Prepared By:

Albany County, NY 12007

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 04/01/2025

Prepared On: 02/11/2025

SIC: 0000

				Anthem PPO/EPO Gold EPO 25/50 0% 8AF8 (EPO) (UCR=N/A)	
	In-Network Out-Networ	In-Network Out-Netwo	k In-Network Out-Network	In-Network Out-Network	
Prescription Drugs					
Drug Card 10/4	0/35/70/100 ded T2-3	10/35/70/100 ded T2-3	10/50/90/200 ded T2-3	10/65/95/200 ded T2-3	
Cost Share Information					
Individual/Family Deductible N/A	'A	N/A	\$300/\$600 embedded	N/A	
Individual/Family OOP Limit \$3,	3,900/\$7,800	\$3,500/\$7,000	\$3,200/\$6,400 (incl ded)	\$8,700/\$17,400	
Co-Insurance 0%	%	0%	10%	0%	
Office Visits					
Primary Care \$5	5	\$20	\$15 ded waived	\$25	
Specialist \$25	25	\$40	\$35 ded waived	\$50	
Inpatient Services					
1	100/admit 100/admit	\$500/admit \$500/admit	10% after ded 10% after ded	\$500/admit \$500/admit	
Outpatient Services	roordamit	φ500/ddiffit	10% dier ded	4000/ddiffit	
	ospital-\$300; ASC-\$50	Hospital-\$500; ASC-\$100	Hospital-10% after ded; ASC-\$50 after ded	Hospital-\$500; ASC-\$250	
	ab: No charge; X-ray: ffice-\$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 ded waived; OP-10% after ded	Lab: No charge; X-ray: Office-\$50; OP-\$150	
Mental Health Outpatient No	o charge	No charge	No charge	No charge	
Emergency Care					
Emergency Room \$30	300	\$300	10% after ded	\$850	
Urgent Care \$50		\$50	\$50 ded waived	\$75	
Single	2 x \$1,273.52	2 x \$1,261.82	2 x \$1,236.48	2 x \$1,145.69	
EE with Spouse	0 x \$2,547.04	0 x \$2,523.64	0 x \$2,472.96	0 x \$2,291.38	
EE with Child(ren)	0 x \$2,164.98	0 x \$2,145.09	0 x \$2,102.02	0 x \$1,947.67	
Family	0 x \$3,629.53	0 x \$3,596.19	0 x \$3,523.97	0 x \$3,265.22	
Monthly Cost	2 \$2,547.04	2 \$2,523.64	2 \$2,472.96	2 \$2,291.38	
Annual Cost	\$30,564.48	\$30,283.68	\$29,675.52	\$27,496.56	

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	Anthem PPO/EPO Gold EPO 50/60 1100 10% 8AE8 (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 15/40 1850 15% 8AE6 (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 25/45 1850 25% 8AEY (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 20/40/50 2000 20% 8AET (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/45/85/150 ded T2-3		10/40/80/200 ded T2-3		10/50/90/200 ded T2-3		10/20%/20% IntDed T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,100/\$2,200 embedded		\$1,850/\$3,700 embedded		\$1,850/\$3,700 embedded		\$2,000/\$4,000 embedded	
Individual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$8,700/\$17,400 (incl ded)		\$7,250/\$14,500 (incl ded)		\$7,000/\$14,000 (incl ded)	
Co-Insurance	10%		15%		25%		20%	
Office Visits								
Primary Care	\$50 ded waived		\$15 ded waived		\$25 ded waived		\$40 ded waived (\$20 ded waived Preferred Provider)	
Specialist	\$60 ded waived		\$40 ded waived		\$45 ded waived		\$50 ded waived	
Inpatient Services								
Inpatient Hospital	10% after ded		15% after ded		25% after ded		20% after ded	
Mental Health Inpatient	10% after ded		15% after ded		25% after ded		20% 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-20% after ded; ASC-\$200 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: Office-\$50 ded waived; OP-20% after ded; X-ray: Office-\$50 ded waived; OP-20% after ded	
Mental Health Outpatient	No charge		No charge		No charge		No charge	
Emergency Care								
Emergency Room Urgent Care	\$750 after ded \$75 ded waived		\$750 after ded \$75 ded waived		\$750 after ded \$75 ded waived		40% after ded \$75 ded waived	
Single	2 x \$1,090.63		2 x \$1,065.29		2 x \$1,060.00		2 x \$1,032.82	
EE with Spouse	0 x \$2,181.26		0 x \$2,130.58		0 x \$2,120.00		0 x \$2,065.64	
EE with Child(ren)	0 x \$1,854.07		0 x \$1,810.99		0 x \$1,802.00		0 x \$1,755.79	
Family	0 x \$3,108.30		0 x \$3,036.08		0 x \$3,021.00		0 x \$2,943.54	
Monthly Coat	2 62 101 00		2 \$2.120.50		2 \$2.100.00		2 \$2,005.04	
Monthly Cost Annual Cost	2 \$2,181.26 \$26,175.12		2 \$2,130.58 \$25,566.96		2 \$2,120.00 \$25,440.00		2 \$2,065.64 \$24,787.68	

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	Anthem PPO/EPO Gold EPO 20/50 1700 15% w/HSA PrevRx 8ADP (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 45/75 2600 30% 8AFK (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/80 3350 50% 8AE2 (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/80 4000 40% 8AFJ (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/10%/10% IntDed		35/70/100/300 ded T2-3		25/75/90/200 ded T2-3		15/65/95/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,700/\$3,400 non-embedded		\$2,600/\$5,200 embedded		\$3,350/\$6,700 embedded		\$4,000/\$8,000 embedded	
Individual/Family OOP Limit	\$5,950/\$11,900 (incl ded)		\$9,200/\$18,400 (incl ded)		\$9,200/\$18,400 (incl ded)		\$9,200/\$18,400 (incl ded)	
Co-Insurance	15%		30%		50%		40%	
Office Visits								
Primary Care	\$20 after ded		\$45 ded waived		\$40 ded waived		\$40 ded waived	
Specialist	\$50 after ded		\$75 ded waived		\$80 ded waived		\$80 ded waived	
Inpatient Services							·	
Inpatient Hospital	15% after ded		30% after ded		50% after ded		40% after ded	
Mental Health Inpatient	15% after ded		30% after ded		50% after ded		40% after ded	
Outpatient Services								
Outpatient Facility	15% after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-50% after ded; ASC-\$300 after ded		Hospital-40% after ded; ASC-\$500 after ded	
Lab/X-Ray	15% after ded		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		Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 ded waived; OP-40% after ded	
Mental Health Outpatient	0% after ded		No charge		No charge		No charge	
Emergency Care			. 3					
Emergency Room Urgent Care	15% after ded \$100 after ded		\$1,000 after ded \$75 ded waived		50% after ded \$80 ded waived		50% after ded \$90 ded waived	
Single	2 x \$1,018.98		2 x \$958.73		2 x \$934.61		2 x \$934.30	
EE with Spouse	0 x \$2,037.96		0 x \$1,917.46		0 x \$1,869.22		0 x \$1,868.60	
EE with Child(ren)	0 x \$1,732.27		0 x \$1,629.84		0 x \$1,588.84		0 x \$1,588.31	
Family	0 x \$2,904.09		0 x \$2,732.38		0 x \$2,663.64		0 x \$2,662.76	
Monthly Cost	2 \$2,037.96		2 \$1,917.46		2 \$1,869.22		2 \$1,868.60	
Annual Cost	\$24,455.52		\$23,009.52		\$22,430.64		\$22,423.20	

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	Anthem PPO/EPO Silver EPO 35/65/90 5000 40% 8J4N (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 20/50 3300 30% w/HSA PrevRx 8AGZ (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 20/50 4100 30% w/HSA PrevRx 8AGR (HSA) (UCR=N/A)		Anthem PPO/EPO Bronze EPO 20/50 6100 50% w/HSA 8AGS (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/40%/40% IntDed T2-3		10/30%/30% IntDed		10/50/90 IntDed		50%/50%/50% IntDed	
Cost Share Information								
Individual/Family Deductible	\$5,000/\$10,000 embedded		\$3,300/\$6,600 embedded		\$4,100/\$8,200 embedded		\$6,100/\$12,200 embedded	
Individual/Family OOP Limit	\$9,000/\$18,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	40%		30%		30%		50%	
Office Visits								
Primary Care	\$65 ded waived (\$35 ded waived Preferred Provider)		\$20 after ded		\$20 after ded		\$20 after ded	
Specialist	\$90 ded waived		\$50 after ded		\$50 after ded		\$50 after ded	
Inpatient Services								
Inpatient Hospital	40% after ded		30% after ded		30% after ded		50% after ded	
Mental Health Inpatient	40% after ded		30% after ded		30% after ded		50% after ded	
Outpatient Services								
Outpatient Facility	Hospital-40% after ded; ASC-\$300 after ded		30% after ded		30% after ded		50% after ded	
Lab/X-Ray	Lab: Office-\$90 ded waived; OP-40% after ded; X-ray: Office-\$90 ded waived; OP-40% after ded		30% after ded		30% after ded		50% after ded	
Mental Health Outpatient	No charge		0% after ded		0% after ded		0% after ded	
Emergency Care					,			
Emergency Room	50% after ded		30% after ded		30% after ded		50% after ded	
Urgent Care	\$85 ded waived		\$100 after ded		\$100 after ded		\$100 after ded	
Single	2 x \$893.39		2 x \$862.65	<u> </u>	2 x \$846.57		2 x \$810.44	
EE with Spouse	0 x \$1,786.78		0 x \$1,725.30		0 x \$1,693.14		0 x \$1,620.88	
EE with Child(ren)	0 x \$1,518.76		0 x \$1,466.51		0 x \$1,439.17		0 x \$1,377.75	
Family	0 x \$2,546.16		0 x \$2,458.55		0 x \$2,412.72		0 x \$2,309.75	
Monthly Cost	2 \$1,786.78		2 \$1,725.30		2 \$1,693.14		2 \$1,620.88	
Annual Cost	\$21,441.36		\$20,703.60		\$20,317.68		\$19,450.56	