



Members have access to top quality health care providers through HIP’s alliances with outstanding medical groups and hospitals, including Montefiore Medical Center, Lenox Hill Hospital, St. Barnabas Hospital, St. Luke’s Roosevelt Hospital and Beth Israel Medical Center.

HIP Prime POS is a point-of-service plan offering both in- and out-of-network coverage. Members can go to virtually any doctor or specialist at any location and still take advantage of HIP’s value. Non-referred and out-of-network services are subject to deductibles and coinsurance.

At a Glance	
<b>Plan Type:</b>	POS
<b>Geographic Service Area</b>	HIP’s service area includes the five boroughs of New York City as well as Nassau, Suffolk, Rockland and Westchester counties, New Jersey and Connecticut.
<b>Does this plan use a network of providers?</b>	No. Visit the Web site <a href="http://www.emblemhealth.com/city">www.emblemhealth.com/city</a> or call 1-800-HIP-NYC9 (1-800-447-6929)
<b>Do I need a referral to see a specialist?</b>	Yes, written approval is required to see a specialist.
<b>Contact Information</b>	EmblemHealth HIP 55 Water Street New York, NY 10041  1-800-HIP-NYC9 (1-800-447-6929). Representatives will be available Monday through Friday, 8:00 a.m. to 6:00 p.m. to answer your questions.
<b>Web Site</b>	<a href="http://Emblemhealth.com/city">Emblemhealth.com/city</a>

Plan Features	Cost
<b>What is the overall deductible for this plan?</b>	<ul style="list-style-type: none"> <li>• \$750 for out-of-network provider per person/\$2,250 family</li> </ul>
<b>What are the costs when you visit a health care provider’s office or clinic?</b>	<ul style="list-style-type: none"> <li>• Primary care visit to treat an injury or illness: \$10 co-pay</li> <li>• Specialist visit: \$15 co-pay</li> <li>• Other practitioner office visit Chiropractor: \$15 co-pay</li> <li>• Preventive care/screening/immunization: No charge</li> </ul>
<b>What are the costs if you have a test?</b>	Diagnostic test (x-ray, blood work): No charge Imaging (CT/PET scans, MRIs): No charge Prior approval required
<b>What are the costs if you have outpatient surgery?</b>	Facility fee (e.g., ambulatory surgery center): \$100 co-pay 30% co-insurance for non-participating provider Prior approval required Physician/surgeon fees: No charge 30% co-insurance for non-participating provider Prior approval required
<b>What are the costs if you need immediate medical attention?</b>	Emergency room services: \$100 co-pay/visit \$100 co-pay to non-participating provider Emergency medical transportation: No charge No charge to non-participating provider Urgent Care: In-network:\$10 co-pay/visit Not covered for non-participating provider
<b>What are the costs if you have a hospital stay?</b>	Facility fee (e.g., hospital room): \$100 per continuous stay 30% co-insurance for non-participating provider Prior approval required Physician/surgeon fee: No charge 30% co-insurance for non-participating provider

<b>What are the costs if you are pregnant?</b>	<p>Prenatal and postnatal care: No charge  30% co-insurance for non-participating provider</p> <p>Delivery and all inpatient services: \$100 per continuous stay  30% co-insurance for non-participating provider</p> <p>Limited to 48 hours for natural delivery and 96 hours for caesarean delivery.  Prior approval required.</p>
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**WHAT ARE THE COSTS IF YOU HAVE MENTAL HEALTH, BEHAVIORAL HEALTH, OR SUBSTANCE ABUSE NEEDS?**

Service	Cost
<b>Mental/Behavioral health Outpatient services</b>	<ul style="list-style-type: none"> <li>• \$10 co-pay/visit</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Prior approval may be required</li> </ul>
<b>Mental/Behavioral health Inpatient services</b>	<ul style="list-style-type: none"> <li>• \$100 per continuous stay</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Prior approval required</li> </ul>
<b>Substance abuse Outpatient services</b>	<ul style="list-style-type: none"> <li>• \$10 co-pay/visit - Prior approval required</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Prior approval may be required</li> </ul>
<b>Substance abuse Inpatient services</b>	<ul style="list-style-type: none"> <li>• \$100 per continuous stay- Prior approval required</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Certain services may not be covered, see plan documents for details</li> </ul>

**What are the costs if you need help recovering or have other special health needs?**

Service	Cost
<b>Home health care</b>	<ul style="list-style-type: none"> <li>• No charge</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Coverage limited to 200 visits per year for both in and out of network combined.</li> <li>• Prior approval required</li> </ul>
<b>Rehabilitation services Inpatient</b>	<ul style="list-style-type: none"> <li>• \$100 per continuous confinement</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Limited to 90 visits per year for both in and out of network combined</li> </ul>
<b>Rehabilitation services Outpatient</b>	<ul style="list-style-type: none"> <li>• \$15 co-pay/visit</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Limited to 90 visits per year for both in and out of network combined</li> </ul>
<b>Habilitation services Inpatient</b>	<ul style="list-style-type: none"> <li>• \$100 per continuous confinement</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Limited to 90 visits per year for both in and out of network combined</li> </ul>
<b>Habilitation services Outpatient</b>	<ul style="list-style-type: none"> <li>• 15 co-pay/visit</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Limited to 90 visits per year for both in and out of network combined</li> <li>• Limited to Autism services</li> </ul>
<b>Skilled nursing care</b>	<ul style="list-style-type: none"> <li>• No charge</li> <li>• Not covered for non-participating provider</li> <li>• Prior approval required</li> </ul>
<b>Durable medical equipment (DME)</b>	<ul style="list-style-type: none"> <li>• No charge</li> <li>• Not covered for non-participating provider</li> <li>• Prior approval required</li> </ul>
<b>Hospice service</b>	<ul style="list-style-type: none"> <li>• No charge</li> <li>• Not covered for non-participating provider</li> <li>• Limited to 210 days</li> </ul>

Service	Cost
<b>Home health care</b>	<ul style="list-style-type: none"> <li>• No charge</li> <li>• 30% co-insurance for non-participating provider</li> <li>• Coverage limited to 200 visits/year</li> <li>• Prior approval required</li> </ul>
<b>Skilled nursing care</b>	No charge Prior approval required Not covered for non-participating provider
<b>Durable medical equipment (DME)</b>	No charge Prior approval required Not covered for non-participating provider
<b>Hospice service</b>	No charge Coverage limited to 210 days Not covered for non-participating provider

## OPTIONAL RIDER

### WHAT IS THE COST IF YOU NEED DRUGS TO TREAT YOUR ILLNESS OR CONDITION?

	Retail	Mail Order
<b>Generic drugs*</b>	\$10 co-pay/30 day supply	\$15 copay/90 day supply
<b>Preferred brand drugs*</b>	\$35 co-pay/30 day supply	\$52.50 co-pay/90 day supply
<b>Non-preferred brand drugs</b>	Not covered	Not covered
<b>Specialty drugs**</b>	Generic drugs	\$10 co-pay/30 day supply
	Preferred brand drugs	\$35 co-pay/30 day supply
	Non-preferred brand drugs	Not covered

\*Must be dispensed by a Participating Pharmacy.

\*\*Must be dispensed by a Specialty Pharmacy. Written referral required.

Please refer to the Summary of Benefits and Coverage (SBC) for additional information and to see what this plan covers and any cost-sharing responsibilities.