

Additional Health Plans to Consider for 4th Quarter – 2011

Check out these affordable health care plans offered by HIP, Empire Blue Cross Blue Shield and EmblemHealth!

For additional options, contact these insurers directly or call a Brooklyn Chamber health insurance specialist at 718-943-3882.



**Brooklyn Chamber
Hip Prime EPO
Select 56 (EPOc)**

Monthly Premium

- Individual Employee: \$432.86
- Family: \$1,349.56

**Annual Deductible (Calendar Year) for
Hospital/Surgical Services**

- \$1,000 (Ind) / \$2,000 (Fam)

Co-Insurance After Deductible

- 10%

**Maximum Out-of-Pocket (Co-Insurance &
Deductible)**

- \$2,000 (Ind) / \$4,000 (Fam)

Prescription Drug Coverage

- \$100 deductible
- \$15 co-pay generic prescription
- \$35 co-pay brand name prescription
- \$75 co-pay non-preferred prescription

Network

- HIP prime network

Office Visits

- \$0 co-pay adult preventative care
- \$0 co-pay per well-child visit up to age 19
- \$30 co-pay per physician visit
- \$50 co-pay per specialist visit
- \$30 co-pay for diagnostic/lab fees
- Eye & dental benefits included

Emergency Room

- \$50 co-pay per visit

Hospital/In-patient/Out-patient Ambulatory Surgery

- Deductible and co-insurance

Referrals

- None required when using a network doctor or specialist

Out-of-Network Benefits: NONE

Contact

- Lisa Cohen: 646-447-5202
- lcohen@emblemhealth.com
- www.emblemhealth.com



**Brooklyn Chamber
Value EPO 12
(EPOc)**

Monthly Premium

- Individual Employee: \$384.02
- Family: \$1,149.74

**Annual Deductible (Calendar Year) for
Hospital/Surgical Services/Diagnostic Fees**

- \$500 (Ind) / \$1,250 (Fam)

Co-Insurance After Deductible

- 20%

Maximum Out-of-Pocket (Co-Insurance & Deductible)

- \$4,500 (Ind) / \$11,250 (Fam)

Prescription Drug Coverage

- No deductible
- Mandatory generic drug prescriptions
- \$15 co-pay generic prescription
- Discounts on brand name drugs

Network

- Empire PPO/EPO Blue Card national network

Office Visits

- \$0 co-pay adult preventative care
- \$0 co-pay well-child visit up to age 19
- Examinations and evaluations:
 - \$30 co-pay per physician visit
 - \$50 co-pay per specialist visit
 - \$0 co-pay for lab fees

Diagnostic Fees

- Deductible and co-insurance

Emergency Room

- \$150 co-pay per visit (waived if admitted)

Hospital/In-patient/Out-patient Ambulatory Surgery

- Deductible and co-insurance

Referrals

- None required when using a network doctor or specialist

Out-of-Network Benefits: NONE

Contact

- Errol Pierre: 212-476-1422
- errol.pierre@empireblue.com
- www.empireblue.com



EmblemHealth

**Brooklyn Chamber
In Bal EPO 50
(EPOc)**

Monthly Premium

- Individual Employee: \$438.83
- Family: \$1,366.39

**Annual Deductible (Calendar Year) for
Hospital/Surgical Services**

- \$2,500 (Ind) / \$7,500 (Fam)

Co-Insurance After Deductible

- 30%

Maximum Out-of-Pocket (Co-Insurance & Deductible)

- \$5,000 (Ind) / \$15,000 (Fam)

Prescription Drug Coverage

- \$100 calendar year deductible
- \$15 co-pay generic prescription
- \$35 co-pay brand name prescription
- \$75 co-pay non-preferred prescription

Network

- GHI tri-state and national networks

**Physician/Specialist Office Visits and Diagnostic/Lab
Fees**

- \$0 co-pay adult preventative care
- \$0 co-pay for dependent children up to age 19
- \$50 co-pay for adults
- \$50 co-pay for lab fees (adults)
- 40% co-insurance for diagnostic fees/\$150 max. (adults)

Emergency Room

- \$200 co-pay per visit (waived if admitted)

Hospital/In-patient/Out-patient Ambulatory Surgery

- Deductible and co-insurance

Referrals

- None required when using a network doctor or specialist

Out-of-Network Benefits: NONE

Contact

- Lisa Cohen: 646-447-5202
- lcohen@emblemhealth.com
- www.emblemhealth.com