

Empire HealthChoice Assurance, Inc
Community Rate Manual
(Open for New Sales)
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Empire HealthChoice Assurance, Inc Small Group OFF-Exchange Plans

Plan Name	Network	Deductible Single/ Family	Office Visit			Coinsurance	Annual OOP Max Single/ Family	Pharmacy	Inpatient Hospital	Emergency Room (Facility)	Urgent Care	Outpt Hospital (Facility)	Maternity & Newborn Care	Rehab & Habilitation
			PCP	Specialist	Online Visits									
BRONZE														
Empire Bronze Pathway EPO 4500/30%/6350	Pathway	\$4500/ \$9000	Ded then \$50 copay	Ded then \$75 copay	Ded then \$50 copay	30%	\$6,350/ \$12,700	\$15/\$50/30%	ded/coins	ded/coins	ded then copay \$75	ded/coins	ded/coins	ded/coins
Empire Bronze Pathway EPO 3500/20%/6350	Pathway	\$3500/ \$7000	Ded then \$30 copay	Ded then \$60 copay	Ded then \$30 copay	20%	\$6,350/ \$12,700	\$15/\$50/20%	ded/coins	ded/coins	ded then copay \$60	ded/coins	ded/coins	ded/coins
SILVER														
Empire Silver Pathway EPO 1500/30%/5500 Plus	Pathway	\$1500/ \$3000	\$35 (first 3 combined OVs), then ded/coins	\$35 (first 3 combined OVs), then ded/coins	\$35 (first 3 combined OVs), then ded/coins	30%	\$5,500/ \$11,000	\$15/\$35/30% with a \$500 ded	ded/coins	ded/coins	ded/coins	ded/coins	ded/coins	Office: \$35 (first 3 combined OVs) then ded OP: ded/coins
Empire Silver Pathway EPO 1500/30%/5500 Plus with dental	Pathway	\$1500/ \$3000	\$35 (first 3 combined OVs), then ded/coins	\$35 (first 3 combined OVs), then ded/coins	\$35 (first 3 combined OVs), then ded/coins	30%	\$5,500/ \$11,000	\$15/\$35/30% with a \$500 ded	ded/coins	ded/coins	ded/coins	ded/coins	ded/coins	Office: \$35 (first 3 combined OVs) then ded OP:ded/coins
Empire Silver Pathway EPO 2500/20%/4500 Plus w/ HSA	Pathway	\$2500/ \$5000	ded/coins	ded/coins	ded/coins	20%	\$4,500/ \$9,000	ded/20%	ded/coins	ded/coins	ded/coins	ded/coins	ded/coins	ded/coins

All Plans include the following:

	Diagnostic & Preventive	Basic Services	Endodontic/ Periodontal/ Oral Surgery	Major Services	Medically Necessary Orthodontics
Pediatric Dental	Covered in full	20%	50%	50%	50%

	Routine Eye Exam	Lenses - Single, Bifocal, Trifocal	Lens Treatments					Frames	Elective Contact Lenses	Non- Elective Contact Lenses
			UV Coating	Standard Factory Scratch Coating	Standard Polycarbonate	Standard Transitions	Standard Progressive Lenses			
Pediatric Vision	\$0 copay, Once per 12 month period	\$0 copay, Once per 12 month period	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	\$0 copay, Formulary, Once per 12 month period	\$0 copay, Formulary, Once per 12 month period	\$0 copay, Formulary, Once per 12 month period

Rate Manual - Description of Benefits

Empire HealthChoice Assurance, Inc. Small Group Sample Rate Calculation

Plan: Empire Silver Pathway EPO 2500 20 4500 Plus w HSA

Rating Region: Long Island (Region 8)

Effective Date: January 1, 2015

Riders: Dependent Coverage through Age 29
Unlimited Days of SNF Coverage

	Individual	Husband/ Wife	Parent/ Child(ren)	Family
Base Rates:	\$517.41	\$1,034.82	\$879.60	\$1,474.62
Rider: Dep Age	1.50%	1.50%	1.50%	1.50%
<u>Rider: SNF</u>	<u>0.07%</u>	<u>0.07%</u>	<u>0.07%</u>	<u>0.07%</u>
TOTAL	\$525.53	\$1,051.06	\$893.41	\$1,497.77

NOTE: Empire will be using a new rating system for 2015 and rounding rules have not yet been finalized. Therefore the amounts shown are approximate.

Empire HealthChoice Assurance, Inc.
Small Group
 Effective January 1, 2015

Rating Area Description	Area Factor	Counties Included
Albany	0.9435	Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren, and Washington
Long Island	0.9335	Nassau and Suffolk
Mid-Hudson	1.1051	Delaware, Dutchess, Orange, Putnam, Sullivan, and Ulster
New York City	1.0332	Bronx, Kings, New York, Queens, Richmond, Rockland, and Westchester
Upstate	1.4043	Clinton and Essex

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Empire HealthChoice Assurance, Inc. Small Group

Quarter 1: January - March 2014

Form Number(s): NY_EPO_DA_012015

Albany (Region 1)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$388.43	\$776.86	\$660.33	\$1,107.03
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$412.44	\$824.88	\$701.15	\$1,175.45
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$477.11	\$954.22	\$811.09	\$1,359.76
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$496.58	\$993.16	\$844.19	\$1,415.25
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$518.98	\$1,037.96	\$882.27	\$1,479.09

Long Island (Region 8)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$384.31	\$768.62	\$653.33	\$1,095.28
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$408.07	\$816.14	\$693.72	\$1,163.00
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$472.06	\$944.12	\$802.50	\$1,345.37
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$491.31	\$982.62	\$835.23	\$1,400.23
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$513.48	\$1,026.96	\$872.92	\$1,463.42

Mid-Hudson (Region 3)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$454.96	\$909.92	\$773.43	\$1,296.64
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$483.08	\$966.16	\$821.24	\$1,376.78
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$558.83	\$1,117.66	\$950.01	\$1,592.67
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$581.63	\$1,163.26	\$988.77	\$1,657.65
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$607.87	\$1,215.74	\$1,033.38	\$1,732.43

New York City (Region 4)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$425.36	\$850.72	\$723.11	\$1,212.28
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$451.65	\$903.30	\$767.81	\$1,287.20
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$522.47	\$1,044.94	\$888.20	\$1,489.04
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$543.79	\$1,087.58	\$924.44	\$1,549.80
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$568.32	\$1,136.64	\$966.14	\$1,619.71

Upstate (Region 7)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$578.13	\$1,156.26	\$982.82	\$1,647.67
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$613.88	\$1,227.76	\$1,043.60	\$1,749.56
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$710.13	\$1,420.26	\$1,207.22	\$2,023.87
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$739.10	\$1,478.20	\$1,256.47	\$2,106.44
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$772.44	\$1,544.88	\$1,313.15	\$2,201.45

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Empire HealthChoice Assurance, Inc. Small Group

Quarter 2: April - June 2014

Form Number(s): NY_EPO_DA_012015

Albany (Region 1)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$399.30	\$798.60	\$678.81	\$1,138.01
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$423.99	\$847.98	\$720.78	\$1,208.37
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$490.47	\$980.94	\$833.80	\$1,397.84
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$510.48	\$1,020.96	\$867.82	\$1,454.87
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$533.51	\$1,067.02	\$906.97	\$1,520.50

Long Island (Region 8)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$395.07	\$790.14	\$671.62	\$1,125.95
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$419.50	\$839.00	\$713.15	\$1,195.58
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$485.27	\$970.54	\$824.96	\$1,383.02
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$505.07	\$1,010.14	\$858.62	\$1,439.45
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$527.86	\$1,055.72	\$897.36	\$1,504.40

Mid-Hudson (Region 3)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$467.69	\$935.38	\$795.07	\$1,332.92
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$496.61	\$993.22	\$844.24	\$1,415.34
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$574.48	\$1,148.96	\$976.62	\$1,637.27
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$597.91	\$1,195.82	\$1,016.45	\$1,704.04
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$624.89	\$1,249.78	\$1,062.31	\$1,780.94

New York City (Region 4)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$437.27	\$874.54	\$743.36	\$1,246.22
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$464.30	\$928.60	\$789.31	\$1,323.26
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$537.10	\$1,074.20	\$913.07	\$1,530.74
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$559.01	\$1,118.02	\$950.32	\$1,593.18
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$584.23	\$1,168.46	\$993.19	\$1,665.06

Upstate (Region 7)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$594.32	\$1,188.64	\$1,010.34	\$1,693.81
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$631.06	\$1,262.12	\$1,072.80	\$1,798.52
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$730.01	\$1,460.02	\$1,241.02	\$2,080.53
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$759.80	\$1,519.60	\$1,291.66	\$2,165.43
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$794.07	\$1,588.14	\$1,349.92	\$2,263.10

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Empire HealthChoice Assurance, Inc. Small Group

Quarter 3: July - September 2014

Form Number(s): NY_EPO_DA_012015

Albany (Region 1)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$410.49	\$820.98	\$697.83	\$1,169.90
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$435.87	\$871.74	\$740.98	\$1,242.23
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$504.21	\$1,008.42	\$857.16	\$1,437.00
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$524.78	\$1,049.56	\$892.13	\$1,495.62
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$548.46	\$1,096.92	\$932.38	\$1,563.11

Long Island (Region 8)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$406.14	\$812.28	\$690.44	\$1,157.50
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$431.25	\$862.50	\$733.13	\$1,229.06
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$498.87	\$997.74	\$848.08	\$1,421.78
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$519.22	\$1,038.44	\$882.67	\$1,479.78
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$542.64	\$1,085.28	\$922.49	\$1,546.52

Mid-Hudson (Region 3)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$480.80	\$961.60	\$817.36	\$1,370.28
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$510.52	\$1,021.04	\$867.88	\$1,454.98
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$590.57	\$1,181.14	\$1,003.97	\$1,683.12
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$614.67	\$1,229.34	\$1,044.94	\$1,751.81
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$642.39	\$1,284.78	\$1,092.06	\$1,830.81

New York City (Region 4)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$449.52	\$899.04	\$764.18	\$1,281.13
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$477.31	\$954.62	\$811.43	\$1,360.33
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$552.15	\$1,104.30	\$938.66	\$1,573.63
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$574.67	\$1,149.34	\$976.94	\$1,637.81
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$600.60	\$1,201.20	\$1,021.02	\$1,711.71

Upstate (Region 7)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$610.97	\$1,221.94	\$1,038.65	\$1,741.26
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$648.74	\$1,297.48	\$1,102.86	\$1,848.91
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$750.47	\$1,500.94	\$1,275.80	\$2,138.84
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$781.08	\$1,562.16	\$1,327.84	\$2,226.08
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$816.32	\$1,632.64	\$1,387.74	\$2,326.51

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Empire HealthChoice Assurance, Inc. Small Group

Quarter 4: October - December 2014

Form Number(s): NY_EPO_DA_012015

Albany (Region 1)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$421.99	\$843.98	\$717.38	\$1,202.67
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$448.08	\$896.16	\$761.74	\$1,277.03
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$518.33	\$1,036.66	\$881.16	\$1,477.24
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$539.48	\$1,078.96	\$917.12	\$1,537.52
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$563.82	\$1,127.64	\$958.49	\$1,606.89

Long Island (Region 8)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$417.52	\$835.04	\$709.78	\$1,189.93
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$443.33	\$886.66	\$753.66	\$1,263.49
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$512.84	\$1,025.68	\$871.83	\$1,461.59
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$533.76	\$1,067.52	\$907.39	\$1,521.22
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$557.84	\$1,115.68	\$948.33	\$1,589.84

Mid-Hudson (Region 3)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$494.26	\$988.52	\$840.24	\$1,408.64
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$524.82	\$1,049.64	\$892.19	\$1,495.74
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$607.11	\$1,214.22	\$1,032.09	\$1,730.26
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$631.88	\$1,263.76	\$1,074.20	\$1,800.86
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$660.39	\$1,320.78	\$1,122.66	\$1,882.11

New York City (Region 4)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$462.11	\$924.22	\$785.59	\$1,317.01
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$490.68	\$981.36	\$834.16	\$1,398.44
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$567.61	\$1,135.22	\$964.94	\$1,617.69
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$590.77	\$1,181.54	\$1,004.31	\$1,683.69
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$617.42	\$1,234.84	\$1,049.61	\$1,759.65

Upstate (Region 7)

Index	HIOS Plan Name	Individual	Husband/ Wife	Parent/ Child(ren)	Family
1	Empire Bronze Pathway EPO 4500/30%/6350 Plus w/HSA	\$628.08	\$1,256.16	\$1,067.74	\$1,790.03
2	Empire Bronze Pathway EPO 3500/20%/6350 Plus w/HSA	\$666.91	\$1,333.82	\$1,133.75	\$1,900.69
3	Empire Silver Pathway EPO 2500/20%/4500 Plus w/HSA	\$771.49	\$1,542.98	\$1,311.53	\$2,198.75
4	Empire Silver Pathway EPO 1500/30%/5500 Plus	\$802.96	\$1,605.92	\$1,365.03	\$2,288.44
5	Empire Silver Pathway EPO 1500/30%/5500 Plus w/Dental	\$839.18	\$1,678.36	\$1,426.61	\$2,391.66