Small Group Standard Health Plans
New York

2010 and 2011
Massachusetts Health Care Reform Creditable/Non-Creditable Comparison

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Plan Name and Contract Code	2010		2011	
	Creditable	Not Creditable	Creditable	Not Creditable
Medical Standalone Products				
HMO / Direct HMO – Option 12	X		X	
Value EPO - Option 1 & 9	X		X	
Value EPO - Option 2 & 10	X		X	
Value EPO - Option 3 & 11	X		TBD	
Value EPO - Option 4 & 12	X		TBD	
Value EPO - Option 5 & 13		X	TBD	
Value EPO - Option 6 & 14	X		X	
Value EPO - Option 7 & 15	X		X	
Value EPO - Option 8 & 16	X		X	
PRISM EPO – Option 2	X		X	
PRISM EPO – Option 3	X		X	
PRISM EPO – Option 4	X		X	
PRISM EPO – Option 5	X		X	
PPO – Option 1	X		No Longer Available	
PPO – Option 2	X		No Longer Available	
PPO – Option 3	X		No Longer Available	
PPO – Option 4	X		No Longer Available	
Direct POS- Options 1-17	X		No Longer Available	
Direct Share POS – Option 1	X		No Longer Available	
Direct Share POS – Option 2	X		No Longer Available	
Direct Share POS – Option 3	X		No Longer Available	

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Plan Name and Contract Code	2010		2011	
	Creditable	Not Creditable	Creditable	Not Creditable
Direct Share POS – Option 4	X		No longer available	
Direct Share POS – Option 5	X		No longer available	
EPO Stepped – Option 1	Not Available		X	
EPO Stepped – Option 2	Not Available		X	
Empire EPO Essential – Option 1			TBD	
Empire EPO Essential – Option 2			TBD	
Empire EPO Essential – Option 3			TBD	
Empire EPO Essential – Option 4			TBD	
Empire EPO Essential – Option 5			TBD	
Empire EPO Essential – Option 6				X
Empire EPO Essential – Option 7				TBD
Empire EPO Essential – Option 8				X
Empire EPO Essential – Option 9				X
Empire EPO Essential – Option 10				X
Empire Total Blue – Option 1	X		No Longer Available	
Empire Total Blue – Option 2	X		X	
Empire Total Blue – Option 3	X		X	
Empire Total Blue – Option 4	X		No Longer Available	
Empire Total Blue – Option 5	X		X	
Empire Total Blue – Option 6	X		X	
Empire Total Blue – Option 7	X		X	
Empire Total Blue – Option 8	X		X	

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Plan Name and Contract Code	2010		2011	
	Creditable	Not Creditable	Creditable	Not Creditable
Rx Programs				
$10/$25/$50, Preferred Generic, with $0 Deductible (HMO, Value EPO)	X		X	
$10/$25/$50, Preferred Generic, with $50 Deductible (HMO, Value EPO)	X		X	
$10/$25/$50, Preferred Generic, with $100 Deductible (HMO, Value EPO)	Not Available		X	
$10/$25/$50, Preferred Generic, with $150 Deductible (HMO, Value EPO)	Not Available		X	
$10/$30/$50, integrated with HSA Deductible & Coinsurance (Total Blue opts 1-6) Options 2 & 4 not available 2011	X		X	
$10/$30/$50, integrated with HSA Deductible & 100% Coinsurance. (Total Blue opts 7 & 8). Once deductible met Rx covered at 100%.	X		X	
$10/$35/$70, Preferred Generic with $0 Deductible (Value EPO, HMO)	X		No Longer Available	
$10/$35/$70, Preferred Generic with $50 Deductible (Value EPO, HMO, PRISM EPO, HMO, Empire EPO Ess., Empire EPO Stepped EPO)	X		X	
$10/$35/$70, Preferred Generic with $100 Deductible (Value EPO, HMO, PRISM EPO, HMO, Empire EPO Ess., Empire EPO Stepped EPO)	X		X	
$10/$35/$70 with $2,000 benefit max, Preferred Generic with $0 Deductible (Value EPO, PRISM EPO)		X	No Longer Available	
$10/$35/$70 with $2,000 benefit max, Preferred Generic with		X	No Longer Available	

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Plan Name and Contract Code	2010		2011	
	Creditable	Not Creditable	Creditable	Not Creditable
$50 Deductible (Value EPO, PRISM EPO)				
$10/$35/$70 with $2,000 benefit max, Preferred Generic with $100 Deductible (Value EPO, PRISM EPO)		X	No longer available	
$15 Generic Only, no deductible – 50% coverage for mandated brands	Not available			X
$5/$20/$40, with $0 Deductible (Dir POS)	X		No longer available	
$5/$20/$40, with $50 Deductible (Dir POS)	X		No longer available	
$5/$20/$40, with $100 Deductible (Dir POS)	X		No longer available	
$5/$20/$40, with $150 Deductible (Dir POS)	X		No longer available	
$5/$20/$40, with $250 Deductible (Dir POS)	X		No longer available	
$5/$20/$40, with $500 Deductible (Dir POS)		X	No longer available	
$10/$20/$40, with $0 Deductible (PPO, Dir POS)	X		No longer available	
$10/$20/$40, with $50 Deductible (PPO, Dir POS, D.S. POS)	X		No longer available	
$10/$20/$40, with $100 Deductible (PPO, Dir POS, D.S. POS)	X		No longer available	
$10/$20/$40, with $150 Deductible (PPO, Dir POS, D.S. POS)	X		No longer available	
$10/$20/$40, with $250 Deductible (Dir POS, D.S. POS)	X		No longer available	
$10/$20/$40, with $500 Deductible (Dir POS, D.S. POS)		X	No longer available	
$10/$25/$50, with $0 Deductible (Dir POS, PPO)	X		No longer available	
$10/$25/$50, with $50 Deductible (Dir POS, PPO)	X		No longer available	
$10/$25/$50, with $100 Deductible (Dir POS, PPO)	X		No longer available	
$10/$25/$50, with $150 Deductible (Dir POS, PPO)	X		No longer available	
$10/$25/$50, with $250 Deductible (Dir POS,)	X		No longer available	

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	Creditable	Not Creditable	Creditable	Not Creditable
$10/$25/$50, with $500 Deductible (Dir POS,)		X	No longer available	
$10/$30/$50, with $0 Deductible (Dir POS)	X		No longer available	
$10/$30/$50, with $50 Deductible (Dir POS)	X		No longer available	
$10/$30/$50, with $100 Deductible (Dir POS)	X		No longer available	
$10/$30/$50, with $150 Deductible (Dir POS)	X		No longer available	
$10/$30/$50, with $250 Deductible (Dir POS)	X		No longer available	
$10/$30/$50, with $500 Deductible (Dir POS)		X	No longer available	

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