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## **InBalance EPO: Good for Large Groups. Good for Members.**

There's a very good reason why EmblemHealth's InBalance EPO has that name. It balances the needs of large group employers (with 51 or more employees) and their employees by providing rich benefits to members, while reducing the employer's premium through various cost-sharing arrangements.



### **Keeping Costs Down**

With InBalance EPO, employers can give their people access to our extensive National Network of quality doctors and hospitals throughout New York State and across all 50 states. Keeping the care in network helps keep costs down; so can these cost-sharing arrangements:

- Copays for all office-based services (except preventive services)
- In-network deductibles and coinsurance on hospital services, in-office surgical procedures and outpatient diagnostic radiology procedures

For members, InBalance EPO can help lower out-of-pocket costs with:

- No copays for kids for in-network office visits or diagnostic tests (optional benefit)
- No copays for in-network preventive services covered in full
- An open formulary for all FDA-approved medications

### **Lots of Value-Added Extras**

As part of its rich benefits, InBalance EPO features programs, discounts and tools to help members stay healthy, get well, live better:

- Wellness PATH Program (for weight management, stress reduction and more)
- Tobacco-Free PATH Smoking Cessation Program
- Discounts on weight-loss programs, laser vision, acupuncture and more
- 24/7 Nurse Advice Line
- Disease-management tools on myEmblemHealth (our secure member site at emblemhealth.com)

### **Everything Your Clients Want in a Plan . . . for Less**

Rich benefits at price points that respect employers' budget make EmblemHealth's InBalance EPO a great plan for groups. For more details, visit [www.emblemhealth.com](http://www.emblemhealth.com) or contact your EmblemHealth Sales representative.

Availability of health and wellness programs may vary based on the EmblemHealth product selected. EmblemHealth cannot ensure that a particular vendor will remain in the program. The services available under these programs are not covered services underwritten by Group Health Incorporated ("GHI") or HIP Health Plan of New York ("HIP") as part of the plan.

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