

BROOKLYN HEALTHWORKS FACT SHEET

Brooklyn HealthWorks is a Healthy NY 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 underwritten by Group Health Incorporated (GHI) and administered by the Brooklyn Chamber of Commerce in partnership with the New York State Department of Financial Services.

High-deductible plans include medical and hospital benefits, including prescription drug coverage:

Annual deductible (\$1,200 individual/\$2,400 family) does not apply to:

- Periodic adult preventative services (physical examination covered in full once every 3 years)
- Pre-natal care (co-pay still applies)
- Well baby care, well child care (to age 19), and pediatric immunizing agent

After deductible is met on all other services, including prescription drug coverage, the plans feature:

- A competitive \$20 co-pay for most medical services
- Only a \$10 co-pay for maternity care and generic prescription drugs
- No annual or lifetime maximum on covered prescription drugs, medical and hospital services
- Member out-of-pocket maximum (\$6,050 individual/\$12,100 family)
- Low-cost dental/vision and life/AD&D/long-term disability 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)
- Not have provided comprehensive health insurance coverage to eligible employees within the preceding 12 months (with some exceptions)
- Have 30% of eligible employees earning \$40,000 or less annually

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

- Brooklyn HealthWorks provider 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 specialists)

2012 Monthly Premiums**

Plan Type	Individual Employee	Employee & Child(ren)	Employee & Spouse/Partner	Family
“Total” High Deductible Plan with Drugs*	\$282.54	\$536.81	\$621.56	\$833.43
“Total” High Deductible Plan without Drugs*	\$227.74	\$432.71	\$501.04	\$671.86

*See back of this sheet for important information on our high deductible plans.

**Once approved by the New York State Department of Financial Services, rates are guaranteed for a period of twelve months from the effective date of enrollment. Plans underwritten by Group Health Incorporated (GHI). 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 contact your insurance broker or 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.



EmblemHealth

GHI and HIP are EmblemHealth companies

EmblemHealth insurance plans are underwritten by Group Health Incorporated (GHI), GHI HMO Select, Inc. (GHI HMO), HIP Health Plan of New York (HIP) and HIP Insurance Company of New York.

Brooklyn HealthWorks High Deductible Plan Description

The following cost-sharing requirements will apply to your plan for the 12 month contract period.

With the exception of (1) well-baby and well-child care (up to the age of 19), including immunizations; and (2) adult preventive services (including a physical examination once every three years, mammography, pap smear, prostate screening exam and immunizations); and (3) pre-natal care, the deductible must be satisfied before GHI will provide coverage for covered services.

The deductible amounts for an individual and for a family are listed in the chart below. Family coverage applies if the policy covers more than one person. The family deductible may be satisfied by one individual family member or by expenses incurred by various family members. However, the entire plan year family deductible must be satisfied before services will be covered for any member of the family.

The out-of-pocket maximum amounts for an individual and for a family are listed in the chart below. Family coverage applies if the policy covers more than one person. Out-of-pocket expenses include the deductible and co-payments paid for Healthy NY benefits covered by this plan. Once the out-of-pocket maximum for the plan year is reached, no further co-payments will apply and covered benefits will be covered in full.

Cost-Sharing Requirements for Brooklyn HealthWorks High Deductible Plan Options	
Annual Plan Deductible	\$1,200 Individual for plan year 2012*
	\$2,400 Family for plan year 2012*
Annual Out-of-Pocket Maximum	\$6,050 Individual
	\$12,100 Family

*Treasury guidelines indicate that each year, the deductible amounts required for a high deductible health plan will be increased to reflect a cost-of-living adjustment. In order for this plan to continue to meet Healthy NY high deductible health plan requirements, and for this plan to continue to qualify as a high deductible health plan for use with a health savings account, the deductible amounts set forth above for plan years 2012-2021 will automatically increase to the new deductible amounts established in the Treasury guidelines.

Brooklyn HealthWorks high deductible plan options may be established with health savings accounts (HSAs)—to help pay for increased out of pocket expenses on a tax-preferred basis. Speak to your accountant about the tax advantages of HSAs or go to www.irs.gov. To set up HSAs for you and your employees, contact your local bank; for a listing of Brooklyn Chamber members who administer HSAs, please call 718-943-3882.

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