New York County, NY 10001

Prepared By:

Clifford Grekin Inc. - (631)963-6020

**Health Plan Comparison Report (4L)** 

Effective Date: 04/01/2025

Prepared On: 02/11/2025

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	,			,	
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-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	No charge	No charge	No charge	No charge	
Emergency Care	,	,		,	
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 \$1,459.66	2 x \$1,445.08	2 x \$1,430.62	2 x \$1,414.68	
EE with Spouse	0 x \$2,919.32	0 x \$2,890.16	0 x \$2,861.24	0 x \$2,829.36	
EE with Child(ren)	0 x \$2,481.42	0 x \$2,456.64	0 x \$2,432.05	0 x \$2,404.96	
Family	0 x \$4,160.03	0 x \$4,118.48	0 x \$4,077.27	0 x \$4,031.84	
Monthly Cost	2 \$2,919.32	2 \$2,890.16	2 \$2,861.24	2 \$2,829.36	
Annual Cost	\$35,031.84	\$34,681.92	\$34,334.88	\$33,952.32	

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	Anthem Connection Gold Connection EPO 25/50 0% 8FA4 (EPO) (UCR=N/A)		Anthem Connection Gold Connection EPO 50/60 1100 10% 8FBL (EPOc) (UCR=N/A)		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)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/95/200 ded T2-3		10/45/85/150 ded T2-3		10/50/90/200 ded T2-3		10/50/90/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		\$1,100/\$2,200 embedded		\$1,500/\$3000 embedded		\$1,850/\$3,700 embedded	
Individual/Family OOP Limit	\$8,700/\$17,400		\$7,000/\$14,000 (incl ded)		\$7,250/\$14,500 (incl ded)		\$7,250/\$14,500 (incl ded)	
	0%		10%		20%		25%	
Office Visits								
Primary Care	\$25		\$50 ded waived		\$30 ded waived		\$25 ded waived	
Specialist Inpatient Services	\$50		\$60 ded waived		\$65 ded waived		\$45 ded waived	
Inpatient Hospital	\$500/admit		10% after ded		20% after ded		25% after ded	
Mental Health Inpatient	\$500/admit		10% after ded		20% after ded		25% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$500; 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	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$50; OP-\$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	
Mental Health Outpatient Emergency Care	No charge		No charge		No charge		No charge	
	\$850		\$750 after ded		\$500 after ded		\$750 after ded	
,	\$75		\$750 after ded \$75 ded waived		\$75 ded waived		\$75 ded waived	
Single	2 x \$1,326.75		2 x \$1,263.66		2 x \$1,241.38		2 x \$1,228.54	
EE with Spouse	0 x \$2,653.50		0 x \$2,527.32		0 x \$2,482.76		0 x \$2,457.08	
EE with Child(ren)	0 x \$2,255.48		0 x \$2,148.22		0 x \$2,110.35		0 x \$2,088.52	
Family	0 x \$3,781.24		0 x \$3,601.43		0 x \$3,537.93		0 x \$3,501.34	
Monthly Cost Annual Cost	2 \$2,653.50 \$31,842.00		2 \$2,527.32 \$30,327.84		2 \$2,482.76 \$29,793.12		2 \$2,457.08 \$29,484.96	

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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								
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 \$1,180.59	1	2 x \$1,112.51		2 x \$1,084.95		2 x \$1,002.56	
EE with Spouse	0 x \$2,361.18		0 x \$2,225.02		0 x \$2,169.90		0 x \$2,005.12	
EE with Child(ren)	0 x \$2,007.00		0 x \$1,891.27		0 x \$1,844.42		0 x \$1,704.35	
Family	0 x \$3,364.68		0 x \$3,170.65		0 x \$3,092.11		0 x \$2,857.30	
Monthly Cost Annual Cost	2 \$2,361.18 \$28,334.16		2 \$2,225.02 \$26,700.24		2 \$2,169.90 \$26,038.80		2 \$2,005.12 \$24,061.44	

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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	
Mental Health Outpatient	0% after ded		0% after ded		No charge		0% after ded	
Emergency Care								
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 \$984.46		2 x \$984.19		2 x \$959.60		2 x \$945.55	
EE with Spouse	0 x \$1,968.92		0 x \$1,968.38		0 x \$1,919.20		0 x \$1,891.10	
EE with Child(ren)	0 x \$1,673.58		0 x \$1,673.12		0 x \$1,631.32		0 x \$1,607.44	
Family	0 x \$2,805.71		0 x \$2,804.94		0 x \$2,734.86		0 x \$2,694.82	
Monthly Cost Annual Cost	2 \$1,968.92 \$23,627.04		2 \$1,968.38 \$23,620.56		2 \$1,919.20 \$23,030.40		2 \$1,891.10 \$22,693.20	

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	Anthem Co Bronze Connection EPO 8FAU (HSA)	20/50 6100 50% w/HSA	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						
Individual/Family Deductible	\$6,100/\$12,200 embedded		\$9,200/\$18,400 embedded			
Individual/Family OOP Limit	\$8,000/\$16,000 (incl ded)		\$9,200/\$18,400 (incl ded)			
Co-Insurance Office Visits	50%		0%			
Primary Care	\$20 after ded		0% after ded			
Specialist Inpatient Services	\$50 after ded		0% after ded			
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	0% after ded		0% after ded			
Emergency Care						
Emergency Room Urgent Care	50% after ded \$100 after ded		0% after ded 0% after ded			
Single	2 x \$942.72		2 x \$931.10			
EE with Spouse	0 x \$1,885.44		0 x \$1,862.20			
EE with Child(ren)	0 x \$1,602.62		0 x \$1,582.87			
Family	0 x \$2,686.75		0 x \$2,653.64			
Monthly Cost	2 \$1,885.44		2 \$1,862.20			
Annual Cost	\$22,625.28		\$22,346.40			

## Health Plan Comparison Report (4L)

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