



EMBLEMHEALTH EPO HD6300 (BRONZE)

For Small Group Employers – 2nd Quarter 2014 Rates

AFFORDABLE PREMIUMS, GREAT NETWORK-ONLY BENEFITS, PLUS TAX ADVANTAGES

Key Features*

- Single deductible for all services – hospital, medical and Rx
- Preventive services covered in full in network
- Open formulary for all FDA-approved medications

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 Doctors and Hospitals

Access to the EmblemHealth EPO National Network, featuring:

- Many of the tristate area's leading physicians and other medical practitioners
- Leading acute care hospitals, including Montefiore Medical Center, North Shore-LIJ Health System, NY Presbyterian Hospital System, Memorial Sloan-Kettering Cancer Center and many more
- Physicians and hospitals across all 50 states

Member Convenience

- Members can securely manage their health information on our website.
- Members can also search for a doctor as well as view and email an image of their temporary ID card using their mobile phone.

With its low premiums, this network-only high-deductible health plan helps members offset their overall costs with tax-saving Health Savings Accounts (HSAs).



AN HSA CAN OFFSET MEMBER COSTS

While out-of-pocket costs increase with high deductible health plans, members can help reduce their overall costs by setting up HSAs that let them pay for future medical expenses with tax-free dollars. HSAs offer members triple tax savings:

- Deposits can be made pre-tax.
- Earned interest is tax-free income.
- Withdrawals for qualified medical expenses are tax free.

Plus, members can roll over any unused account funds to the next year.

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 the EmblemHealth EPO HD6300 plan, and, therefore, are not underwritten by Group Health Incorporated ("GHI").

The following rates for the EmblemHealth EPO HD6300 plan for small employer groups are effective April 1, 2014 through June 30, 2014.

Services	In-Network Only
Allowed charge	EmblemHealth fee schedule
Deductible* — individual plan/family plan	\$6,300/\$12,600
Coinsurance	Members pay 0% after deductible
Out-of-pocket maximum** — individual plan/family plan	\$6,300/\$12,600
Annual physical checkup (adult)	Covered in full
Diagnostic/lab fees	After deductible, covered in full
Inpatient hospital coverage and inpatient medical services	After deductible, covered in full
Drug card	After deductible, covered in full

An extended dependent coverage rider is available for purchase, extending the age limit to 29 for all eligible dependents.

2nd Quarter 2014 Premium Rates[†] (Effective 04/01/2014 through 06/30/2014)

	4-Tier Rates			
	Single	Employee/ Spouse	Employee/ Children	Family
For New York City and Downstate (The rates at right apply to Bronx, Kings, Manhattan, Queens, Richmond, Westchester and Rockland counties.)	\$519.27	\$1,038.55	\$882.76	\$1,479.93
For Long Island (The rates at right apply to Nassau and Suffolk counties.)	\$559.33	\$1,118.66	\$950.86	\$1,594.08
For Mid-Hudson (The rates at right apply to Orange County.)	\$532.00	\$1,063.99	\$904.39	\$1,516.19

[†]The listed rates do not include the additional monthly rate for the federally mandated Pediatric Dental benefit.

* For individual coverage, no benefits are payable under the plan until the member has incurred covered plan year medical expenses (excluding preventive care services expenses) in excess of the individual plan deductible.

For family coverage, no benefits are payable under the plan until the family as a whole or any combination of family members has incurred covered plan year medical expenses (excluding preventive care services expenses) in excess of the family plan deductible.

Preventive care services expenses are not subject to the deductible.

** For family coverage, the out-of-pocket maximum is met when the family as a whole or any combination of family members has incurred eligible out-of-pocket expenses in excess of the annual family plan out-of-pocket maximum amount.

Certain services must be approved in advance by EmblemHealth.

The benefits described here are only highlights of the covered services and benefits available. Other cost-sharing options are available, subject to different premium rates. Some covered services or benefits may have calendar year limits or maximums. The terms, limitations, conditions and exclusions of the Insurance contract or certificate will govern. EmblemHealth EPO HD6300 is underwritten by Group Health Incorporated (GHI), an EmblemHealth company.

Please refer to GHI policy form number HCR-OX-100 et al.