

Prepared For: **Anthem 2025 3rd qtr EPO Mid Hudson**
Orange County, NY 10910
Prepared By: Clifford Grekin Inc. - (631)963-6020

Health Plan Comparison Report (4L)
Effective Date: 07/01/2025 Prepared On: 05/05/2025
Report ID: 39235166 SIC: 0000

	Anthem PPO/EPO Platinum EPO 5/25 0% 8FAP (EPO) (UCR=N/A)		Anthem PPO/EPO Platinum EPO 20/40 0% 8FC3 (EPO) (UCR=N/A)		Anthem PPO/EPO Platinum EPO 15/35 300 10% 8F9E (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 25/50 0% 8F7Z (EPO) (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								
Primary Care	\$5		\$20		\$15 ded waived		\$25	
Specialist	\$25		\$40		\$35 ded waived		\$50	
Inpatient Services								
Inpatient Hospital	\$400/admit		\$500/admit		10% after ded		\$500/admit	
Mental Health Inpatient	\$400/admit		\$500/admit		10% after ded		\$500/admit	
Outpatient Services								
Outpatient Facility	Hospital-\$300; ASC-\$50		Hospital-\$500; ASC-\$100		Hospital-10% after ded; ASC-\$50 after ded		Hospital-\$500; ASC-\$250	
Lab/X-Ray	Lab: No charge; X-ray: Office-\$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 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	\$1,956.68	2 x	\$1,938.70	2 x	\$1,899.76	2 x	\$1,760.28
EE with Spouse	0 x	\$3,913.36	0 x	\$3,877.40	0 x	\$3,799.52	0 x	\$3,520.56
EE with Child(ren)	0 x	\$3,326.36	0 x	\$3,295.79	0 x	\$3,229.59	0 x	\$2,992.48
Family	0 x	\$5,576.54	0 x	\$5,525.30	0 x	\$5,414.32	0 x	\$5,016.80
Monthly Cost	2	\$3,913.36	2	\$3,877.40	2	\$3,799.52	2	\$3,520.56
Annual Cost		\$46,960.32		\$46,528.80		\$45,594.24		\$42,246.72

The rates and benefits in this report are for discussion and estimation purposes only and are not valid without approval from the insurance carriers. Final rates must be based on insurance carrier confirmation and final enrollment. Rx Legend:
Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible

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	Anthem PPO/EPO Gold EPO 50/60 1100 10% 8AHU (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 30/65 1500 20% 8AHW (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 15/40 1850 15% 8F9V (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 25/45 1850 25% 8FAH (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		10/50/90/200 ded T2-3		10/40/80/200 ded T2-3		10/50/90/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,100/\$2,200 embedded		\$1,500/\$3000 embedded		\$1,850/\$3,700 embedded		\$1,850/\$3,700 embedded	
Individual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$7,250/\$14,500 (incl ded)		\$8,700/\$17,400 (incl ded)		\$7,250/\$14,500 (incl ded)	
Co-Insurance	10%		20%		15%		25%	
Office Visits								
Primary Care	\$50 ded waived		\$30 ded waived		\$15 ded waived		\$25 ded waived	
Specialist	\$60 ded waived		\$65 ded waived		\$40 ded waived		\$45 ded waived	
Inpatient Services								
Inpatient Hospital	10% after ded		20% after ded		15% after ded		25% after ded	
Mental Health Inpatient	10% after ded		20% after ded		15% after ded		25% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$250 after ded; ASC-\$150 after ded		Hospital-\$300 after ded; ASC-\$150 after ded		Hospital-\$500 after ded; ASC-\$150 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: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded	
Mental Health Outpatient	No charge		No charge		No charge		No charge	
Emergency Care								
Emergency Room	\$750 after ded		\$500 after ded		\$750 after ded		\$750 after ded	
Urgent Care	\$75 ded waived		\$75 ded waived		\$75 ded waived		\$75 ded waived	
Single	2 x	\$1,675.68	2 x	\$1,645.97	2 x	\$1,636.75	2 x	\$1,628.62
EE with Spouse	0 x	\$3,351.36	0 x	\$3,291.94	0 x	\$3,273.50	0 x	\$3,257.24
EE with Child(ren)	0 x	\$2,848.66	0 x	\$2,798.15	0 x	\$2,782.48	0 x	\$2,768.65
Family	0 x	\$4,775.69	0 x	\$4,691.01	0 x	\$4,664.74	0 x	\$4,641.57
Monthly Cost	2	\$3,351.36	2	\$3,291.94	2	\$3,273.50	2	\$3,257.24
Annual Cost		\$40,216.32		\$39,503.28		\$39,282.00		\$39,086.88

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Generic/Preferred Brand/Non-Preferred Brand/Specialty/Deductible

	Anthem PPO/EPO Gold EPO 20/40/50 2000 20% 8AHT (EPOc) (UCR=N/A)		Anthem PPO/EPO Gold EPO 20/50 1700 15% w/HSA PrevRx 8FAZ (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 45/75 2600 30% 8FAB (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 40/80 3350 50% 8F9M (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/20%/20% IntDed T2-3		10/10%/10% IntDed		35/70/100/300 ded T2-3		25/75/90/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	\$2,000/\$4,000 embedded		\$1,700/\$3,400 non-embedded		\$2,600/\$5,200 embedded		\$3,350/\$6,700 embedded	
Individual/Family OOP Limit	\$7,000/\$14,000 (incl ded)		\$5,950/\$11,900 (incl ded)		\$9,200/\$18,400 (incl ded)		\$9,200/\$18,400 (incl ded)	
Co-Insurance	20%		15%		30%		50%	
Office Visits								
Primary Care	\$40 ded waived (\$20 ded waived Preferred Provider)		\$20 after ded		\$45 ded waived		\$40 ded waived	
Specialist	\$50 ded waived		\$50 after ded		\$75 ded waived		\$80 ded waived	
Inpatient Services								
Inpatient Hospital	20% after ded		15% after ded		30% after ded		50% after ded	
Mental Health Inpatient	20% after ded		15% after ded		30% after ded		50% after ded	
Outpatient Services								
Outpatient Facility	Hospital-20% after ded; ASC-\$200 after ded		15% after ded		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-50% after ded; ASC-\$300 after ded	
Lab/X-Ray	Lab: Office-\$50 ded waived; OP-20% after ded; X-ray: Office-\$50 ded waived; OP-20% after ded		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	
Mental Health Outpatient	No charge		0% after ded		No charge		No charge	
Emergency Care								
Emergency Room	40% after ded		15% after ded		\$1,000 after ded		50% after ded	
Urgent Care	\$75 ded waived		\$100 after ded		\$75 ded waived		\$80 ded waived	
Single	2 x	\$1,586.86	2 x	\$1,565.60	2 x	\$1,473.03	2 x	\$1,435.96
EE with Spouse	0 x	\$3,173.72	0 x	\$3,131.20	0 x	\$2,946.06	0 x	\$2,871.92
EE with Child(ren)	0 x	\$2,697.66	0 x	\$2,661.52	0 x	\$2,504.15	0 x	\$2,441.13
Family	0 x	\$4,522.55	0 x	\$4,461.96	0 x	\$4,198.14	0 x	\$4,092.49
Monthly Cost	2	\$3,173.72	2	\$3,131.20	2	\$2,946.06	2	\$2,871.92
Annual Cost		\$38,084.64		\$37,574.40		\$35,352.72		\$34,463.04

	Anthem PPO/EPO Silver EPO 40/80 4000 40% 8F8C (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 35/65/90 5000 40% 8FBH (EPOc) (UCR=N/A)		Anthem PPO/EPO Silver EPO 20/50 3300 30% w/HSA PrevRx 8F8J (HSA) (UCR=N/A)		Anthem PPO/EPO Silver EPO 20/50 4100 30% w/HSA PrevRx 8FB3 (HSA) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	15/65/95/200 ded T2-3		15/40%/40% IntDed T2-3		10/30%/30% IntDed		10/50/90 IntDed	
Cost Share Information								
Individual/Family Deductible	\$4,000/\$8,000 embedded		\$5,000/\$10,000 embedded		\$3,300/\$6,600 embedded		\$4,100/\$8,200 embedded	
Individual/Family OOP Limit	\$9,200/\$18,400 (incl ded)		\$9,000/\$18,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)	
Co-Insurance	40%		40%		30%		30%	
Office Visits								
Primary Care	\$40 ded waived		\$65 ded waived (\$35 ded waived Preferred Provider)		\$20 after ded		\$20 after ded	
Specialist	\$80 ded waived		\$90 ded waived		\$50 after ded		\$50 after ded	
Inpatient Services								
Inpatient Hospital	40% after ded		40% after ded		30% after ded		30% after ded	
Mental Health Inpatient	40% after ded		40% after ded		30% after ded		30% after ded	
Outpatient Services								
Outpatient Facility	Hospital-40% after ded; ASC-\$500 after ded		Hospital-40% after ded; ASC-\$300 after ded		30% after ded		30% after ded	
Lab/X-Ray	Lab: Office-\$20 ded waived; OP-\$25 ded waived; X-ray: Office-\$75 ded waived; OP-40% after ded		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	
Mental Health Outpatient	No charge		No charge		0% after ded		0% after ded	
Emergency Care								
Emergency Room	50% after ded		50% after ded		30% after ded		30% after ded	
Urgent Care	\$90 ded waived		\$85 ded waived		\$100 after ded		\$100 after ded	
Single	2 x	\$1,435.50	2 x	\$1,372.63	2 x	\$1,325.41	2 x	\$1,300.70
EE with Spouse	0 x	\$2,871.00	0 x	\$2,745.26	0 x	\$2,650.82	0 x	\$2,601.40
EE with Child(ren)	0 x	\$2,440.35	0 x	\$2,333.47	0 x	\$2,253.20	0 x	\$2,211.19
Family	0 x	\$4,091.18	0 x	\$3,912.00	0 x	\$3,777.42	0 x	\$3,707.00
Monthly Cost	2	\$2,871.00	2	\$2,745.26	2	\$2,650.82	2	\$2,601.40
Annual Cost		\$34,452.00		\$32,943.12		\$31,809.84		\$31,216.80

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	Anthem PPO/EPO Bronze EPO 20/50 6100 50% w/HSA 8F8U (HSA) (UCR=N/A)	
	In-Network	Out-Network
Prescription Drugs		
Drug Card	50%/50%/50% IntDed	
Cost Share Information		
Individual/Family Deductible	\$6,100/\$12,200 embedded	
Individual/Family OOP Limit	\$8,000/\$16,000 (incl ded)	
Co-Insurance	50%	
Office Visits		
Primary Care	\$20 after ded	
Specialist	\$50 after ded	
Inpatient Services		
Inpatient Hospital	50% after ded	
Mental Health Inpatient	50% after ded	
Outpatient Services		
Outpatient Facility	50% after ded	
Lab/X-Ray	50% after ded	
Mental Health Outpatient	0% after ded	
Emergency Care		
Emergency Room	50% after ded	
Urgent Care	\$100 after ded	
Single	2 x	\$1,245.19
EE with Spouse	0 x	\$2,490.38
EE with Child(ren)	0 x	\$2,116.82
Family	0 x	\$3,548.79
Monthly Cost	2	\$2,490.38
Annual Cost		\$29,884.56