

Emblem Health

2012 Individual Health Insurance Overview

Services	Alliance Value Plan In Network	Alliance Value Plan Out of Network
Referrals	None	None
Annual Deductible	None	\$250 – Individual \$500 – Family
Office Visits	Not Covered	Not Covered
Annual Physicals/ Well Child Visits	\$0 Co-pay	
Maternity Care Visits	\$0 Co-pay	
X-rays	\$25 Co-pay (at a Emblem in-network location)	
Laboratory Tests	\$25 Co-pay (participating labs & in-network hospitals only)	
Hospital In-Patient	Up to 365 days coverage in full	\$250 deductible
Outpatient Surgery	\$50 Co-pay	\$250 deductible
Emergency Room	\$50 Co-pay (waived if admitted)	
Ambulance Service	Up to \$125 per trip	
In-Patient Substance Abuse	Not covered	
Out-Patient substance Abuse	60 visits per year	
Mental Health In-Patient	Not covered	
Mental Health Office Visits	Not covered	
Durable Medical Equipment	(\$100 annual deductible)	
Physical Therapy	Covered in full (when billed by hospital)	
Prescription Drugs	<u>Co-pay per 30 day – Retail</u> Generic - \$10 Co-pay Brand - \$10 Co-pay Preferred - \$10 Co-pay <u>Maintenance Drug Mail Order - Co-pay 90 day mail</u> Generic - \$8 Co-pay Brand - \$15 Co-pay Preferred - \$15 Co-pay \$50 Calendar Year Deductible	
Dependent Coverage	To age 26	
Lifetime Maximum	None	None

- **11 month pre-existing condition applies to the Alliance Value Plan (only for individuals who have not had health coverage within the last 12 months).**
- Emblem – Customer Service: 800-358-5500 (www.ghi.com) Retail RX drugs call: 877-444-3614 Mail order prescription drugs call Medco: 866-544-1798 (www.medco.com)

This is not an agreement or binding contract. Refer to the policy for actual details.

For additional questions or to purchase insurance contact: Michael King at Century Benefits Group

**Emblem Health Insurance – Alliance Value Plan
2012 OPEN ENROLLMENT MONTHLY RATES**

Region	Coverage	Value Hospital/ Medical
Albany	Individual	\$675.52
	Family	\$1,691.63
Buffalo	Individual	\$616.40
	Family	\$1543.80
Downstate	Individual	\$745.91
	Family	\$1,867.62
Mid-Hudson	Individual	\$717.76
	Family	\$1,797.23
Rochester	Individual	\$585.41
	Family	\$1465.34
Syracuse	Individual	\$672.69
	Family	\$1,684.59
Utica/ Watertown	Individual	\$653.00
	Family	\$1,635.29

All direct payment rates are established by the county in which the subscriber's primary residence is located.

Albany Region: Albany, Clinton, Essex, Fulton, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington Counties.

Buffalo Region: Allegheny, Cattaraugus, Chautauqua, Erie, Genesee, Niagara, Orleans and Wyoming Counties

Downstate Region: Bronx, Kings, Manhattan, Nassau, Queens, Richmond, Rockland, Suffolk and Westchester Counties

Mid-Hudson Region: Columbia, Delaware, Dutchess, Greene, Orange, Putnam, Sullivan and Ulster Counties

Rochester Region: Livingston, Monroe, Ontario, Seneca, Wayne and Yates Counties

Syracuse Region: Broome, Cayuga, Chemung, Cortland, Onondaga, Schuyler, Steuben, Tioga and Tompkins Counties

Utica/Watertown Region: Chenango, Franklin, Hamilton, Herkimer, Jefferson, Lewis, Madison, Oneida, Oswego, Otsego and St. Lawrence Counties

For questions contact Michael King at Century Benefits Group, Inc.

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