

2025 Q3 ANTHEM SMALL BUSINESS PLANS & RATES



Anthem. 

GTM[®]
PAYROLL & HR

What We Offer

For small businesses, offering comprehensive health insurance that attracts and retains talent while managing rising costs is a major hurdle.

The GTM benefits team specializes in this challenge, helping you find plans that prioritize employee well-being and your company's financial health. We simplify the entire process with complimentary integration to carrier connectivity technology, streamlining open enrollment and ensuring accurate benefits reconciliation.

This means less administrative burden, fewer errors, and more time for you to focus on growing your business, ensuring a positive experience for both your employees and HR team.



Team Leaders



Ed Catalano

Ed manages all day-to-day operations of the agency team, along with peer inclusion to build relationships, fostering partnerships, customer-facing enhancements of products and software, and team development to support growth initiatives.

Keith Dolan

Keith leads the agency's employee benefits practice, assisting clients in achieving their goals with their employee benefit needs, including benefits design, marketing, placement, compliance, and education.





2025 3rd Quarter							
Anthem Albany Region	Anthem Platinum Blue Access EPO 5/25 0% 8AFD	Anthem Gold EPO 25/50 0% 8AF8	Anthem Gold Blue Access EPO 30/65 1500 20% 8P71	Anthem Silver Blue Access EPO 60/125 0% 8AF9	Anthem Silver Blue Access EPO 45/75 2600 30% 8AF6	Anthem Bronze EPO 20/50 6100 50% w/HSA 8AGS	Anthem Bronze Blue Access EPO 5250 50% w/ HSA 8AFZ
Small Group (2 to 100) Plan comparison							
Benefits	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
Deductible							
Single	N/A	N/A	\$1,500	N/A	\$2,600	\$6,100	\$5,250
Family	N/A	N/A	\$3,000	N/A	\$5,200	\$12,200	\$10,500
Out of Pocket Maximum							
Single	\$3,900	\$8,700	\$7,250	\$9,200	\$9,200	\$8,000	\$8,000
Family	\$7,800	\$17,400	\$14,500	\$18,400	\$18,400	\$16,000	\$16,000
Coinsurance	N/A	100%	80%	100%	70%	50%	50%
Office Visits							
Primary Care Office Visit	\$5 copay	\$25 copay	Deductible then \$30 copay	\$60 copay	\$45 copay	Deductible then \$20 copay	Deductible then 50% coinsurance
Specialist Office Visit	\$25 copay	\$50 copay	Deductible then \$65 copay	\$125 copay	\$75 copay	Deductible then \$50 copay	Deductible then 50% coinsurance
Hospital Services							
In-patient Hospital	\$400 copay	\$500 copay	Deductible then 80% coinsurance	\$2,800 copay/day (1 day max.)	Deductible then 70% coinsurance	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Outpatient Surgery Facility	\$300 copay	\$250 copay	Deductible then \$250 copay	\$1,000 copay per visit	Deductible then \$500	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Outpatient Surgery - Surgeon's Service	\$50 copay	\$25 copay	Deductible then 20% copay	\$500 copay per visit	Deductible then \$300 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Emergency Room Care	\$300 copay	\$850 copay	Deductible then \$500 copay	\$2,800 copay	Deductible then \$1,000 copay	Deductible then \$100 copay	Deductible then 50% coinsurance
Urgent Care	\$50 copay	\$75 copay	Deductible then \$75 copay	\$200 copay	\$75 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Outpatient Lab & X-ray	100% coinsurance/ \$150 copay	100% coinsurance / \$150 copay	100% coinsurance/\$150 copay after deductible	\$20 copay/\$150 copay	100% coinsurance/ \$150 copay after deductible	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Advanced Imaging	\$250 copay	\$250 copay	Deductible then \$250 copay	\$300 copay	Deductible then \$250 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
RX							
Deductible	\$100	\$200	\$200	\$100	\$300	Deductible then 50% coinsurance	Medical deductible applies
Tier 1	Deductible then \$10 copay	Deductible then \$10 copay	Deductible then \$10 copay	Deductible then \$15 copay	Deductible then \$35 copay	Deductible then 50% coinsurance	Deductible then \$10 copay
Tier 2	Deductible then \$35 copay	Deductible then \$65 copay	Deductible then \$50 copay	Deductible then \$65 copay	Deductible then \$70 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Tier 3	Deductible then \$70 copay	Deductible then \$95 copay	Deductible then \$90 copay	Deductible then \$95 copay	Deductible then \$100 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Rates							
Employee	\$1,196.11	\$1,174.31	\$1,007.92	\$958.47	\$903.29	\$830.68	\$762.56
Employee + Spouse	\$2,392.22	\$2,348.62	\$2,015.84	\$1,916.94	\$1,806.58	\$1,661.36	\$1,525.12
Employee + Child(ren)	\$2,033.39	\$1,996.33	\$1,713.46	\$1,629.40	\$1,535.59	\$1,412.16	\$1,296.35
Family	\$3,408.91	\$3,346.78	\$2,872.57	\$2,731.64	\$2,574.38	\$2,367.44	\$2,173.30



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