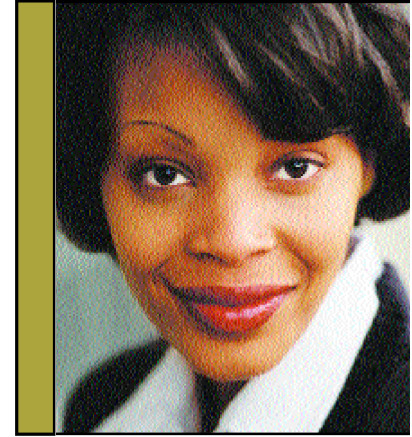


HIP Select® EPO

Made-to-order, affordable benefit plans.



HIP Select® EPO makes staying healthy easier for everyone. Members have access to an extensive provider network and no referral requirements. And you'll enjoy greater flexibility in choosing benefit and pricing options to fit the individual needs of the organization.

HIP Select EPO benefits include:

- A choice of in-network copayment, deductible and coinsurance options.
- A wide choice of benefit options and riders to meet the appropriate balance of coverage and price.
- Access to an expanded provider network.
- The freedom to see specialists without a referral.
- Access to care without the need to select a Primary Care Physician (PCP).

HIP Select EPO offers a convenient way to provide quality affordable health coverage for all members.

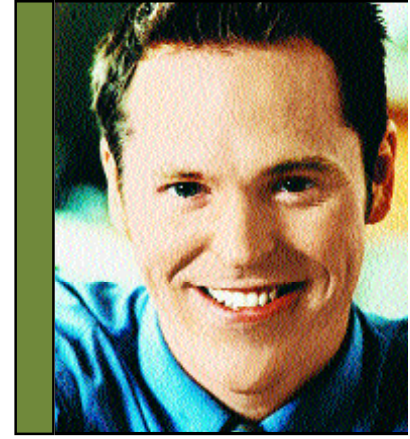
For more information, call 1-800-HIP-TODAY or contact your broker.

Now that's **HIP.**
INSURANCE COMPANY OF NY

hipusa.com[®]
English, Spanish, Chinese and Korean

HIP Select® PPO

Flexible, affordable benefit plans, in- and out-of-network.



HIP Select® PPO makes staying healthy easier for everyone. Members enjoy coverage without referrals both in- and out-of-network. And you'll enjoy greater flexibility in choosing benefit and pricing options to fit the individual needs of the organization.

HIP Select PPO benefits include:

- A choice of in-network and out-of-network cost sharing options.
- A wide choice of benefit options and riders to meet the appropriate balance of coverage and price.
- Access to an expanded provider network.
- The freedom to see specialists without a referral.
- Access to care without the need to select a Primary Care Physician (PCP).

HIP Select PPO offers a convenient way to provide quality affordable health coverage for all members.

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HIP Select[®] EPO & PPO

No Referrals In-Network Cost Sharing Lower Price Points

Benefit Design Highlights

Professional Services with a Participating Provider

In Physician's Office	Copayment
In Urgent Care Facility	Copayment
Outpatient Therapy Visits	Copayment

Diagnostic Services

Lab Services at Quest Diagnostics	100%
Outpatient Facility Services (X-Rays, EKGs, MRIs, CAT scans)	Deductible & Coinsurance for facility services only

Preventive Care

Physical Exam	Copayment
Mammograms	Copayment
Prostate Cancer Screening	Copayment
Well Baby, Well Child, Immunization	100%

Prenatal and Postnatal Care 100% for professional services

Emergency Room Copayment or Deductible
and Coinsurance
(if not admitted)

Inpatient Facility Services

Hospital Admission*	Deductible & Coinsurance
Ambulatory Surgery*	Deductible & Coinsurance
Hospice Care*	Deductible & Coinsurance
Skilled Nursing*	Deductible & Coinsurance
All other in-facility services not performed as part of an office visit	Deductible & Coinsurance

Available Riders:** Copayment or Deductible
and Coinsurance, where
applicable

PPO – Out-of-network services are subject to a higher deductible & coinsurance

* Prior approval required

** Out-of-network services may not be available for all riders