Albany County, NY 12007

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: 39235122 SIC: 0000

	Anthem Blue Access Platinum Blue Access EPO 5/25 0% 8AFD (EPO) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 20/40 0% 8AE7 (EPO) (UCR=N/A)		Anthem Blue Access) Platinum Blue Access EPO 15/35 300 10% 8AGL (EPOc) (UCR=N/A)		Anthem Blue Access Platinum Blue Access EPO 5/25/50 500 10% 8AG6 (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		10/50/90/200 ded T2-3		5/10%/10% IntDed T2-3	
Cost Share Information								
Individual/Family Deductible	N/A		N/A		\$300/\$600 embedded		\$500/\$1,000 embedded	
Individual/Family OOP Limit	\$3,900/\$7,800		\$3,500/\$7,000		\$3,200/\$6,400 (incl ded)		\$3,000/\$6,000 (incl ded)	
Co-Insurance	0%		0%		10%		10%	
Office Visits								
Primary Care	\$5		\$20		\$15 ded waived		\$25 ded waived (\$5 ded waived Preferred Provider)	
Specialist Inpatient Services	\$25		\$40		\$35 ded waived		\$50 ded waived	
Inpatient Hospital Mental Health Inpatient	\$400/admit \$400/admit		\$500/admit \$500/admit		10% after ded 10% after ded		10% after ded 10% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$300; ASC-\$50		Hospital-\$500; ASC-\$100		Hospital-10% after ded; ASC-\$50 after ded		Hospital-10% after ded; ASC-0% after ded	
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: Office-\$50 ded waived; OP-10% after ded; X-ray: Office-\$50 ded waived; OP-10% after ded	
Mental Health Outpatient	No charge		No charge		No charge		No charge	
Emergency Care								
Emergency Room Urgent Care	\$300 \$50		\$300 \$50		10% after ded \$50 ded waived		30% after ded \$75 ded waived	
Single	2 x \$1,196.11		2 x \$1,185.16		2 x \$1,161.58		2 x \$1,148.64	
EE with Spouse	0 x \$2,392.22		0 x \$2,370.32		0 x \$2,323.16		0 x \$2,297.28	
EE with Child(ren)	0 x \$2,033.39		0 x \$2,014.77		0 x \$1,974.69		0 x \$1,952.69	
Family	0 x \$3,408.91		0 x \$3,377.71		0 x \$3,310.50		0 x \$3,273.62	
Monthly Cost	2 \$2,392.22		2 \$2,370.32		2 \$2,323.16		2 \$2,297.28	
Annual Cost	\$28,706.64		\$28,443.84		\$27,877.92		\$27,567.36	

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	Anthem Blue Access Gold Blue Access EPO 25/50 0% 8AGM (EPO) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 50/60 1100 10% 8AE5 (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 15/40 1850 15% 8AEP (EPOc) (UCR=N/A)		Anthem Blue Access Gold Blue Access EPO 25/45 1850 25% 8AE0 (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/65/95/200 ded T2-3	10/45	5/85/150 ded T2-3		10/40/80/200 ded T2-3		10/50/90/200 ded T2-3	
Cost Share Information								
Individual/Family Deductible	N/A	\$1,10	00/\$2,200 embedded		\$1,850/\$3,700 embedded		\$1,850/\$3,700 embedded	
Individual/Family OOP Limit	\$8,700/\$17,400	\$7,00	00/\$14,000 (incl ded)		\$8,700/\$17,400 (incl ded)		\$7,250/\$14,500 (incl ded)	
Co-Insurance	0%	10%			15%		25%	
Office Visits					· ·			
Primary Care	\$25	\$50 c	ded waived		\$15 ded waived		\$25 ded waived	
Specialist	\$50	\$60 0	ded waived		\$40 ded waived		\$45 ded waived	
Inpatient Services								
Inpatient Hospital Mental Health Inpatient	\$500/admit \$500/admit		after ded after ded		15% after ded 15% after ded		25% after ded 25% after ded	
Outpatient Services								
Outpatient Facility	Hospital-\$500; ASC-\$250		oital-\$300 after ded; -\$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; OP-\$150	Office	No charge; X-ray: e-\$50 after ded; OP- 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	
Manufal I I albh Oodu atiand	No. observe	No. of	h		NI- shausa		No observe	
Mental Health Outpatient Emergency Care	No charge	INO CI	harge		No charge		No charge	
Emergency Room Urgent Care	\$850 \$75		after ded ded waived		\$750 after ded \$75 ded waived		\$750 after ded \$75 ded waived	
Single	2 x \$1,077.29		2 x \$1,025.97		2 x \$1,002.49		2 x \$997.49	
EE with Spouse	0 x \$2,154.58		0 x \$2,051.94		0 x \$2,004.98		0 x \$1,994.98	
EE with Child(ren)	0 x \$1,831.39		0 x \$1,744.15		0 x \$1,704.23		0 x \$1,695.73	
Family	0 x \$3,070.28		0 x \$2,924.01		0 x \$2,857.10		0 x \$2,842.85	
Monthly Cost	2 \$2,154.58		2 \$2,051.94		2 \$2,004.98		2 \$1,994.98	
Annual Cost	\$25,854.96		\$24,623.28		\$24,059.76		\$23,939.76	

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	Anthem Blue Access Gold Blue Access EPO 20/50 1700 15% w/HSA PrevRx 8ADY (HSA) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 60/125 0% 8AF9 (EPO) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 45/75 2600 30% 8AF6 (EPOc) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 35/65/90 5000 40% 8AE9 (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		15/65/95/100 ded T2-3		35/70/100/300 ded T2-3		15/40%/40% IntDed T2-3	
Cost Share Information								
Individual/Family Deductible	\$1,700/\$3,400 non-embedded		N/A		\$2,600/\$5,200 embedded		\$5,000/\$10,000 embedded	
Individual/Family OOP Limit	\$5,950/\$11,900 (incl ded)		\$9,200/\$18,400		\$9,200/\$18,400 (incl ded)		\$9,000/\$18,000 (incl ded)	
Co-Insurance	15%		0%		30%		40%	
Office Visits								
Primary Care	\$20 after ded		\$60		\$45 ded waived		\$65 ded waived (\$35 ded waived Preferred Provider)	
Specialist Inpatient Services	\$50 after ded		\$125		\$75 ded waived		\$90 ded waived	
Inpatient Hospital Mental Health Inpatient	15% after ded 15% after ded		\$2,800/admit \$2,800/admit		30% after ded 30% after ded		40% after ded 40% after ded	
Outpatient Services								
Outpatient Facility	15% after ded		Hospital-\$1,000; ASC- \$500		Hospital-\$500 after ded; ASC-\$300 after ded		Hospital-40% after ded; ASC-\$300 after ded	
Lab/X-Ray	15% after ded		Lab: Office-\$125; OP- \$20; X-ray: \$150		Lab: No charge; X-ray: Office-\$50 after ded; OP- \$150 after ded		Lab: Office-\$90 ded waived; OP-40% after ded; X-ray: Office-\$90 ded waived; OP-40% after ded	
Mental Health Outpatient	0% after ded		No charge		No charge		No charge	
Emergency Care			, , , , , , , , , , , , , , , , , , ,		a a g			
Emergency Room Urgent Care	15% after ded \$100 after ded		\$2,800 \$200		\$1,000 after ded \$75 ded waived		50% after ded \$85 ded waived	
Single	2 x \$959.31		2 x \$958.47		2 x \$903.29		2 x \$842.58	
EE with Spouse	0 x \$1,918.62		0 x \$1,916.94		0 x \$1,806.58		0 x \$1,685.16	
EE with Child(ren)	0 x \$1,630.83		0 x \$1,629.40		0 x \$1,535.59		0 x \$1,432.39	
Family	0 x \$2,734.03		0 x \$2,731.64		0 x \$2,574.38		0 x \$2,401.35	
Monthly Cost	2 \$1,918.62		2 \$1,916.94		2 \$1,806.58		2 \$1,685.16	
Annual Cost	\$23,023.44		\$23,003.28		\$21,678.96		\$20,221.92	

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	Anthem Blue Access Silver Blue Access EPO 2750 40% w/HSA 8AFH (HSA) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 20/50 3300 30% w/HSA PrevRx 8AEC (HSA) (UCR=N/A)		Anthem Blue Access Silver Blue Access EPO 20/50 4100 30% w/HSA PrevRx 8AFV (HSA) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 40/40/90 9000 50% 8AFG (EPO) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	10/50/95 IntDed		10/30%/30% IntDed		10/50/90 IntDed		25/50%/50% IntDed T2-3	
Cost Share Information								
Individual/Family Deductible	\$2,750/\$5,500 embedded		\$3,300/\$6,600 embedded		\$4,100/\$8,200 embedded		\$9,000/\$18,000 embedded	
Individual/Family OOP Limit	\$8,250/\$16,500 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$9,200/\$18,400 (incl ded)	
Co-Insurance	40%		30%		30%		50%	
Office Visits								
Primary Care	40% after ded		\$20 after ded		\$20 after ded		\$40 after ded (\$40 ded waived Preferred Provider)	
Specialist Inpatient Services	40% after ded		\$50 after ded		\$50 after ded		\$90 after ded	
Inpatient Hospital Mental Health Inpatient	40% after ded 40% after ded		30% after ded 30% after ded		30% after ded 30% after ded		50% after ded 50% after ded	
Outpatient Services								
Outpatient Facility	40% after ded		30% after ded		30% after ded		Hospital-50% after ded; ASC-\$500 after ded	
Lab/X-Ray	40% after ded		30% after ded		30% after ded		Lab: Office-\$40 after ded; OP-50% after ded; X-ray: Office-\$75 after ded; OP-50% after ded	
Mental Health Outpatient	0% after ded		0% after ded		0% after ded		No charge	
Emergency Care							J. J	
Emergency Room Urgent Care	50% after ded 40% after ded		30% after ded \$100 after ded		30% after ded \$100 after ded		50% after ded \$100 ded waived	
Single	2 x \$816.08		2 x \$813.99		2 x \$799.08		2 x \$779.15	
EE with Spouse	0 x \$1,632.16		0 x \$1,627.98		0 x \$1,598.16		0 x \$1,558.30	
EE with Child(ren)	0 x \$1,387.34		0 x \$1,383.78		0 x \$1,358.44		0 x \$1,324.56	
Family	0 x \$2,325.83		0 x \$2,319.87		0 x \$2,277.38		0 x \$2,220.58	
Monthly Cost	2 \$1,632.16		2 \$1,627.98		2 \$1,598.16		2 \$1,558.30	
Annual Cost	\$19,585.92		\$19,535.76		\$19,177.92		\$18,699.60	

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	Anthem Blue Access Bronze Blue Access EPO 20/50 7300 50% w/HSA 8AGC (HSA) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 20/50 6100 50% w/HSA 8ADS (HSA) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 5250 50% w/HSA 8AFZ (HSA) (UCR=N/A)		Anthem Blue Access Bronze Blue Access EPO 9200 0% 8AER (EPOc) (UCR=N/A)	
	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Prescription Drugs								
Drug Card	50%/50%/50% IntDed		50%/50%/50% IntDed		10/50%/50% IntDed		0%/0%/0% IntDed	
Cost Share Information								
Individual/Family Deductible	\$7,300/\$14,600 embedded		\$6,100/\$12,200 embedded		\$5,250/\$10,500 embedded		\$9,200/\$18,400 embedded	
Individual/Family OOP Limit	\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$8,000/\$16,000 (incl ded)		\$9,200/\$18,400 (incl ded)	
Co-Insurance	50%		50%		50%		0%	
Office Visits								
Primary Care	\$20 after ded		\$20 after ded		50% after ded		0% after ded	
Specialist Inpatient Services	\$50 after ded		\$50 after ded		50% after ded		0% after ded	
Inpatient Hospital Mental Health Inpatient	50% after ded 50% after ded		50% after ded 50% after ded		50% after ded 50% after ded		0% after ded 0% after ded	
Outpatient Services								
Outpatient Facility	50% after ded		50% after ded		50% after ded		0% after ded	
Lab/X-Ray	50% after ded		50% after ded		50% after ded		0% after ded	
Mental Health Outpatient	0% after ded		0% after ded		0% after ded		0% after ded	
Emergency Care								
Emergency Room Urgent Care	50% after ded \$100 after ded		50% after ded \$100 after ded		50% after ded 50% after ded		0% after ded 0% after ded	
Single	2 x \$767.78		2 x \$765.48		2 x \$762.56		2 x \$755.99	
EE with Spouse	0 x \$1,535.56		0 x \$1,530.96		0 x \$1,525.12		0 x \$1,511.98	
EE with Child(ren)	0 x \$1,305.23		0 x \$1,301.32		0 x \$1,296.35		0 x \$1,285.18	
Family	0 x \$2,188.17		0 x \$2,181.62		0 x \$2,173.30		0 x \$2,154.57	
Monthly Cost	2 \$1,535.56		2 \$1,530.96		2 \$1,525.12		2 \$1,511.98	
Annual Cost	\$18,426.72		\$18,371.52		\$18,301.44		\$18,143.76	