

ATLANTIS HEALTH PLAN

BY DOCTORS. FOR NEW YORKERS.

At Atlantis we've made it our mission to establish affordable, quality care that our members and small business owners can afford. Our plans, the affordable commercial health plans in New York City, provide comprehensive coverage including a preventive healthcare program.

Why Atlantis? We offer our members open access (no referrals required) plans. Our competitive **group** rates can save you as much as 30% on your coverage, making Atlantis the sensible option for individuals and businesses in all five boroughs.

We have over 32,000 physician practices and many of New York City's private hospitals in our network, and it's growing every day. As always, our physicians are available to answer questions through our 24-hour medical hotline.

To learn more about Atlantis, call 1.866.747.8422 or visit us at www.atlantishp.com.

HMO Plan Comparison (3rd Quarter 2010)

*Also available in two-tier

	Atlantis Health Plan Low Option 25/40/500/NG (HMO)	Empire Blue Cross Blue Shield Prism EPO 1(EPO)	Oxford Metro Liberty Metro 25/50/300/NG (EPO)	Emblem EPO EPO 30/100/500/250 (EPO)
Prescription Drug Card	\$0/30/50/Yes/0	10/35/70/Yes/50	10/25/50/Yes/50	0/30/50/0
Office Co-pay	\$25 Co-pay	\$25 Co-pay	\$25 Co-pay	\$30 Co-pay/\$0 dep child
DXL/Lab Fees	\$25 Co-pay	No Charge	No Charge	\$30 Co-pay/\$0 dep child
Specialist Co-Pay	\$40 Co-pay	\$40 Co-pay	\$50 Co-pay	\$30 Co-pay/\$0 dep child
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Hospital In-Patient	\$500 Co-pay	\$500/admission \$1,250 max/cal year	\$300/day \$1,500 max/admission	\$500/admission
Emergency Room	\$50 Co-pay	\$100 Co-pay	\$75 Co-pay (waived if admitted)	\$100 co-pay (waived if admitted)
Private Nursing	Not covered	Not available	Not covered	Not covered
Surgical In-Patient	\$500 Co-pay	No Charge	\$300/day \$1,500 max/admission	\$500/admission
Mental Nervous In-Patient	\$500 Co-pay 30 Days/cal year	\$500/admission \$1,250 max/cal year 30 days/cal year	\$300/day \$1,500 max/admission 30 days/cal year	\$500/day 30 days/cal year Unlimited bio-based
Substance Abuse In-Patient	\$500 Co-pay Detox: 7 days/cal year	\$500/admission \$1,250 max/cal year Rehab: See riders Detox: 7 days/cal year	\$300/day \$1,500 max/admission Rehab: 30 days/cal year Detox: 7 days/cal year	\$500/day Rehab: 30 days/cal year Detox: 7 days/cal year
Single	\$392.19	\$534.94	\$532.21	\$553.66
EE with Spouse	\$784.38	\$1,069.88	\$1,170.86	\$1,328.77
EE with Child(ren)	\$788.70	\$962.89	\$984.59	\$1,028.04
Family	\$1,270.16	\$1,604.82	\$1,649.85	\$1,664.96
Monthly Cost	\$3,172.43	\$4,172.53	\$4,337.51	\$4,576.43
Annual Cost	\$38,069.16	\$50,070.36	\$52,050.12	\$54,917.16

*Rates are not available to individuals