

GHI EPO

Choice, Savings, and Referral-Free Access for Small Businesses

Here's the GHI health coverage plan that combines the best features of our HMO and traditional PPO programs. GHI EPO is a quality network-only plan developed for small businesses located anywhere in New York State, with 2 to 50 eligible employees.

- It provides medical, hospital, and prescription drug benefits.
- It's affordable – rated to save money for groups.
- Groups can choose between two and four-tier rates and prescription drug plans with multiple copayment options.
- Members can see any of the more than 60,000 participating primary care physicians, specialists, and hospitals in GHI's Comprehensive network — without physician referrals or approvals.
- Members have access to the GHI Employee Assistance Program (EAP).
- There is no coverage for out-of-network services.

A Low-Cost, High-Quality Network-Only Plan

GHI EPO works to keep small businesses healthy. Cost-controls, two rating tiers, and the freedom to receive care from any in-network provider are part of this plan, so that members can get the care they need at the price they can afford.

Real Choices For Members

Large Provider Network: Members may see any of the more than 60,000 providers in GHI's statewide Comprehensive network of participating primary care physicians, specialists, hospitals and other providers.

No Referrals: When members need care, they can receive services from any participating GHI Comprehensive network provider, including specialists, without physician referrals or approvals.

Easy Choices for Groups

Rating Tiers: Two and four-tier rate options are available, guaranteed for one year.



GHI EPO combines cost control and referral-free access for small businesses.

Drug Plans: Prescription drug coverage – retail and mail-order – is a feature of the GHI EPO plan. Groups may choose from one of many plans with multiple copayment ranges.

Real Convenience

Reduced Paperwork: There are no claim forms for members to file.

24/7 Customer Service: Members have anywhere, anytime access to provider listings, eligibility and claims status, and benefits information at GHI's Web site, www.ghi.com, or by calling our automated phone system, the GHI AnswerLine.

Real Savings Mean Real Value

GHI Good Health IncentivesSM Program*: GHI EPO plans offer group members a wide variety of cost-saving, health-related programs. Current discounted services include:

- Vision exams, lenses, and frames
- Weight-loss program
- Laser Vision surgery
- Massage therapy
- Fitness-center memberships
- Hearing-aid discounts
- Acupuncture therapy
- Prescription-drug discounts

* GHI cannot ensure that a particular vendor will remain in the program. These programs are not insured by GHI.

GHI EPO — Benefit Highlights

The services listed below are covered only if received from GHI EPO network providers. These services will then be covered in full, subject to applicable copayments.

GHI EPO Copayment Options		\$10	\$15	\$20
Inpatient Services*		In-Network Only		
Base Hospital Coverage		Covered in Full		
Skilled Nursing, Maternity Care, Routine Nursery Care, Inpatient Admission for Medical Rehabilitation, Hospice Care		Covered in Full		
In-hospital Medical Services including: Surgical, Chemotherapy, Maternity Care, Radiation Therapy, Administration of Anesthesia, Specialist Consultation		Covered in Full		
Outpatient Services*				
Pre-Admission Testing		Covered in Full		
Dialysis, Mammography, Pap Smear, Home Health Care, Home Infusion Therapy and Ambulatory Surgery		Covered in Full		
Medical Services				
Office Visits (e.g., Allergy Treatment, Physical Therapy, Speech Therapy)		Copayment		
Annual Physical Check-up		Copayment		
Chiropractic Care		Copayment		
Durable Medical Equipment*		\$100 Deductible		
Well-baby and Well-child Care up to Age 19		Covered in Full		
Lab and Radiology Services				
Diagnostic Lab Tests and Radiology Procedures		Copayment		
Emergency Services				
ER Professional Charge		Covered in Full		
Emergency Facility Charge (Waived if Admitted)		\$50 Copayment		
Mental Health and Chemical Dependency Services*				
Inpatient Mental Health and Chemical Dependency Treatment, Detoxification and Rehabilitation		Covered in Full		
Outpatient Mental Health		Copayment		
Outpatient Chemical Dependency Treatment		Covered in Full		
* Services may be subject to precertification.				
Prescription Drug Plan Options				
Retail Copayment (30-day supply)	Mail-Order Copayment (90-day supply)	Coinsurance	Mail Order	
I. \$5/\$20/\$35	\$10/\$40/\$70	100%	Mandatory	
II. \$10/\$25/\$40	\$20/\$50/\$80	100%	Mandatory	
III. \$10/\$25/\$40	\$20/\$50/\$80	100%	Voluntary	
IV. N/A	N/A	50%	Mandatory	

The benefits described here are only brief highlights of the coverage available. Some benefits may have calendar year limits and/or maximums. The terms, limitations, conditions, and exclusions of the insurance contract and certificate will govern.

