

RELEASE DATE: 3/4/11



2nd QUARTER 2011

**CONSUMER DRIVEN
RENEWAL RATES**

DATED: 2/10/11

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

SHEET PLAN #		ATLANTIS			MONTHLY 4 TIER RATES					
					COPAY	Referral No Ref	RX	NET WORK	EMPLOYEE ONLY	EMPLOYEE +SPOUSE
1		POS 20/2000 HRA Option #1								
		<u>In Network</u> Copay \$20 Hospital Copay \$500	<u>Out of Network</u> Deductible \$2,000/\$4,000 70% to \$5,000/\$10,000 OOP	No Referral	\$0 Generic Only	Atlantis	485.98	971.96	977.31	1495.85
2		POS 20/2000 HRA Option #2								
		<u>In Network</u> Copay \$20 Hospital Copay \$500	<u>Out of Network</u> Deductible \$2,000/\$4,000 70% to \$5,000/\$10,000 OOP	No Referral	\$250 Deductible \$7/30/50	Atlantis	505.72	1011.44	1017.00	1556.61
3		POS 20/2000 HRA Option #3								
		<u>In Network</u> Copay \$20 Hospital Copay \$500	<u>Out of Network</u> Deductible \$2,000/\$4,000 70% to \$5,000/\$10,000 OOP	No Referral	\$100 Deductible \$7/30/50	Atlantis	514.17	1028.34	1034.00	1582.62
4		POS 20/2000 HRA Option #4								
		<u>In Network</u> Copay \$20 Hospital Copay \$500	<u>Out of Network</u> Deductible \$2,000/\$4,000 70% to \$5,000/\$10,000 OOP	No Referral	\$7/30/50	Atlantis	522.03	1044.06	1049.80	1606.81

Note:

The Rates contained in this document have been filed with the NYS Insurance Department but have not received final approval and therefore are subject to change.

Atlantis POS Rates are available for Renewals Only.

The above rates include adjustments for Health Care Reform (PPACA).

**CONSUMER DRIVEN
RENEWAL RATES**

DATED: 3/1/11

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 1200 80% INDEXED* <u>In Network</u> Deductible \$1200/\$2400 80% Coinsurance \$3,700/7400 OOP	No Referral	Subject to plan deductible RX \$0/\$20/\$40 Retail \$0/\$40/\$80 Mail Order	National	489.12	1418.41	489.12	1173.85	904.85	1467.31
2	EPO 2500 70% <u>In Network</u> Deductible \$2500/\$5000 70% Coinsurance \$4750/\$9500 OOP	No Referral	Subject to plan deductible RX \$0/\$20/\$40 Retail \$0/\$40/\$80 Mail Order	National	353.03	1023.82	353.03	847.31	653.13	1059.13
3	EPO 3000 100% INDEXED* <u>In Network</u> Deductible \$3,000/\$5,950 100%	No Referral	Covered in full after deductible	National	367.30	1065.18	367.3	881.50	679.51	1101.89
4	EPO 5800 100% INDEXED* <u>In Network</u> Deductible \$5,800/\$11,600 100%	No Referral	Covered in full after deductible	National	269.38	781.21	269.38	646.53	498.37	808.15
5	EPO 1500 100% INDEXED* <u>In Network</u> Deductible \$1500/\$3000 100%	No Referral	Covered in full after deductible	National	535.44	1552.79	535.44	1285.06	990.57	1606.32
NON HSA HIGH DEDUCTIBLE EPO PLAN										
6	EPO 10,000 100% <u>In Network</u> EPO \$10,000-Non HSA Deductible \$10,000/\$20,000 100%	No Referral	Covered in full after deductible	National	186.13	539.770	186.13	446.68	344.32	558.37
HSA HIGH DEDUCTIBLE PPO PLANS WITH SHARED DEDUCTIBLES										
7	PPO 1200 80% INDEXED* <u>In Network</u> Deductible \$1200/\$2400 80% Coinsurance \$3150/\$6300 OOP	<u>Out of Network</u> Deductible \$2200/\$4400 60% Coinsurance \$,200/\$12,400 OOP	No Referral	Subject to plan deductible \$0/\$20/\$40 Retail \$0/\$40/\$80 Mail Order (voluntary)	National	625.74	1814.66	625.74	1501.79	1157.62 1877.21
8	PPO 2500 100% <u>In Network</u> Deductible \$2500/\$5000 100%	<u>Out of Network</u> Deductible \$5,000/\$10,000 80% Coinsurance \$7,000/\$14,000 OOP Max	No Referral	Covered in full after deductible	National	550.44	1596.28	550.44	1321.05	1018.32 1651.32
9	PPO 2500 80% <u>In Network</u> Deductible \$2500/\$5000 80% Coinsurance \$4500/\$9000 OOP	<u>Out of Network</u> Deductible \$5,000/\$10,000 60% Coinsurance \$9,000/\$18,000 OOP	No Referral	Covered in full after deductible	National	491.99	1426.74	491.99	1180.74	910.16 1475.94
10	PPO 5000 100% <u>In Network</u> Deductible \$5000/\$10000 100% to \$5000/\$10,000 oop Max	<u>Out of Network</u> Deductible \$10,000/\$20,000 80% to \$12,000/\$24,000 OOP Max	No Referral	Covered in full after deductible	National	364.90	1058.19	364.90	875.75	675.06 1094.70

Rates are subject to NYS Insurance Department Approval.

NOTES:

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

Plan #1 EPO 1200 80% available for existing enrollees only.