

GHI Broker eNewsFlash

Take Advantage of Your Best Health Coverage Value-- Family-Friendly Benefits at New Low Rates

May 7, 2008

GHI has long been known for offering great networks and competitive commissions and bonuses. Now we have innovative benefits at great low rates. GHI EPO offers a \$0 copay for office visits and diagnostic services provided in the office for eligible dependent children and dependent students AND a \$0 copay for generic drugs. **When you compare GHI EPO rates and plan designs with Aetna EPO, you'll see why your best alternative is GHI.**

	Downstate	Nassau County	NYC (all five boroughs)
	GHI EPO EPO 40/100/1000 (EPO)	Aetna EPO EPO OA 1b-08 (EPO)	Aetna EPO EPO OA 1b-08 (EPO)
2-Tier Rates (Effective 4/1/08-6/30/08)			
Single	\$368.70	N/A	N/A
Family	\$943.36	N/A	N/A
4-Tier Rates (Effective 4/1/08-6/30/08)			
Single	\$368.70	\$430.00	\$397.00
Employee and spouse	\$811.08	\$994.00	\$918.00
Single parent and children	\$703.16	\$840.00	\$776.00
Family	\$1,091.19	\$1,299.00	\$1,200.00
Financial			
Adult internist/specialist office visit copay	\$40	\$25/\$40	\$25/\$40
Child or student internist/specialist office visit copay	\$0	\$25/\$40	\$25/\$40
Dependent coverage	19/25	19/23	19/23
Hospital Coverage			
Emergency room copay	\$100	\$100	\$100
Inpatient hospital services	\$1,000	\$300/day for up to 5 days	\$300/day for up to 5 days
Prescription Drug Benefits			
Generic copay	\$0	\$15	\$15
Preferred copay	\$30	\$35	\$35
Non-preferred copay	\$50	\$50	\$50
Annual deductible	\$0	\$0	\$0
Annual retail maximum	None	None	None

GHI Downstate monthly rates apply to NYC (all five boroughs), Nassau, Suffolk, Rockland, and Westchester counties.

Aetna plan rates and benefits information are from HealthConnect, 2nd Quarter 2008.

For more information, contact your GHI Sales Representative.

Policy form # PLH-EPO-100

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