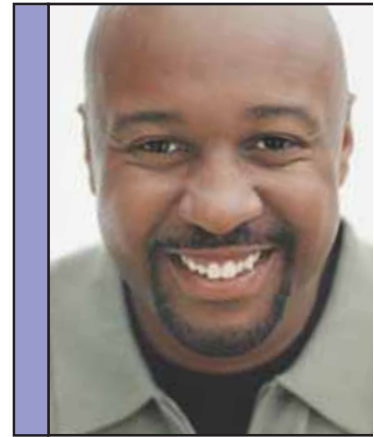


HIP Prime®

More choices *and* affordable health care.



Members deserve both. That's why HIP Prime® offers extensive HMO coverage and an expansive network of providers, all at affordable rates.

HIP Prime - extensive HMO coverage from an expanding network of participating providers.

All HIP Prime® members receive the following:

- Low premiums.
- Access to quality health care providers who meet HIP's high standards of care.
- Access to thousands of participating doctors and specialists.
- Value added services available at discounted rates, including laser vision correction, alternative medicine, preventive dental and fitness club memberships.*

When members receive care from their PCP or obtain a referral for specialty care, their benefits include:

- 100% coverage after copay for most in-network services.
- No deductibles or coinsurance.
- Coverage for OB/GYN care without a referral.
- Coverage for preventive care.
- Little or no paperwork.

You can also customize a plan to fit the individual needs of your organization by choosing from a wide range of copayments and riders.

For more information, visit us online at hipusa.com®.

Now that's **HIP**
HEALTH PLAN OF NEW YORK

*These services are not covered, but HIP members have access to a network of providers that offer these services at a discounted rate.

HIP Prime[®]

Professional Services	HIP Prime[®]
PCP office visit	\$0, \$5, \$10, \$15, \$20, \$25 copay options
Specialist office visit	\$0, \$5, \$10, \$15, \$20, \$25, \$30, \$35, \$40 copay options
Diagnostic services including X-ray, lab tests, EKGs, MRIs and CAT scans	Covered in full
Prescription Drugs¹	
Generic/brand/non-formulary	\$5/\$10/\$35, \$10/\$20/\$35, \$10/\$20/\$100 deductible
HIP mail order pharmacy service – 90 day supply	Formulary copays are reduced by 50%
Inpatient Hospital Services*	
Hospital and physician services	\$0, \$100, \$200, \$250, \$500 copay options
Outpatient Facility Services	
Emergency Room	\$0, \$25, \$35, \$50, \$60, \$75, \$100 copay options (waived if admitted)
Ambulatory surgery*	\$0, \$50, \$75 copay options
Mental Health and Alcohol and Substance Abuse Care**	
Inpatient	\$0, \$100, \$200, \$250, \$500 copay options
Outpatient	\$0, \$5, \$10, \$15, \$20, \$25, \$30, \$35, \$40 copay options

Except for emergency care, the above benefits and services are covered only when provided or referred by a HIP participating provider and/or approved in advance by the HIP Care Management Program. HIP Participating Physicians and Providers have contracted with HIP to provide care to our members; they are not employees, agents or representatives of HIP. This information does not contain complete details of the Plan which are available only in the Contract or Certificate of Coverage and Schedule of Benefits, and it does not constitute an Agreement.

¹ Drugs are dispensed in accordance with HIP's Drug Formulary. Please refer to your Prescription Drug Rider for details.

* If services are approved in advance by the HIP Care Management Program, there will be no 50% penalty charge.

** If services are approved in advance by the HIP Mental Health Department, there will be no 50% penalty charge.