

HEALTHY NEW YORK PLUS(+)

A LOW COST MEDICAL PLAN MADE BETTER WITH
INFINITY'S EXCLUSIVE BENEFIT ENHANCEMENTS

AVAILABLE FOR GROUP OR INDIVIDUAL PLANS

The Healthy New York Benefit packages, which are streamlined, consists of health benefits that cover essential health needs including:

- Inpatient and outpatient hospital services
- Physician services
- Maternity care
- Preventive health services
- Diagnostic and X-Ray services
- Emergency services
- Limited prescription benefits

Covered services are subject to a co-payment.

All benefits are provided "in-network only" except for emergency services or where care is not available through the healthcare plan's network of providers.

Covered services include the following:

- Diagnostic screening for prostate cancer for men
- Coverage for home health care for up to 40 post-hospital or post-surgical visits in a calendar year
- Coverage for 30 post-surgical visits per year for physical therapy
- Inpatient hospital services consisting of daily room and board, general nursing care, special diets and miscellaneous services and supplies
- Outpatient hospital services consisting of diagnostic and treatment services
- Physician services consisting of diagnostic and treatment services, consult and referral services, surgical services (including breast reconstruction surgery after a mastectomy), anesthesia services, second surgical opinions, and a second opinion for cancer treatment
- Outpatient surgical facility charges related to a covered surgical procedure
- Pre-admission testing
- Maternity care
- Adult preventive care consisting of mammography screening, cervical cytology screening, periodic physical examinations (once every three years)
- Adult immunizations
- Equipment, supplies and self management education for diabetes treatment
- Diagnostic X-Ray and laboratory services
- Emergency services
- Therapeutic services consisting of radiological services, chemotherapy and hemodialysis
- Blood and blood products in connection with surgery or inpatient hospital
- Prescription drugs obtained at a participating pharmacy
(\$3000. maximum per person per year)

The applicable co-payments are:

\$500.	Inpatient hospital services
20% or \$200.	Surgical services
\$75.	Outpatient surgical facility
\$50.	Emergency services (waived if admitted to hospital)
\$10.	Prenatal services
\$0.	Well-child/immunizations

Prescription drugs

\$100. Deductible per calendar year (maximum benefit \$3000.)
Generic drugs have a \$10. co-pay; Brand name drugs have a \$20. co-pay plus the difference in cost between the brand name drug and the generic equivalent

Services not covered by Healthy New York

Many of these are provided at reduced cost with our "Plus" Benefits

Mental Health Services
Alcohol & substance Abuse
Chiropractic
Hospice
Ambulance
Dental
Vision
Durable Medical Equipment

Additional benefits available through Our Exclusive "Plus" Package

Access to multiple networks of over 650,000 medical care providers including those covering Mental Health, Alcohol and Substance abuse, Chiropractors, Dentists, Oral surgeons, Orthodontists, Laboratories, Facilities, Optometrists, Opticians, Equipment and Supplies, Pharmacies, Exercise Facilities, Holistic care, Oriental medicine, Yoga and much more.

These networks will provide many of the services that are excluded from the traditional healthy New York program in addition to services designed to enhance quality of life at discounts of 30%-60%.

Our plus package includes a 24 hour/7 day Nurse hotline. So whether you need information about a medical topic or need emergency advice a qualified medical person is available at all hours of the day. We hope you never need to use this service but if you need help, it could be a life saver.

These plans are available with different carriers.

They are available for individuals (1) and employer groups of (2 to 50)

Contact our office for additional information, current rates and eligibility.

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