

LONG ISLAND SILVER PLANS - 2022

STANDARD PLAN DESIGN

All plans have these benefits except those listed below.

Doctors Visits	You must meet your deductible first Then \$30 for Primary, \$50 Specialist
You pay the Deductible first (X2 for family)	\$1,300
Then you will pay	Copays
Maximum Out Of Pocket (X2 for family)	\$8,500
Prescription Coverage	\$10/\$35/\$70

OSCAR SILVER SIMPLE

Doctors Visits	\$25 Primary, \$50 Specialist
You pay the Deductible first (X2 for family)	\$6,750
Then you will pay	Copays
Maximum Out Of Pocket (X2 for family)	\$8,700
Prescription Coverage	\$10/\$50. Higher tiers subject to deductible

Emblem Bold

Doctors Visits	\$50 Primary, \$70 Specialist
You pay the Deductible first (X2 for family)	\$6,500
Then you will pay	Copays
Maximum Out Of Pocket (X2 for family)	\$6,500
Prescription Coverage	\$15 Generic. All others Deductible and coinsurance

Emblem Value

Doctors Visits	\$35 Primary, \$75 Specialist
You pay the Deductible first (X2 for family)	\$6,300
Then you will pay	Copays
Maximum Out Of Pocket (X2 for family)	\$6,300
Prescription Coverage	\$10 Generic. All others Deductible and coinsurance

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
Healthfirst	Silver	\$653	\$1,305	\$1,109	\$1,860
United Compass	Silver	\$1,028	\$2,057	\$1,748	\$2,931
Fidelis	Silver	\$599	\$1,198	\$1,018	\$1,706
Oscar	Silver Classic	\$800	\$1,600	\$1,360	\$2,280
Oscar	Silver Simple	\$711	\$1,422	\$1,209	\$2,026
Emblem	Silver Bold	\$750	\$1,499	\$1,275	\$2,137
Emblem	Silver Value	\$789	\$1,579	\$1,342	\$2,249
Emblem Standard	Silver	\$1,114	\$2,229	\$1,894	\$3,176

WHAT ELSE DO I NEED TO THINK ABOUT

NETWORK

Obamacare plans have limited networks. It is very important to make sure your Physicians and Hospitals are in your networks. Some hospitals like NYU Langone and Stonybrook do not participate. Northwell Systems only participates in some plans. CALL YOUR DOCTORS OFFICE

SUBSIDIES

You may be eligible for a subsidy to help you pay your premiums. It may also reduce deductibles and copays. It is income based.

ADDITIONAL INFORMATION

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843-800-8190 Reeve@ReeveWillKnow.com

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Prescription Coverage	\$10/\$50. Higher tiers subject to deductible

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Doctors Visits	\$50 Primary, \$70 Specialist
You pay the Deductible first (X2 for family)	\$6,500
Then you will pay	Copays
Maximum Out Of Pocket (X2 for family)	\$6,500
Prescription Coverage	\$15 Generic. All others Deductible and coinsurance

Emblem Value

Doctors Visits	\$35 Primary, \$75 Specialist
You pay the Deductible first (X2 for family)	\$6,300
Then you will pay	Copays
Maximum Out Of Pocket (X2 for family)	\$6,300
Prescription Coverage	\$10 Generic. All others Deductible and coinsurance

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
Healthfirst	Silver	\$676	\$1,305	\$1,109	\$1,860
United Compass	Silver	\$1,028	\$2,057	\$1,748	\$2,931
Fidelis	Silver	\$572	\$1,198	\$1,018	\$1,706
Oscar	Silver Classic	\$859	\$1,600	\$1,360	\$2,280
Oscar	Silver Simple	\$764	\$1,422	\$1,209	\$2,026
Emblem	Silver Bold	\$659	\$1,499	\$1,275	\$2,137
Emblem	Silver Value	\$694	\$1,579	\$1,342	\$2,249
Emblem Standard	Silver	\$980	\$2,229	\$1,894	\$3,176

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LONG ISLAND BRONZE PLANS - 2022

STANDARD PLAN DESIGN

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Doctors Visits	You must meet your deductible first Then \$50 for Primary, \$75 Specialist
You pay the Deductible first (X2 for family)	\$4,700
Then you will pay	50%
Maximum Out Of Pocket (X2 for family)	\$8,700
Prescription Coverage	Deductible, then \$10/\$35/\$70

FIDELIS and UNITED HSA plans

Doctors Visits	You must meet your deductible first
You pay the Deductible first (X2 for family)	\$6,100
Then you will pay	50%
Maximum Out Of Pocket (X2 for family)	\$6,900
Prescription Coverage	Deductible, then \$10/\$35/\$70

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
HealthFirst	Bronze	\$488	\$976	\$830	\$1,391
United Compass	Bronze	\$854	\$1,708	\$1,451	\$2,433
United Compass	Bronze HSA	\$801	\$1,602	\$1,361	\$2,282
Fidelis	Bronze	\$425	\$850	\$723	\$1,212
Fidelis	Bronze HSA	\$430	\$860	\$731	\$1,225
Oscar	Bronze Classic	\$612	\$1,224	\$1,041	\$1,744
Emblem	Bronze	\$583	\$1,165	\$991	\$1,661

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New York BRONZE PLANS - 2022

STANDARD PLAN DESIGN

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Doctors Visits	You must meet your deductible first Then \$50 for Primary, \$75 Specialist
You pay the Deductible first (X2 for family)	\$4,700
Then you will pay	50%
Maximum Out Of Pocket (X2 for family)	\$8,700
Prescription Coverage	Deductible, then \$10/\$35/\$70

FIDELIS and UNITED HSA plans

Doctors Visits	You must meet your deductible first
You pay the Deductible first (X2 for family)	\$6,100
Then you will pay	50%
Maximum Out Of Pocket (X2 for family)	\$6,900
Prescription Coverage	Deductible, then \$10/\$35/\$70

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
HealthFirst	Bronze	\$505	\$1,011	\$859	\$1,440
United Compass	Bronze	\$854	\$1,708	\$1,451	\$2,433
United Compass	Bronze HSA	\$801	\$1,602	\$1,361	\$2,282
Fidelis	Bronze	\$458	\$915	\$778	\$1,304
Fidelis	Bronze HSA	\$463	\$925	\$786	\$1,318
Empire Blue Cross	Bronze HSA	\$651	\$1,302	\$1,107	\$1,855
Oscar	Bronze Classic	\$657	\$1,315	\$1,118	\$1,874
Emblem	Bronze	\$723	\$1,447	\$1,230	\$2,062

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NEW YORK GOLD PLANS - 2022

STANDARD PLAN DESIGN

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Doctors Visits	You must meet your deductible first Then \$25 for Primary, \$40 Specialist
You pay the Deductible first (X2 for family)	\$600
Then you will pay	80%
Maximum Out Of Pocket (X2 for family)	\$4,000
Prescription Coverage	\$10/\$35/\$70

OSCAR GOLD CLASSIC

Doctors Visits	\$30
You pay the Deductible first (X2 for family)	\$1,500
Then you will pay	80%
Maximum Out Of Pocket (X2 for family)	\$6,000
Prescription Coverage	You pay 20%

OSCAR GOLD SIMPLE

Doctors Visits	\$3 Primary, \$20% Specialist
You pay the Deductible first (X2 for family)	\$1,500
Then you will pay	80%
Maximum Out Of Pocket (X2 for family)	\$6,300
Prescription Coverage	20% after Deductible

EMBLEM GOLD VALUE

Doctors Visits	\$45 Primary, \$65 Specialist
You pay the Deductible first (X2 for family)	\$4,000
Then you will pay	100%
Maximum Out Of Pocket (X2 for family)	\$4,000
Prescription Coverage	\$10 Gseneric, Then Deductible and coinsurance

EMBLEM GOLD PREMIER

Doctors Visits	\$45 Primary, \$65 Specialist
You pay the Deductible first (X2 for family)	\$800
Then you will pay	80%
Maximum Out Of Pocket (X2 for family)	\$6,200
Prescription Coverage	Then Deductible and coinsurance



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NEW YORK GOLD PLANS - 2022

CONTINUED

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
Emblem	Gold	\$1,120	\$2,239	\$1,903	\$3,191
Emblem	Gold Value	\$887	\$1,774	\$1,508	\$2,528
Emblem	Gold Premier	\$905	\$1,810	\$1,539	\$2,579
Empire	Gold	\$1,145	\$2,290	\$1,947	\$3,264
Fidelis	Gold	\$776	\$1,553	\$1,320	\$2,212
Healthfirst	Gold	\$816	\$1,632	\$1,387	\$2,326
Oscar	Gold Classic	\$1,062	\$2,125	\$1,806	\$3,028
Oscar	Gold Simple	\$966	\$1,932	\$1,642	\$2,753
United Compass	Gold	\$1,336	\$2,672	\$2,271	\$3,808

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NETWORK

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You pay the Deductible first (X2 for family)	\$600
Then you will pay	80%
Maximum Out Of Pocket (X2 for family)	\$4,000
Prescription Coverage	\$10/\$35/\$70

OSCAR GOLD CLASSIC

Doctors Visits	\$30
You pay the Deductible first (X2 for family)	\$1,500
Then you will pay	80%
Maximum Out Of Pocket (X2 for family)	\$6,000
Prescription Coverage	You pay 20%

OSCAR GOLD SIMPLE

Doctors Visits	\$3 Primary, \$20% Specialist
You pay the Deductible first (X2 for family)	\$1,500
Then you will pay	80%
Maximum Out Of Pocket (X2 for family)	\$6,300
Prescription Coverage	20% after Deductible

EMBLEM GOLD VALUE

Doctors Visits	\$45 Primary, \$65 Specialist
You pay the Deductible first (X2 for family)	\$4,000
Then you will pay	100%
Maximum Out Of Pocket (X2 for family)	\$4,000
Prescription Coverage	\$10 Gseneric, Then Deductible and coinsurance

EMBLEM GOLD PREMIER

Doctors Visits	\$25 Primary, \$45 Specialist
You pay the Deductible first (X2 for family)	\$800
Then you will pay	80%
Maximum Out Of Pocket (X2 for family)	\$6,200
Prescription Coverage	Then Deductible and coinsurance



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LONG ISLAND GOLD PLANS - 2022

CONTINUED

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
Emblem	Gold	\$1,039	\$2,079	\$1,767	\$2962
Emblem	Gold Value	\$1,009	\$2,018	\$1,715	\$2,876
Emblem	Gold Premier	\$1,030	\$2,059	\$1,750	\$2,934
Empire	Gold	\$984	\$1,968	\$1,673	\$2,805
Fidelis	Gold	\$722	\$1,443	\$1,227	\$2,056
Healthfirst	Gold	\$788	\$1,577	\$1,340	\$2,247
Oscar	Gold Classic	\$989	\$1,978	\$1,681	\$2,819
Oscar	Gold Simple	\$899	\$1,799	\$1,529	\$2,563
United Compass	Gold	\$1,336	\$2,672	\$2,271	\$3,808

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NEW YORK PLATINUM PLANS - 2022

STANDARD PLAN DESIGN

All plans have these benefits except those listed below.

Doctors Visits	\$15 Primary, \$35 Specialist
You pay the Deductible first (X2 for family)	\$0
Then you will pay	90%
Maximum Out Of Pocket (X2 for family)	\$2,000
Prescription Coverage	\$10/\$30/\$60

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
Emblem	Platinum	\$1,383	\$2,766	\$2,351	\$3,941
Fidelis	Platinum	\$1,337	\$2,674	\$2,273	\$3,811
Fidelis	Platinum	\$941	\$1,882	\$1,599	\$2,681
Healthfirst	Platinum	\$1,027	\$2,054	\$1,746	\$2,927
Oscar	Platinum	\$1,318	\$2,636	\$2,241	\$3,756
United Compass	Platinum	\$1,617	\$3,234	\$2,749	\$4,608

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LONG ISLAND PLATINUM PLANS - 2022

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Doctors Visits	\$15 Primary, \$35 Specialist
You pay the Deductible first (X2 for family)	\$0
Then you will pay	90%
Maximum Out Of Pocket (X2 for family)	\$2,000
Prescription Coverage	\$10/\$30/\$60

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
Emblem	Platinum	\$1,383	\$1,859	\$2,351	\$3,941
Empire	Platinum	\$1,197	\$2,393	\$2,034	\$3,411
Fidelis	Platinum	\$874	\$1,748	\$1,486	\$2,491
Healthfirst	Platinum	\$992	\$1,984	\$1,687	\$2,828
Oscar	Platinum	\$1,227	\$2,454	\$2,086	\$3,497
United Compass	Platinum	\$1,619	\$3,238	\$2,752	\$4,614

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NEW YORK CATASTROPHIC PLANS - 2022

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Doctors Visits	3 visits at no charge, then deductible
You pay the Deductible first (X2 for family)	\$8,700
Then you will pay	100%
Maximum Out Of Pocket (X2 for family)	\$8,700
Prescription Coverage	Deductible

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
Emblem	Catastrophic	\$452	\$905	\$769	\$1,289
Empire	Catastrophic	\$282	\$564	\$479	\$804
Fidelis	Catastrophic	\$199	\$398	\$339	\$568
Healthfirst	Catastrophic	\$312	\$624	\$530	\$889
Oscar	Catastrophic	\$187	\$374	\$318	\$533
United Compass	Catastrophic	\$568	\$1,136	\$966	\$1,619

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Doctors Visits	3 visits at no charge, then deductible
You pay the Deductible first (X2 for family)	\$8,700
Then you will pay	100%
Maximum Out Of Pocket (X2 for family)	\$8,700
Prescription Coverage	Deductible

PREMIUMS		SINGLE	COUPLE	PAR/CHILD	FAMILY
Emblem	Catastrophic	\$515	\$1,029	\$875	\$1,467
Empire	Catastrophic	\$252	\$505	\$429	\$719
Fidelis	Catastrophic	\$185	\$370	\$315	\$528
Healthfirst	Catastrophic	\$301	\$602	\$512	\$858
Oscar	Catastrophic	\$174	\$348	\$296	\$496
United Compass	Catastrophic	\$568	\$1,136	\$966	\$1,619

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