



Quality care and affordable coverage for small groups.

More Choices.

- Tiered rate structure with a choice of two-, three- and four-tiered rate options – choose the one that best matches your organization's needs. More flexibility means more savings for your group.
- A network that features multispecialty physician group practices and medical groups associated with some of NYC's leading hospitals. With a referral, members also have access to a broader network of specialists.
- A full range of health services available at these convenient physician group practices, from preventive and primary care to sophisticated specialty care.

New Benefits.

- Coverage for alternative medicine services like acupuncture, nutritional counseling and massage therapy.
- \$200 reimbursement for annual health club memberships.
- \$0 copay on select eyeglasses and \$25 copay on contact lenses.

Affordable Coverage.

- New York's most affordable HMO plan.
- Copays as low as \$15 for primary care physician (PCP) office visits.
- 100 percent coverage after copay for most in-network services.
- Value added services available at discounted rates, including laser vision correction, alternative medicine and preventive dental coverage.*

HIP Classic is the affordable way to provide quality health care coverage for small businesses on a budget.

Call **1-800-HIP-TODAY (1-800-447-8632)** to learn more.

*These services are not covered, but HIP members have access to a network of participating providers that offer these services at a discounted rate.

HIP Classic[®]

Professional Services	Benefit Options
PCP office visit	\$15, \$20, \$25, \$30 - other copay options available
Specialist office visit	\$15, \$20, \$25, \$30, \$35, \$40 - other copay options available
Diagnostic services including X-ray, lab tests, EKGs, MRIs and CAT scans	Covered in full
Prescription Drugs¹	
Generic/brand/non-formulary	\$5/\$10/\$35, \$10/\$20/\$35, \$20/\$30/\$50 deductible - other options available
HIP mail order pharmacy service – 90-day supply	Formulary copays are reduced by 50% with maintenance medications
Inpatient Hospital Services*	
Hospital and physician services	\$100, \$200, \$250, \$500 - other copay options available
Outpatient Facility Services	
Emergency Room	\$50, \$75, \$100 - other copay options available (waived if admitted)
Ambulatory surgery*	\$0, \$50, \$75 copay options
Mental Health and Alcohol and Substance Abuse Care	
Inpatient*	Copay/day options available
Outpatient	Copay/visit options available

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.

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

*Prior approval required by the HIP Care Management Program.