

EMBLEMHEALTH HEALTHESSENTIALS EPO

Groups of 2 to 50 Eligible Employees — 4th Quarter 2012 Downstate Region Rates

A LOW-COST HOSPITAL-ONLY PLAN WITH PREVENTIVE CARE SERVICES

Key Features*

- A hospital-only plan that covers in-network services provided in and billed by network hospitals or ambulatory surgical centers.
- In order for hospital-related doctors' fees to be covered, the treating physician must be employed by the hospital or facility and cannot bill the member separately for their services.
- Preventive services are covered in full in network, in or out of a hospital.
- Generic prescription drugs are covered with a small copay.

More Features

- Discounts on weight-loss programs, laser vision, acupuncture and more**
- Employee Assistance Program (EAP) phone line and nurse advice line available 24/7

Quality Hospital Network

Access to the EmblemHealth National Network, featuring:

- Leading acute care hospitals, including Montefiore Medical Center, North Shore-LIJ Health System, NY Presbyterian Hospital System, Memorial Sloan-Kettering Cancer Center and Albany Medical Center
- Hospitals across all 50 states

Member Convenience

- You can securely manage your health information on our Web site.
- You can also search for a doctor as well as view and e-mail an image of your temporary ID card using your mobile phone.

For groups concerned with costly hospital bills, HealthEssentials is an affordable plan that can give members peace of mind.

AN ALTERNATIVE PLAN THAT KEEPS GROUP COSTS DOWN

The HealthEssentials EPO plan features a prominent hospital network, and gives members access to a network of doctors who can provide all the preventive care services they need.

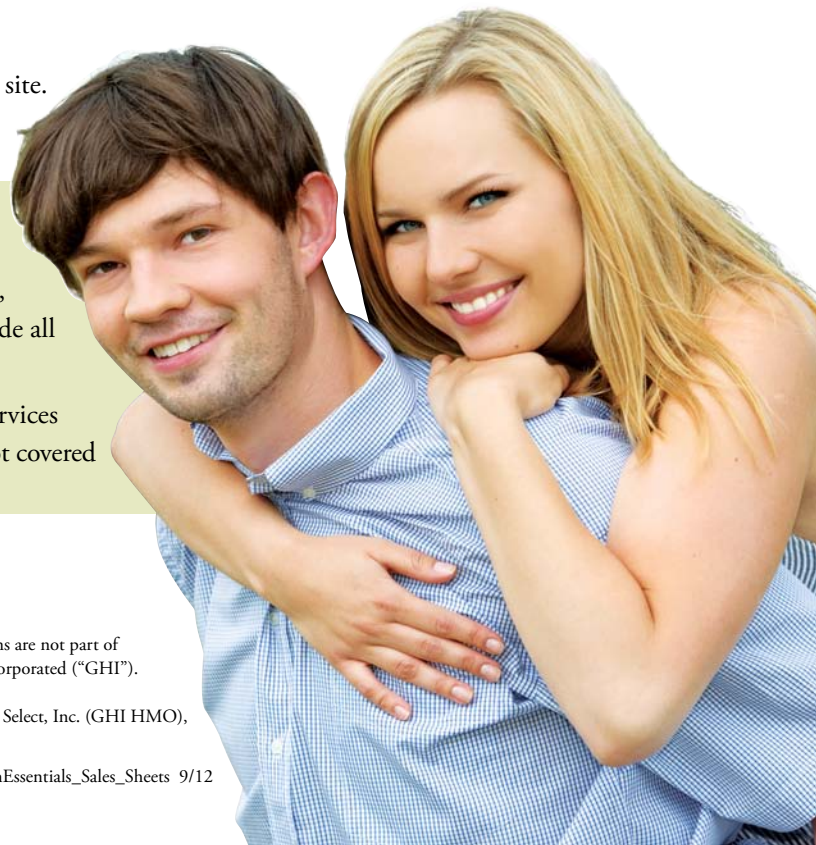
It's important to note that, except for preventive care, medical services that are billed by a physician rather than a network hospital are not covered under this plan.

For more information, visit www.emblemhealth.com or call your EmblemHealth representative.

* Some services are subject to preauthorization.

** EmblemHealth cannot ensure that a particular vendor will remain in the program. These programs are not part of EmblemHealth ConsumerDirect EPO, and, therefore, are not underwritten by Group Health Incorporated ("GHI").

EmblemHealth insurance plans are underwritten by Group Health Incorporated (GHI), GHI HMO Select, Inc. (GHI HMO), HIP Health Plan of New York (HIP) and HIP Insurance Company of New York.



The following rates for the EmblemHealth HealthEssentials plan for groups with 2 to 50 eligible employees are effective October 1, 2012 through December 31, 2012.

Services	In-Network Only
Inpatient And Outpatient Hospital Services Performed And Billed By A Hospital Or Facility	
Inpatient hospital admission*	\$500 copay per day up to maximum of \$1,500 per single confinement
Emergency room facility charges	\$200 copay (waived if admitted)
Ambulatory surgery facility charges	\$750 copay
Outpatient diagnostic and laboratory services	Covered in full
Medical Services Performed And Billed By A Physician Or Other Medical Provider	
Preventive services	
Annual physical checkup, OB/GYN (2 visits per year), mammography, Pap smear and prostate screening	Covered in full
Well-baby and well-child care, including immunizations	Covered in full
All other medical services performed and billed by a physician or other medical provider — including, but not limited to: emergency, specialist and physician services, physical therapy, anesthesiology, chiropractic care, prenatal and postnatal care, and durable medical equipment (DME)	Not covered
Pharmacy Services	
Prescription Drugs (generic only; brand-name drugs are not covered)	
Retail – 30-day supply (generic only)	\$15 copay
Mail Order – 90-day supply (generic only)	\$30 copay
Coverage For Children	
Until the end of the month in which the child turns 26 years old	

4th Quarter 2012 Region Rates (Effective 10/1/12 through 12/31/12)						
	2-Tier Rates		4-Tier Rates			
	Employee	Family	Single	Employee/Children	Employee/Spouse	Family
Downstate Region	\$239.69	\$692.48	\$239.69	\$444.28	\$571.77	\$740.42

*Precertification is required.

Rates are valid October 1, 2012 through December 31, 2012 for Bronx, Kings, Manhattan, Nassau, Queens, Richmond, Rockland, Suffolk and Westchester Counties.

An 11-month pre-existing condition limitation may apply for adults over the age of 19. Effective January 1, 2014, no pre-existing condition limitations apply for any age.

Preventive care services mandated by the federal Patient Protection and Affordable Care Act, including the Women's Preventive Services Mandate of 2012, are covered in full in network.

The benefits described here are only highlights of the covered services and benefits available. The terms, limitations, conditions and exclusions of the Insurance contract or certificate will govern. The EmblemHealth HealthEssentials plan is underwritten by Group Health Incorporated (GHI). Refer to GHI policy form number HCR-CAT-100, et al.