



PIA Association Health Plan

MVP Mid-Hudson region, sole proprietor

(July-Sept 2008)



Monthly RATES	Preferred EPO \$30	Preferred PPO \$40	Preferred PPO \$30	Preferred PPO \$25
Employee	\$358.82	\$328.57	\$426.60	\$483.15
Employee/Spouse	\$717.66	\$657.13	\$853.21	\$966.30
Employee/Child	\$705.63	\$646.12	\$847.31	\$959.61
Family	\$1,039.88	\$952.18	\$1,248.66	\$1,414.15

BENEFITS	Preferred EPO \$30		Preferred PPO \$40		Preferred PPO \$30		Preferred PPO \$25	
	In network	Out network	In network	Out network	In network	Out network	In network	Out network
Deductible, single	\$750	N/A	\$1,500	\$3,000	\$750	\$1,500	\$500	\$2,500
Deductible, family	\$1,500	N/A	\$3,000	\$6,000	\$1,500	\$3,000	\$1,000	\$5,000
Coinsurance	80/20	N/A	80/20	80/20	80/20	80/20	N/A	80/20
Maximum out-of-pocket, single (including deductible)	\$2,500	N/A	\$5,000	\$10,000	\$2,500	\$5,000	\$2,000	\$12,500
Maximum out-of-pocket, family (including deductible)	\$5,000	N/A	\$10,000	\$20,000	\$5,000	\$10,000	\$4,000	\$25,000
Maximum per lifetime	Unlimited	N/A	Unlimited	\$500k per ind.	Unlimited	\$500k per ind.	Unlimited	\$1 mil. per ind.
Inpatient hospital	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	\$500 copay.	Ded./coins.
Inpatient physician	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	In full	Ded./coins.
Emergency room	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	\$100 per visit	Ded./coins.
Ambulance	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	In full	Ded./coins.
Skilled nursing facility (60 days per contract year)	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	In full	Ded./coins.
Outpatient Surgery	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	ded	Ded./coins.
Physician Office Visit	\$30 copay.	N/A	\$40 copay.	Ded./coins.	\$30 copay.	Ded./coins.	\$25 copay.	Ded./coins.
Annual adult physical	In full	N/A	In full	Ded./coins.	In full	Ded./coins.	\$25 copay.	Ded./coins.
Well child	In full	N/A	In full	In full	In full	In full	In full	In full
Diagnostic Lab & X-Ray	\$30 copay.	N/A	\$40 copay.	Ded./coins.	\$30 copay.	Ded./coins.	\$25 copay.	Ded./coins.
High-tech Imaging(MRI, CT, etc.-office)	\$150 copay.	N/A	\$150 copay.	Ded./coins.	\$150 copay.	Ded./coins.	Ded./\$25	Ded./coins.
Physical therapy (limit 30 visits)	\$30 copay.	N/A	\$40 copay.	Ded./coins.	\$30 copay.	Ded./coins.	\$25 copay.	Ded./coins.



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BENEFITS (CON'T.)	Preferred EPO \$30		Preferred PPO \$40		Preferred PPO \$30		Preferred PPO \$25	
	In network	Out network	In network	Out network	In network	Out network	In network	Out network
Outpatient substance abuse <i>(60 visits per calendar year)</i>	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	Ded./\$25 copay	Ded./coins.
Inpatient substance abuse <i>(7 days detox)</i>	Ded./coins.	N/A	Ded./coins.	N/A	Ded./coins.	N/A	\$500 copay.	N/A
Outpatient mental health <i>(20 visits)</i>	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	Ded./ \$25 copay	Ded./coins.
Inpatient mental health <i>(30 days per contract year)</i>	Ded./coins.	N/A	Ded./coins.	Ded./coins.	Ded./coins.	Ded./coins.	\$500 copay.	Ded./coins.
Home health care <i>(60 days per contract year)</i>	Coins.	N/A	Coins.	Coins.	Coins.	Coins.	In full	Coins.
Durable medical equipment <i>(\$25,000 Maximum per lifetime)</i>	50%	N/A	50%	50%	50%	50%	50%	50%
Dependents covered	23	N/A	23		26		26	
Prescription drugs, generic	\$10 copay.	N/A	\$10 copay.	N/A	\$10 copay.	N/A	\$10 copay.	N/A
Prescription drugs, preferred brand	N/A	N/A	N/A	N/A	\$30 copay.	N/A	\$30 copay.	N/A
Prescription drugs, non-preferred brand	N/A	N/A	N/A	N/A	\$50 copay.	N/A	\$50 copay.	N/A
Annual maximum	N/A	N/A	N/A	N/A	\$4,000	N/A	N/A	N/A

This document does not constitute a guarantee of benefits or coverage.
Final rates and coverage are subject to approval at the time of enrollment.

- I have chosen: Preferred EPO \$30
 Preferred PPO \$40
 Preferred PPO \$30
 Preferred PPO \$25

Coverage is subject to the terms and conditions of this proposal and the application to which this is attached.

Authorized signature

Date