

RELEASE DATE: 9/9/10



4th QUARTER 2010

CONSUMER DRIVEN
NEW BUSINESS RATES

DATED: 9/9/10

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

RATE SHEET PLAN #	EMBLEM HEALTH				MONTHLY TWO TIER RATES		MONTHLY FOUR TIER RATES				
	COPAY	Referral No Ref	RX	NET WORK	EMPLOYEE ONLY	FAMILY	EMPLOYEE ONLY	EMPLOYEE +SPOUSE	EMPLOYEE +CHILD(ren)	FAMILY	
HSA HIGH DEDUCTIBLE EPO PLANS											
1	EPO 3000 100% INDEXED*										
	In Network Deductible \$3,000/\$5,950 100%	No Referral	Covered in full after deductible	National	339.89	985.71	339.89	815.74	628.81	1019.70	
2	EPO 5800 100% INDEXED*										
	In Network Deductible \$5,800/\$11,600 100%	No Referral	Covered in full after deductible	National	249.29	722.93	249.29	598.30	461.19	747.86	
3	EPO 1500 100% INDEXED*										
	In Network Deductible \$1500/\$3000 100%	No Referral	Covered in full after deductible	National	495.49	1436.95	495.49	1189.19	916.67	1486.49	
NON HSA HIGH DEDUCTIBLE EPO PLAN											
4	EPO 10,000 100%										
	In Network EPO \$10,000-Non HSA Deductible \$10,000/\$20,000 100%	No Referral	Covered in full after deductible	National	172.24	499.50	172.24	413.37	318.64	516.72	
HSA HIGH DEDUCTIBLE PPO PLANS WITH SHARED DEDUCTIBLES											
5	PPO 2500/100%										
	In Network Deductible \$2500/\$5000 100%	Out of Network Deductible \$2,500/\$5,000 70% Coinsurance \$5500/\$8000 OOP Max	No Referral	Covered in full after deductible	National	496.29	1439.26	496.29	1191.11	918.14	1488.88
6	PPO 5000/100%										
	In Network Deductible \$5000/\$10000 100%	Out of Network Deductible \$5,000/\$10,000 70% to \$8,000/\$13,000 OOP Max	No Referral	Covered in full after deductible	National	324.55	941.20	324.55	778.93	600.42	973.66

Rates are subject to NYS Insurance Department Approval.

NOTES:

EH PPO & EPO requires 50% participation in EH products (class carve-outs allowed) and a minimum of 2 participating employees. Participation requirements can include participation in HIP and Comprehealth.

* INDEXED - deductible and out of pocket max will increase in January according to IRS guidelines.