



HIP INSURANCE COMPANY OF NEW YORK
HIPIC SELECT EPO for SMALL GROUPS (2-50 Employees)

HIP PRIME NETWORK

VYTRA PREMIUM NETWORK

Group Name

COPAYMENT OPTIONS (Select One from each category)

- Office Visit PCP** \$0 \$2 \$5 \$10 \$15 \$20 \$25 \$30
- Office Visit Specialist** \$0 \$2 \$5 \$10 \$15 \$20 \$25 \$30
 \$35 \$40 \$45 \$50
- Ambulatory Surgery** \$0 \$50 \$75 \$100 **Subject to Deductible and Coinsurance**
- Hospital Admission Copayment** **Per Admission:** \$0 \$100 \$200 \$250 \$500
or
 \$0 \$50 \$100 each day for the first three; five days of copayment per continuous confinement
 Subject to Deductible and Coinsurance
- Emergency Room** \$0 \$25 \$35 \$50 \$75 \$100
 Subject to Deductible and Coinsurance

COINSURANCE PERCENTAGE (Select One)

Percentage of covered charges payable by HIP Insurance Company:

- 80%** **90%** **100%**

DEDUCTIBLE OPTIONS (Select One)

Annual Deductible payable by member:

- Individual **\$0** **\$500** **\$1,000** **\$1,500** **Other \$ _____**
Family **\$0** **\$1,000** **\$2,000** **\$3,000** **\$ _____**

COINSURANCE MAXIMUM (Select One)

Maximum Coinsurance amount payable by member:

- Individual **\$0** **\$2,000** **\$2,500** **\$3,000** **Other \$ _____**
Family **\$0** **\$4,000** **\$5,000** **\$6,000** **\$ _____**

OPTIONAL BENEFIT RIDERS

PRESCRIPTION DRUG OPTIONS

NO PRESCRIPTION DRUG COVERAGE

FORMULARY DRUG COPAYMENTS

Generic Copay

- \$0 \$15
 \$1 \$20
 \$2 \$25
 \$2.50
 \$5
 \$7
 \$10

Brand Name Copay

- \$0 \$12
 \$1 \$15
 \$2 \$20
 \$2.50 \$25
 \$5 \$30
 \$7 \$35
 \$10 No Brand

NON-FORMULARY DRUG COST SHARING

- \$1 \$2.50 \$5 \$7 \$10 \$25 \$30
 \$35 \$40 \$50 50%

PRIVATE DUTY NURSING

- Covered In Full
 80% for hours 73 - 504
 100% for hours 73- 504
 Not Covered

DURABLE MEDICAL EQUIPMENT

- Covered In Full
 \$100 Deductible, then Covered In Full
 Not Covered
 Other: _____

SKILLED NURSING FACILITY

- 30 Days (standard) \$0 Copay
 60 Days Deductible, then Coinsurance
 90 Days
 120 Days
 Unlimited Days

INPATIENT THERAPIES

- 30 Days (standard) Deductible, then Coinsurance
 60 Days
 90 Days
 Not covered

INPATIENT MENTAL HEALTH

- 30 Days (standard) \$ Hospital Admission Copay
 60 Days Deductible, then Coinsurance
 90 Days
 Not covered

PRE-HOSPITAL EMERGENCY SERVICES

- \$15 Copay \$50 Copay No Copay
 \$20 Copay \$75 Copay
 \$25 Copay \$100 Copay
 \$35 Copay

INPATIENT ALCOHOL/SUBSTANCE ABUSE REHABILITATION

- Not Covered
 30 Days \$ Hospital Admission Copay
 60 Days Deductible, then Coinsurance
 90 Days

INPATIENT ALCOHOL/SUBSTANCE ABUSE DETOXIFICATION

- 7 Days \$ Hospital Admission Copay
 21 Days Deductible, then Coinsurance
 30 Days
 Unlimited Days
 Not covered

REFRACTIVE EYE EXAM

- \$0 Copayment (standard)
 \$15 Copayment
 \$20 Copayment
 \$25 Copayment

OPTICAL

- One pair eyeglasses every 12 months;
 \$25 contact lens copayment
 One pair eyeglasses every 24 months;
 \$25 contact lens copayment
 One pair eyeglasses every 12 months;
 \$70 contact lens copayment
 One pair eyeglasses every 24 months;
 \$70 contact lens copayment
 One pair eyeglasses every 24 months with \$45 copay;
 No contact lens option
 No Rider

HOME HEALTH CARE

- 40 Visits (standard) \$0 Copay
 60 Visits Deductible, then Coinsurance
 100 Visits
 200 visits

OUTPATIENT THERAPIES

- 30 Visits (standard) Not covered
 60 Visits
 90 Visits

OUTPATIENT MENTAL HEALTH

- 0 Visits \$5 Copay \$30 Copay
 20 Visits \$10 Copay \$35 Copay
 30 Visits \$15 Copay \$40 Copay
 40 Visits \$20 Copay No Copay
 60 Visits \$25 Copay

OR

- | Visits 1-3 | Visits 4-20 |
|-------------------------------------|-------------------------------------|
| <input type="checkbox"/> No Copay | <input type="checkbox"/> \$25 Copay |
| <input type="checkbox"/> \$2 Copay | <input type="checkbox"/> \$25 Copay |
| <input type="checkbox"/> \$5 Copay | <input type="checkbox"/> \$30 Copay |
| <input type="checkbox"/> \$10 Copay | <input type="checkbox"/> \$35 Copay |
| <input type="checkbox"/> \$15 Copay | <input type="checkbox"/> \$40 Copay |
| | <input type="checkbox"/> \$25 Copay |

OUTPATIENT ALCOHOL/SUBSTANCE ABUSE REHABILITATION

- 60 Visits (standard) \$0 Copay \$10 Copay
 120 Visits \$2 Copay \$15 Copay
 \$5 Copay \$20 Copay
 \$25 Copay

ALTERNATIVE MEDICINE (Nutrition/Accupuncture/Massage)

- \$25 Copay
 \$20 Copay

FITNESS CENTER (Membership Reimbursement)

- \$200

DEPENDENT COVERAGE

- | <u>Full-Time Students</u> | <u>Dependent Children</u> |
|--|--|
| <input type="checkbox"/> 23 End Of Month | <input type="checkbox"/> 19 End Of Month |
| <input type="checkbox"/> 23 End Of Year | <input type="checkbox"/> 19 End Of Year |
| <input type="checkbox"/> Other (enter below) | |
| Age: _____ | |
| <input type="checkbox"/> End Of Year | <input type="checkbox"/> End Of Year |
| <input type="checkbox"/> End Of Month | <input type="checkbox"/> End Of Month |

MONTHLY RATES (to be completed by your broker or HIP)

4 TIER

Individual \$ _____

Two Persons

Employee & Child(ren) \$ _____

Employee & Spouse \$ _____

Family \$ _____