

HIP Select[®] EPO

Large Group

A flexible, made-to-order benefit plan.



HIP Select[®] EPO (Exclusive Provider Organization) offers you greater flexibility in choosing benefit and pricing options to better match the individual needs of your business.

HIP Select EPO benefits include:

- Access to an expanded provider network.
- No referral requirements.
- Access to care without the need to select a PCP.
- A choice of in-network copayment, deductible and coinsurance options.
- A wide choice of benefit options and riders to meet the appropriate balance of coverage and price.

HIP Select[®] EPO offers a convenient way to provide quality, affordable health coverage for all members.

Call your HIP sales representative for more details.

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

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

No Referrals. In-Network Cost Sharing. Lower Price Points.

Large Group Benefit Design Highlights

Professional Services with a Participating Provider

In Physician's Office	Copayment
In Urgent Care Facility	Copayment
Outpatient Therapy Visits	Copayment

Diagnostic Services

Lab Services at Quest Diagnostics	Covered in full
Outpatient Facility Services (X-rays, EKGs, MRIs, CAT scans)	Deductible & Coinsurance for facility services only

Preventive Care

Physical Exam	Copayment
Mammograms	Copayment
Prostate Cancer Screening	Copayment
Well Baby, Well Child, Immunization	Covered in full

Prenatal & Postnatal Care Professional services covered in full

Emergency Room Copayment or Deductible &
Coinsurance (if not admitted)

Inpatient Facility Services

Hospital Admission*	Copayment or Deductible & Coinsurance
Ambulatory Surgery*	Copayment or Deductible & Coinsurance
Hospice Care*	Copayment or Deductible & Coinsurance
Skilled Nursing*	Copayment or Deductible & Coinsurance
All other in-facility services not performed as part of an office visit	Copayment or Deductible & Coinsurance

Available Riders

RX, DME*, PDN	Copayments or Deductible and Coinsurance, where applicable
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* Prior approval required.

Copayments, deductibles and coinsurance vary by plan design.