



EMPLOYER GROUPS

A HEALTH PLAN THAT
UNDERSTANDS YOUR NEEDS

New Yorkers know how to live.
We know how to keep them covered.



HIP Health Plan of New York (HIP) is among the largest health plans in New York State. HIP provides access to physician services and hospital care in a variety of ways. We contract with more than 160 hospitals, including major acute care institutions, in New York, Connecticut and Massachusetts, to provide services to our members. HIP members have access to HIP-contracted doctors in large physician group practices and facilities associated with some of New York's leading hospitals, as well as access to physicians in their own offices. HIP's total network, including subsidiaries, comprises nearly 43,000 physicians and other providers in more than 72,000 locations in New York, Connecticut and Massachusetts. HIP acquired Vytra Health Plans in 2001; ConnectiCare, one of the largest health plans in Connecticut, in 2005; and PerfectHealth in 2006. The combined company will serve more than four million individuals and offer nearly 92,000 physicians and other providers in 142,000 locations.



KEEP YOUR EMPLOYEES & YOUR BOTTOM LINE HEALTHY.

For over 60 years, HIP Health Plan of New York has been working hard to provide New Yorkers with quality, affordable health care coverage. With an expanding provider network and new health plan options, HIP now provides you and your employees with more choices than ever before.

With the recent affiliation of HIP and Group Health, Incorporated (GHI) under new parent company EmblemHealth, we have created the largest health insurer based in New York State. EmblemHealth will serve nearly four million members and offer networks of nearly 92,000 physicians and other providers in 142,000 locations. What does this mean for your company? Even more choices. But to give you an idea of the wide array of plans and services HIP has to offer, we've put this kit together to guide you.

What's here.

You'll find information about HIP's provider networks, health plans, new products, special member programs that go beyond basic health coverage, as well as information on wellness and disease management programs that can help you and your employees lead healthier lives.

If it's not here.

HIP has numerous plan options to choose from. If you don't see what you're looking for, please call your HIP sales representative at **1-800-HIP-TODAY (1-800-447-8632)** who will work with you to design a plan that suits your needs.

READ ON TO DISCOVER WHAT HIP CAN DO FOR YOU AND YOUR COMPANY.

WHY HIP?

There are plenty of reasons to select HIP for your group's health coverage.



Our choices.

Health plans for your company's budget.

Our innovative products allow you to select the health plan that gives your employees quality health coverage at an affordable price. What's more, we've expanded our network options to offer your employees greater convenience and access to thousands of doctors in private or group practice.

Our health plans.

Flexible plans that meet your company's needs.

- HMO and POS plans, which offer affordable, quality health coverage.
- Open access plans, which allow members to see specialists without a referral.
- EPO and PPO cost-sharing plans, which offer access to an expanded provider network.
- Consumer-directed health plans that pair a high deductible health plan with either a health savings account (HSA) or a health reimbursement account (HRA) .
- For your retirees, HIP's array of Medicare Advantage, Special Needs Plans (SNP) and Medicare Part D prescription drug plans can help you reduce costs without sacrificing quality benefits.
- New for 2007, HIP's hospital-only plan combines competitive hospital and ancillary facility discounts with flexible options and cost-sharing benefits.

Our reputation.

Consistent, high-quality care for all your employees.

It's no coincidence that HIP is one of the largest health plans in New York City and in 2006 was ranked No. 1 in HMO membership, according to *Crain's New York Business*:

- HIP was rated "Excellent" by the National Committee for Quality Assurance (NCQA) for Commercial HMO and POS plans in 2006. NCQA is a nationally-recognized evaluation that purchasers, regulators and consumers can use to assess managed care plans.
- HIP's Commercial HMO and POS plans were awarded NCQA's "Quality Plus" distinction in Member Connections. This distinction recognizes HIP as an innovative plan that leads the market in leveraging the Web to promote our members' self-management of chronic conditions. It does so by allowing members to track claims online, and obtain information about their health status, health plan resources and benefits.

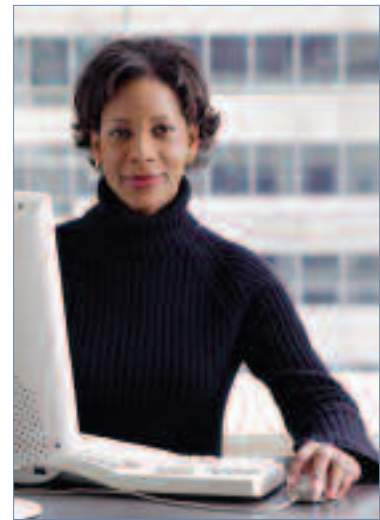


Our technology.

Innovative, user-friendly options for your employees.

We use leading-edge technology to deliver quality health coverage so that we will not only meet, but exceed your employees' expectations. Just look at what the experts have to say about our technological capabilities:

- *InformationWeek* has ranked HIP among the best in insurance companies in the innovative use of technology.
- We've been awarded the TRUSTe privacy seal, given only to Web sites that adhere to the highest standards of privacy principles of disclosure, choice, access and security.
- HIP was among the first health insurance companies in the nation to offer its Web site in English, Spanish, Chinese and Korean.



And here are a few of our latest accomplishments:

- **NEW ON HIPUSA.COM®!** HIP Health Manager, powered by *WebMD*, enables members to:
 - Take a health risk appraisal and when applicable, receive pertinent medical information immediately.
 - Maintain a personal health record that can include your medical claims history.
- We've made significant technological investments to our Customer Service phone line. Subject matter experts are specifically trained in areas such as pharmacy, benefits and enrollment, or claims to answer your questions as quickly as possible.
- **hipusa.com** is now more member-friendly than ever before. Members can navigate the redesigned site to perform a variety of tasks online, including: search for a participating physician, practitioner or pharmacy location, fill a prescription, change a primary care physician, check benefit and claim status, and much more. Benefit administrators can enroll or disenroll members, access employee eligibility information, view group membership and change a member's demographic information.

Our network options.

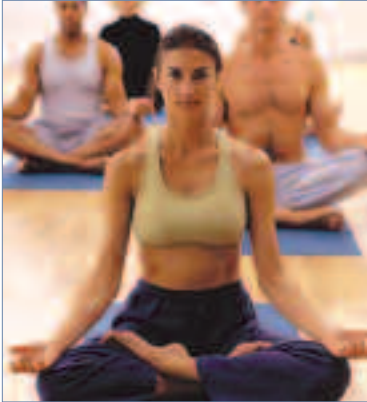
More options. More providers.

HIP offers a portfolio of network and product options designed to meet your organization's individual health care needs. Our various plan offerings are available through the following networks: Prime, Premium, Classic, SmartStart and through an agreement with PHCS, a tri-state network.

NETWORK	DESCRIPTION	SERVICE AREA
Prime/ Premium	HIP's Prime network includes thousands of physicians and other providers near where members work and live. The Premium network includes additional primary care and specialty physicians. Members choose from physicians in private practice or from one of the many prestigious physician group practices. The Prime and Premium networks are offered with a variety of HIP HMO, POS, PPO and EPO products.	Manhattan, Kings, Bronx, Queens, Richmond, Westchester, Orange, Rockland, Nassau and Suffolk Counties. PHCS providers may be accessed outside the service area in Connecticut, New Jersey and New York through our EPO and PPO plans.
Classic	The Classic Network includes partnerships with outstanding physician group practices and hospitals, including the Montefiore Medical Center, Lenox Hill Community Medical Group, St. Barnabas Hospital, Manhattan's Physician Group, Queens-Long Island Medical Group, Preferred Health Partners (formerly Central Brooklyn Medical Group) and Staten Island Physician Practice. These physician group practices feature primary care physicians and many specialists conveniently located in one medical office. Members may also access independent physicians associated with the medical groups. The Classic network is offered in conjunction with the HIP Classic HMO product.	Manhattan, Kings, Bronx, Queens, Richmond, Westchester, Nassau and Suffolk Counties.
SmartStart	HIP offers members SmartStart coverage through the participating affiliate hospitals of the Long Island Health Network (LIHN). Members select a participating LIHN hospital and have the freedom to access any of that hospital's private practice physicians participating in the SmartStart network—all without a referral. The SmartStart network is offered exclusively with the HIP SmartStart EPO product.	Participating hospitals throughout Nassau and Suffolk Counties include: <ul style="list-style-type: none"> • <i>Nassau County:</i> Mercy Medical Center New Island Hospital South Nassau Communities Hospital Winthrop-University Hospital • <i>Suffolk County:</i> Brookhaven Memorial Hospital & Medical Center Good Samaritan Hospital & Medical Center John T. Mather Memorial Hospital St. Charles Hospital and Rehabilitation Center St. Catherine of Siena Medical Center
PHCS	For members who reside outside of HIP's traditional service area, HIP offers access to an expanded network of health care providers in the tri-state area through an arrangement with Private Health Care Systems (PHCS). The PHCS network is offered through our EPO and PPO plans.	PHCS providers may be accessed outside HIP's traditional service area in Connecticut, New Jersey and upstate New York.

SPECIAL MEMBER PROGRAMS

HIP provides benefits and services beyond basic health coverage, including special programs for healthy living and disease management. We also provide access to value-added services at discounted rates, including an alternative medicine program, laser vision correction and fitness club memberships.



Alternative Medicine

More and more people are combining alternative techniques like acupuncture, nutritional counseling, and massage therapy with traditional medicine to meet their health care needs. HIP makes it easier with exclusive member discounts on these services* and more.

Fitness Facility Discounts

We help members stay fit with discounted memberships to more than 900 fitness centers throughout the tri-state service area.

Laser Vision Correction

Whether members are nearsighted, farsighted or have an astigmatism, laser vision correction procedures can help improve their vision. That's why HIP offers members access to laser vision correction services, such as LASIK, at discounted rates.

Preventive Dental Services

HIP offers discounted rates on exams, cleanings and other dental services to help keep members smiling and cavity-free.

Preventive Health Services

HIP provides preventive health services to help members reduce their risk for certain diseases and conditions. These services include routine physical exams, immunizations for children and adults, prenatal care for expectant mothers and guidelines for members on when to be screened for various conditions.

* Note: These are covered benefits for HIP Classic and small group HIP Select EPO/PP0 plans. If they are not covered benefits, HIP members still have access to a network of providers that offers these services at discounted rates.

PREVENTIVE HEALTH SERVICES

HIP offers preventive health services to help members reduce their risk of certain diseases and conditions. These services include routine physical exams, immunizations for children and adults, prenatal care for expectant mothers and guidelines for members on when to be screened for various conditions.

- **Prenatal Care/Mom-To-Be Program**—HIP offers extra support and education to help members experience a healthy pregnancy and deliver a healthy baby. This pregnancy management program is offered through a partnership with Matria Healthcare for members who are identified as high-risk pregnancies and require focused case management.
- **Neonatal Care/Baby Steps Program**—HIP has partnered with ParadigmHealth to offer personalized support to families of babies in the Neonatal Intensive Care Unit, both in the hospital and through the transition home. This program provides members with special, experienced nurses known as Care Managers who can help families become more involved in their baby’s care and answer any questions they may have.
- **Quit for Life™ Smoking Cessation Program**—HIP’s self-help program, Quit For Life™, includes a comprehensive educational kit and support calls from a smoking cessation specialist for one year to help smokers quit. Participants are eligible to receive full coverage for the nicotine patch, bupropion (generic Zyban®) and Chantix™, three medications used in the fight to stop smoking.



Disease Management

HIP offers disease management programs to help patients better manage and cope with diabetes, arthritis, asthma, heart disease and more. We encourage members to talk to their doctor about utilizing these programs as part of their treatment.

Integrative Wellness

HIP's Integrative Wellness programs focus on self-care, promoting healthy living by encouraging members to become more aware of the connection between mind, body and spirit.

Some of these programs include:

- **Healthy Living with Chronic Conditions**—Workshops help HIP members with ongoing health concerns such as arthritis, diabetes, high blood pressure or heart and lung disease to actively manage their conditions and live the best life possible.
- **Hospital Visitation Program**—Hospitalized HIP members are visited by trained volunteers, available to provide encouragement and support of members' emotional and physical well-being.
- **Mind/Body Medical Institute Programs**—These programs are designed to encourage participants to manage the cycle of stress, anxiety and physical tension which often drives the symptoms of cardiovascular disease and other health risks.



- **Care for the Caregiver**—HIP provides information, resources and tools to help members meet the challenge of caregiving and encourage self-care. This program also includes Seniorlink, a national eldercare advisory service that provides expert assistance in developing senior care planning and helps reduce the stress of navigating the confusing eldercare system. This service is available by telephone or through the Internet so your employees may seek assistance for loved ones whether they live nearby or in another state.

HIP's broad experience, growing network, quality initiatives and dedicated customer service will prove HIP is the right health plan for your company. Read on for details about the types of health plans that HIP offers your company.

HIP'S NEW GENERATION OF HEALTH PLANS

HIP offers a broad selection of plans that feature a range of cost-sharing options and benefit riders, so that you can customize a plan that meets the needs of your business. And, depending upon your needs, you can choose from stand-alone or fully-integrated medical plans.



HMO PLANS

More choices and affordable health care.

HIP offers affordable HMO options with extensive coverage from our expanding networks of participating providers and physician group practices—all without paperwork, deductibles and coinsurance.

PRODUCT	AVAILABILITY	PCP SELECTION	REFERRAL REQUIREMENTS	OUT-OF-NETWORK COVERAGE*	NETWORK+	ADDITIONAL FEATURES
HIP Prime® HMO	Large Groups, Small Groups & Associations	Required	Referral required for specialty care, except for OB/GYN visits & chiropractic services	None	Prime or Premium	Wide range of copays & riders available to customize a group benefit plan package. No participation requirements. Routine vision care coverage, preventative dental & alternative medicine available.
HIPaccess® I	Large & Small Groups	Required	None	None	Prime or Premium	Wide range of copays & riders available to customize a group benefit plan package. No participation requirements. Routine vision care coverage, preventative dental care and alternative medicine available.
HIP Classic® HMO	Small Groups	Required	Referral required for specialty care, except for OB/GYN visits & chiropractic services	None	Classic	Wide range of copays & riders available. No participation requirements. Additional covered benefits for eyeglasses, vision care, nutrition counseling, alternative medicine and fitness club reimbursement.

* Exclusive of emergency services. + Please see chart on page 4 for specific network details.

POS PLANS

Affordable. Flexible plan designs.

HIP point-of-service (POS) plans offer the in-network benefits of an HMO, along with the flexibility to see out-of-network physicians. Although POS plans have higher premiums than HMOs due to their greater freedom of choice, HIP's POS rates are extremely competitive.

PRODUCT	AVAILABILITY	PCP SELECTION	REFERRAL REQUIREMENTS	OUT-OF-NETWORK COVERAGE*	NETWORK ⁺	ADDITIONAL FEATURES
HIP Prime® POS	Large & Small Groups	Required	Referral required for in-network benefits	Subject to Deductible & Coinsurance	Prime or Premium	Range of in-network copays. Out-of-network deductibles & coinsurance options. Numerous riders available.
HIPaccess® II	Large & Small Groups	Required	None	Subject to Deductible & Coinsurance	Prime or Premium	Range of in-network copays. Out-of-network deductibles & coinsurance options. Numerous riders available.

CONSUMER-DIRECTED HEALTH PLANS

Lower premiums. No referrals. Tax advantages.

HIP's affiliate, PerfectHealth offers consumer-directed health plans that work in conjunction with EPO and PPO plans. These health plans offers significantly lower premiums with a higher deductible and are paired with a separate custodial savings or reimbursement account for future medical expenses.

PRODUCT	AVAILABILITY	PCP SELECTION	REFERRAL REQUIREMENTS	OUT-OF-NETWORK COVERAGE*	NETWORK	ADDITIONAL FEATURES
PerfectHealth HSA	Large & Small Groups	None Required	None Required	Yes or no, depending upon plan selection	Perfect-Health	An HSA combines an EPO or PPO plan with a custodial savings account for future medical expenses called a Health Savings Account (HSA). Employees can use money in their HSAs to pay for a variety of medical expenses ranging from routine physicals to prescription drugs.
PerfectHealth HRA	Large & Small Groups	None Required	None Required	Yes or no, depending upon plan selection	Perfect-Health	An HRA combines an EPO or PPO plan with a custodial reimbursement account called a Health Reimbursement Account (HRA). Employees can use money in their HRA to pay for a variety of medical expenses ranging from routine physicals to prescription drugs.

* Exclusive of emergency services. + Please see chart on page 4 for specific network details.

EPO/PPO PLANS

Flexible, made-to-order benefit plans.

HIP's managed indemnity plans gives members access to an expanded provider network, no referral requirements and no PCP selection.

PRODUCT	AVAILABILITY	PCP SELECTION	REFERRAL REQUIREMENTS	OUT-OF-NETWORK COVERAGE*	NETWORK+	ADDITIONAL FEATURES
EPO	Large & Small Groups	None Required	None Required	None	Prime, Premium, PHCS	Lower price points. In-network cost sharing. Choices of in-network copay, deductible & coinsurance options.
PPO	Large & Small Groups	None Required	None Required	Subject to Deductible & Coinsurance	Prime, Premium, PHCS	Lower price points. In-network cost sharing. Choices of in-network copay, deductible & coinsurance options.
HIP SmartStart (EPO)	Large & Small Groups Including Sole Proprietors	Plan members choose a participating LIHN primary hospital network and can see any of that hospital's providers.	None required for all the participating physicians affiliated with a selected participating LIHN hospital network.	If member requires a procedure that selected hospital network does not perform, authorization will be provided for an alternative facility selected by HIP.	SmartStart Network	SmartStart provides inpatient & outpatient coverage for less than the typical HMO products. No participation requirements. Discounts on prescription drugs at 98% of the pharmacies on Long Island.
NEW! HIP Hospital Plus™	Large Groups	Not Applicable	Flexible care management	Yes or no, client choice	HIP & PHCS	Customized plans that combine competitive hospital and ancillary facility discounts with strong care management.

* Exclusive of emergency services. + Please see chart on page 4 for specific network details.

EPO/PPO Plans are underwritten by HIP Insurance Company of New York.

More Programs, More Choices

HIP Medicare Advantage HMO Plans

Your retirees have worked hard for you. It's time to provide them with coverage for those years beyond employment. That's why we've developed several Medicare Advantage HMO plans, a set of flexible group health care products for Medicare beneficiaries that includes HIP VIP Medicare Plan, HIP VIP Plus, and others.

HIP Medicare Advantage HMO plans offer you maximum flexibility to match or improve your current plan. Take advantage of the following features and options:

- Choice of plans with or without physician referrals.
- In-network benefit options that can be customized (subject to minimum requirements).
- Endorsed or ERISA plan options (depending on whether a group currently subsidizes retiree coverage).
- Plan structures that help reduce your retiree liability in addition to reducing current expense.



Family Health Plus/Child Health Plus

HIP has even more programs and options that you can offer your members. If your organization doesn't offer coverage for members' dependents, Family Health Plus and Child Health Plus may be health care coverage options for uninsured spouses and dependent children who meet program age, income and other eligibility requirements.



**DYNAMIC HEALTH PLANS,
EXTENSIVE PROVIDER NETWORKS,
AFFORDABLE RATES &
EXCEPTIONAL SERVICE.**

TO LEARN MORE ABOUT HIP PLANS, SERVICES
AND BENEFIT OPTIONS FOR YOUR COMPANY,
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