Prepared For: Anthem 2024 4th qtr PPO EPO Albany

Prepared By:

Albany County, NY 12007

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 10/01/2024

Prepared On: 09/10/2024

SIC: 0000

Report ID: 39136331

	Anthem PPO/EPO Platinum EPO 5/25 0% 9B6V (EPO) (UCR=N/A)		Anthem PPO/EPO Platinum EPO 20/40 0% 9B6L (EPO) (UCR=N/A)		Anthem PPO/EPO Gold EPO 50/55 1000 10% 9B6N (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 15/35 1750 10% 9B6Y (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		10/35/70/100 ded T2-3		10/40/80/150 ded T2-3		10/40/80/150 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		N/A		\$1,000/\$2,000 embedded		\$1,750/\$3,500 embedded	
Individual/Family OOP Limit	\$3,700/\$7,400		\$3,000/\$6,000		\$7,000/\$14,000 (incl ded)		\$8,700/\$17,400 (incl ded)	
Co-Insurance	0%		0%		10%		10%	
Office Visits								
Primary Care	\$5		\$20		\$50 ded waived		\$15 ded waived	
Specialist Inpatient Services	\$25		\$40		\$55 ded waived		\$35 ded waived	
Inpatient Hospital	\$400/admit		\$500/admit		10% after ded		10% after ded	
Mental Health Inpatient	\$400/admit		\$500/admit		10% after ded		10% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$300; ASC-\$50		Hospital-\$500; ASC-\$50		Hospital-\$300 after ded; ASC-\$150 after ded		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 after ded; OP- \$150 after ded		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded	
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Mental Health Outpatient Emergency Care	\$5		\$20		\$50 ded waived		\$15 ded waived	
Emergency Room	\$300		\$300		\$500 after ded		\$750 after ded	
Urgent Care	\$75		\$50		\$60 ded waived		\$60 ded waived	
Single	2 x \$1,252.56		2 x \$1,242.04	I	2 x \$1,076.18		2 x \$1,057.86	
EE with Spouse	0 x \$2,505.12		0 x \$2,484.08		0 x \$2,152.36		0 x \$2,115.72	
EE with Child(ren)	0 x \$2,129.35		0 x \$2,111.47		0 x \$1,829.51		0 x \$1,798.36	
Family	0 x \$3,569.80		0 x \$3,539.81		0 x \$3,067.11		0 x \$3,014.90	
Monthly Cost	2 \$2,505.12		2 \$2,484.08		2 \$2,152.36		2 \$2,115.72	
Annual Cost	\$30,061.44		\$29,808.96		\$25,828.32		\$25,388.64	

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	Anthem PPO/EPO Gold EPO 20/50 1600 10% w/HSA WH 9B6G (HSA) (UCR=N/A)		Anthem PPO/EPO Gold EPO 25/45 1850 20% A7N1 (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 20/50 1600 10% w/HSA A7MZ (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/70 2600 30% A2TX (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		10/50/90/150 ded T2-3		10/40/80 IntDed		35/70/100/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,600/\$3,200 non-embedded		\$1,850/\$3,700 embedded		\$1,600/\$3,200 non-embedded		\$2,600/\$5,200 embedded	
Individual/Family OOP Limit	\$5,100/\$10,200 (incl ded)		\$6,500/\$13,000 (incl ded)		\$5,100/\$10,200 (incl ded)		\$9,450/\$18,900 (incl ded)	
Co-Insurance	10%		20%		10%		30%	
Office Visits								
Primary Care Specialist	\$20 after ded \$50 after ded		\$25 ded waived \$45 ded waived		\$20 after ded \$50 after ded		\$40 ded waived \$70 ded waived	
Inpatient Services								
Inpatient Hospital	\$1,000/admit after ded		20% after ded		\$1,000/admit after ded		30% after ded	
Mental Health Inpatient	\$1,000/admit after ded		20% after ded		\$1,000/admit after ded		30% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$500 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-\$300 after ded; ASC-\$150 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: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded	
Mantal I I alkh Outustiant	¢20 - 4		\$25 ded waived		\$20 after ded		\$40 ded waived	
Mental Health Outpatient Emergency Care	\$20 after ded		\$25 ded walved		\$20 arter ded		\$40 ded waived	
Emergency Room Urgent Care	\$500 after ded \$100 after ded		\$750 after ded \$60 ded waived		\$500 after ded \$100 after ded		\$500 after ded \$75 ded waived	
Single	2 x \$1,054.73		2 x \$1,050.25		2 x \$1,033.70		2 x \$945.82	
EE with Spouse	0 x \$2,109.46		0 x \$2,100.50		0 x \$2,067.40		0 x \$1,891.64	
EE with Child(ren)	0 x \$1,793.04		0 x \$1,785.43		0 x \$1,757.29		0 x \$1,607.89	
Family	0 x \$3,005.98		0 x \$2,993.21		0 x \$2,946.05		0 x \$2,695.59	
Monthly Cost	2 \$2,109.46		2 \$2,100.50		2 \$2,067.40		2 \$1,891.64	
Annual Cost	\$25,313.52		\$25,206.00		\$24,808.80		\$22,699.68	

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	Anthem PPO/EPO Silver EPO 20/50 3250 25% w/HSA A2U2 (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/80 3250 50% 9B67 (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 20/50 4000 30% w/HSA 9B6P (HSA) (UCR=N/A)		Anthem PPO/EPO Bronze EPO 20/50 6100 50% w/HSA 9B6Q (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/50/90 IntDed		25/75/90/200 ded T2-3		10/50/90 IntDed		50%/50%/50% IntDed	
Cost Share Information								
Individual/Family Deductible	\$3,250/\$6,500 embedded		\$3,250/\$6,500 embedded		\$4,000/\$8,000 embedded		\$6,100/\$12,200 embedded	
Individual/Family OOP Limit	\$8,000/\$16,000 (incl ded)		\$9,450/\$18,900 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	25%		50%		30%		50%	
Office Visits								
Primary Care Specialist	\$20 after ded \$50 after ded		\$40 ded waived \$80 ded waived		\$20 after ded \$50 after ded		\$20 after ded \$50 after ded	
Inpatient Services								
Inpatient Hospital	\$1,500/admit after ded		50% after ded		\$1,500/admit after ded		\$1,000/admit after ded	
Mental Health Inpatient	\$1,500/admit after ded		50% after ded		\$1,500/admit after ded		\$1,000/admit after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-50% 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: \$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		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	\$20 after ded		\$40 ded waived		\$20 after ded		\$20 after ded	
Emergency Care								
Emergency Room Urgent Care	\$500 after ded \$100 after ded		50% after ded \$80 ded waived		\$500 after ded \$100 after ded		\$500 after ded \$100 after ded	
Single	2 x \$918.34		2 x \$906.99	I	2 x \$894.91		2 x \$817.13	
EE with Spouse	0 x \$1,836.68		0 x \$1,813.98		0 x \$1,789.82		0 x \$1,634.26	
EE with Child(ren)	0 x \$1,561.18		0 x \$1,541.88		0 x \$1,521.35		0 x \$1,389.12	
Family	0 x \$2,617.27		0 x \$2,584.92		0 x \$2,550.49		0 x \$2,328.82	
Monthly Cost	2 \$1,836.68		2 \$1,813.98		2 \$1,789.82		2 \$1,634.26	
Annual Cost	\$22,040.16		\$21,767.76		\$21,477.84		\$19,611.12	