



HIP INSURANCE COMPANY OF NEW YORK
SMART START EPO for SMALL GROUPS (2-50 Employees)

Group Name

COPAYMENT OPTIONS (Select One from each category)

- PCP Office Visit \$25
- Specialist Office Visit \$25
- Hospital Admission \$250 each day for the first two days; \$100 each day thereafter up to a maximum of \$1,400 per Benefit Period.
- Confinement
- Ambulatory Surgery \$25
- Emergency Room \$50

BENEFIT RIDERS

SKILLED NURSING FACILITY CARE

- 45 days; \$100 each day for the first fifteen (15) days, up to a maximum of \$1,500 per Benefit Period.

INPATIENT THERAPIES

- \$250 each day for the first two (2) days, and \$100 for days three (3) through sixty (60) up to a maximum of \$1,400 per Benefit Period.

DEPENDENT COVERAGE (Select One from each column)

Full-Time Students

Dependent Children

- 23 End of month

- 19 End of Month

MONTHLY RATES (to be completed by your broker or HIP)

3 TIER

- Individual \$ _____
- Two Persons \$ _____
- Family \$ _____