



Region 5 Rates 1/1/2012 - 3/15/2012

Ulster, Sullivan

Region 5- New Business Rates

Mixed Tier Rates

Four Tier Rates

IN-NETWORK ONLY PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<b>EmblemHealth EPO+ 40-1000 1K/50%-New</b>	PHYSICIAN COPAY: \$40, HOSPITAL COPAY: \$1,000, Rx: \$10/30/50 (\$50 ded, \$1,000 retail threshold then 50% coins), VOLUNTARY AND UNLIMITED MAIL ORDER								
EmblemHealth		\$536.36	N/A	N/A	\$1,554.76	\$536.36	\$1,282.99	\$994.29	\$1,618.85
<b>Oxford Freedom Ease EPO 50-500 (2500 max)</b>	PHYSICIAN COPAY: \$50, HOSPITAL COPAY: \$500 PER DAY TO A MAX OF \$2,500, Rx: \$15/35/75 (\$100 ded)								
Oxford		\$496.88	\$1,086.78	\$920.30	\$1,537.23	\$496.88	\$1,086.78	\$920.30	\$1,537.23
COST-SHARING PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<b>EmblemHealth EPOcs+ 40-2500 1K/50%</b>	PHYSICIAN COPAY: \$40, HOSP: 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), VOLUNTARY AND UNLIMITED MAIL ORDER								
EmblemHealth		\$457.76	N/A	N/A	\$1,326.82	\$457.76	\$1,094.36	\$848.91	\$1,418.67
OUT-OF-AREA PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<b>Oxford USA PPOcs 25/40-1000/2000</b>	PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL: DED & COINS, DED: \$1,000, COINS: 80/20, MAX OOP: \$2,000, OON DED: \$2,000, OON COINS: 60/40, OON MAX OOP: \$4,000, Rx: \$15/50%/50% (\$100 ded)								
Oxford		\$651.37	\$1,426.65	\$1,206.32	\$2,054.54	\$651.37	\$1,426.65	\$1,206.32	\$2,054.54

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