



# EmblemHealth

## EPO Employer Groups of 2+

(The EPO is an In-Network-Only Plan) PLH EPO-100A/PLH EPO 100U

Rates Effective 1/1/11-3/31/11\*\*

### DOWNSTATE



	Copays					Rx	2-Tier Rates		4-Tier Rates			
	Adults/Depts	Hospital	Skilled Nursing	Amb Surg	ER	Options	Individual	Family	Individual	Emp./Ch.	Emp./Sp.	Family
3	\$30/\$0	\$1,000	\$200 day/\$600 Max	\$750	\$100	FF O P R S	\$408.69	\$1,189.58	\$408.69	\$760.03	\$980.87	\$1,231.31
5	\$40/\$0	\$1,000	\$200 day/\$600 Max	\$750	\$100	FF O P R S	\$372.46	\$1,084.55	\$372.46	\$693.02	\$893.94	\$1,122.63

11/22/2010

Please select an Rx Option that is listed above as available with your base plan choice and add it to your base plan rate.

Plan Option	Prescription Plan Options							2-Tier Rates		4-Tier Rates				
	Retail Copays			Retail/Brand & Mail Order Ded.*	50% Retail Threshold	Home Delivery Copays	Mand./Vol. Mail Order	Mand. Generic	Individual	Family	Individual	Emp./Ch.	Emp./Sp.	Family
FF	\$15 Generic/100% Brand			\$0	None	\$30 G/100% B	Voluntary	NO	\$12.87	\$35.40	\$12.87	\$24.48	\$28.34	\$37.99
P	\$0	\$30	\$50	\$0	None	\$0/\$60/\$100	Voluntary	NO	\$126.50	\$366.83	\$126.50	\$234.02	\$303.57	\$379.48
R	\$0	\$30	\$50	\$50	\$3,000	\$0/\$60/\$100	Voluntary	NO	\$96.63	\$280.21	\$96.63	\$178.75	\$231.91	\$289.88
S	\$0	\$30	\$50	\$50	\$1,000	\$0/\$60/\$100	Voluntary	NO	\$74.05	\$214.73	\$74.05	\$136.99	\$177.71	\$222.14
O***	DISCOUNT PHARMACY PROGRAM, INCLUDING DIABETIC COVERAGE - NO ADDITIONAL PREMIUM TO BASE RATE WHERE AVAILABLE													

11/22/2010

\*Deductible applies to Brand Preferred and Brand Non-Preferred drugs only

\*\*New enrollments become effective on the 1st and the 15th of the month only.

\*\*\*Voluntary Discount Rx Option provides up to 70% Off Retail Prices and up to 75% Off Mail Order Prices

### Rates are subject to EmblemHealth and NYS Insurance Department Approval.

Rate illustrations are provided for convenience only and are in no way considered to be proposals, advertisements, or implied contracts for insurance coverage.

State-filed monthly rates will apply at the point of enrollment. Monthly rates and subscriber enrollment are ultimately subject to final carrier approval.

No exceptions, including typographical errors or omissions, will be applied or accepted.