

SUMMER 2009  
3RD QUARTER

# ATLANTIS HEALTH PLAN BROKER NEWSLETTER

By Doctors. For New Yorkers.



## Attention Brokers

### Save your client's time and money

Atlantis Health Plan is proud to announce that we have partnered with [www.healthwarehouse.com](http://www.healthwarehouse.com). Atlantis Members who visit any AMG location can now have a 3 month supply of their generic prescriptions filled free of charge and mailed to their home. Please visit the AMG website for locations and more information.  
[www.atlantismedicalgroup.com](http://www.atlantismedicalgroup.com)

For additional information please contact the Sales and Support Department at [salesupport@atlantishp.com](mailto:salesupport@atlantishp.com)

ATLANTIS HEALTH PLAN IS PROUD TO ANNOUNCE THAT WE HAVE MOVED TO A NEW LOCATION. PLEASE UPDATE YOUR RECORDS AND BE SURE TO DIRECT ALL CORRESPONDENCE TO THE NEW ADDRESS:

**ATLANTIS HEALTH PLAN**  
**45 BROADWAY**  
**SUITE 300**  
**NEW YORK, NY 10006**



## IN THIS ISSUE:

**PAGE ONE:** Healthwarehouse.com

**PAGE TWO:** New Prescription Drug Riders | Premium Increase

**PAGE THREE:** Rate Charts | Price Comparison

**PAGE FOUR:** 24/7 Medical Hotline





Atlantis Health Plan is excited to announce 3 new prescription drug riders designed to reflect today's needs of our groups, members and sales community. All 3 riders have been approved by the DOI and have rates effective for a July 1 start date. Rates indicated below are for July through December 2009.

#### Signature – Mandatory Generic

- \$0 Co-payment for each generic drug.
- \$25 Co-payment for each covered brand name drugs.
- \$0 annual deductible per covered member for generic drugs.
- \$250 annual deductible per covered member for covered brand name drugs.
- \$2,000 annual maximum benefit per covered member for covered brand name drugs.
- Co-payment for approved 90 day mail order is one and half times (1.5x) the regular co-pay.

#### Prescription Drug Rider “O”

- \$0 Co-payment for each generic drug.
- \$20 Co-payment for each covered brand formulary drug.
- \$30 Co-payment for each brand non-formulary drug.
- Co-payment for approved 90 day mail order is one and half times (1.5x) the regular co-pay.

#### Prescription Drug Rider “P”

- \$0 Co-payment for each generic drug.
- \$30 Co-payment for each covered brand formulary drug.
- \$50 Co-payment for each brand non-formulary drug.
- Co-payment for approved 90 day mail order is one and half times (1.5x) the regular co-pay.

Q309		Signature	RX “O”	RX “P”
All Tiers	Single	\$18.45	\$ 74.33	\$ 46.00
Two-Tier	Family	\$46.12	\$185.81	\$115.00
*Three-Tier	Double	\$36.90	\$148.65	\$ 92.00
	Family	\$52.02	\$209.60	\$129.72
Four-Tier	Ee & Child(ren)	\$36.16	\$145.68	\$ 90.16
	Double	\$36.90	\$148.65	\$ 92.00
	Family	\$55.34	\$222.98	\$138.00
Q409		Signature	RX “O”	RX “P”
All Tiers	Single	\$18.91	\$ 76.18	\$ 47.15
Two-Tier	Family	\$47.27	\$190.46	\$117.87
*Three-Tier	Double	\$37.82	\$152.37	\$ 94.30
	Family	\$53.82	\$214.84	\$132.96
Four Tier	Ee & Child(ren)	\$37.06	\$149.32	\$ 92.41
	Double	\$37.82	\$152.37	\$ 94.30
	Family	\$56.73	\$228.55	\$141.45

\*Please note three tier rates are not available to small groups. Please contact your Atlantis Health Plan representative for more information.

# HEALTHCARE TODAY



**Premium Increase** - In early 2009, the New York State Legislature passed a series of new and increased health insurance taxes that total approximately \$700 million. This is in addition to the taxes and assessments currently paid by the insurance industry. Although Atlantis advocated against this legislation, ultimately it became law. Some of our members, depending on their chosen plan, may see this 3.4% increase on their premium invoice beginning July 1, 2009. Please reach out to Atlantis Customer Service at 866.747.8422 or [salesupport@atlantishp.com](mailto:salesupport@atlantishp.com) with specific questions regarding this matter. We will continue to ensure that we represent to the State the importance of maintaining affordability for our members.

For more information, including the State of New York press release which references taxes and assessments associated with the Deficit Reduction Plan, please visit [http://www.budget.state.ny.us/pubs/press/2009/press\\_release09\\_enactedHealthCare.html](http://www.budget.state.ny.us/pubs/press/2009/press_release09_enactedHealthCare.html).

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 health-care 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 locations, many of New York City's private hospitals and our network is growing every day. As always, our physicians are available to answer questions through our 24-hour medical hotline.

## HMO Plan Comparison (3<sup>rd</sup> Quarter 2009)

\*Also available in two-tier

	Emblem EPO	Health Net Outlook	HIP Prime	Atlantis Health Plan
<b>Prescription Card</b>	\$0/35/50	\$10/30/50	\$7/30/50	\$7/30/50
<b>Office Co-pay</b>	\$20 Co-pay	\$20 Co-pay	\$30 Co-pay	\$20 Co-pay
<b>DXL/Lab Fees</b>	\$20 Co-pay	No Charge	\$30 Co-pay	\$20 Co-pay
<b>Specialist Co-pay</b>	\$20 Co-pay	\$20 Co-pay	\$50 Co-pay	\$20 Co-pay
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Hospital In-Patient</b>	Covered in full	\$500 per adm.	\$500 Co-pay	\$500 Co-pay
<b>Emergency Room</b>	\$50 Co-pay	\$100 Co-pay	\$100 Co-pay	\$50 Co-pay
<b>Private Nursing</b>	Not Covered	Not Covered	Not Covered	Not Covered
<b>Behavioral/Mental Health Admission</b>	Covered in full	No Charge	\$500 Co-pay	\$500 Co-pay
	30 Days max/yr.	30 Days/Cal Yr.	30 Days max/Cal Yr.	30 Days/Cal Yr.
<b>Substance Abuse In-Patient</b>	Covered in full	No Charge	\$500 Co-pay	\$500 Co-pay
	30 Days max/yr.	30 Days/Cal Yr.	7 day Cal Yr. Detox Only	7 Days/Cal Yr. Detox
<b>Single</b>	\$564.86	\$511.91	\$526.49	\$368.97*
<b>EE with Spouse</b>	\$1,242.61	\$1,140.06	\$1,052.98	\$737.94*
<b>EE with Child(ren)</b>	\$1,076.31	\$947.08	\$979.25	\$742.00*
<b>Family</b>	\$1,670.45	\$1,523.93	\$1,610.80	\$1,135.69*

Rates are not available to individuals

## POS Plan Comparison (3<sup>rd</sup> Quarter 2009)

\*Also available in two-tier

	Oxford Liberty	Health Net Outlook	Emblem PPO	Atlantis Health Plan
<b>Prescription Card</b>	\$10/25/50	\$10/30/50	\$0/25/40	\$7/30/50
<b>Deductible Ind/Fam</b>	\$2,000/\$5,000	\$1,000/\$2,000	\$1,000/\$3,000	\$2,000/\$4,000
<b>Co-Insurance</b>	70%	70%	70%	70%
<b>Out-of-Pocket</b>	\$1,500/\$3,750 (excl ded)	\$4,000/\$8,000	\$3,000/\$9,000 (excl ded)	\$5,000/\$10,000
<b>Office Co-pay</b>	\$20 Co-pay	\$25 Co-pay	\$25 Co-pay	\$20 Co-pay
<b>DXL/Lab Fees</b>	No Charge	No Charge	\$25 Co-pay	\$20 Co-pay
<b>Specialist Co-pay</b>	\$20 Co-pay	\$25 Co-pay	\$25 Co-pay	\$20 Co-pay
<b>Lifetime Maximum (In-Network)</b>	Unlimited	Unlimited	Unlimited	Unlimited
<b>Hospital In-Patient</b>	\$500 Co-pay	\$500 Per Admission	\$500 Co-pay	\$500 Co-pay
<b>Emergency Room</b>	\$50 Co-pay	\$75 Co-pay	\$50 Co-pay	\$50 Co-pay
<b>Private Nursing</b>	Not Covered	Not Covered	Not Covered	Not Covered
<b>Behavioral/Mental Health Admission</b>	\$500 Co-pay	\$500 Co-pay Per Admission	\$500 Co-pay	\$500 Co-pay
	30 Days/Cal Yr.	30 Days/Cal Yr.	30 Days/Cal Yr	30 Days/Cal Yr.
<b>Substance Abuse In-Patient</b>	\$500 Co-pay	\$500 Co-pay Per Admission	\$500 Co-pay	\$500 Per Admission
	30 Days/Cal Yr.	30 Days/Cal Yr.	7 day Cal Yr. Detox	7 Days/Cal Yr. Detox
<b>Single</b>	\$650.32	\$630.04	\$732.08	\$410.59*
<b>EE with Spouse</b>	\$1,300.64	\$1,403.16	\$1,590.63	\$821.18*
<b>EE with Child(ren)</b>	\$1,235.62	\$1,165.64	\$1,376.93	\$825.70*
<b>Family</b>	\$2,015.99	\$1,875.62	\$2,137.18	\$1,263.79*

Rates are not available to individuals

To learn more, call 1.866.747.8422 or visit [www.atlantishp.com](http://www.atlantishp.com)



# 24-7 MEDICAL HOTLINE

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



Physicians at  
your fingertips:  
**347.537.8789**

## ATTENTION

Atlantis Health Plan offers our valued members a FREE 24-7 Local Medical Hotline answered by physicians.

Our 24-7 Medical Hotline provides our members with FREE MEDICAL ADVICE by physicians over the telephone. In addition to preventing unnecessary emergency room visits, members will receive quick, sound medical information from practicing physicians.

- Benefits to utilizing the 24-7 Medical Hotline
- A practicing physician available to speak ANYTIME
- No cost to Atlantis Members
- General information on all types of health concerns
- Save money by avoiding co-pays associated with provider visits
- Expert Medical Advice
- Answers about medical usage and interaction

**IMPORTANT:** In life threatening emergencies, call 911 or go directly to the nearest hospital emergency room for treatment.

### Atlantis Health Plan

*By Doctors. For New Yorkers.*

45 BROADWAY, SUITE 300 | NEW YORK, NY 10006  
www.atlantishp.com  
1-866-747-8422 OPTION 3

