

FALL 2009
4TH QUARTER

ATLANTIS HEALTH PLAN BROKER NEWSLETTER

By Doctors. For New Yorkers.



The Atlantis Broker Shout Out Breakfast

Atlantis Health Plan will be sponsoring several broker breakfast meetings in the following boroughs, Queens, Westchester, New York and Brooklyn. Stop by and meet fellow brokers, contribute your thoughts and learn about new programs that will make your job easier.



8:30 – 10:30 am

(Dates and locations below)

Please **RSVP** to marketing@atlantishp.com with full name, company name, email address, and phone number

Queens/Nassau – Nov. 4th

Sheraton LaGuardia East Hotel
135-20 39th Ave.
Flushing, NY 11354

Manhattan – Nov. 6th

NYC Seminar and Conference Center
71 West 23rd Street, Suite 515
New York, NY 10010

Westchester – Nov. 10th

City Limits Restaurant
200 Central Avenue
White Plains, NY

Brooklyn – Nov. 12th

Gialeti's Café
1658 Eighth Avenue in Park Slope
(Corner of Prospect Ave)
Brooklyn, NY 11215

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HEALTHCARE

BENEFITS UPDATE

Age 29

On July 29, 2009, Governor David A. Paterson signed N.Y. Insurance Law § 3216, which has expanded access to health insurance by allowing unmarried children through age 29, regardless of financial dependence, to be covered under a parent's group health insurance policy or parent's direct pay policy. The

law affects policies or contracts issued, renewed, modified, altered or amended on or after September 1, 2009. For most policies, the new benefit will apply on the policy's annual renewal date.

In order to be eligible for coverage, young adults must meet the following requirements:

- (1) Be unmarried;
- (2) Be 29 years of age or under;
- (3) Not be insured by or eligible for health insurance through his or her own employer;
- (4) Live, work or reside in New York State or the health insurance company's service area;
- (5) Not be covered under Medicare; and
- (6) Their parent (the subscriber) must maintain coverage with Atlantis through their employer.

Coverage for these dependents will end when one of the following occurs:

- (1) The date the dependent no longer meets the dependent requirements.
- (2) Failure to pay premium for the dependent coverage.
- (3) Date on which the group or subscriber policy is terminated.

COBRA

On July 29, 2009, Governor David A. Paterson signed into law an extension of state continuation coverage from 18 to 36 months, regardless of the qualifying event. Under COBRA, if an employee loses coverage due to voluntary or involuntary termination of employment or reduction in hours, then coverage generally may be continued for up to 18 months from the date coverage would otherwise terminate. Under the new law, a person eligible for COBRA may elect 18 months of COBRA and 18 months of state continuation coverage, for a total of 36 months. The law effects policies or contracts issued, renewed, modified, altered or amended on or after July 1, 2009. For most policies, the new benefit will apply on the policy's annual renewal date.

TODAY



At Atlantis we've made it our mission to establish quality care that our members and small business owners can afford. Our plans, the most 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 **347-537-8789**.

HMO Plan Comparison (4th Quarter 2009)

*Also available in two-tier

	Emblem EPO	Health Net Outlook	HIP Prime	Atlantis Health Plan
Prescription Card	\$0/30/50	\$10/30/50	\$7/30/50	\$0/30/50
Office Co-pay	\$20 Co-pay/\$0 dep	\$20 Co-pay	\$30 Co-pay	\$20 Co-pay
DXL/Lab Fees	\$20 Co-pay/\$0 dep	No Charge	\$30 Co-pay	\$20 Co-pay
Specialist Co-pay	\$20 Co-pay/\$0 dep	\$20 Co-pay	\$50 Co-pay	\$20 Co-pay
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Hospital In-Patient	Covered in full	\$500 Co-pay.	\$500 Co-pay	\$500 Co-pay
Emergency Room	\$50 Co-pay	\$100 Co-pay	\$100 Co-pay	\$50 Co-pay
Private Nursing	Not Covered	See home health	Not Covered	Not Covered
Behavioral/Mental Health Admission	Covered in full 30 Days/cal yr	No Charge 30 Days/cal yr	\$500 Co-pay 30 Days max/cal yr	\$500 Co-pay 30 Days/Cal Yr.
Substance Abuse In-Patient	Covered in full Rehab - 30 Days/cal yr Detox - 7 Days/cal yr	Partial Session 60 Days/cal yr No Charge Rehab - 30 Days/cal yr Detox - 7 Days/cal yr	\$500 Co-pay Rehab - Not covered Detox - 7 Days max/yr	\$500 Co-pay Detox - 7 Days/Cal Yr.
Single	\$588.14	\$539.03	\$539.62	\$377.76*
EE with Spouse	\$1,293.81	\$1,200.46	\$1,079.24	\$755.52*
EE with Child(ren)	\$1,120.60	\$997.26	\$1,003.68	\$759.68*
Family	\$1,739.21	\$1,604.68	\$1,651.17	\$1,162.74*

Rates are not available to individuals

POS Plan Comparison (4th Quarter 2009)

*Also available in two-tier

	Oxford Liberty	Health Net Outlook	Emblem PPO	Atlantis Health Plan
Prescription Card	\$10/25/50	\$10/30/50	\$0/25/40	\$0/30/50
Deductible Ind/Fam	\$2,000/\$5,000	\$1,000/\$2,000	\$1,000/\$3,000	\$2,000/\$4,000
Co-Insurance	70%	70%	70%	70% of \$16,666
Out-of-Pocket	\$1,500/\$3,750 (excl ded)	\$4,000/\$8,000	\$3,000/\$9,000 (excl ded)	\$5,000/\$10,000
Office Co-pay	\$20 Co-pay	\$25 Co-pay	\$25 Co-pay/\$0 dep	\$20 Co-pay
DXL/Lab Fees	No Charge	No Charge	\$25 Co-pay/\$0 dep	\$20 Co-pay
Specialist Co-pay	\$20 Co-pay	\$25 Co-pay	\$25 Co-pay/\$0 dep	\$20 Co-pay
Lifetime Maximum (In-Network)	Unlimited	Unlimited	Unlimited	Unlimited
Hospital In-Patient	\$500 Co-pay	\$500 Co-pay/90 benefit period	\$500 Co-pay	\$500 Co-pay
Emergency Room	\$50 Co-pay	\$75 Co-pay	\$100 Co-pay	\$50 Co-pay
Private Nursing	Not Covered	See home health	Not Covered	Not Covered
Behavioral/Mental Health Admission	\$500 Co-pay 30 Days/Cal Yr.	\$500 Co-pay/90 benefit period 30 Days/Cal Yr.	\$500 Co-pay 30 Days/cal yr	\$500 Co-pay 30 Days/Cal Yr.
Substance Abuse In-Patient	\$500 Co-pay Rehab - 30 Days/cal yr Detox - 7 Days/cal yr	Partial session 60 days/cal yr \$500 Co-pay/90 benefit period Rehab - 30 Days/cal yr Detox - 7 Days/cal yr	\$500 Co-pay Rehab - 30 Days/cal yr Detox - 7 Days/cal yr	\$500 Co-pay Detox - 7 Days/Cal Yr
Single	\$671.53	\$663.43	\$763.26	\$422.24*
EE with Spouse	\$1,343.06	\$1,477.52	\$1,679.01	\$844.48*
EE with Child(ren)	\$1,275.91	\$1,227.42	\$1,453.34	\$849.13*
Family	\$2,081.75	\$1,975.02	\$2,255.80	\$1,299.65*

Rates are not available to individuals

The rates and benefits in this report are for discussion and estimated purposes only and are not valid without approval from the insurance carrier.

To learn more, call 1.866.747.8422 or visit www.atlantishp.com

FEATURED BROKER



We pride ourselves on the level of service we provide our clients.

We have been very impressed with the way Atlantis has handled our groups and our members. Both on the sales side and the customer service unit has always gone "the extra mile" to try and deliver what is needed.

It is hard to find a carrier today where relationships with their brokers still matter like they do with Atlantis Health Plan.

Mark Lukachko
Perfect Benefits Group Inc

Atlantis is currently seeking comments, editorials and testimonials from our brokers to add to our quarterly newsletter. All content submitted will be reviewed and possibly featured in our next newsletter. Please submit 500 words or less to marketing@atlantishp.com to be featured in our next newsletter.

24-7 MEDICAL HOTLINE

Save your clients sick time for when they really need it!

Physicians at
your fingertips:
347.537.8789

Atlantis Health Plan

By Doctors. For New Yorkers.

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1-866-747-8422 OPTION 3

