

# Saugerties Area Chamber of Commerce Health Insurance Program

## October 1, 2007 Plan Comparison Sole Proprietor (Quarterly Rate)

	AvidCare 25/40	EPO	HDPPO	
			In Network	Out of Network
<b>Office Visit Co-pays</b>	\$25 PCP/\$40 Specialist	\$25 PCP/\$25 Specialist - Not subject to Deductible	N/A	N/A
<b>Preventative Care</b>	Covered in Full	Covered in Full	Covered in Full	Subject to Deductible & Coinsurance
<b>Deductible</b>	None	\$500 Ind /\$1,200 Fam	\$2,700 Ind/\$5,400 Fam	\$5,000 Ind/\$10,000 Fam
<b>Coinsurance</b>	None	20%	10%	50%
<b>PCP Referrals Required to Specialists</b>	Yes	No	No	
<b>In-Patient Hospital Co-pay</b>	\$500 Co-pay	Subject to \$500 Deductible then 20% coinsurance	Deductible & Coinsurance	
<b>Prescription Drug Card</b>	\$4 Generic/50% Brand	\$4 Generic/50% Brand	\$4 Generic/50% Brand	
<b>Out of Network Coverage</b>	Not Covered	Not Covered	No	Yes
<b>Dependent Coverage</b>	Age 19, Full Time Students age 25	Dependents to Age 19	Dependents to age 19	
<b>Eyewear/Contacts</b>	Eye Exam every 24 Mos./Hardware	Eye Exam every 24 Mos./Hardware	Vision Exam Every 12months	
<b>Chiropractic Care</b>	\$25 Co-pay Referral Req'd	Deductible then coinsurance	Deductible & Coinsurance	
<b>Emergency Room</b>	\$100 Co-pay	Deductible then coinsurance	Deductible & Coinsurance	
<b>Dental Coverage</b>	Comprehensive Coverage	Not Covered	Not Covered	
<b>Website</b>				
<b>Ind</b>	\$1,401.81	\$1,106.82	\$742.08	
<b>2P</b>	\$2,785.62	\$2,195.64	\$1,466.16	
<b>Family</b>	\$3,709.44	\$2,848.95	\$1,900.62	