Adjunct Staff Benefits Summary

Health Benefits

You are eligible for health benefits as a Teaching or Non-Teaching Adjunct, if you meet the following eligibility requirements:

• Teaching Adjunct: Completed two (2) consecutive semesters of at least one or two courses per week of Adjunct instruction for the full semester at CUNY immediately prior to the current semester teaching at least six (6) hours per week for the full semester, which must be maintained; or

• Non-Teaching Adjunct: Completed two (2) consecutive semesters of at least 15 hours per week for the full semester at CUNY immediately prior to the current semester working at least 15 hours per week for the full semester;.

Note: The summer or winter "session" is not considered towards meeting the eligibility requirement.

If you are currently not covered by or eligible to be covered by any other health insurance plan by virtue of employment of self or spouse or through government entitlement, then you may be eligible to be enrolled in health benefits through the New York City Health Benefits Program administered through the CUNY University Benefits Office. The enrollment forms can be obtained from the site below and your Benefit Officer will need to verify that the eligibility requirements have been met. If eligibility is due to your employment at two campuses, you will be required to obtain verification from each campus. Some employee plans are available free of charge, and dependent health insurance coverage is available through premium payment. For detailed information, visit http://www.cuny.edu/benefits, under Benefits at a Glance, Adjuncts Teaching and Non-Teaching.

All Teaching and Non-Teaching Adjuncts are eligible for the following voluntary benefits:

Retirement Benefits

You are eligible to enroll in the Teachers' Retirement System of the City of New York (TRS); however, enrollment/membership is optional. TRS is a defined benefit plan for which you would contribute between 3% to 6% depending on your gross salary for the duration of your employment and requires ten (10) years of full-time credited service credit in order to be vested. For enrollment forms and further information, please visit the TRS website at <u>www.trs.nyc.ny.us</u>.

Tax-Deferred Annuity Plans

You may participate in a tax-deferred annuity (TDA) plan with the Halliday Financial Group (HRC), TIAA-CREF, or the Teachers' Retirement System of the City of New York (TRS) if you are a TRS member. The TDA plan allows you to set aside pre-tax dollars in a supplemental retirement account subject to the annual maximum IRS limit. For information regarding the TRS TDA plan, please contact TRS directly at 1 (888) 8-NYC-TRS (1-888-869-2877).

New York State Deferred Compensation 457(b) Plan

The NYSDCP 457(b) Plan is a voluntary, supplemental retirement savings plan offered by New York State. Employees have two options:

• Tax-Deferred Contributions – not subject to current federal or New York State income taxes; contributions and any earnings grow tax deferred; withdrawals will be taxed as ordinary income when you may be in a lower tax bracket (generally at retirement).

• Roth After-Tax Contributions – contributions are made after tax so withdrawals are tax free (as long as you're at least age 59½ and do not take withdrawals from your Roth account for at least five years after your first Roth contribution is made to the plan). For more information, please visit the NYSDCP 457(b) website at https://www.nysdcp.com/iApp/tcm/nysdcp/about/index.jsp.

Adjunct Staff - Teaching and Non-Teaching

Transit Benefit

You can enroll in the pre-tax transportation fringe benefit plan offered by WageWorks. The maximum amount you can defer on a pre-tax basis is \$130 per month for mass transit and \$250 per month for parking. The program offers a variety of options to suit your monthly transit needs and works for virtually any transit system in the Tri-State area. It can be used for MTA, NYCT, Long Island Railroad, Metro-North, NJ Transit, NJ Path and NY Waterway, to name a few. For further information, please visit the WageWorks website at http://www.getwageworks.com/nyc/.

Tuition Waiver

Teaching Adjuncts are eligible for the Tuition Waiver Program. There is a ten (10) consecutive semester requirement to be eligible, and a Teaching Adjunct is eligible for a waiver for either one undergraduate or graduate course in the fall or spring semester. Tuition waiver is not available in the summer or winter session.

CUNY Work/Life Program

This employee assistance program is a voluntary, free and confidential benefit for employees and their family members. Services are available 24 hours a day, 7 days a week. For additional information, please call 1-800-833-8707 or visit the CUNY Work/Life Program website at http://www.powerflexweb.com/1073/login.html. To log in use Company Code: CUNY.

CUNY e-MALL

CUNY employees are eligible for discounts at various stores and websites. Please visit <u>http://www.cuny.edu/about/administration/offices/ohrm/university-benefits.html</u> to register for additional information.

Paid Leave

Adjuncts may be excused for personal illness or personal emergencies including religious observance, death in the immediate family or similar personal needs which cannot be postponed for a period of 1/15 of the total number of clock hours in the particular session or semester. Request for such leave, where possible, must be made in advance, in writing.

• Non-Teaching Adjuncts and Adjunct College Laboratory Technicians:

May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, for teaching 225 hours a semester you will excused for 15 hours.

Teaching Adjuncts:

May be excused for 1/15 of the total number of clock hours in the particular semester you teach. For example, if you teach one three-hour course you may be excused for three hours during the semester, without loss of pay.

For more information, refer below to Article 14.8 on page 25 in the PSC-CUNY contract 2002-2007 available at <u>http://www.cuny.edu/about/administration/offices/lr/lr-contracts/2002-2007_PSC_CUNY_Contract.pdf</u>

Adjunct Staff - Teaching and Non-Teaching

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Adjunct Staff - Teaching and Non-Teaching

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CUNY Adjunct Healthcare Eligibility

Teaching Adjuncts working 6 or more credit hours per week, consecutively for the entire semester will be eligible for health coverage pending they worked one or two courses per week for the past 2 semesters.

Non-Teaching Adjuncts working 15 or more credit hours per week, consecutively for the entire semester will be eligible for health coverage pending they worked at least 15 or more credit hours per week for the past 2 semesters.

NOTE: Summer and Winter sessions are not included.

Employees of Kingsborough Community College, LaGuardia Community College and New Community College should be aware that "Fall 2" and "Spring 2" quarters will not count toward eligibility. Only hours worked during trimesters "Fall 1" and "Spring 1" may be counted toward eligibility.

Adjuncts cannot be covered by nor be eligible for other primary health insurance from any other source, including but not limited to other employment, spouse/domestic partner's employment or the New York State Health Insurance Program (NYSHIP).

Adjunct Basic Plan and Optional Rider Monthly Rate Sheet

		Monthly	Monthly
		Individual Coverage	Family Coverage
Aetna HMO*	Basic Plan	\$143.40	\$1,607.00
Optional Rider	Prescription Drugs	\$136.40	N/A
	Total	\$279.80	\$1,936.80
Cigna Healthcare*	Basic Plan	\$524.34	\$2,285.48
Optional Rider	Prescription Drugs	\$207.01	N/A
	Total	\$731.35	\$2,905.25
Empire EPO**	Basic Plan	\$439.44	\$1,978.13
Optional Rider	Prescription Drugs	\$126.61	N/A
	Total	\$566.05	\$2,288.51
Empire HMO**	Basic Plan	\$200.14	\$1,458.15
Optional Rider	Prescription Drugs	\$126.61	N/A
	Total	\$326.75	\$1,768.53
GHI-CBP/EBCBS	<mark>Basic Plan</mark>	\$0.00	\$849.85
Enhanced Re	imbursement Schedule	<mark>\$6.88</mark>	\$17.43
	Total	\$6.88	\$867.28
GHI HMO*	Basic Plan	\$95.04	\$1,150.70
Optional Rider	Prescription Drugs	\$164.93	N/A
	Total	\$259.97	\$1,571.23
HIP Prime HMO	Basic Plan	\$0.00	\$849.85
Appliance	& Private Duty Nursing	Not Currently Available	Not Currently Available
	Total	\$0.00	\$849.85
HIP Prime POS*	Basic Plan	\$676.48	\$2,507.45
Optional Rider	Prescription Drugs	\$464.61	N/A
	Total	\$1,141.09	\$3,639.28
Vytra**	Basic Plan	\$58.20	\$1,111.10
Optional Rider	Prescription Drugs	\$154.34	N/A
	Total	\$212.54	\$1,512.49

These rates are in effect as of July 2014 (All rates are subject to change)

NOTE:* Individual prescription drug coverage is provided by the PSC-CUNY Welfare Fund for all healthplans. Currently, family coverage is not available. However, you may elect the optional prescription rider for Aetna HMO, Cigna Healthcare, GHI HMO or HIP Prime POS and have your prescription coverage provided by the healthplan. If you elect the optional prescription rider for any of these plans, you may be eligible to receive a stipend from the PSC-CUNY Welfare Fund.

** If you select the optional prescription rider for these plans, you will pay the full total amount (basic plus optional rider). Your prescription drug coverage will be provided by the healthplan, not through the PSC-CUNY Welfare Fund.

The following Point-of-Service (POS), Exclusive Provider Organization (EPO), and Participating Provider Organization/Indemnity (PPO) plans are offered by the Health Benefits Program

Health Plan Empire EPO		Phone Number (800) 767-8672	Web Address www.empireblue.com/nyc
GHI-CBP/Empire Blue	Cross BlueShield		
	Group Health Incorporated:	(212) 501-4444	www.emblemhealth.com
	Empire BlueCross BlueShield:	(800) 433-9592	www.empireblue.com/nyc
HIP Prime POS		(800) 447-6929	www.emblemhealh.com

The following Health Maintenance Organizations (HMO) are offered by the Health Benefits Program

Health Plan Aetna HMO CIGNA HealthCare Empire HMO GHI HMO HIP PRIME HMO Vytra Health Plans	Phone Number (800) 445-8742 (800) 244-6224 (800) 767-8672 (877) 244-4466 (800) 447-6929 (800) 448-2527	Web Address www.aetna.com www.cigna.com www.empireblue.com/nyc www.emblemhealth.com www.emblemhealth.com www.vytra.com
Vytra Health Plans	(800) 448-2527	www.vytra.com
Vytra Health Plans	(800) 448-2527	www.vytra.com



Health Benefits Application

Please print all information clearly using a black or blue ballpoint pen.

Health Benefits Program 40 Rector Street - 3rd Floor New York, NY 10006 (212) 513-0470 TTY/TDD: (212) 306-7753 www.nyc.gov/olr

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Instructions for Completing a Health Benefits Application for Retirees

- Section A: If you are a NEW retiree, you should only select from the following: Retirement, Disability Retirement, Accident Disability Retirement, Deferred Retirement or Waive Benefits. If you are already covered as a retiree, you should only select from the following: Drop/Add Optional Benefits, Waive Benefits (if you wish to cancel your City coverage) and Reinstatement (if you are requesting to reinstate your City coverage after having previously Waived coverage).
- **Section B:** Check Transfer Period if the change you are requesting is being made during a Transfer Period (such as Adding Optional Benefits or Changing Plans). Check Permanent Move Into/Out of Health Plan Area if you are requesting to change plans as a result of either moving out of the service area of your current plan, or if you are moving into the service area of another plan. Check Retiree Once in a Lifetime if you are requesting to change plans or add optional benefits anytime other than a transfer period.
- **Section C**: Check Spouse Information (Add/Drop) if you are adding or dropping a spouse/domestic partner. If your spouse/domestic partner is deceased, you must attach a copy of a death certificate. If you are dropping your spouse as a result of a divorce, you must attach a copy of the divorce decree. If you are adding a spouse, you must attach a copy of the marriage certificate or submit domestic partner documentation if adding a domestic partner. Check Dependent (Children) (Add/Drop)if you are adding or dropping a dependent child. If you are adding a dependent child, you must attach a copy of either the birth certificate, or documents proving guardianship or adoption.
- **Section D:** If you are enrolled in Medicare Parts A & B, you must attach a photocopy of your Medicare card.
- **Section E:** If you are married or have a domestic partner, this section must be completed whether or not you are covering your spouse/domestic partner. If your spouse/domestic partner is enrolled in health plan other than your City coverage or Medicare, you must indicate so. If your spouse/ domestic partner is enrolled in Medicare Parts A & B, you must attach a photocopy of his/her Medicare card.
- Section F: List ALL dependents to be covered. You must indicate yes/no if a dependent is a full-time student. If a dependent is permanently disabled, and on Medicare, you must attach a photocopy of his/her Medicare card. (CUNY ADJUNCT EMPLOYEES: City rates apply for Individual coverage ONLY. Contact your Benefits Office for information about additional cost for Family coverage.)
- **Section G:** Write the complete name of your current health plan or the plan you are selecting (see back of sheet). If you do not make an optional rider selection, you will be given basic coverage only.
- **Section H:** This is the only section in which you are to sign the form. Remember to date your form.
- Section I: Retirees, Line of Duty Survivors and CUNY Adjunct employees are not eligible for the Buy-Out Wavier Program.
- **Section J:** If you are a NEW retiree (even if you are waiving City coverage), your payroll/personnel office must complete this section.
- Retirees:Return this application to:City of New York
Health Benefits Program
40 Rector Street 3rd Floor
New York, New York 10006

Health Plans Available to Employees, Non-Medicare Retirees and their Dependents

Aetna HMO Cigna HealthCare DC 37 Med-Team (DC 37 members only) Empire EPO Empire HMO GHI-CBP/Empire BlueCross BlueShield GHI HMO HIP Prime HMO HIP Prime POS MetroPlus Health Plan (HHC Employees and Non-Medicare Retirees only) Vytra Health Plans

RESTRICTIONS: Some health plans are only available in certain states and counties. Please check the Summary Program Description booklet at www.nyc.gov/olr or call the health plans directly.

Health Plans Available to Medicare-Eligible Retirees and their Dependents

Aetna Golden Medicare 10 Avmed Medicare Plan BlueCross BlueShield of Florida Health Options, Inc.* Cigna HealthCare for Seniors* (Arizona only) DC 37 Med-Team Senior Plan (DC 37 Members Only) Elderplan* Empire Medicare Related Coverage Empire MediBlue HMO GHI/Empire BlueCross BlueShield Senior Care GHI HMO Medicare Senior Supplement HIP VIP Premier Medicare Plan* Humana Gold Plus (certain counties in Florida)* SecureHorizons by UnitedHealthCare *

RESTRICTIONS: Some health plans are only available in certain states and counties. Please check the Summary Program Description booklet at www.nyc.gov/olr or call the health plans directly.

* Medicare eligible retirees who wish to enroll in these plans must enroll DIRECTLY with the health plan. Please verify with the health plan of your choice whether or not you reside in its service area. Do not use this form for enrollment in these plans.



Adjunct Enrollment Form PSC-CUNY Welfare Fund

61 Broadway, 15th Floor New York, NY 10006 Phone (212) 354-5230 Fax (212) 354-5363

A copy of your NYC Health Benefits Enrollment Form must be attached.

All Paperwork must be returned to your Benefits Officer. Do Not Submit Directly to the Welfare Fund.

Enrollee		NYS Payroll "N" Number/ NYC Reference	e #
Last Name		First Name	
Social Security Number		Job Title	
Home Address			
City		State	Zip Code
Primary Contact # ()	Primary Email	
Date of Birth		Gender Marital Statu	Domestic Partner
CUNY Campus(es)		Health Insurance	Basic Rider
Welfare Fund Dental Option		Date of Hire	
Guardian		Earliest CUNY Hire Date	
DeltaCare USA (Attac	ch DeltaCare Form)	Previous College (if applicable)	
I hereby certify that all information I	have provided on this Enrollment Form is true	and accurate.	
Member Signature			Date / /
[College HR Office Use Only]	Check	here if you are including hours from a	nother college
The individual named herein is el	igible for coverage under the PSC-CUNY W	elfare Fund effective	1 1
			Date
Signature	Name	Title/ Campus	/ / Date Signed
oignature	Nume		, , ,
Signature	Name	Title/ Campus	Date Signed
			-
[PSC-CUNY Welfare Fund Us	e Only]		
	Status		Authorization

Adjunct Welfare Fund Enrollment Form 8/2014

Enrollment Form State (to be completed by Delta)	ک DE	LTA D	ΕΝΤΛΙ					
New enrollment	Please return to PSC-CUNY We 61 Broadway - 1 New York, NY 1 Tel: (212) 354-5	lfare Fund 15 th Floor 0036	212) 354-5363		Ľ	Delta	ı Care USA	
Member Social Security Number	Last Name		First Name			MI	Date of Birth	Gender Male Female
Address (Is this a change of address? Yes	□ <i>No)</i> Street			City			State Zip	Code
Group Number 2502		Group	Name CUNY Welfa	re Fund				
DeltaCare USA Primary Care Dentist (required for	DeltaCare USA enrollees)		DeltaCare USA Primar	y Dental Offic	e ID No. <i>(re</i> e	quired fo	r DeltaCare USA en	rollees)
			you or your dependents Yes □ No er Name and Address:			If ye	s, please complete t	he following:
Member Signature			Group Number:					
Last name (if different)	First Name	MI		Gender	Date of	f Birth	Social Sec	curity Number
Spouse				MF				
Children				MF				
				MF				
				MF				
				MF				
				MF				
Effective Date::		Subloc	cation::					

The City University of New YorkAdjunct Health Insurance Certification Form Please see reverse side for instructions University Benefits Office City University of New York 555 West 57th Street - 11th Floor New York, NY 10019				
CUNYfirst Empl ID:	Semester: 20			
Employee Last Name: Street Address:	First Name:			
City: Marital Status: Single Married/Domestic Partner	State: Zip Code: If you are married, you must provide information on your spouse, regardless of whether you elect family coverage.			
CUNY Email Address: Day Phone Number:	Personal Email Address:			
Eligibility Qualifications				
College # 1: College Department	Teaching Non Teaching Hours Benefit Officer Initials			
College # 2: College Department	Teaching Non Teaching Hours Benefit Officer Initials			
Spouse/Domestic Partner Information Legal Relationship Spouse Domestic Partner	If you are married, you must provide information on your spouse, regardless of whether you elect family coverage.			
Last Name:	First Name:			
Spouse's Employer:				
Spouse's Health Insurance:				

Attestation: I hereby attest that I have met the current eligibility requirements as outlined in the Adjunct Health Insurance Procedures. I further certify that I am not covered by nor eligible for other primary health insurance from any other source, including but not limited to other employment, my spouse/domestic partner's employment or the New York State Health Insurance Program (NYSHIP). A certification must be submitted to the University every semester in order to maintain my eligibility for Adjunct Health Insurance coverage. Furthermore, I understand that it is my responsibility to contact my college Benefits Office if my hours fall below the required semester hours, as I will no longer be eligible for health insurance coverage and will be responsible for all healthcare costs incurred, unless I elect benefit continuation at my own expense under COBRA. I understand that I will make recurring payments through my bank account for health insurance coverage if applicable. I understand that if I go to a different school, it is my responsibility to notify my current college Benefits Officer or my coverage may be discontinued.

(Employee Signature)		(Date)	
I hereby attest that the two-semester requiremer Bargaining Agreement and that the hours and em The University Benefits Office at the current scho which will impact eligibility for health insurance.	ployment information is accurate for th	e semester indicated.	
Benefits Officer College 1 Date			
Benefits Officer	College 2	Date	

Adjunct Health Insurance Certification Form Instructions

The Adjunct Health Insurance Certification Form is required for processing your new health insurance coverage with the New York City Health Benefits Program. Please complete this form and submit to your college Benefits Officer, along with the Domestic Partner registration information or your Marriage/Civil Union Certificate, if applicable. (Please note: These documents are required for submission whether or not you intend to add your spouse/domestic partner to your coverage.)

- 1. Fill in your CUNYfirst Empl ID and Semester/Year for which you are applying for benefits.
- 2 Complete all fields within the "Employee" section with all appropriate information.
- 3. In the "Eligibility Qualification" section, your college Benefits Officer will certify the amount of teaching or non-teaching hours you work per week and initial in the space provided. PLEASE NOTE: If you are working at more than one campus to meet eligibility requirements, you must have the Benefits Officer from each college complete this section.
- 4. If you are married or have a domestic partner, the "Spouse/Domestic Partner" section must be completed whether or not you intend to add your spouse/domestic partner to your coverage. If your spouse/domestic partner is enrolled in a health plan other than your New York City Health Benefits Program coverage, you must indicate this information.
- 5. Please read the "Attestation" statement and sign your full name and date in the spaces provided.
- 6. The last section of this document is to be completed by the college Benefits Officer(s) who signs the "Eligibility Qualification" section. The last college Benefits Officer to sign the form, will forward this form and all other required enrollment paperwork to the University Benefits Officer.

Along with this form, please include your Domestic Partner registration information or Marriage/ Civil Union Certificate if applicable. Please also submit your Employee Health Benefits Application, Adjunct Recurring Payment Election Form (if applicable), Adjunct PSC-CUNY Enrollment Form, HIPAA Certificate and all other supporting documentation (i.e., Age 26 Young Adult Paperwork, Birth Certificate(s) for child(ren), etc.) to the last college Benefits Officer who signs this form.

CU The City University of New York	Adjunct Recurring Payment Election Form Please see reverse side for instructions University Benefits Office City University of New York 555 West 57th Street - 11th Floor New York, NY 10019		
CUNYfirst Empl ID:			
Full Name:			
Personal Email:	College 2:		
Banking Institution:	Routi	ing Number:	
 Checking Account (Attach Voided Check) Savings Account (Bank Signature Required 	d) Account Number:		
	ing accounts without a voided check: med financial institution, I certify that this		
(Bank Rep's Printed Name)	(Bank Rep's Signature)	(Bank Rep's Telephone Number)	
form, I authorize my health insurance	Certification: I certify that I have read a ce costs to be deducted from the account my, must sign on the corresponding line(s	t listed on this form. The joint account	
Employee Signature:		Date:	
Joint Account Holder:		Date:	
Joint Account Holder:		Date:	

By signing below, I certify that I permit the City University of New York to electronically withdraw funds from the above mentioned account to cover the expenses of my health insurance premiums, if any, based on the Adjunct Health Insurance Rate Sheet. I fully understand that the funds will be deducted from my account on a monthly basis on the first business day of the month preceding the period of coverage for which I am paying or the next possible administratively feasible date. I understand and agree that I am responsible for any fees associated with transactions due to insufficient funds in my account. I authorize the modification of deductions from my account due to future changes in expenses, including but not limited to premium rate and administrative fee changes, changes to my insurance made by me during the open enrollment period, and family status changes, in order to keep my health insurance current.

I, ______, agree to the terms above, and I am fully aware that failure to remit payment according to these terms may result in the termination of my health insurance coverage.

(Employee Signature)

(Date)

Adjunct Recurring Payment Election Form Instructions

This form should be completed by eligible Adjunct faculty members who are enrolling in a health plan for which premiums are required to be paid. This form, along with all the other required documents and forms to enroll in the New York City Health Benefits Program and the PSC/CUNY Welfare Fund Supplemental Benefits must be completed and submitted to your college Benefits Officer. If you are electing to have funds deducted from your checking account, you will need to include a voided check with this form. If you are electing to have funds deducted from your are elected from your savings account, or a checking account for which you do not have a voided check, you are required to obtain a bank representative's signature in the space provided on this form. Please carefully follow the instructions below to complete this form.

- 1. Enter your CUNYfirst Empl ID and the Semester/Year for which you are applying for benefits in the spaces provided at the top of the form.
- 2. Enter your full name as it appears on your bank statements in the space provided for "Full Name".
- 3. Enter the name of the college(s) at which you are employed in the space(s) provided.
- 4. Enter your personal email address in the space provided.
- 5. Enter the name of your bank in the space provided for "Banking Institution".
- 6. Enter the nine digit Routing Number for your bank as it appears at the bottom of your personal checks or savings account deposit slips.
- 7. Fill in the radio button that corresponds with the account from which you wish to have your payments deducted.
- 8. Enter the Account Number from which you wish to have your monthly premium remittance withdrawn in the space labeled "Account Number".
- 9. Enter premium amount to be paid monthly in the space provided. Please refer to the rate sheet on the UBO website. http://www.cuny.edu/benefits
- 10. If the account listed is a joint account, you and the joint account holder(s) must complete the Employee/Joint Account Holders Certification section by signing and dating the form in the spaces provided.
- 11. Carefully read the terms of automatic recurring payments.
- 12. Print your name in the space provided.
- 13. Sign and date the form at the bottom of the document in the space provided.

PSC-CUNY Welfare Fund Adjunct Basic Health Insurance Program

HIP Health Plan of New York

HIP Prime

Major Co-Payment Provisions				
Primary Care Provider Office Visit	\$ 15 Co-Payment			
Specialist Office Visit	\$ 15 Co-Payment			
Hospital Admission	\$ 250 Co-Payment			
Emergency Room Visit	\$ 35 Co-Payment			
Prescription Drugs	\$5 Generic / \$15 Brand Formulary ¹ / \$35 Non-Formulary Up to 90-Day Supply with HIP Mail Order. Co-Payments at 50% Contraceptives Included			
Inpatient Hospital Services				
Hospital and Physican Services	Subject to Hospital Admission Co-payment			
Semi-Private Room and Board	Included in Hospital Admission Co-payment			
Operating Room / Recovery Room/ Intensive and Special Care	Included in Hospital Admission Co-payment			
General Nursing Care, Prescribed Drugs, Anesthesia, X-Ray, Lab Tests	Included in Hospital Admission Co-payment			
Short Term Physical/ Occupational/ Respiratory Therapy (as part of Acute Admission)	Included in Hospital Admission Co-payment [short-term only]			
Short Term Physical/ Occupational/ Respiratory Therapy (as part of Rehabilitation Admission)	Subject to Hospital Admission Co-payment [90 Days per Calendar Year]			
Radiation Theray and Physical Therapy	Included in Hospital Admission Co-payment			
Pre-Admission Testing	Included in Hospital Admission Co-payment			
Human Organ Transplants	Included in Hospital Admission Co-payment			
Outpatient Medical Care				
Primary Care Provider Office Visit	\$ 15 Co-Payment			
Specialist Office Visit	\$ 15 Co-Payment			
Physical Exams, Eye/Ear Exams, PAP Smear,Mammography, Immunization	Included in Office Co-payment			
Well-Child under 19	\$ 0 Co-Payment			
Lab Tests EKG's and X-Ray / CAT / MRI	Included in Office Co-payment			
Pre-Natal / Post-Natal Care in Physician Office	\$ 0 Co-Payment			
Ambulatory Surgery	\$ 0 Co-Payment			
Second Medical or Surgical Opinion	\$ 0 Co-Payment			

Routine Foot Care	Not Covered		
Chiropractice Service	\$ 15 Co-Payment		
Mental Health and Substance Abuse			
Inpatient Mental Health	Subject to Hospital Co-Payment Limited to 30 Days per calendar year		
Outpatient Mental Health	\$ 25 Co-Payment Limited to 20 Visits per calendar year		
Inpatient Substance Abuse Detoxification	Subject to Hospital Co-Payment Limited to 7 Days per calendar year		
Inpatient Substance Abuse Rehabilitation	Subject to Hospital Co-Payment Limited to 30 Days per calendar year		
Outpatient Substance Abuse Rehabilitation	\$ 15 Co-Payment Limited to 60 Visits per calendar year		
Special Kinds of Care			
Urgent Care Facility	\$ 15 Co-Payment		
Ambulance Service to Hospital	\$ 0 Co-Payment		
Home Health Care	\$ 0 Co-Payment Limited to 200 Visits per calendar year		
Hospice Care	\$ 0 Co-Payment Limited to 210 Days		
Skilled Nursing Facility	\$ 0 Co-Payment		
Renal Dialysis	\$ 15 Co-Payment		
Diabetes Equipment / Supplies / Education	\$ 15 Co-Payment per Month		
Outpatient Physical/ Speech/ Occupational/ Respiratory therapy	\$15 Co-Payment Limited to 30 Visits per calendar year		
Family Planning	Covered		
Infertility Diagnosis and Treatment	\$ 15 Co-Payment		
Dental Care - General	Offered at Reduced Fee Schedule		
Dental Care - Preventive Only	Oral Exam [1per 6 months] \$5 Co-Payment		
	Cleaning [1per 6 months] \$10 Co-Payment		
	Child (<16) Flouride Treatment [1 per 6 months] \$5 Co-Payment		
Durable Medical Equipment	No annual Deductible		
Private Duty Nursing	Covered		
Hearing Aids	Not Covered		
Optical Care - Examination	\$ 0 Co-Payment		
Optical Care - Eyeglasses	\$ 45 Co-Payment Limited to once every 24 months		

1) Drugs are dispensed in accordance with the HIP Drug Formulary

* Except for Emergency Care, HIP Benefits and Services or covered only when provided by or refered by a HIP Primary Care Physician or approved in advance by the HIP Care Management Program.

* HIP Participating Physicians Have contracted with HIP To provide care and are not employees, agents or representatives of HIP.

* This Summary is for information only and does not contain complete details of the HIP Prime program which are available only in the Contract or the Certificate of Coverage and Schedule of Benefits