



**Region 4 Rates - 10.01.11 - 12.15.11**  
Orange Putnam & Dutchess

<b>Four Tier</b>					
<b>In-Network Only Plans</b>		<b>Employee</b>	<b>Emp/Spouse</b>	<b>Emp/Child(ren)</b>	<b>Family</b>
<b>EmblemHealth EPO+ 40-1000 1K/50%-New</b>	\$40 OV COPAY HOSPITAL COPAY: \$1000, Rx: \$10/30/50 (\$50 DED, \$1,000 RETAIL THRESHOLD THEN 50% COINS),	\$532.61	\$1,274.00	\$987.36	\$1,607.24
<b>Oxford Freedom Ease EPO 50-500 (2500max)</b>	\$50 PRIMARY/ \$50 SPECIALIST, HOSPITAL COPAY: \$500 PER DAY TO A MAX OF \$2,500, Rx: \$15/35/75 (\$100 DED)	\$490.72	\$1,073.23	\$908.87	\$1,518.06
<b>Oxford Liberty HMO 30/50-500 (1000max)</b>	\$30 PRIMARY/ \$50 SPECIALIST, HOSPITAL COPAY \$500, PER DAY TO A MAX OF \$1,000. Rx: \$15/35/75 (\$100 DED)	\$472.72	\$1,033.63	\$875.62	\$1,462.37
<b>Cost Sharing Plans</b>		<b>Employee</b>	<b>Emp/Spouse</b>	<b>Emp/Child(ren)</b>	<b>Family</b>
<b>EmblemHealth EPOcs+ 40-2500 1K/50%</b>	\$40 PHYSICIAN COPAY, HOSPITAL: DED & COINS, DED \$2,500, COINS: 80/20, MAX OOP \$2,000, RX: \$10/30/50 (\$50 DED, \$1,000 RETAIL THRESHOLD THEN 50% COINS)	\$440.31	\$1,052.48	\$816.63	\$1,364.58
<b>Oxford Liberty EPOcs 25/50-2000</b>	\$25 PRIMARY/ \$50 SPECIALIST, HOSPITAL DED & COINS, DED \$2,000, COINS: 90/10, MAX OOP \$1,000, Rx: \$15/35/75 (\$100 DED)	\$389.77	\$851.14	\$722.11	\$1,205.12
<b>Oxford Liberty PPOcs 25/40-1000/2000</b>	\$25 PRIMARY/ \$40 SPECIALIST, HOSPITAL DED & COINS, DED \$1,000, COINS: 80/20, MAX OOP \$2,000, Rx: \$15/50%/50% (\$100 DED)	\$512.46	\$1,121.05	\$949.26	\$1,615.45
<b>Out-of-Area Plans</b>		<b>Employee</b>	<b>Emp/Spouse</b>	<b>Emp/Child(ren)</b>	<b>Family</b>
<b>Oxford USA PPOcs 25/40-1000/2000</b>	\$25 PRIMARY/ \$40 SPECIALIST, HOSPITAL: DED & COINS, DED \$1,000, COINS: 80/20 MAX OOP: \$2,000, Rx: \$15/50%/50% (\$100 DED)	\$637.73	\$1,396.64	\$1,181.01	\$2,010.30

These rates are subject to final verification at time of enrollment. EmblemHealth "+" plans waive physician copays for dependent child(ren). Domestic Partner Coverage through all carriers. The CompreHealth and Oxford HMO plans are gated. All rates includes \$3.05 for HealthPass Program benefits that are not included as a part of normal carrier or agent services. Oxford plans include an additional billing and administrative fee as follows: EE \$14.75, EE/Spouse \$29.75, EE+Child(ren) \$27.50, Family \$43.25