Prepared By:

Albany County, NY 12007

Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)

Effective Date: 07/01/2025

Prepared On: 05/05/2025

SIC: 0000

Report ID: 39235116

Anthem PPO/EPO Anthem PPO/EPO Anthem PPO/EPO Anthem PPO/EPO Platinum EPO 15/35 300 10% 8AFB (EPOc) Platinum EPO 5/25 0% 8AES (EPO) (UCR=N/A) Platinum EPO 20/40 0% 8AFA (EPO) (UCR=N/A) Gold EPO 25/50 0% 8AF8 (EPO) (UCR=N/A) (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 10/50/90/200 ded T2-3 10/65/95/200 ded T2-3 Cost Share Information Individual/Family Deductible N/A N/A \$300/\$600 embedded N/A Individual/Family OOP Limit \$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 \$5 Primary Care \$20 \$15 ded waived \$25 Specialist \$25 \$40 \$35 ded waived \$50 Inpatient Services \$400/admit \$500/admit 10% after ded \$500/admit Inpatient Hospital Mental Health Inpatient \$400/admit \$500/admit 10% after ded \$500/admit **Outpatient Services** Hospital-\$500; ASC-\$100 Hospital-\$500; ASC-\$250 Hospital-\$300; ASC-\$50 Hospital-10% after ded; Outpatient Facility ASC-\$50 after ded Lab/X-Ray Lab: No charge; X-ray: Lab: No charge; X-ray: Lab: Office-\$20 ded Lab: No charge; X-ray: Office-\$50; OP-\$150 Office-\$50; OP-\$150 waived; OP-\$25 ded Office-\$50; OP-\$150 waived; X-ray: Office-\$75 ded waived; OP-10% after ded Mental Health Outpatient No charge No charge No charge No charge **Emergency Care** Emergency Room \$300 \$300 10% after ded \$850 **Urgent Care** \$50 \$50 \$50 ded waived \$75 Single 2 x \$1,305.33 2 x \$1,293.33 2 x \$1,267.36 2 x \$1,174.31 EE with Spouse 0 x \$2.610.66 0 x \$2,586.66 0 x \$2,534.72 0 x \$2,348.62 EE with Child(ren) 0 x \$2,219.06 0 x \$2,198.66 0 x \$2,154.51 0 x \$1,996.33 0 x Family \$3,720.19 0 x \$3,685.99 0 x \$3,611.98 0 x \$3,346.78 2 Monthly Cost 2 \$2.610.66 2 \$2.586.66 2 \$2.534.72 \$2.348.62 Annual Cost \$31.327.92 \$31.039.92 \$30.416.64 \$28.183.44

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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	i to oridige		into ondigo		110 charge		110 Gridige	
Emergency Room	\$750 after ded		\$750 after ded		\$750 after ded		40% after ded	
Urgent Care	\$75 ded waived		\$75 ded waived		\$75 ded waived		\$75 ded waived	
Single	2 x \$1,117.87		2 x \$1,091.90		2 x \$1,086.47		2 x \$1,058.62	
EE with Spouse	0 x \$2,235.74		0 x \$2,183.80		0 x \$2,172.94		0 x \$2,117.24	
EE with Child(ren)	0 x \$1,900.38		0 x \$1,856.23		0 x \$1,847.00		0 x \$1,799.65	
Family	0 x \$3,185.93		0 x \$3,111.92		0 x \$3,096.44		0 x \$3,017.07	
Monthly Cost	2 \$2,235.74		2 \$2,183.80		2 \$2,172.94		2 \$2,117.24	
Annual Cost	\$26,828.88		\$26,205.60		\$26,075.28		\$25,406.88	

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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								
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 \$1,044.43		2 x \$982.67		2 x \$957.95		2 x \$957.64	
EE with Spouse	0 x \$2,088.86		0 x \$1,965.34		0 x \$1,915.90		0 x \$1,915.28	
EE with Child(ren)	0 x \$1,775.53		0 x \$1,670.54		0 x \$1,628.52		0 x \$1,627.99	
Family	0 x \$2,976.63		0 x \$2,800.61		0 x \$2,730.16		0 x \$2,729.27	
Monthly Cost Annual Cost	2 \$2,088.86 \$25,066.32		2 \$1,965.34 \$23,584.08		2 \$1,915.90 \$22,990.80		2 \$1,915.28 \$22,983.36	

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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 Urgent Care	50% after ded \$85 ded waived		30% after ded \$100 after ded		30% after ded \$100 after ded		50% after ded \$100 after ded	
Single	2 x \$915.70		2 x \$884.20		2 x \$867.72		2 x \$830.68	
EE with Spouse	0 x \$1,831.40		0 x \$1,768.40		0 x \$1,735.44		0 x \$1,661.36	
EE with Child(ren)	0 x \$1,556.69		0 x \$1,503.14		0 x \$1,475.12		0 x \$1,412.16	
Family	0 x \$2,609.75		0 x \$2,519.97		0 x \$2,473.00		0 x \$2,367.44	
Monthly Cost	2 \$1,831.40		2 \$1,768.40		2 \$1,735.44		2 \$1,661.36	
Annual Cost	\$21,976.80		\$21,220.80		\$20,825.28		\$19,936.32	