



**OFFICE OF THE COUNTY EXECUTIVE  
ALL-EMPLOYEES MEMORANDUM**

**DATE:** November 18, 2013

**SUMMARY OF BENEFITS AND COVERAGE (SBC)  
FOR ALL HEALTH PLANS OFFERED BY SUFFOLK COUNTY**

**1. EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)**

As a covered member of the Employee Medical Health Plan of Suffolk County (EMHP), the basic health benefits, which include major medical, hospital, mental health, substance abuse and prescription drug benefits, available to you through the EMHP provide important protection for you and your eligible dependents in the case of illness or injury.

In addition to your benefits booklet, which describes your benefits in detail, the Patient Protection and Affordable Care Act requires the EMHP to make available a Summary of Benefits and Coverage (SBC), which is attached.

This SBC follows the standard format template required of the Departments of Health and Human Services (HHS), Department of Labor and Internal Revenue Service. In general, the SBC contains standard insurance and medical terms; a description of coverage including cost sharing provisions; coverage limitations; coverage examples; contact information for questions; an internet address for obtaining a list of network providers; an internet address for obtaining information on prescription drug coverage (e.g., formulary, if applicable); and an internet address for obtaining a "uniform glossary" (uniform definitions of certain health-coverage-related terms and medical terms, specified by the Secretary of HHS).

***Be advised, however, that the terms of the comprehensive benefits booklet, posted on the EMHP website January 2012, as may be subsequently amended from time to time, govern the terms of the EMHP. In the event of a conflict between the SBC and the benefits booklet, as amended, the terms of the benefits booklet will prevail.***

**2. EMPIRE DIRECT OR HIP HMO ENROLLEES (HMOs)**

As a covered member of one of the HMOs offered by Suffolk County, the basic health benefits available to you through the HMO offered by Suffolk County provide important protection for you and your eligible dependents in the case of illness or injury.

In addition to the policy of insurance which describes your HMO benefits in detail, the Patient Protection and Affordable Care Act requires that your health plan make available a Summary of Benefits and Coverage (SBC). If you are enrolled in one of the HMOs offered by Suffolk County, you may access an electronic version, which is available on the

appropriate HMO's website, or by contacting the appropriate Customer Service number for a hard copy, as follows:

- Empire Direct HMO – [www.empireblue.com](http://www.empireblue.com) or 1-800-453-0113
- HIP HMO – [www.emblemhealth.com/sbc](http://www.emblemhealth.com/sbc) or 1-800-447-8255

  
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**JENNIFER K. MCNAMARA, ESQ.**  
Acting Director of Labor Relations

Distribution:  
One copy per employee/retiree  
Attachment

**Employee Medical Health Plan of Suffolk County** Coverage Period: 01/01/2013 – 12/31/2013  
 Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual + Family | Plan Type: PPO/POS



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the comprehensive benefits booklet published 2012 at [www.emhp.org](http://www.emhp.org) or by calling EBU at 631-853-4866.

Important Questions	Answers	Why this Matters:
<p>What is the overall <u>deductible</u>?</p>	<p>For <u>Hospital</u>: None                      For <u>Major Medical</u>:                      In-network providers - None                      Out-of-Network providers - \$550 per employee; \$550 per spouse/domestic partner; \$550 aggregate for all eligible children / \$1,100 combined family maximum                      For <u>Mental Health</u>:                      In-network providers - None                      Out-of-Network providers - \$500 per employee; \$500 per spouse/domestic partner; \$500 aggregate for all eligible children                      For <u>Substance Abuse</u>:                      In-network providers - None                      Out-of-Network providers - \$500 per employee; \$500 per spouse/domestic partner; \$500 aggregate for all eligible children                      For <u>Prescription Drug</u>: None</p>	<p>You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your benefit booklet to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the <u>deductible</u>.</p>
<p>Are there other <u>deductibles</u> for specific services?</p>	<p>No. There are no other specific deductibles.</p>	<p>You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 3 for other costs for services this plan covers.</p>
<p>Is there an <u>out-of-pocket limit</u> on my expenses?</p>	<p>For <u>Hospital</u>: None                      For <u>Major Medical</u>:                      In-network providers - 2 copayment max/visit person; no limit/family                      Out-of-Network providers - \$1,550 either for individual or family depending on enrollment                      For <u>Mental Health</u>: None</p>	<p>The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>

**Questions:** Call 1-800-939-7515 or visit us at [www.emhp.org](http://www.emhp.org) and follow the links for each benefits administrator. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or [www.cciio.cms.gov](http://www.cciio.cms.gov) or [www.emhp.org](http://www.emhp.org) or call 1-800-939-7515 to request a copy.

**Employee Medical Health Plan of Suffolk County** Coverage Period: 01/01/2013 – 12/31/2013  
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<p>What is not included in the <u>out-of-pocket limit</u>?</p>	<p>For <u>Substance Abuse</u>: None                  For <u>Prescription Drug</u>: None</p> <p>Premiums; balance billing; and health care services this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<p>Is there an overall annual limit on what the plan pays?</p>	<p>For <u>Hospital</u>: None                  For <u>Major Medical</u>: In-network - none                  Out-of-Network - \$2,000,000 for calendar year 2013 per covered person                  For <u>Mental Health</u>: In-network - none                  Out-of-Network - \$2,000,000 for calendar year 2013 per covered person                  For <u>Substance Abuse</u>: In-network - none                  Out-of-Network - \$50,000 for calendar year 2013 per covered person                  For <u>Prescription Drug</u>: None</p>	<p>This plan will pay for covered services only up to this limit during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.</p>
<p>Does this plan use a network of providers?</p>	<p>Yes. For <u>Hospital/Major Medical</u> see <a href="http://www.empireblue.com">www.empireblue.com</a> or call 1-800-939-7515 for a list of participating providers.                  For <u>Mental Health/Substance Abuse</u> see <a href="http://www.achievementsolutions.net/suffolk">www.achievementsolutions.net/suffolk</a> or call 1-866-909-6472.                  For <u>Prescription Drug</u> see <a href="http://www.express-scripts.com">www.express-scripts.com</a> or call 1-800-950-2662.</p>	<p>If you use an in-network doctor or other health care <b>provider</b>, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <b>provider</b> for some services. Plans use the term in-network, <b>preferred</b>, or participating for <b>providers</b> in their <b>network</b>. See the chart starting on page 3 for how this plan pays different kinds of <b>providers</b>.</p>
<p>Do I need a referral to see a specialist?</p>	<p>No. You don't need a referral to see a specialist.</p>	<p>The plan will pay some or all of the costs to see a specialist for covered services.</p>
<p>Are there services this plan doesn't cover?</p>	<p>Yes.</p>	<p>Some of the services this plan doesn't cover are listed on page 8. See your benefits booklet for additional information about <b>excluded services</b>.</p>



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you

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**Employee Medical Health Plan of Suffolk County** Coverage Period: 01/01/2013 – 12/31/2013  
**Summary of Benefits and Coverage: What this Plan Covers & What it Costs** Coverage for: Individual + Family | Plan Type: PPO/POS

haven't met your deductible.

- The amount the plan pays for covered services is based on the allowed amount. If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)
- This plan may encourage you to use participating providers by charging you lower deductibles, copayments and coinsurance amounts.

Common Medical Event	Services You May Need	Your Cost If You Use In-Network Major Medical	Your Cost If You Use Out-of-Network Major Medical	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$20 copay	Deductible, 20% coinsurance, plus charges above reasonable and customary ("R&C" or "allowed amount"), if applicable	_____ none _____
	Specialist visit	\$25 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____ none _____
	Other practitioner office visit	\$25 copay for chiropractor and acupuncture	Deductible, 20% coinsurance, plus charges above R & C, if applicable for chiropractor and acupuncture	Chiropractic - 1 additional copay for necessary related X-rays done at time of visit; maximum 2 copays per visit. Coverage during active stage only. Must be pre-certified after 15 <sup>th</sup> visit. Acupuncture - benefits during active phase of treatment only.
If you have a test	Preventive care/ screening/ immunization	\$20 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	Well child care (Routine pediatric care) visits & immunizations covered at no copay in-network
	Diagnostic test (x-ray, blood work)	No charge blood work; \$20 copay x-ray in doctor's office; \$25 copay in specialists' office	Deductible, 20% coinsurance, plus charges above R & C, if applicable	2 copay max in-network for multiple x-ray services performed during one office visit. \$25 copay if x-ray or blood work received in outpatient hospital setting.

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# Employee Medical Health Plan of Suffolk County

Coverage Period: 01/01/2013 – 12/31/2013

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual + Family | Plan Type: PPO/POS

	Imaging (CT/PET scans, MRIs)	\$25 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	2 copay max in-network for multiple services performed during one office visit. \$25 copay if x-ray or blood work received in outpatient hospital setting.
		Retail (0 – 21 days)	Home Delivery/ Mail Order (up to 90 days)	<p>Prescription drugs are covered under the portion of the EMHP administered by ESI, Inc.</p> <p><b>Effective June 1, 2013, all members covered under a mandatory mail order program - maintenance medication prescriptions must be filled through the ESI's Home Delivery only. See 2012 Benefit Booklet for more details. For Retired Medicare eligible members effective January 1, 2014, your prescription drug coverage will be through the Medicare Part D program. This coverage will continue to be administered by Express Scripts. You will be enrolled in Express Scripts Medicare™ (PDP) for Suffolk County Employee Medical Health Plan (EMHP). Further information will be provided by Express Scripts Medicare regarding the Plan benefits.</b></p>
<p>If you need drugs to treat your illness or condition</p> <p>More information about <b>prescription drug coverage</b> is available at <a href="http://www.emhp.org">www.emhp.org</a></p>	Generic drugs	\$5	\$5	
	Preferred brand drugs	\$15		Generic non-sedating antihistamines, which include, levocetirizine, are charged the preferred drug copayment
	Non-preferred brand drugs	\$30	\$55	Brand non-sedating antihistamines, whether preferred or not, include Clarinex/D, Allegra/D, Zyrtec (for children through age 6 only), Xyzal/D
	Specialty drugs	See above copay chart	See above copay chart	Specialty drug prescriptions can be filled through Accredo or provided by your physician. No copay for specialty drugs received from an in-network physician; out of network, plan deductibles and cost sharing apply.

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Common Medical Event	Services You May Need	Your Cost If You Use In-Network Major Medical	Your Cost If You Use Out-of-Network Major Medical	Limitations & Exceptions
If you have outpatient surgery	Facility fee - ambulatory surgery center	\$15 copay	Deductible, 20% coinsurance, plus charges above reasonable and customary, if applicable	_____none_____
	Physician/surgeon fees	No charge	Deductible, 20% coinsurance, plus charges above reasonable and customary, if applicable	_____none_____
Common Medical Event	Services You May Need	Your Cost If You Use In-Network Major Medical	Your Cost If You Use Out-of-Network Major Medical	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	No charge	No charge	_____none_____
	Emergency medical transportation	Out of network benefits apply.	Deductible, 20% coinsurance, plus charges above R & C, if applicable	<u>Ground Ambulance.</u> Cost of local, professional ambulance in excess of \$35 is covered. Cost of organized voluntary ambulance service is covered up to a maximum of \$50.00 for under 50 miles and \$75.00 for over 50 miles. <u>Air Ambulance.</u> Covered in full if land transport would pose threat to health or cannot be provided due to distance. Pre-certification required within 48 hours of services.
	Urgent care	\$0 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____

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If you have a hospital stay	Facility fee (e.g., hospital room)	No copay	Greater of 10% of billed charges or \$75	Limited to inpatient/outpatient combined \$1500 annual max/member or spouse and \$1500 annual max for eligible dependent children combined
	Physician/surgeon fee	No charge	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____
If you have mental health, behavioral health, or substance abuse needs*  <i>*Administered by ValueOptions, Inc.</i>	Mental/Behavioral health outpatient services	\$20 copay	Deductible plus 50% of R & C or provider's charge, whichever is less	Out-of-network provider maximum 30 visits per calendar year
	Mental/Behavioral health inpatient services	\$0	Deductible plus 50% of R & C or provider's charge, whichever is less	Out-of-network provider maximum 30 days per calendar year
	Substance use disorder outpatient services	\$10	Deductible plus 50% of R & C or provider's charge, whichever is less	Out-of-network provider maximum 30 visits per calendar year
	Substance use disorder inpatient services	\$0	Deductible plus 50% of R & C or provider's charge, whichever is less	Out-of-network provider maximum of 1 stay per year and 3 stays per lifetime
If you are pregnant	Prenatal and postnatal care	\$20 copay for first visit only.	Deductible, 20% coinsurance, plus charges above reasonable and customary, if applicable	Your doctor's charges for delivery are part of prenatal and postnatal care
	Delivery and all inpatient services	No charge	10% of billed charges or \$75 (whichever is greater)	Limited to inpatient/outpatient combined \$1500 annual max/member or spouse and \$1500 annual max for eligible dependent children combined

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<p>If you need help recovering or have other special health needs</p>	Home health care	No charge	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____	
	Rehabilitation services	\$25 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	Physical, occupational and speech therapies and rehabilitation services during the active phase of treatment only. Speech therapy not covered for learning problems or developmental speech impediments with no medical cause. Routine vision care is not covered. <b>Pre-certification required for coverage of visits after the 20<sup>th</sup> - call 1-800-939-7515.</b>	
	Habilitation services	\$25 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	See Limitations & Exceptions under "Rehabilitation Services" above.	
	Skilled nursing care	No charge	Deductible, 20% coinsurance, plus charges above R & C, if applicable	No coverage for skilled nursing facilities if Medicare is primary. <b>Pre-certification required - call 1-800-939-7515.</b>	
	Durable medical equipment	10% of the cost of purchasing or renting same.	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____	
	Hospice service	No charge	Not covered	<b>Pre-certification required - call 1-800-939-7515.</b> Covered when provided by a hospice organization certified under New York State law, or comparable certification if outside of NYS.	
	<p>If your child needs dental or eye care</p>	Eye exam	Not covered	Not covered	_____none_____
		Glasses	Not covered	Not covered	_____none_____
		Dental check-up	Not Covered	Not Covered	_____none_____

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**Excluded Services & Other Covered Services:**

**Services Your Plan Does NOT Cover (This isn't a complete list. Check your comprehensive benefits booklet for other excluded services.)**

• Care which is not deemed medically necessary	• Long-term care	• Private-duty nursing
• Care which is deemed experimental and/or investigational	• Custodial care	• Routine eye care
• Cosmetic surgery except reconstructive surgery	• Treatment for chronic mental conditions	• Dental care
	• Conditions resulting from an act of war	

**Other Covered Services (This isn't a complete list. Check your comprehensive benefits booklet for other covered services and your costs for these services.)**

• Acupuncture (if prescribed for rehabilitation purposes)	• Infertility treatment
• Bariatric surgery	• Most coverage provided outside the United States. See <a href="http://www.empireblue.com">www.empireblue.com</a>
• Chiropractic care	

**Your Rights to Continue Coverage:**

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact your Employee Benefits Unit at 631-853-4866. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.ccoio.cms.gov](http://www.ccoio.cms.gov).

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**Summary of Benefits and Coverage: What this Plan Covers & What it Costs**      **Coverage for: Individual + Family | Plan Type: PPO/POS**

**Your Grievance and Appeals Rights:**

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Be advised however, that the EMHP is not subject to ERISA application.

To appeal a claim decision, an appeal must be made in writing to the respective benefit provider within sixty (60) days of your receipt of written notification of the denial of your claim. The respective benefit provider will provide a written decision on this first level appeal within thirty (30) days of receipt of your request for review. If you disagree with this decision, then you must submit a second level appeal to the subject benefit provider within sixty (60) days of this first level decision. The benefit provider must provide a written decision on this second level appeal within thirty (30) days of receipt of your second request for review. If you disagree with the final judgment on the claim from the benefit provider, you may submit a final appeal within sixty (60) days of the benefit provider's final notice of judgment on the claim in writing to:

EMHP Labor/Management Committee,  
Attention: EMHP Administrator  
c/o the Department of Civil Service/Administration  
Building 158, North County Complex  
725 Veterans Memorial Highway,  
P.O. Box 6100  
Hauppauge, New York 11788-0099

**Does this Coverage Provide Minimum Essential Coverage?**

The Affordable Care Act requires most people to have health care coverage that qualifies as "minimum essential coverage." This plan does provide minimum essential coverage.

**Does this Coverage Meet the Minimum Value Standard?**

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

**Language Access Services:**

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-939-7515. Si usted habla español y necesita ayuda o tiene cualquier pregunta, por favor presione la líbra Tres, y un representante responderá.]

*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*

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# Employee Medical Health Plan of Suffolk County

Coverage Examples

Coverage Period: 01/01/2013 – 12/31/2013

Coverage for: Individual + Family | Plan Type: PPO

## About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

### Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7,520
- Patient pays \$20

Sample care costs:	
Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
<b>Total</b>	<b>\$7,540</b>

#### Patient pays:

Deductibles	\$0
Copays	\$20
Coinsurance	\$0*
Limits or exclusions	none
<b>Total</b>	<b>\$20</b>

\* If in-network, there is no coinsurance requirement

### Managing type 2 diabetes

(routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,825
- Patient pays \$575†

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
<b>Total</b>	<b>\$5,400</b>

#### Patient pays:

Deductibles	\$0
Copays	\$275
Coinsurance	\$0*
Limits or exclusions	\$300†
<b>Total</b>	<b>\$575</b>

\* If in-network, there is no coinsurance requirement

† Benefits are not payable for diabetes education services not provided by a physician

**Questions:** Call 1-800-939-7515 or visit us at [www.emhp.org](http://www.emhp.org) and follow the links for each benefits administrator. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or [www.ccio.cms.gov](http://www.ccio.cms.gov) or [www.emhp.org](http://www.emhp.org) or call 1-800-939-7515 to request a copy.

## Questions and answers about the Coverage Examples:

### What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

### What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

### Does the Coverage Example predict my own care needs?

✘ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

### Does the Coverage Example predict my future expenses?

✘ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

### Can I use Coverage Examples to compare plans?

✔ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

### Are there other costs I should consider when comparing plans?

✔ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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