



HIP[®]
HEALTH PLAN OF NEW YORK

FISCHER, KEITH HIP PRIME[®]

1-800-HIP-TODAY

Est. 1947 hipusa.com

ENROLLMENT KIT
EVERYTHING YOU NEED TO KNOW
ABOUT BECOMING HIP

New Yorkers know how to live.
We know how to keep them covered.



JOIN HIP TODAY



HIP[®] HEALTH PLAN OF NEW YORK

A HEALTH PLAN FOR TOTAL HEALTH.

Having great health coverage is one thing. Understanding it is another. That's why we put this kit together—to help you better understand the choices available to you with HIP Health Plan of New York.

What's here.

You'll find information about HIP membership, including a CD-ROM with a link to hipusa.com[®] where you can view a list of network physicians and other health care providers by county. In this information kit you will also find a summary of benefits, an enrollment form and more. (Note: If you prefer a printed copy of your directory you can call **1-800-HIP-TODAY**.)

If it's not here.

While we tried to anticipate all your questions and concerns, you may still want more information about your specific plan or policy. In these cases, you can visit HIP online at hipusa.com, call **1-800-HIP-TODAY (1-800-447-8632)** or speak to your benefits administrator.

Ready to enroll?

It's easy. Just complete the enrollment form by following the instructions in the physician and provider listing you receive with your enrollment materials and return it as directed. Or simply speak with your benefits administrator to find out how to become a HIP member.

If your kit does not include an enrollment form, you may have special enrollment instructions. Please contact your benefits administrator for enrollment details and instructions.

QUESTIONS? CALL 1-800-HIP-TODAY (1-800-447-8632) TO SPEAK TO A SALES REPRESENTATIVE.

New Yorkers know how to live.
We know how to keep them covered.

HIP[®]
HEALTH PLAN OF NEW YORK

WHY HIP?

**Quality doctors and specialists. The area's best hospitals.
And a commitment to keeping you and your loved ones healthy.**



HIP's commitment to quality begins with our participating providers. Whether you need a primary care physician or a specialist, HIP gives you access to a network of tens of thousands of quality health care physicians and providers near where you live and work.

Members have a choice of doctors in private practice or doctors in one of our many prestigious group practices. These medical groups include the Montefiore Medical Center, St. Barnabas Hospital, Manhattan's Physician Group, Queens-Long Island Medical Group, Preferred Health Partners (formerly Central Brooklyn Medical Group) and Staten Island Physician Practice.

Our participating physicians and providers have met HIP's strict credentialing criteria. In addition, HIP continuously reviews clinical guidelines, health education, care management and member satisfaction to ensure that we are delivering quality service.

What others are saying about us.

It's no coincidence that HIP is one of the largest health plans in New York City. Here's what others are saying about us:

- HIP was ranked as the largest reported HMO based on membership in 2007, according to *Crain's New York Business**.
- HIP was rated "Excellent" by the National Committee for Quality Assurance (NCQA) for Commercial HMO and POS plans in 2007. NCQA is a nationally recognized evaluation that purchasers, regulators and consumers can use to assess managed care plans.



* *Crain's New York Business*, August 27, 2007 issue, in the "New York City's Largest Health Insurer's" table.

Technology.

HIP uses cutting-edge technology to deliver first-rate health coverage so that we not only meet, but exceed our customers' expectations. Here are a few of our latest accomplishments:

- **NEW ON HIPUSA.COM!** HIP Health Manager, powered by *WebMD*, enables members to:
 - * Compare the cost and quality of hospital care of selected medical conditions in your area.
 - * Take a health risk assessment and when applicable, receive pertinent medical information immediately.
 - * Maintain a personal health record that can include your medical claims history.
- We've made significant technological investments in our Customer Service phone line. Subject matter experts are specifically trained to answer your questions as quickly as possible in areas such as pharmacy, benefits and enrollment, or claims.
- **Hipusa.com**[®] is more member-friendly than ever before. Members can navigate the redesigned site to perform a variety of tasks online, including: search for a participating physician, practitioner or pharmacy location, fill a prescription, change a primary care physician, check benefit and claim status, and much more.
- We've been awarded the TRUSTe privacy seal, given only to Web sites that adhere to the highest standards of privacy principles of disclosure, choice, access and security.
- HIP was among the first health insurance companies in the nation to offer its Web site in English, Spanish, Chinese and Korean.



A HEALTH PLAN FOR TOTAL HEALTH.

You want your health plan to cover the basics, like doctor visits, vaccinations and X-rays, and to help you get better when you are sick. But HIP doesn't stop there. We are committed to helping you maintain a healthy lifestyle through a range of programs and services, including:

Pharmacy Services.

If your plan has a drug benefit or rider, filling prescriptions is easy. Eligible HIP members can fill prescriptions using our online or mail order pharmacy service and receive up to a **50% reduction** in copayment for maintenance medications. You can also choose to have your prescription filled at any one of our 38,000 participating pharmacies nationwide or locally at one of 3,000 pharmacies in the New York metro area.

Disease Management Programs.

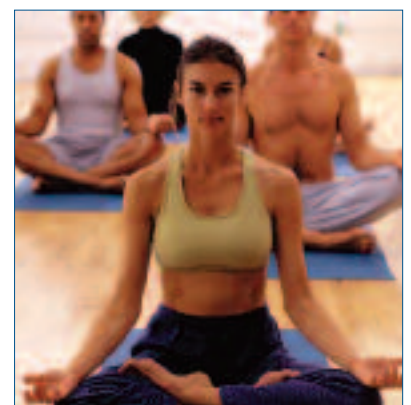
HIP offers programs that help patients better manage and cope with diabetes, arthritis, asthma, heart disease and more. Talk to your doctor about available disease management programs or refer to your Member Handbook.

Dental Services.

HIP offers members access to dental services at discounted rates, including exams, cleanings and fluoride treatments, through its association with a leading national provider network. Additional services such as X-rays, fillings, crowns, dentures and more are also provided at a discounted rate subject to a fee schedule.

Complementary & Alternative Medicine.

More and more people are combining alternative techniques such as yoga, relaxation therapy, acupuncture and massage therapy with traditional medicine to meet their health care needs. HIP makes it easier with exclusive member services* and more through our association with a leading provider of complementary medicine. Please visit hipusa.com to find participating providers and more information regarding these programs.



* This is not a covered benefit for all plans. Please check your Certificate of Coverage.
If this is not a covered benefit, HIP members have access to a network of providers that offers these services at discounted rates.

Fitness Club Discounts.

No matter what state of fitness you're in, there's never been a better time to begin an exercise program. That's why HIP offers discounted memberships to more than 200 fitness centers throughout the HIP service area. To receive a discount, simply select a participating facility and then present your HIP ID card when you join the health club. A complete list of participating fitness clubs can be found on HIP's Web site at hipusa.com.



Laser Vision Correction.

Nearsighted? Farsighted? Have an astigmatism? HIP can help by offering members access to laser vision correction services,* including LASIK, at discounted rates through our partnership with one of the largest laser vision correction networks in the New York metropolitan area. For more information about this program, please visit hipusa.com.



Integrative Wellness Programs.

The HIP Integrative Wellness department promotes overall wellness - body, mind and spirit. Care for the Caregiver Program is a unique initiative that provides information, resources and tools to help members manage the challenges and stress of family caregiving. HIP also offers Healthy Living with Chronic Conditions (HLCC), workshops that teach you how to take control of your life and manage chronic conditions. For more information about HLCC, call **1-646-447-7600**. Please visit the Integrative Wellness section of hipusa.com for more information about these and all of our Integrative Wellness programs.

New Yorkers know how to live.
We know how to keep them covered.



FREQUENTLY ASKED QUESTIONS.

How will HIP help me understand my new health plan?

When you become a member, you'll receive a Welcome Kit containing all the information you'll need to know about your coverage. The kit includes a contract or a Certificate of Coverage that provides details on your particular plan and a Member Handbook filled with important reference information.

In addition to your Welcome Kit, you also have access to the following resources:

- **Web site: Hipusa.com** enables you to search for providers online, order ID cards, fill prescriptions and much more.
- **Interactive Voice Response (IVR) system:** The IVR system, accessible through our Customer Service phone line, allows members to use "natural language" or the touch-tone keypad of a telephone to make certain types of requests 24 hours a day, seven days a week.
- **Phone:** HIP's Customer Service advocates are available to speak with you and answer your questions Monday through Friday, 8 am to 6 pm. Subject matter experts are specifically trained in areas such as pharmacy, benefit and enrollment, or claims to answer your questions as quickly as possible.
- **Newsletter:** Our member newsletter will give you helpful hints on healthy lifestyles and updates on any changes to benefits and services.



What exactly is a "PCP"?

Your PCP is your primary care physician who can provide and coordinate all of your care, including specialist visits, hospital admissions and more. If your plan requires referrals, you should visit your PCP before any other physician, except in cases of emergencies or urgently needed care.

Can I change my PCP at any time?

You can change your PCP at any time by calling HIP Customer Service or logging on to hipusa.com. You will receive a new member identification card in the mail, but you can immediately start using your new PCP.

How long will I have to wait for an appointment?

All doctors' offices have to set priorities by level of urgency. If you need urgent care, you can get an appointment within 24 hours. You may have to wait a little longer for more routine care. If you're scheduling an annual physical, be sure to call well in advance as these appointments require more time than others. If your PCP is part of a physician group practice, you usually can schedule a same-day appointment.

What do I do in case of an emergency or when I'm traveling?

The most important thing to do in an emergency is to get the attention you need. Whether at home or traveling, call **911** or go to the nearest emergency room. Your Member Handbook will help you understand what constitutes an emergency. In non-emergency situations, call your PCP's office to determine the best care for your situation. Your PCP's phone number is on your member ID card. If your PCP is unavailable after office hours or on a weekend, you can visit a HIP participating urgent care center for treatment that is urgent, but not considered a medical emergency, such as a painful sore throat.



HOW DO I GET HIP?

Step 1: Choose a PCP for yourself and for any covered dependents.

The physician and provider listing includes all the information you'll need to enroll, including the names, ID numbers and phone numbers for PCPs and specialists. PCPs are listed by county and specialty so you can check to see if your doctor is in our network, or find a PCP near you.

Step 2: Fill out the enrollment form.

Be sure to include all the requested information so we can process your enrollment without delay. Enter the name and physician ID number (also known as a "PRIS" number) of your selected PCP in the boxes marked "Physician Name and ID Number." Note: if no enrollment form is included with your kit, please contact your **benefits administrator** for special instructions.



That's it. You're now on your way to enjoying HIP's extensive selection of doctors, hospitals, services and more. Welcome to HIP.

