



Westchester/Rockland Rates 10/01/08 - 12/15/08, HP Rx: \$10/\$20/\$40

Mixed Tier Rates	Four Tier Rates
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IN-NETWORK ONLY PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<i>HP Standard 15</i>		<i>PHYSICIAN COPAY: \$15, HOSPITAL COPAY: \$0, HP Rx: \$10/\$20/\$40</i>							
GHI		\$496.07	N/A	N/A	\$1,264.98	\$496.07	\$1,079.35	\$953.72	\$1,461.93
Health Net		\$630.94	\$1,401.78	\$1,169.62	\$1,880.34	\$630.94	\$1,401.78	\$1,169.62	\$1,880.34
HIP		\$525.16	N/A	N/A	\$1,335.59	\$525.16	\$1,047.55	\$974.41	\$1,601.21
<i>HP Standard 20</i>		<i>PHYSICIAN COPAY: \$20, HOSPITAL COPAY: \$500, HP Rx: \$10/\$20/\$40</i>							
GHI		\$463.93	N/A	N/A	\$1,182.92	\$463.93	\$1,008.86	\$892.35	\$1,367.07
Health Net		\$576.45	\$1,280.42	\$1,068.39	\$1,717.46	\$576.45	\$1,280.42	\$1,068.39	\$1,717.46
HIP		\$506.57	N/A	N/A	\$1,290.07	\$506.57	\$1,010.38	\$939.83	\$1,544.33
<i>GHI EPO 20 Plus</i>		<i>PHYSICIAN COPAY: \$20, HOSPITAL COPAY: \$0, EMBEDDED Rx: \$0/30/50 (\$50 ded/\$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$452.62	N/A	N/A	\$1,153.22	\$452.62	\$992.41	\$860.27	\$1,333.58
<i>GHI EPO 30 Plus</i>		<i>PHYSICIAN COPAY: \$30, HOSPITAL COPAY: \$500, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$385.35	N/A	N/A	\$981.74	\$385.35	\$844.42	\$732.46	\$1,135.17
<i>GHI EPO 40 Plus</i>		<i>PHYSICIAN COPAY: \$40, HOSPITAL COPAY: \$1,000, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$338.66	N/A	N/A	\$862.69	\$338.66	\$741.71	\$643.76	\$997.44
<i>Health Net EPO 25</i>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$0, EMBEDDED Rx: \$15/25/40</i>							
Health Net		\$436.60	\$968.98	\$808.64	\$1,299.49	\$436.60	\$968.98	\$808.64	\$1,299.49
<i>Health Net EPO 30</i>		<i>PHYSICIAN COPAY: \$30 PRIMARY/\$45 SPECIALIST, HOSP: \$300 PER DAY TO MAX OF \$1,500, EMBEDDED Rx: \$15/25/40</i>							
Health Net		\$374.81	\$831.36	\$693.85	\$1,114.80	\$374.81	\$831.36	\$693.85	\$1,114.80
<i>HIP HMO 25</i>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$500, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>							
HIP		\$442.42	N/A	N/A	\$1,132.90	\$442.42	\$882.09	\$820.52	\$1,348.09
<i>HP HIP HMO 5</i>		<i>PHYSICIAN COPAY: \$5, HOSPITAL COPAY: \$0, HP Rx: \$10/\$20/\$40</i>							
HIP		\$535.25	N/A	N/A	\$1,360.32	\$535.25	\$1,067.73	\$993.17	\$1,632.08
IN & OUT-OF-NETWORK PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<i>HP Flexible 15</i>		<i>PHYSICIAN COPAY: \$15, HOSPITAL COPAY: \$0, OON DED: \$500, OON COINS: 70/30 of \$5,000, OON CY CAP: 1MIL, HP Rx: \$10/\$20/\$40</i>							
GHI		\$739.75	N/A	N/A	\$1,898.09	\$739.75	\$1,620.31	\$1,427.43	\$2,195.05
Health Net		\$780.29	\$1,734.40	\$1,447.04	\$2,326.74	\$780.29	\$1,734.40	\$1,447.04	\$2,326.74
HIP		\$670.48	N/A	N/A	\$1,722.77	\$670.48	\$1,338.19	\$1,244.71	\$2,045.89
<i>HP GHI PPO 30</i>		<i>PHYSICIAN COPAY: \$30, HOSPITAL COPAY: \$0, OON DED: \$1,000, OON COINS: 70/30 of \$10,000, OON CY CAP: \$500,000, HP Rx: \$10/\$20/\$40</i>							
GHI		\$553.65	N/A	N/A	\$1,410.87	\$553.65	\$1,214.69	\$1,052.25	\$1,631.62
<i>GHI PPO 40 Plus</i>		<i>PHYSICIAN COPAY: \$40, HOSPITAL COPAY: \$500, OON DED: \$2,000, OON COINS: 70/30 of \$10,000, OON CY CAP: \$500,000, EMBEDDED Rx: \$0/25/40 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$456.26	N/A	N/A	\$1,162.55	\$456.26	\$1,000.43	\$867.20	\$1,344.33
<i>Health Net POS 25-1000</i>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$250, OON DED: \$1,000, OON COINS: 70/30 of \$10,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$15/25/40</i>							
Health Net		\$501.95	\$1,114.52	\$930.02	\$1,494.81	\$501.95	\$1,114.52	\$930.02	\$1,494.81
<i>Health Net POS 25-1500</i>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$50 SPECIALIST, HOSP: \$300 PER DAY TO MAX OF \$1,500, OON DED: \$1,500, OON COINS: 60/40 of \$10,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$15/25/40</i>							
Health Net		\$454.62	\$1,009.10	\$842.10	\$1,353.34	\$454.62	\$1,009.10	\$842.10	\$1,353.34
<i>HIP POS 25</i>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$500, OON DED: \$2,500, OON COINS: 50/50 OF \$14,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>							
HIP		\$507.78	N/A	N/A	\$1,319.67	\$507.78	\$1,012.81	\$942.08	\$1,546.06
COST-SHARING PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<i>GHI EPO Share 40 1k Plus</i>		<i>PHYSICIAN COPAY: \$40, HOSP: DED &amp; COINS, DED: \$1,000, COINS: 90/10, MAX OOP: \$500, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$311.56	N/A	N/A	\$793.57	\$311.56	\$682.09	\$592.28	\$917.49
<i>GHI EPO Share 40 2k Plus</i>		<i>PHYSICIAN COPAY: \$40, HOSP: DED &amp; COINS, DED: \$2,000, COINS: 80/20, MAX OOP: \$3,000, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$273.82	N/A	N/A	\$697.35	\$273.82	\$599.09	\$520.58	\$806.17
<i>Health Net EPO Share 25</i>		<i>PHYSICIAN COPAY: \$25, HOSP: DED &amp; COINS, DED: \$2,000, COINS: 80/20, MAX OOP: \$8,000, EMBEDDED Rx: \$15/25/40 (\$100 ded)</i>							
Health Net		\$320.38	\$710.14	\$592.75	\$952.11	\$320.38	\$710.14	\$592.75	\$952.11
<i>HIP EPO 100/80 3k</i>		<i>PHYSICIAN COPAY: \$30 PRIMARY/\$50 SPECIALIST, HOSP: DED &amp; COINS, DED: \$3,000, COINS: 80/20, MAX OOP: \$5,000, EMBEDDED Rx: \$20/30/50 (\$100 ded)</i>							
HIP		\$266.30	N/A	N/A	\$676.65	\$266.30	\$527.54	\$490.79	\$809.17
<i>HIP EPO 100/90 New</i>		<i>PHYSICIAN COPAY: \$25, HOSP: DED &amp; COINS, DED: \$1,000, COINS: 90/10, MAX OOP: \$500, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>							
HIP		\$314.34	N/A	N/A	\$798.57	\$314.34	\$623.62	\$580.14	\$956.16
<i>HIP PPO Share 30</i>		<i>PHYSICIAN COPAY: \$30 PRIMARY/\$50 SPECIALIST, IN DED: \$1,000, COINS: 90/10, MAX OOP: \$500, OON DED: \$1,000, COINS: 80/20, MAX OOP: \$3,000, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>							
HIP		\$354.16	N/A	N/A	\$903.37	\$354.16	\$703.29	\$654.23	\$1,078.05

These rates are subject to final verification at time of enrollment.  
 All rates include a fee for Health Advocate™ service.  
 Plans preceded by "HP" are inclusive of the HP Rx option.

All HP GHI plans have mandatory mail order on maintenance Rx.  
 GHI Plus plans waive physician copays for child(ren).  
 Domestic Partner Coverage through GHI, Health Net and HIP.

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Westchester/Rockland Rates 10/01/08 - 12/15/08, HP Rx: \$10/\$20/\$40 (\$50 ded/\$2000 max)

Mixed Tier Rates	Four Tier Rates
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IN-NETWORK ONLY PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<b>HP Standard 15</b>		<i>PHYSICIAN COPAY: \$15, HOSPITAL COPAY: \$0, HP Rx: \$10/\$20/\$40 (\$50 ded/\$2000 max)</i>							
GHI		\$455.21	N/A	N/A	\$1,160.85	\$455.21	\$989.53	\$876.12	\$1,341.49
Health Net		\$612.29	\$1,360.25	\$1,134.97	\$1,824.59	\$612.29	\$1,360.25	\$1,134.97	\$1,824.59
HIP		\$486.58	N/A	N/A	\$1,241.09	\$486.58	\$970.41	\$902.67	\$1,483.22
<b>HP Standard 20</b>		<i>PHYSICIAN COPAY: \$20, HOSPITAL COPAY: \$500, HP Rx: \$10/\$20/\$40 (\$50 ded/\$2000 max)</i>							
GHI		\$423.07	N/A	N/A	\$1,078.79	\$423.07	\$919.04	\$814.75	\$1,246.63
Health Net		\$557.80	\$1,238.88	\$1,033.75	\$1,661.72	\$557.80	\$1,238.88	\$1,033.75	\$1,661.72
HIP		\$467.99	N/A	N/A	\$1,195.57	\$467.99	\$933.23	\$868.09	\$1,426.34
<b>GHI EPO 20 Plus</b>		<i>PHYSICIAN COPAY: \$20, HOSPITAL COPAY: \$0, EMBEDDED Rx: \$0/30/50 (\$50 ded/\$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$452.62	N/A	N/A	\$1,153.22	\$452.62	\$992.41	\$860.27	\$1,333.58
<b>GHI EPO 30 Plus</b>		<i>PHYSICIAN COPAY: \$30, HOSPITAL COPAY: \$500, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$385.35	N/A	N/A	\$981.74	\$385.35	\$844.42	\$732.46	\$1,135.17
<b>GHI EPO 40 Plus</b>		<i>PHYSICIAN COPAY: \$40, HOSPITAL COPAY: \$1,000, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$338.66	N/A	N/A	\$862.69	\$338.66	\$741.71	\$643.76	\$997.44
<b>Health Net EPO 25</b>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$0, EMBEDDED Rx: \$15/25/40</i>							
Health Net		\$436.60	\$968.98	\$808.64	\$1,299.49	\$436.60	\$968.98	\$808.64	\$1,299.49
<b>Health Net EPO 30</b>		<i>PHYSICIAN COPAY: \$30 PRIMARY/\$45 SPECIALIST, HOSP: \$300 PER DAY TO MAX OF \$1,500, EMBEDDED Rx: \$15/25/40</i>							
Health Net		\$374.81	\$831.36	\$693.85	\$1,114.80	\$374.81	\$831.36	\$693.85	\$1,114.80
<b>HIP HMO 25</b>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$500, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>							
HIP		\$442.42	N/A	N/A	\$1,132.90	\$442.42	\$882.09	\$820.52	\$1,348.09
<b>HP HIP HMO 5</b>		<i>PHYSICIAN COPAY: \$5, HOSPITAL COPAY: \$0, HP Rx: \$10/\$20/\$40 (\$50 ded/\$2000 max)</i>							
HIP		\$496.67	N/A	N/A	\$1,265.82	\$496.67	\$990.59	\$921.43	\$1,514.10
IN & OUT-OF-NETWORK PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<b>HP Flexible 15</b>		<i>PHYSICIAN COPAY: \$15, HOSPITAL COPAY: \$0, OON DED: \$500, OON COINS: 70/30 of \$5,000, OON CY CAP: 1MIL, HP Rx: \$10/\$20/\$40 (\$50 ded/\$2000 max)</i>							
GHI		\$698.89	N/A	N/A	\$1,793.96	\$698.89	\$1,530.49	\$1,349.83	\$2,074.61
Health Net		\$761.64	\$1,692.87	\$1,412.40	\$2,271.00	\$761.64	\$1,692.87	\$1,412.40	\$2,271.00
HIP		\$631.90	N/A	N/A	\$1,628.27	\$631.90	\$1,261.05	\$1,172.97	\$1,927.90
<b>HP GHI PPO 30</b>		<i>PHYSICIAN COPAY: \$30, HOSPITAL COPAY: \$0, OON DED: \$1,000, OON COINS: 70/30 of \$10,000, OON CY CAP: \$500,000, HP Rx: \$10/\$20/\$40 (\$50 ded/\$2000 max)</i>							
GHI		\$512.79	N/A	N/A	\$1,306.74	\$512.79	\$1,124.87	\$974.65	\$1,511.18
<b>GHI PPO 40 Plus</b>		<i>PHYSICIAN COPAY: \$40, HOSPITAL COPAY: \$500, OON DED: \$2,000, OON COINS: 70/30 of \$10,000, OON CY CAP: \$500,000, EMBEDDED Rx: \$0/25/40 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$456.26	N/A	N/A	\$1,162.55	\$456.26	\$1,000.43	\$867.20	\$1,344.33
<b>Health Net POS 25-1000</b>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$250, OON DED: \$1,000, OON COINS: 70/30 of \$10,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$15/25/40</i>							
Health Net		\$501.95	\$1,114.52	\$930.02	\$1,494.81	\$501.95	\$1,114.52	\$930.02	\$1,494.81
<b>Health Net POS 25-1500</b>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$50 SPECIALIST, HOSP: \$300 PER DAY TO MAX OF \$1,500, OON DED: \$1,500, OON COINS: 60/40 of \$10,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$15/25/40</i>							
Health Net		\$454.62	\$1,009.10	\$842.10	\$1,353.34	\$454.62	\$1,009.10	\$842.10	\$1,353.34
<b>HIP POS 25</b>		<i>PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$500, OON DED: \$2,500, OON COINS: 50/50 OF \$14,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>							
HIP		\$507.78	N/A	N/A	\$1,319.67	\$507.78	\$1,012.81	\$942.08	\$1,546.06
COST-SHARING PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<b>GHI EPO Share 40 1k Plus</b>		<i>PHYSICIAN COPAY: \$40, HOSP: DED &amp; COINS, DED: \$1,000, COINS: 90/10, MAX OOP: \$500, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$311.56	N/A	N/A	\$793.57	\$311.56	\$682.09	\$592.28	\$917.49
<b>GHI EPO Share 40 2k Plus</b>		<i>PHYSICIAN COPAY: \$40, HOSP: DED &amp; COINS, DED: \$2,000, COINS: 80/20, MAX OOP: \$3,000, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>							
GHI		\$273.82	N/A	N/A	\$697.35	\$273.82	\$599.09	\$520.58	\$806.17
<b>Health Net EPO Share 25</b>		<i>PHYSICIAN COPAY: \$25, HOSP: DED &amp; COINS, DED: \$2,000, COINS: 80/20, MAX OOP: \$8,000, EMBEDDED Rx: \$15/25/40 (\$100 ded)</i>							
Health Net		\$320.38	\$710.14	\$592.75	\$952.11	\$320.38	\$710.14	\$592.75	\$952.11
<b>HIP EPO 100/80 3k</b>		<i>PHYSICIAN COPAY: \$30 PRIMARY/\$50 SPECIALIST, HOSP: DED &amp; COINS, DED: \$3,000, COINS: 80/20, MAX OOP: \$5,000, EMBEDDED Rx: \$20/30/50 (\$100 ded)</i>							
HIP		\$266.30	N/A	N/A	\$676.65	\$266.30	\$527.54	\$490.79	\$809.17
<b>HIP EPO 100/90 New</b>		<i>PHYSICIAN COPAY: \$25, HOSP: DED &amp; COINS, DED: \$1,000, COINS: 90/10, MAX OOP: \$500, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>							
HIP		\$314.34	N/A	N/A	\$798.57	\$314.34	\$623.62	\$580.14	\$956.16
<b>HIP PPO Share 30</b>		<i>PHYSICIAN COPAY: \$30 PRIMARY/\$50 SPECIALIST, IN DED: \$1,000, COINS: 90/10, MAX OOP: \$500, OON DED: \$1,000, COINS: 80/20, MAX OOP: \$3,000, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>							
HIP		\$354.16	N/A	N/A	\$903.37	\$354.16	\$703.29	\$654.23	\$1,078.05

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 All rates include a fee for Health Advocate™ service.  
 Plans preceded by "HP" are inclusive of the HP Rx option.

All HP GHI plans have mandatory mail order on maintenance Rx.  
 GHI Plus plans waive physician copays for child(ren).  
 Domestic Partner Coverage through GHI, Health Net and HIP.

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Westchester/Rockland Rates 10/01/08 - 12/15/08, HP Rx: No Rx Plan

Mixed Tier Rates	Four Tier Rates
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IN-NETWORK ONLY PLANS	EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<i>HP Standard 15      PHYSICIAN COPAY: \$15, HOSPITAL COPAY: \$0, HP Rx: No Rx Plan</i>								
GHI	\$394.06	N/A	N/A	\$1,004.89	\$394.06	\$854.96	\$759.92	\$1,161.04
Health Net	\$497.54	\$1,104.68	\$921.82	\$1,481.61	\$497.54	\$1,104.68	\$921.82	\$1,481.61
HIP	\$429.09	N/A	N/A	\$1,100.24	\$429.09	\$855.44	\$795.74	\$1,307.35
<i>HP Standard 20      PHYSICIAN COPAY: \$20, HOSPITAL COPAY: \$500, HP Rx: No Rx Plan</i>								
GHI	\$361.92	N/A	N/A	\$922.83	\$361.92	\$784.47	\$698.55	\$1,066.18
Health Net	\$443.04	\$983.32	\$820.60	\$1,318.73	\$443.04	\$983.32	\$820.60	\$1,318.73
HIP	\$410.51	N/A	N/A	\$1,054.72	\$410.51	\$818.26	\$761.16	\$1,250.47
<i>GHI EPO 20 Plus      PHYSICIAN COPAY: \$20, HOSPITAL COPAY: \$0, EMBEDDED Rx: \$0/30/50 (\$50 ded/\$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>								
GHI	\$452.62	N/A	N/A	\$1,153.22	\$452.62	\$992.41	\$860.27	\$1,333.58
<i>GHI EPO 30 Plus      PHYSICIAN COPAY: \$30, HOSPITAL COPAY: \$500, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>								
GHI	\$385.35	N/A	N/A	\$981.74	\$385.35	\$844.42	\$732.46	\$1,135.17
<i>GHI EPO 40 Plus      PHYSICIAN COPAY: \$40, HOSPITAL COPAY: \$1,000, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>								
GHI	\$338.66	N/A	N/A	\$862.69	\$338.66	\$741.71	\$643.76	\$997.44
<i>Health Net EPO 25      PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$0, EMBEDDED Rx: \$15/25/40</i>								
Health Net	\$436.60	\$968.98	\$808.64	\$1,299.49	\$436.60	\$968.98	\$808.64	\$1,299.49
<i>Health Net EPO 30      PHYSICIAN COPAY: \$30 PRIMARY/\$45 SPECIALIST, HOSP: \$300 PER DAY TO MAX OF \$1,500, EMBEDDED Rx: \$15/25/40</i>								
Health Net	\$374.81	\$831.36	\$693.85	\$1,114.80	\$374.81	\$831.36	\$693.85	\$1,114.80
<i>HIP HMO 25      PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$500, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>								
HIP	\$442.42	N/A	N/A	\$1,132.90	\$442.42	\$882.09	\$820.52	\$1,348.09
<i>HP HIP HMO 5      PHYSICIAN COPAY: \$5, HOSPITAL COPAY: \$0, HP Rx: No Rx Plan</i>								
HIP	\$439.18	N/A	N/A	\$1,124.98	\$439.18	\$875.62	\$814.50	\$1,338.23
IN & OUT-OF-NETWORK PLANS	EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<i>HP Flexible 15      PHYSICIAN COPAY: \$15, HOSPITAL COPAY: \$0, OON DED: \$500, OON COINS: 70/30 of \$5,000, OON CY CAP: 1MIL, HP Rx: No Rx Plan</i>								
GHI	\$637.74	N/A	N/A	\$1,638.00	\$637.74	\$1,395.92	\$1,233.63	\$1,894.16
Health Net	\$646.89	\$1,437.30	\$1,199.24	\$1,928.01	\$646.89	\$1,437.30	\$1,199.24	\$1,928.01
HIP	\$574.42	N/A	N/A	\$1,487.42	\$574.42	\$1,146.07	\$1,066.04	\$1,752.03
<i>GHI PPO 40 Plus      PHYSICIAN COPAY: \$40, HOSPITAL COPAY: \$500, OON DED: \$2,000, OON COINS: 70/30 of \$10,000, OON CY CAP: \$500,000, EMBEDDED Rx: \$0/25/40 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>								
GHI	\$456.26	N/A	N/A	\$1,162.55	\$456.26	\$1,000.43	\$867.20	\$1,344.33
<i>Health Net POS 25-1000      PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$250, OON DED: \$1,000, OON COINS: 70/30 of \$10,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$15/25/40</i>								
Health Net	\$501.95	\$1,114.52	\$930.02	\$1,494.81	\$501.95	\$1,114.52	\$930.02	\$1,494.81
<i>Health Net POS 25-1500      PHYSICIAN COPAY: \$25 PRIMARY/\$50 SPECIALIST, HOSP: \$300 PER DAY TO MAX OF \$1,500, OON DED: \$1,500, OON COINS: 60/40 of \$10,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$15/25/40</i>								
Health Net	\$454.62	\$1,009.10	\$842.10	\$1,353.34	\$454.62	\$1,009.10	\$842.10	\$1,353.34
<i>HIP POS 25      PHYSICIAN COPAY: \$25 PRIMARY/\$40 SPECIALIST, HOSPITAL COPAY: \$500, OON DED: \$2,500, OON COINS: 50/50 OF \$14,000, OON LT CAP: \$5,000,000, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>								
HIP	\$507.78	N/A	N/A	\$1,319.67	\$507.78	\$1,012.81	\$942.08	\$1,546.06
COST-SHARING PLANS	EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<i>GHI EPO Share 40 1k Plus      PHYSICIAN COPAY: \$40, HOSP: DED &amp; COINS, DED: \$1,000, COINS: 90/10, MAX OOP: \$500, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>								
GHI	\$311.56	N/A	N/A	\$793.57	\$311.56	\$682.09	\$592.28	\$917.49
<i>GHI EPO Share 40 2k Plus      PHYSICIAN COPAY: \$40, HOSP: DED &amp; COINS, DED: \$2,000, COINS: 80/20, MAX OOP: \$3,000, EMBEDDED Rx: \$0/30/50 (\$50 ded, \$1,000 retail max), VOLUNTARY &amp; UNLIMITED MAIL ORDER</i>								
GHI	\$273.82	N/A	N/A	\$697.35	\$273.82	\$599.09	\$520.58	\$806.17
<i>Health Net EPO Share 25      PHYSICIAN COPAY: \$25, HOSP: DED &amp; COINS, DED: \$2,000, COINS: 80/20, MAX OOP: \$8,000, EMBEDDED Rx: \$15/25/40 (\$100 ded)</i>								
Health Net	\$320.38	\$710.14	\$592.75	\$952.11	\$320.38	\$710.14	\$592.75	\$952.11
<i>HIP EPO 100/80 3k      PHYSICIAN COPAY: \$30 PRIMARY/\$50 SPECIALIST, HOSP: DED &amp; COINS, DED: \$3,000, COINS: 80/20, MAX OOP: \$5,000, EMBEDDED Rx: \$20/30/50 (\$100 ded)</i>								
HIP	\$266.30	N/A	N/A	\$676.65	\$266.30	\$527.54	\$490.79	\$809.17
<i>HIP EPO 100/90 New      PHYSICIAN COPAY: \$25, HOSP: DED &amp; COINS, DED: \$1,000, COINS: 90/10, MAX OOP: \$500, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>								
HIP	\$314.34	N/A	N/A	\$798.57	\$314.34	\$623.62	\$580.14	\$956.16
<i>HIP PPO Share 30      PHYSICIAN COPAY: \$30 PRIMARY/\$50 SPECIALIST, IN DED: \$1,000, COINS: 90/10, MAX OOP: \$500, OON DED: \$1,000, COINS: 80/20, MAX OOP: \$3,000, EMBEDDED Rx: \$20/30/50 (\$50 ded)</i>								
HIP	\$354.16	N/A	N/A	\$903.37	\$354.16	\$703.29	\$654.23	\$1,078.05

These rates are subject to final verification at time of enrollment.  
 All rates include a fee for Health Advocate™ service.  
 Plans preceded by "HP" are inclusive of the HP Rx option.

All HP GHI plans have mandatory mail order on maintenance Rx.  
 GHI Plus plans waive physician copays for child(ren).  
 Domestic Partner Coverage through GHI, Health Net and HIP.

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Westchester/Rockland Rates 10/01/08 - 12/15/08

Mixed Tier Rates

Four Tier Rates

These plans can be offered under any of the 3 pharmacy option rate sheets.

PerfectHealth plans are not available to Rockland County groups.

HSA PLANS		EE	EE/Spouse	EE/Child(ren)	Family	EE	EE/Spouse	EE/Child(ren)	Family
<i>GHI HSA EPO Index</i>	<i>HDHP EPO DED: \$5,600, COINS: 100%, Rx COVERED IN FULL AFTER DEDUCTIBLE</i>								
GHI		\$157.87	N/A	N/A	\$398.28	\$157.87	\$343.99	\$297.45	\$460.32
<i>Health Net HSA POS 4500</i>	<i>HDHP POS IN DED: \$4,500, COINS: 80%, COINS MAX OOP \$500, OON DED: \$5,500, COINS: 60%, COINS MAX OOP \$6,500, Rx: \$10/25/40 after deductible</i>								
Health Net		\$258.95	\$573.32	\$478.64	\$768.49	\$258.95	\$573.32	\$478.64	\$768.49
<i>PerfectHealth HSA EPO 2500D</i>	<i>HDHP EPO IN DED: \$2,500, COINS: 100%, Rx: 100% AFTER DED &amp; \$1k OOP OF 70/30% COINS, EEs WITH 2 OR MORE CHILDREN &amp; FAMILY OF 7+: CONTACT HEALTHPASS FOR RATES</i>								
PerfectHealth		\$248.16	\$496.31	\$435.76	\$683.92	\$248.16	\$496.31	\$435.76	\$683.92
<i>PerfectHealth HSA PPO 2500D</i>	<i>HDHP PPO IN DED: \$2,500, COINS: 100%, OON DED: \$2,500, COINS: 70%, COINS MAX OOP: \$3,000, Rx: 100% AFTER IN DED &amp; OON COINS, EEs WITH 2 OR MORE CHILDREN &amp; FAMILY OF 7+: CONTACT HEALTHPASS FOR RATES</i>								
PerfectHealth		\$317.66	\$635.32	\$557.81	\$875.47	\$317.66	\$635.32	\$557.81	\$875.47
<i>PerfectHealth HSA PPO 5000D</i>	<i>HDHP PPO IN DED: \$5,000, COINS: 100%, OON DED: \$5,000, COINS: 70%, COINS MAX OOP: \$3,000, Rx: 100% AFTER IN DED &amp; OON COINS, EEs WITH 2 OR MORE CHILDREN &amp; FAMILY OF 7+: CONTACT HEALTHPASS FOR RATES</i>								
PerfectHealth		\$232.79	\$465.57	\$408.77	\$641.56	\$232.79	\$465.57	\$408.77	\$641.56

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 GHI Plus plans waive physician copays for child(ren).  
 Domestic Partner Coverage through GHI, Health Net and HIP.