0 x \$2,258.78		0 x \$2,062.30		0 x \$2,045.40	
EE with Child(ren)	0 x \$1,934.09		0 x \$1,919.96		0 x \$1,752.96		0 x \$1,738.59	
Family	0 x \$3,242.45		0 x \$3,218.76		0 x \$2,938.78		0 x \$2,914.70	
Monthly Cost	2 \$2,275.40		2 \$2,258.78		2 \$2,062.30		2 \$2,045.40	
Annual Cost	\$27,304.80		\$27,105.36		\$24,747.60		\$24,544.80	

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	Bronze Blue	ie Access ) 20/50 8450 50% 9FSX  CR=N/A)	
	In-Net	work	Out-Network
Prescription Drugs			
Drug Card	50%/50%/50	% IntDed	
Cost Share Information			
Individual/Family Deductible	\$8,450/\$16,9 embedded	00	
Individual/Family OOP Limit	\$9,100/\$18,2	00 (incl ded)	
Co-Insurance Office Visits	50%		
Primary Care	\$20 after ded	I	
Specialist	\$50 after ded		
Inpatient Services		1	
Inpatient Hospital	\$500/admit at	fter ded	
Mental Health Inpatient	\$500/admit at	fter ded	
Outpatient Services		1	
Outpatient Facility	Hospital-\$500 ASC-\$300 aft		
Lab/X-Ray	Lab: \$25 afte Office-\$50 aft \$150 after de	ter ded; OP-	
Mental Health Outpatient	\$20 after ded		
Emergency Care			
Emergency Room Urgent Care	\$300 after de \$100 after de	-	
Single	2 x	\$988.61	
EE with Spouse	0 x	\$1,977.22	
EE with Child(ren)	0 x	\$1,680.64	
Family	0 x	\$2,817.54	
	2	\$1,977.22	
Monthly Cost		+ .,	

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