



**EMBLEM HSA PPO/EPO
Downstate Rate and Plan Design Comparison for
Sole Proprietors - 4th Quarter 2009**

	EMBLEM PPO HSA-Compatible		EMBLEM EPO HSA-Compatible
	In-Network	Out-of-Network	In-Network
Allowed charges	GHI fee schedule	80th%ile HIAA/Ingenix	GHI fee schedule
Deductible individual/family	\$5,000/ \$10,000	\$10,000/ \$20,000	\$5,800/\$11,600
Coinsurance	100%	80%	100%
Out-of-pocket maximum	\$5,000/ \$10,000	\$12,000/ \$24,000	\$5,800/\$11,600
Annual physical check-up (adult)	Covered in full	Deductible and coinsurance	Covered in full
Diagnostic/lab fees	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance
Inpatient hospital coverage and inpatient medical services*	Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance
Drug card	Covered in full after deductible	In-network only	Covered in full after deductible
Lifetime maximum	Unlimited	Unlimited	Unlimited
Downstate Rates for 4th Quarter 2009			
Employee	\$278.55		\$208.19
Family	\$694.83		\$515.40

*Precertification required.

The benefits described here are only brief highlights of the coverage available. Other cost-controlling options are available. Some benefits may have calendar year limits and/or maximums. The terms, limitations, conditions, and exclusions of the insurance contract and certificate will govern.
Policy form #: PLH-SGC-1000, et al.

Note: All GHI prescriptions are Voluntary Home Delivery and are NO LONGER mandatory generic.

A \$10 monthly billing fee has been added to your premium.

DATED: 8/6/09