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Insurance Affordable peace of mind.

Health Insurance - NY/NJ/CT

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Eligible Freelancers Union members who live in New York, or who live in New Jersey or Connecticut and work in New York, may choose from 5 group health insurance plans through Empire BlueCross BlueShield and The PerfectHealth Insurance Company. Review the [eligibility requirements](#) and the [application process](#).

MONTHLY RATES*

Tier	Empire Direct POS	Empire EPO#2	Empire EPO#1	PH Platinum (HSA)	PH Diamond
Individual	\$382.63	\$277.79	\$239.64	\$202.66	\$130.37
Individual + Child(ren)	\$683.65	477.29	\$425.50	\$390.84	\$247.99
Individual + Spouse/Partner	\$750.20	\$535.59	\$470.32	\$460.33	\$290.72
Family	\$1,067.49	\$777.42	\$670.51	\$651.07	\$411.85

*These rates are guaranteed until December 31, 2008.

PLAN HIGHLIGHTS

EMPIRE DIRECT POS

- In-network and out-of-network coverage
- \$25 Co-payment for in-network office visits, with no deductible
- Coinsurance out-of-network, after a \$3,000 annual deductible for individuals
- Generic and Name Brand Prescription drug coverage, with a \$50 deductible

[More Plan Information »](#)

EMPIRE EPO#1

- In-network coverage only
- \$30/\$50 Co-payment for office visits
- Coinsurance for in-patient care, after a \$3000 annual deductible for individuals
- Generic prescription drug coverage only, with a \$100 deductible

[More Plan Information »](#)

PERFECTHEALTH EPO DIAMOND

- In-network coverage only
- \$10,000 annual deductible for individuals
- Well-child care expenses covered 100%
- Before deductible, in-network expenses are discounted; covered 100% after deductible
- Prescription discounts before deductible; covered 70% after deductible

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EMPIRE EPO#2

- In-network coverage only
- \$30/\$50 Co-payment for office visits
- Coinsurance for in-patient care, after a \$2000 annual deductible for individuals
- Generic and Name Brand Prescription drug coverage, with a \$100 deductible

[More Plan Information »](#)

PERFECTHEALTH EPO PLATINUM (HSA)

- Linked with a Health Savings Account (HSA)
- In-network coverage only
- \$5,000 annual deductible for individuals
- Well-child care expenses covered 100%
- Before deductible, in-network expenses are discounted; covered 100% after deductible
- Prescription discounts before deductible; covered 70% after deductible

[More Plan Information »](#)

DID YOU KNOW...

You can receive a prescription discount through Duane Reade?

[Learn more »](#)

Did you know?

Freelancers Union offers the following health-related discounts:

[Vital Savings by Aetna](#) (dental, gyms, etc.)

[Duane Reade](#) prescription discount card

[Vision Direct](#) contact lenses

Related Links

[Find doctor recommendations](#) on the forum

[An insurance glossary](#)

