#### Nassau County, NY 11565

# Health Plan Comparison Report (4L)

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

Report ID: 39136397

SIC: 0000

Prepared By: Clifford Grekin Inc. - (631)963-6020 1

	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				1				
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 Office Visits	0%		0%		10%		0%	
Primary Care	\$5		\$20		\$15 ded waived		\$25	
Specialist	\$25		\$40		\$35 ded waived		\$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								
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 \$1,504.92		2 x \$1,492.24	1	2 x \$1,466.60		2 x \$1,355.07	
EE with Spouse	0 x \$3,009.84		0 x \$2,984.48		0 x \$2,933.20		0 x \$2,710.14	
EE with Child(ren)	0 x \$2,558.36		0 x \$2,536.81		0 x \$2,493.22		0 x \$2,303.62	
Family	0 x \$4,289.02		0 x \$4,252.88		0 x \$4,179.81		0 x \$3,861.95	
Monthly Cost	2 \$3,009.84		2 \$2,984.48		2 \$2,933.20		2 \$2,710.14	
Annual Cost	\$36,118.08		\$35,813.76		\$35,198.40		\$32,521.68	

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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 Office Visits	0%		10%		20%		10%	
Primary Care Specialist	\$50 ded waived \$55 ded waived		\$15 ded waived \$35 ded waived		\$25 ded waived \$45 ded waived		\$20 after ded \$50 after ded	
Inpatient Services								
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			\$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 \$1,313.34		2 x \$1,270.94		2 x \$1,261.94		2 x \$1,242.03	
EE with Spouse	0 x \$2,626.68		0 x \$2,541.88		0 x \$2,523.88		0 x \$2,484.06	
EE with Child(ren)	0 x \$2,232.68		0 x \$2,160.60		0 x \$2,145.30		0 x \$2,111.45	
Family	0 x \$3,743.02		0 x \$3,622.18		0 x \$3,596.53		0 x \$3,539.79	
Monthly Cost	2 \$2,626.68		2 \$2,541.88		2 \$2,523.88		2 \$2,484.06	
Annual Cost	\$31,520.16		\$30,502.56		\$30,286.56		\$29,808.72	

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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								
Individual/Family Deductible	N/A		\$2,600/\$5,200 embedded		\$3,250/\$6,500 embedded		\$3,250/\$6,500 embedded	
Individual/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 Office Visits	0%		30%		25%		50%	
Primary Care Specialist	\$60 \$125		\$40 ded waived \$70 ded waived		\$20 after ded \$50 after ded		\$40 ded waived \$80 ded waived	
Inpatient Services		1						
Inpatient 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		I	I				1	
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 \$1,203.03	1	2 x \$1,136.49		2 x \$1,103.36		2 x \$1,089.73	
EE with Spouse	0 x \$2,406.06		0 x \$2,272.98		0 x \$2,206.72		0 x \$2,179.46	
EE with Child(ren)	0 x \$2,045.15		0 x \$1,932.03		0 x \$1,875.71		0 x \$1,852.54	
Family	0 x \$3,428.64		0 x \$3,239.00		0 x \$3,144.58		0 x \$3,105.73	
Monthly Cost	2 \$2,406.06		2 \$2,272.98		2 \$2,206.72		2 \$2,179.46	
Annual Cost	\$28,872.72		\$27,275.76		\$26,480.64		\$26,153.52	

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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		\$7,000/\$14,000	
Individual/Family OOP Limit	\$9,450/\$18,900 (incl ded)		\$8,000/\$16,000 (incl ded)		embedded \$8,000/\$16,000 (incl ded)		embedded \$8,000/\$16,000 (incl ded)	
Co-Insurance Office Visits	50%		30%		50%		50%	
Primary Care Specialist Inpatient Services	\$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 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 Emergency Care	\$30 ded waived		\$20 after ded		\$20 after ded		\$20 after ded	
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 EE with Spouse EE with Child(ren)	2 x \$1,083.18 0 x \$2,166.36 0 x \$1,841.41		2 x \$1,075.27 0 x \$2,150.54 0 x \$1,827.96		2 x \$981.74 0 x \$1,963.48 0 x \$1,668.96		2 x \$973.69 0 x \$1,947.38 0 x \$1,655.27	
Family	0 x \$3,087.06		0 x \$3,064.52		0 x \$2,797.96		0 x \$2,775.02	
Monthly Cost Annual Cost	2 \$2,166.36 \$25,996.32		2 \$2,150.54 \$25,806.48		2 \$1,963.48 \$23,561.76		2 \$1,947.38 \$23,368.56	

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		Anthem Blue Access Bronze Blue Access EPO 20/50 8450 50% 9FSX (EPOc) (UCR=N/A)					
	In-Net	work	Out-Network				
Prescription Drugs		·					
Drug Card	50%/50%/509	% 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	50%						
Office Visits							
Primary Care	\$20 after ded						
Specialist	\$50 after ded						
Inpatient Services		1					
Inpatient Hospital	\$500/admit af	ter ded					
Mental Health Inpatient	\$500/admit af	ter ded					
Outpatient Services							
Outpatient Facility	Hospital-\$500 ASC-\$300 aft						
Lab/X-Ray	Lab: \$25 after Office-\$50 aft \$150 after der	er ded; OP-					
Mental Health Outpatient	\$20 after ded						
Emergency Care	\$20 alter deu						
Emergency Room Urgent Care	\$300 after de \$100 after de	-					
Single	2 x	\$941.24					
EE with Spouse	0 x	\$1,882.48					
EE with Child(ren)	0 x	\$1,600.11					
Family	0 x	\$2,682.53					
Monthly Cost	2	¢1 990 40					
MONTHLY COSL	<b>∠</b>	\$1,882.48 \$22,589.76					

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