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A New Way for Large Groups to Reduce Health Care Spending

Your large group clients that encourage and support their employees to improve their health now have a unique opportunity to earn back a percentage of their premium dollars with a new funding arrangement available from EmblemHealth. It's called Premium Rewards.

How it Works

At the end of the year, if a large group's actual claim costs are lower than expected, EmblemHealth will credit their premium payment for the following year when they renew with us. Groups that stay year after year will share in a larger percentage of the savings. And, just as important, if their actual claim costs are higher than expected in a given year, there is no deficit repayment due.



What You Need to Know

Premium Rewards is only available to employer groups with 100 or more employees enrolled in one of the following EmblemHealth EPO plans:

- EmblemHealth EPO
- EmblemHealth InBalance® EPO
- EmblemHealth ConsumerDirect® EPO

All of these plans offer in-network preventive services covered in full, an open formulary for FDA-approved medications and cost-sharing options. Referrals are not necessary for specialist care. And, employees get access to our National Network of doctors and hospitals.

For more information on EmblemHealth Premium Rewards, please contact your EmblemHealth sales representative.