

BROOKLYN HEALTHWORKS FACT SHEET

Brooklyn HealthWorks is an innovative, low-cost health insurance plan designed for eligible small businesses and organizations located in Brooklyn that have previously not provided coverage to some or all employees. The plan is insured by GHI, an EmblemHealth company, and administered by the Brooklyn Chamber of Commerce in partnership with the New York State Department of Insurance.

Plan includes medical and hospital benefits, including prescription drug coverage:

- No deductible for hospital coverage
- A competitive \$20 co-pay for most medical services
- No co-pay for well baby care, well child care (to age 19), and pediatric immunizing agent
- No co-pay for adult preventative health services (annual examinations, etc.)
- Only a \$10 co-pay for maternity care and generic prescription drugs
- Prescription drug coverage to \$750,000 per calendar year for each covered enrollee
- No annual or lifetime maximum on covered medical and hospital services
- Low-cost dental and vision plans available upon request
- See summary of benefits and co-payment schedule for plan details

To qualify employers must:

- Be located in Brooklyn, NY (Kings County)
- Have 2-50 eligible employees (not all employees need to enroll)
- Have 30% of eligible employees earning \$40,000 or less annually
- Not have provided comprehensive health insurance coverage to eligible employees within the preceding 12 months (with some exceptions)
 - Employees not currently offered coverage from the business may still be eligible

We have one of the largest provider networks in the tri-state region:

- Brooklyn HealthWorks network through GHI now totals over 106,000 doctors and specialists at more than 172,000 locations in New York, New Jersey and Connecticut, including nearly all acute care hospitals in New York State
- Brooklyn HealthWorks is an in-network only plan
 - No referrals required to see GHI network specialists

Two plan options available:

- ***Brooklyn HealthWorks Total*** –
The most affordable commercial health plan in Brooklyn
- ***Brooklyn HealthWorks Max*** –
The same as Total, but with lower co-pays for hospital stays and surgeries

2010 (October-December) Monthly Premiums*

Tier	“Total” Plan	“Max” Plan
Individual Employee	\$319.28	\$338.87
Employee & Child(ren)	\$606.63	\$643.84
Employee & Spouse/Domestic Partner	\$702.40	\$745.49
Family	\$941.86	\$999.66

**Rates are guaranteed for a period of twelve months from the effective date of enrollment. Subject to final approval by the New York State Department of Insurance. Invoices mailed each month will incur a \$2.00 fee; there is no charge for e-mailed invoices.*

For additional information or to enroll in Brooklyn HealthWorks, please call 718-943-3884 or go to www.brooklynhealthworks.com. Brooklyn HealthWorks applications received on or before 5pm on the 15th of the month are eligible for coverage beginning the 1st of the following month.