

April 2012

Volume I -- Issue 2

IN THIS ISSUE

[View Your Commissions
Online](#)

[Helping New Members
Understand Their Plans](#)

[Putting Members on the
PATH to Better Health](#)

[Providing Support for
Family Caregivers](#)



High-Deductible Option Back By Popular Demand

Based on your feedback, we're pleased to announce the re-release of our ConsumerDirect EPO \$5,800 option. This means you can now offer your community-rated small-group clients a product compatible with health savings accounts (HSAs).

This community-rated high-deductible group health plan has a \$5,800 deductible for individual-only coverage and an \$11,600 deductible for family coverage -- with zero percent coinsurance. Once the annual deductible has been met, all in-network medical and hospital services are covered in full, including prescription drugs. Plus, in-network preventive services such as annual physical exams are covered in full and are not subject to the deductible.

The plan will also appeal to your clients because it provides:

- Access to the EmblemHealth National Network, which includes many of the tristate area's leading physicians, other medical practitioners and acute care hospitals, as well as physicians and hospitals across all 50 states.
- Eligibility for the HSA option
- [Competitive rates](#)

The monthly premium for individual-only coverage starts as low as \$300.11 for an employee in the downstate region, making our ConsumerDirect EPO \$5,800 option attractive for many of your clients.

The EmblemHealth ConsumerDirect EPO is underwritten by Group Health Incorporated ("GHI") and provides in-network benefits only. Except for emergency hospital care, no out-of-network services are covered. Coverage is subject to all terms, conditions, limitations and exclusions set forth in the contract and certificate of insurance. Refer to GHI policy form number PLH-SGC-997 Certificate, et. al.