

2025 Q3 MVP SMALL BUSINESS PLANS & RATES



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 MVP Albany Region	MVP Platinum EPO Plan 3	MVP Gold EPO Plan 3	MVP Gold HMO Plan 2 QHDHP	MVP Silver EPO Plan 3 QHDHP	MVP Silver HMO Plan 3 QHDHP	MVP Bronze EPO Plan 5 QHDHP	CDPHP Bronze HMO Plan 9 QHDHP
SmallGroup(2to100) Plan comparison							
Benefits	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
Deductible							
Single	N/A	\$1,100	\$1,650	\$2,550	\$2,550	\$6,500	\$6,250
Family	N/A	\$2,200	\$3,300	\$5,100	\$5,100	\$13,000	\$12,500
Out of Pocket Maximum							
Single	\$2,550	\$5,300	\$5,000	\$6,350	\$6,350	\$7,250	\$7,100
Family	\$5,100	\$10,600	\$10,000	\$12,700	\$12,700	\$14,500	\$14,200
Coinsurance	N/A	50%	50%	50%	50%	50%	50%
Office Visits							
Primary Care Office Visit	\$30 copay	Deductible then \$20 copay	Deductible then \$10 copay	Deductible then \$25 copay	Deductible then \$25 copay	Deductible then \$0 copay	Deductible then 50% coinsurance
Specialist Office Visit	\$50 copay	Deductible then \$40 copay	Deductible then \$20 copay	Deductible then \$50 copay	Deductible then \$50 copay	Deductible 50% coinsurance	Deductible then 50% coinsurance
Hospital Services							
In-patient Hospital	\$250 copay	Deductible then \$800 copay	Deductible then \$200 copay	Deductible then \$500 copay	Deductible then \$500 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Outpatient Surgery Facility	\$100 copay	Deductible then \$100 copay	Deductible then \$200 copay	Deductible then \$250 copay	Deductible then \$250 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Outpatient Surgery - Surgeon's Service	\$100 copay	Deductible then \$100 copay	Deductible then \$200 copay	Deductible then \$250 copay	Deductible then \$250 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Emergency Room Care	\$150 copay	Deductible then \$300 copay	Deductible then \$75 copay	Deductible then \$300 copay	Deductible then \$300 copay	Deductible then \$100 copay	Deductible then 50% coinsurance
Urgent Care	\$50 copay	Deductible then \$40 copay	Deductible then \$20 copay	Deductible then \$50 copay	Deductible then \$50 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Outpatient Lab & X-ray	\$50 copay	Deductible then \$40 copay	Deductible then \$20 copay	Deductible then \$50 copay	Deductible then \$50 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
Advanced Imaging	\$75 copay	Deductible then \$140 copay	Deductible then \$75 copay	Deductible then \$150 copay	Deductible then \$150 copay	Deductible then 50% coinsurance	Deductible then 50% coinsurance
RX							
Deductible	N/A	N/A	Medical deductible applies	Medical deductible applies	Medical deductible applies	Medical deductible applies	Medical deductible applies
Tier 1	\$5 copay	\$15 copay	Deductible then \$10 copay	Deductible then \$15 copay	Deductible then \$15 copay	Deductible then \$5 copay	Deductible then \$10 copay
Tier 2	\$25 copay	\$35 copay	Deductible then \$30 copay	Deductible then \$40 copay	Deductible then \$40 copay	Deductible then \$30 copay	Deductible then \$35 copay
Tier 3	\$40 copay	50% coinsurance	Deductible then \$50 copay	Deductible then \$60 copay	Deductible then \$60 copay	Deductible then 50% Coinsurance	Deductible then \$70 copay
Rates							
Employee	\$1,262.72	\$1,079.13	\$1,073.01	\$926.30	\$827.87	\$767.81	\$704.43
Employee + Spouse	\$2,525.44	\$2,194.96	\$2,146.02	\$1,852.60	\$1,655.74	\$1,535.62	\$1,408.86
Employee + Child(ren)	\$2,146.62	\$1,865.72	\$1,824.12	\$1,574.71	\$1,407.38	\$1,305.28	\$1,197.53
Family	\$3,598.75	\$3,127.82	\$3,058.08	\$2,639.96	\$2,359.43	\$2,188.26	\$2,007.63



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