

# ConsumerDirect EPO Monthly Premium Rates

## 2nd Quarter 2012 Rates



Region	In-network Deductible Individual/Family, Coinsurance, Out of Pocket Maximum Individual/Family	Pharmacy	2-Tier Rates		4-Tier Rates			
			Employee	Family	Employee	Employee and Children	Employee and Spouse	Employee, Spouse and Children
<b>Albany</b>	\$5,800/\$11,600, 100%/0%, \$5,800/\$11,600	Covered in full after plan deductible has been met	\$284.01	\$823.61	\$284.01	\$525.40	\$681.60	\$852.03
<b>Buffalo</b>	\$5,800/\$11,600, 100%/0%, \$5,800/\$11,600	Covered in full after plan deductible has been met	\$268.23	\$777.88	\$268.23	\$496.25	\$643.75	\$804.70
<b>Downstate</b>	\$5,800/\$11,600, 100%/0%, \$5,800/\$11,600	Covered in full after plan deductible has been met	\$300.11	\$870.31	\$300.11	\$555.20	\$720.27	\$900.32
<b>Mid-Hudson</b>	\$5,800/\$11,600, 100%/0%, \$5,800/\$11,600	Covered in full after plan deductible has been met	\$303.14	\$879.10	\$303.14	\$560.82	\$727.53	\$909.42
<b>Rochester</b>	\$5,800/\$11,600, 100%/0%, \$5,800/\$11,600	Covered in full after plan deductible has been met	\$264.48	\$767.02	\$264.48	\$489.29	\$634.76	\$793.46
<b>Syracuse</b>	\$5,800/\$11,600, 100%/0%, \$5,800/\$11,600	Covered in full after plan deductible has been met	\$273.62	\$793.47	\$273.62	\$506.17	\$656.65	\$820.84
<b>Utica</b>	\$5,800/\$11,600, 100%/0%, \$5,800/\$11,600	Covered in full after plan deductible has been met	\$272.69	\$790.86	\$272.69	\$504.51	\$654.51	\$818.14

### Region

### Counties

Albany	Albany, Clinton, Columbia, Essex, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, Washington
Buffalo	Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans, Wyoming
Downstate	Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, Westchester
Mid-hudson	Delaware, Dutchess, Orange, Putnam, Sullivan, Ulster
Rochester	Livingston, Monroe, Ontario, Seneca, Wayne, Yates
Syracuse	Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga, Tompkins
Utica	Chenango, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego, St. Lawrence

### Additional Riders You May Purchase At Renewal

Extended Dependent Coverage extends to age 29 the coverage age limit for eligible grown children of your group members.

Mental Health and Substance Use Coverage Parity. The federal Mental Health Parity and Addiction Equity Act generally mandates that large-group health plans apply the same treatment and financial limits to mental health and substance use benefits as they do to hospital and medical benefits. As a small group, you can purchase a rider to similarly extend your group's coverage.

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.