



SHARED ADMINISTRATIVE ADVANTAGE (SAA) PROGRAM

The EmblemHealth SAA program keeps your Fund in control of members' benefits and allows you to take advantage of EmblemHealth's operational expertise. The result: assurance that your Health Fund will have a well-administered plan.

THE RIGHT CHOICE

At EmblemHealth, we understand that as health care costs continue to rise, it's more challenging than ever for your members, hard-working New Yorkers, to get the most out of their health care dollar.

As we forge ahead with our promise to provide our community with health care solutions that make a difference, we've created the EmblemHealth Shared Administrative Advantage (SAA) program.

By combining EmblemHealth's extensive provider network with health care that puts you in the driver's seat, the EmblemHealth SAA program is a health care option designed to help you get your members the quality care they deserve — at an affordable price.

We know that each Taft-Hartley Fund is unique; so we don't limit the SAA program to Funds of a particular size or industry. Whether you're a small, middle or large-sized multiemployer health Fund, you'll see overall lower costs by using the SAA network.

Because physicians and practitioners are located across New York State with some of the most attractive discounts in the industry, the EmblemHealth SAA program is an easy choice.

GROWING NETWORK

With the SAA network, your members have access to providers in every corner of New York State, as well as access to providers nationwide.

We could just rest on our laurels. Instead, to meet the changing needs of New Yorkers, we continue building and maintaining relationships with our doctors, hospitals, health care centers and facilities. When we see the need for more network providers in a particular neighborhood, we make it happen. That's why our network keeps growing and stays strong.

We pass on great discounts to your members.

COST SAVINGS

Because we have extensive and long-standing partnerships with health care professionals and facilities in New York State, we can pass on great discounts to your members. Let us prove it to you.

Allow us to put together a comprehensive Insurance Improvement Analysis for you — without charge.

When we meet, we'll present two extensive analyses of your Fund's coverage expenditures:

- Complimentary claim repricing based on an analysis of your claims history. We'll show you in precise dollar amounts what your real health coverage costs are and how much your Fund could save with the SAA program.
- A head-to-head comparison of every provider and facility in your current network to demonstrate the EmblemHealth network advantage.

Schedule a meeting at your convenience. E-mail us at labormarket@emblemhealth.com or call **1-888-447-7797**.

ACCESS TO GREAT DOCTORS

SAA offers access to hospitals in every community of New York State, including some of the nation's recognized cancer centers, such as Memorial Sloan-Kettering Cancer Center and Roswell Park Cancer Institute.

Your members will also have discounted access to some of the largest medical groups in the New York area, such as Allied Pediatrics of New York, Crystal Run Healthcare, ProHealth Care Associates LLP, Mount Kisco Medical Group, PC and WESTMED Medical Group, just to name a few.

By using our provider network, you get peace of mind that your Fund is saving on costs while your members are receiving quality care.

EASE OF ADMINISTRATION

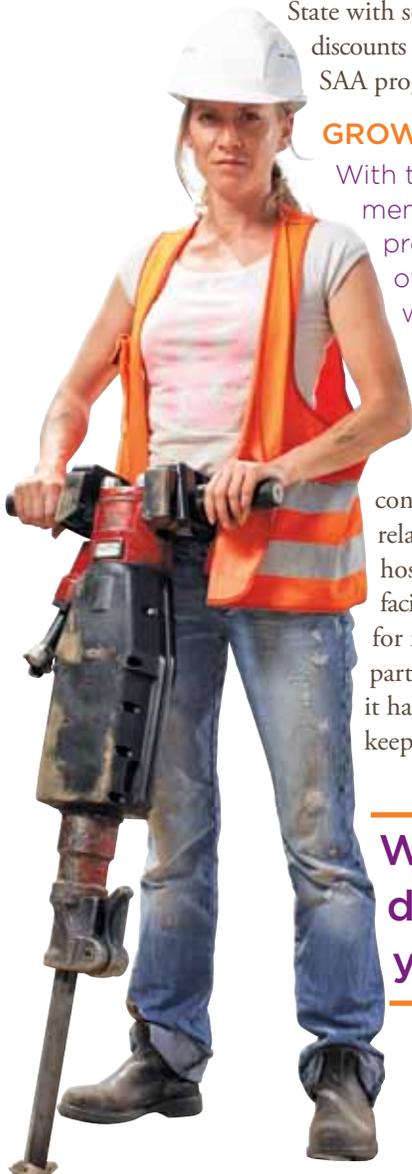
With over 70 years of experience providing quality health care coverage in New York State, we have established solid relationships with doctors and hospitals in our region and are well-positioned to manage our providers' expectations.

EmblemHealth will continue to adjudicate claims for network practitioners and facilities the way they are accustomed to. With consistent claims pricing and seamless claims payments, network doctors can focus on providing care to your members and not be concerned with how and when their claims will be paid.

This translates into provider satisfaction and deep discounts to your members that are reliable and consistent.

This is how the SAA program works:

- The plan member easily finds a network provider through our provider lookup tool, available through your Fund's Web site.



- The member receives care from a network provider.
- The member is only responsible for the applicable copay, deductible, coinsurance and noncovered service charges.
- The network provider sends the claim to EmblemHealth.
- EmblemHealth applies network benefits and claim adjudication edits at our discounted rate.
- EmblemHealth transfers the claim file to your Fund for confirmation.
- EmblemHealth pays the network provider.
- Your Fund adjudicates and pays the out-of-network provider.

COORDINATED CARE

Our partnership with our providers extends beyond claims payments. We provide end-to-end support.

We use effective and proven utilization management tools to help practitioners guide their patients' care through the continuum of services they receive. For example, we encourage the use of clinical practice guidelines — evidence-based recommendations that assist practitioners in the treatment of acute, chronic and behavioral health issues. We also regularly review current medical literature to assess the safety and efficacy of new and existing medical technologies.

Plus, nurse care managers provide concurrent review and case management when members are hospitalized or receive skilled nursing facility care, rehabilitation, home care or hospice services. Where a member requires services by multiple providers across different health care systems, our nurse care managers can assist the practitioner in coordinating care to help the member receive the best care in the right place at the right time.

OUR ROLE AND YOURS

We will seamlessly integrate the SAA program into your existing medical plan. Our professional and highly experienced account managers will provide ongoing support how and when you need it.

Here's how your Fund and EmblemHealth work together for a well-run health plan that focuses on your members and keeps your costs down:

YOUR TAFT-HARTLEY FUND / TPA WILL PROVIDE . . .		EMBLEMHEALTH WILL PROVIDE . . .
Member Services	Out-of-Network Provider Services	In-Network Provider Services
Customer service	Care management	Care management
Enrollment process	Utilization management	Utilization management
Enrollment and eligibility maintenance	Prior authorizations	Prior authorizations
ID card issuance	Claims adjudications	Claims adjudications
Explanation of benefits issuance	Claims payments	Claims payments
Benefit file maintenance	Explanation of payments	Explanation of payments
		Medical record reviews
		Customer service
		Provider directory and lookup
		Network management

YOU'RE IN CONTROL

You know best what health care services your members receive and how and when they use them. With the SAA program, you can customize your own health plan to your members' needs.



You can customize your own health plan.

By selecting SAA as part of your health plan's framework, you can be assured that you'll have a robust network of quality practitioners at hand, ready to deliver quality care to your members — whatever their needs may be.

Your members will benefit from:

- Great provider discounts
- An extensive provider network — nationwide
- Premier hospitals in New York State
- A seamlessly administered plan
- Quality care

LEARN MORE

Consider the EmblemHealth SAA program.

With great discounts to our region's quality doctors and facilities, your Fund will see lower health coverage costs while your members get the quality care they deserve. E-mail or call us at:

labormarket@emblemhealth.com

1-888-447-7797

Meeting the health care needs of union members

Find out how the EmblemHealth Shared Administrative Advantage (SAA) program works for you. E-mail or call us at:

labormarket@emblemhealth.com

1-888-447-7797



Scan here with your
smartphone to get
to our Labor site.



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