



November 2013

**Caring for small businesses in  
New York:**  
New plan options for 2014

Dear Valued Customer,

The new year promises to bring some exciting changes to health care, and we at EmblemHealth welcome the opportunity to provide coverage for your business in 2014 and beyond. We are writing to let you know about our new small employer group health plan options that meet the requirements of the Affordable Care Act (ACA) while matching your needs and budget.

As a New York-based company serving local businesses for more than 75 years, EmblemHealth's employees live and work in the communities they serve. We respect your demand for affordable plans that provide access to quality care, and we have responded with three of the most competitively-priced plans on the market.

All of EmblemHealth's new small group plans include the comprehensive set of items and services known as "essential health benefits." And with small businesses in mind, we also introduced some great additional features that make sense for your business and employees, including:

- Competitive premiums
- More cost-sharing choices
- A select network of providers for quality, personalized care
- No-cost health management and prevention programs
- Gym membership reimbursement

**Please take a moment to explore what EmblemHealth has to offer you for 2014. We think you'll find that our new health care benefits, service and cost structure will exceed your expectations.**

### **New Coverage Options for 2014**

We are pleased to introduce three new EmblemHealth plans for small employer groups effective **January 1, 2014**. While all three plans offer identical, high-quality benefits, the amount you pay out-of-pocket will be different depending on the cost-sharing option that you choose.

The enclosed rate sheet features a comparative chart on our new plan options:

- EmblemHealth HMO 40/60
- EmblemHealth HMO 35/55
- EmblemHealth HMO HD6300

To learn more, visit:  
[emblemhealth.com/smallgroupplans](http://emblemhealth.com/smallgroupplans)

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## Select Better With the Select Care Network from EmblemHealth

All EmblemHealth small group HMO plans provide members access to our new **Select Care network**, which is made up of thousands of leading primary and specialty care doctors and hospitals throughout the **five boroughs of New York City** (the Bronx, Brooklyn, Manhattan, Queens and Staten Island) and in **Nassau, Suffolk, Orange, Rockland** and **Westchester** counties.

### Key Benefits of the Select Care Network:

- Carefully selected providers that keep your employees in better health at prices you can afford
- In-network preventive care services at no out-of-pocket cost
- Coverage at many of the area's leading hospitals
- Access to **AdvantageCare Physicians**, one of the largest physician-led practices in New York dedicated to patient-centered, coordinated care

We work closely with our Select Care network providers to help you maximize your health care benefits. Select Care network doctors were chosen based on quality, effectiveness and cost, and are committed to providing better health outcomes with a superior customer service experience. And that's the kind of care we want to make sure you and your employees receive.

### Enroll Today

For coverage effective **January 1, 2014**, you must enroll by **December 15, 2013**. Your broker can help guide you to the new EmblemHealth plan that best meets your needs. You can also call **EmblemHealth Group Services** at **1-866-614-6040**, Monday through Friday, 9 am to 5 pm, for more information. Enroll today and rediscover what care feels like.

Sincerely,



Jerry A. Gallo  
Vice President, Sales