

2026 Q3 CDPHP 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.



Small Group (2 to 100) CDPHP	CDPHP Platinum PPO Plan (131)	CDPHP Gold EPO (227)	CDPHP Gold HMO (224)	CDPHP Silver EPO (326)	CDPHP Silver HMO (324)	CDPHP Bronze HDEPO (421)	CDPHP Bronze HDHMO (428)
Plan Comparison							
Benefits	In-Network	Out of Network	In-Network	In-Network	In-Network	In-Network	In-Network
Deductible							
Single	N/A	\$6,000.00	N/A	N/A	\$3,000.00	\$3,000.00	\$7,100.00
Family	N/A	\$12,000.00	N/A	N/A	\$6,000.00	\$6,000.00	\$14,200.00
Out of Pocket Maximum							
Single	\$6,000.00	\$12,000.00	\$9,550.00	\$9,550.00	\$8,000.00	\$8,000.00	\$7,100.00
Family	\$12,000.00	\$24,000.00	\$19,100.00	\$19,100.00	\$16,000.00	\$16,000.00	\$14,200.00
Coinsurance	50.00%	50.00%	N/A	N/A	N/A	N/A	20.00%
Specifics							
Office Visits							
Primary Care	\$15.00	Deductible, then 50%	\$0 EHP/\$50	\$0 EHP/\$50	Ded. then \$25	Ded. then \$25	Ded. then covered 20% Coinsurance
Specialist	\$30.00	Deductible, then 50%	\$50.00	\$50.00	Ded. then \$50	Ded. then \$50	Ded. then covered 20% Coinsurance
Hospital Services							
In-Patient Hospitalization	\$500.00	Deductible, then 50%	\$1,500.00	\$1,500.00	Ded. then \$500	Ded. then \$500	Ded. then covered 20% Coinsurance
Outpatient Surgery	\$100.00	Deductible, then 50%	\$200.00	\$200.00	Ded. then \$200	Ded. then \$200	Ded. then covered 20% Coinsurance
Outpatient Surgery (Surgeon's Service)	\$50.00	Deductible, then 50%	\$100.00	\$100.00	Ded. then \$150	Ded. then \$150	Ded. then covered 20% Coinsurance
Emergency Room	\$150.00	\$150.00	\$500.00	\$500.00	Ded. then \$300	Ded. then \$300	Ded. then covered 20% Coinsurance
Other Care							
Urgent Care	\$75.00	\$75.00	\$100.00	\$100.00	Ded. then \$60	Ded. then \$60	Ded. then covered 20% Coinsurance
Labs/Imaging							
Outpatient Labs/Imaging	\$30.00	Deductible, then 50%	\$50.00	\$50.00	Ded. then \$50	Ded. then \$50	Ded. then covered 20% Coinsurance
Advanced Imaging	\$130.00	Deductible, then 50%	\$150.00	\$150.00	Ded. then \$150	Ded. then \$150	Ded. then covered 20% Coinsurance
R/X							
Deductible	N/A	Med. Ded. Applies	N/A	N/A	Medical ded. Applies	Medical ded. Applies	Medical ded. Applies
Tier 1	\$4.00	Deductible, then 50%	\$0.00	\$0.00	\$10.00	\$10.00	0% coinsurance 20% coinsurance
Tier 2	\$30.00	Deductible, then 50%	\$50.00	\$50.00	\$40.00	\$40.00	0% coinsurance 20% coinsurance
Tier 3	\$60.00	Deductible, then 50%	\$80.00	\$80.00	\$60.00	\$60.00	0% coinsurance 20% coinsurance
Rates							
Employee Only	\$1,632.61	\$1,632.61	\$1,335.62	\$1,222.21	\$1,110.84	\$1,016.58	\$959.55
Employee + Spouse	\$3,265.22	\$3,265.22	\$2,671.24	\$2,444.42	\$2,221.68	\$2,033.16	\$1,919.10
Employee + Child(ren)	\$2,775.44	\$2,775.44	\$2,270.55	\$2,077.76	\$1,888.43	\$1,728.19	\$1,631.24
Full Family	\$4,652.94	\$4,652.94	\$3,806.52	\$3,483.30	\$3,165.89	\$2,897.25	\$2,734.72



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