

**TRADITIONAL
RENEWAL RATES (existing groups)**

DATED: 11/23/09

Please visit our web site, www.LIAHealthAlliance.com, and read the benefit summaries before finalizing your selections.

RATE SHEET	HIP Plans with VYTRA Premium Network													
	Monthly Two Tier Rates				Monthly Three Tier Rates				Monthly Four Tier Rates					
PLAN #	COPAY	Referral No Ref	RX	NET WORK	EMPLOYEE ONLY	FAMILY	EMPLOYEE ONLY	EMPLOYEE + ONE	FAMILY	EMPLOYEE ONLY	EMPLOYEE +SPOUSE	EMPLOYEE +CHILD(ren)	FAMILY	
HMO PLANS														
DIRECT ACCESS HMO PLANS														
1	HMO 20 \$20 Copay \$250 Hospital Copay	No Referral	\$10/20/50	Vytra Premium	693.02	1773.13	693.02	1323.99	2105.71	693.02	1386.03	1289.01	2120.52	
2	HMO 15 \$15 Copay \$250 Hospital Copay	No Referral	\$10/20/50	Vytra Premium	703.35	1798.42	703.35	1342.89	2135.76	703.35	1406.69	1308.19	2152.11	
3	HMO 10 \$10 Copay No Hospital Copay	No Referral	\$10/20/50	Vytra Premium	715.60	1828.46	715.60	1365.30	2171.41	715.60	1431.20	1331.00	2189.61	
POS PLANS														
4	POS 20/1000 In Network \$20 Copay No Hospital Copay \$250 Out of Network \$1000/2000 Deductible 70% to \$2000/\$4000 OOP	Referral	\$10/20/40 Covered only at participating pharmacies	Vytra Premium	773.89	2002.50	773.89	1495.33	2378.18	773.89	1547.78	1439.43	2367.99	
5	POS 15/500 In Network \$15 Copay No Hospital Copay Out of Network \$500/1000 Deductible 70% to \$2000/\$4000 OOP	Referral	\$7/15/35 Covered only at participating pharmacies	Vytra Premium	847.18	2182.05	847.18	1629.37	2591.38	847.18	1694.35	1575.74	2592.21	
6	POS 10/250 In Network \$10 Copay No Hospital Copay Out of Network \$250/500 Deductible 80% to \$1000/\$2000 OOP	Referral	\$5/10/35 Covered only at participating pharmacies	Vytra Premium	977.24	2512.02	977.24	1875.73	2983.26	977.24	1954.46	1817.67	2990.21	

Rates are subject to NYS Insurance Department Approval

The PPO Plans utilize the PHCS network providers ONLY OUTSIDE the 10 county service area which includes: Nassau, Suffolk, Brooklyn, Bronx, Queens, Manhattan, Staten Island, Westchester, Rockland and Orange counties.

THESE BENEFIT PLANS ARE ONLY AVAILABLE FOR GROUPS WHO CURRENTLY HAVE EMPLOYEES ENROLLED IN HIP.