



No referrals and more choices.

Keeping people happy while controlling health care costs isn't easy. That's why HIP offers HIPaccess I, a referral-free health plan with benefits beyond traditional HMO plans.

HIPaccess I — more choices made more affordable.

With HIPaccess I, members get all the benefits of a traditional HMO plan, plus the freedom to see network specialists without a Primary Care Physician (PCP) referral. Members select a PCP to handle their basic health care, but they can visit specialists on their own or with the help of their PCP, whichever they prefer. Either way, they receive the following:

- A choice of over 25,000 doctors and specialists in more than 40,000 locations.
- Access to most of New York's top hospitals and medical groups.
- 100% coverage after copay for most in-network services.
- Little or no paperwork.
- No deductibles or coinsurance.

HIPaccess I is offered through the Prime network and our new, expanded Premium network. Choose the network option that works best for your organization.

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).

Now that's **HIP**
HEALTH PLAN OF NEW YORK

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

HIPaccess[®] I

Professional Services	Benefit Options
PCP office visit	\$0, \$5, \$10, \$15, \$20, \$25 - other copay options available
Specialist office visit	\$0, \$5, \$10, \$15, \$20, \$25, \$30, \$35, \$40 - 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 (waived if admitted)
Ambulatory surgery*	\$0, \$50, \$75, \$100 - copay options
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 selected
Outpatient	Copay/visit options selected

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.