



Health coverage beyond New York City.

At HIP, we understand that not everyone who works in New York City lives here. So we created an Exclusive Provider Organization (EPO)* plan for New York-based employees or members who reside outside of HIP's traditional 10 county New York service area in New Jersey, Connecticut and upstate New York providing an out-of-area complement to our in-area HMO coverage.

Through an agreement with Private Healthcare Systems (PHCS), EPO members now have access to an expanded network of health care providers in the tri-state area.

HIP Prime EPO — work in NYC, stay healthy at home.

HIP Prime EPO makes staying healthy easy, no matter where you live:

- No need to select a Primary Care Physician or get a referral.
- Virtually no out-of-pocket expenses, except applicable copays. (There is no coverage for services received outside the network.)
- Participating PHCS physicians are easily found in our EPO Provider Directory and online at hipusa.com[®].

You can also customize a plan to fit your group's needs by choosing from a wide range of cost-sharing options and benefit riders.

For more information, call 1-800-HIP-TODAY (1-800-447-8632).

*HIP Prime[®] EPO plan is underwritten by HIP Insurance Company of New York, Inc.

Now that's **HIP**
INSURANCE COMPANY OF NY



hipusa.com[®]
English, Spanish, Chinese and Korean

HIP Prime[®] EPO

Professional Services	Benefit Options
PCP office visit	\$5, \$10, \$15, \$20 - other copay options available
Specialist office visit	\$5, \$10, \$15, \$20 - other copay options available
Diagnostic services • X-rays, lab tests, EKGs, MRIs and CAT scans	Covered in full
Inpatient Hospital Services*	
Hospital and physician services	\$250, \$500 - other copay options available
Outpatient Facility Services	
Emergency Room	\$0, \$25, \$35, \$50 - other copay options available (waived if admitted)
Ambulatory surgery*	\$0, \$50, \$75, \$100 copay options available
Prescription Drugs	
Generic/brand/non-formulary	\$5/10/35, \$10/20/35, \$0/100 deductible - other options available
HIP mail order Pharmacy Service¹ (Up to a 90-day supply may be obtained)	Formulary copays are reduced by 50%
Mental Health and Alcohol and Substance Abuse Care	
Inpatient*	Copay/day options
Outpatient	Copay/visit options

¹Drugs are dispensed in accordance with HIP's Drug Formulary. Please refer to your Prescription Drug Rider for details.

HIP participating physicians and providers have contracted with HIP to provide care to our members; they are not employees, agents or representatives of HIP. This information does not contain complete details of the Plan which are available only in the Contract or Certificate of Coverage and Schedule of Benefits, and it does not constitute an Agreement.

*Prior approval required by the HIP Care Management Program.