

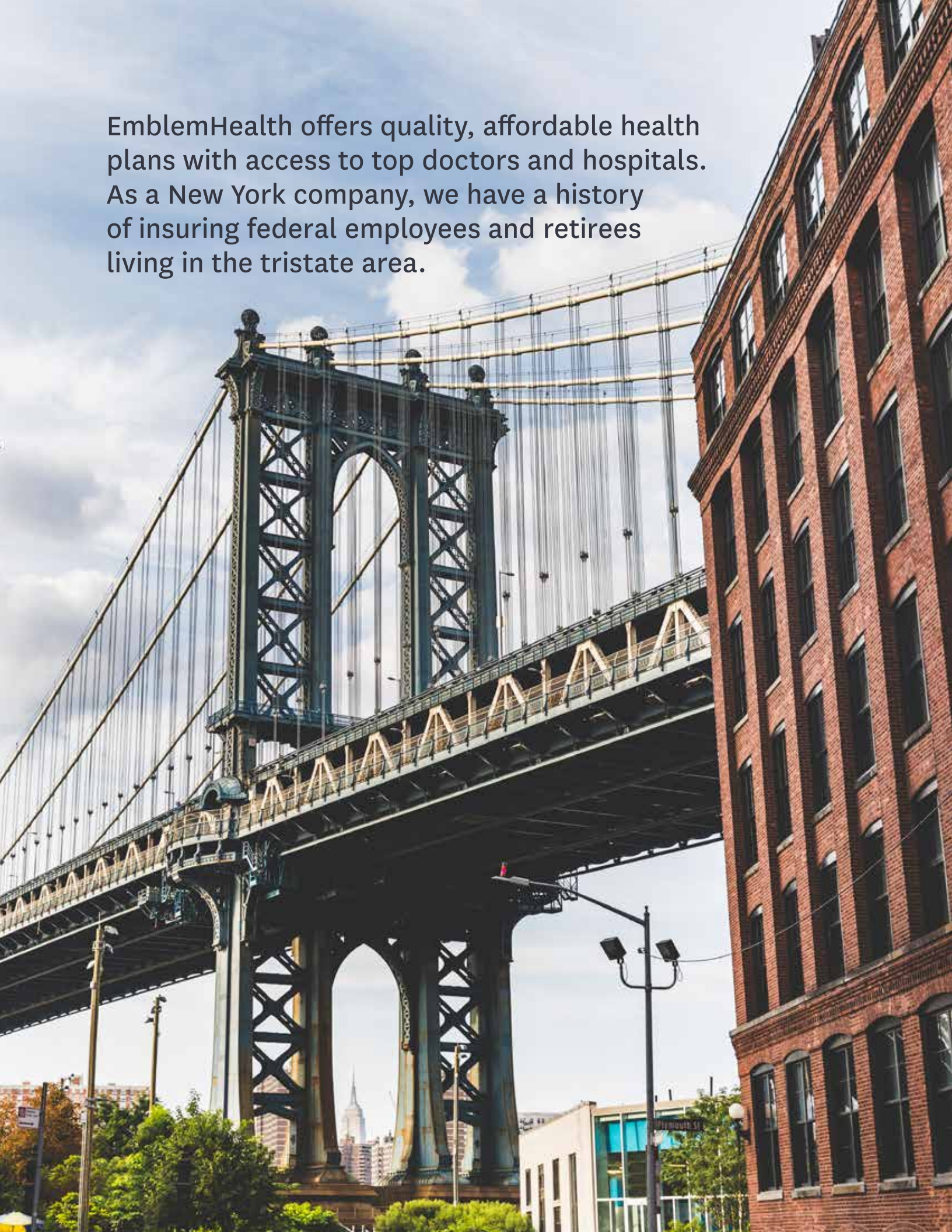


Taking Care of Health Care

EmblemHealth's 2021 GHI [Standard Option] and Health Insurance Plan (HIP/HMO) [Standard Option], Health Insurance Plan (HIP/HMO) [High Option], and Medicare Advantage Plans for Federal Employees and Retirees



EmblemHealth offers quality, affordable health plans with access to top doctors and hospitals. As a New York company, we have a history of insuring federal employees and retirees living in the tristate area.



Choose EmblemHealth

Federal employees have several health plan options available to them through EmblemHealth in 2021.

GHI Standard Option Plan

- The GHI Standard Option plan includes codes 804, 805, and 806.
- To enroll in the GHI Standard Option, follow your agency's standard enrollment procedure. Be sure to include the GHI plan enrollment codes shown inside this brochure.
- If you are already enrolled in our GHI Standard Option plan, you don't need to do anything. You will continue to be covered through the end of 2021.

Questions? Call **877-842-3625 (TTY: 711)**, 8 am to 6 pm, Monday to Friday.

A Customer Service representative will be happy to help.

Health Insurance Plan (HIP/HMO) Standard Option or High Option Plan

Both plans offer a wide range of benefits and services, in addition to a network of health care professionals throughout the tristate region.

If you're already enrolled in our HIP Standard Option or HIP High Option plan, you don't need to do anything. You will continue to be covered through the end of 2021.

To enroll in either the Standard or High Option plan:

- Follow your agency's enrollment procedure.
- If you are enrolling in the Standard Option plan, include the Standard Option enrollment codes shown inside this brochure.
- If you are enrolling in the High Option plan, include the High Option enrollment codes shown inside this brochure.

Questions? Call **800-447-8255 (TTY: 711)**, 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help. **If you're enrolled in the HIP High Option plan, are eligible for Medicare, and have Parts A and B, you can choose our EmblemHealth Medicare Advantage plan.**

To enroll in the EmblemHealth Medicare Advantage plan:

- Speak to an EmblemHealth Medicare expert or make an appointment. Call **866-640-3856 (TTY: 711)**, 8 am to 8 pm, seven days a week (excluding major holidays).
- Ask for a Medicare Advantage enrollment form.
- Complete the form. Leave it with an EmblemHealth Medicare expert during your appointment. Or, mail it to:

EmblemHealth
55 Water Street
New York, NY 10041

If you have questions or need help choosing either plan, call us at 866-640-3856 (TTY: 711), 8 am to 8 pm, seven days a week (excluding major holidays). A Customer Service representative will be happy to help you.

GHI Standard Option Plan

With this in-network plan, you can get care from our large network of quality doctors, including specialists, without a referral. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services to members. No referral means you don't need permission from your doctor to see a specialist.

In most cases, a copay will be your only out-of-pocket cost. A copay is the amount you pay for health services each time you use them.



Benefit Highlights for the GHI Standard Option Plan

The following is a summary of the benefits offered through the GHI Standard Option plan. Rate information can be found on page 4.

Plan Choices	Standard Option In-Network Copay	Standard Option Out-of-Network Copay
Primary care physician (PCP) office visit	\$50/\$10 (subscriber/dependent)	Not covered
Specialist office visit	\$50/\$10 (subscriber/dependent)	Not covered
Diagnostic lab/X-ray	\$50	Not covered
Preventive care routine physical exam	\$0	Not covered
Well-child care	\$0	Not covered
Women's wellness services	\$0	Not covered
Outpatient mental health	\$0	Not covered
Urgent care	\$50	Not covered
Ambulance	You pay all charges after \$100	Not covered
Prescription drugs	\$20 generic/\$50 brand/\$100 non-formulary; 25% coinsurance up to \$200 maximum per prescription for specialty drugs	Not covered
Inpatient care	\$500 per day to a maximum of \$1,000 (subscriber/dependent)	Not covered
Emergency room	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)
Ambulatory surgery	\$175	Not covered

For your detailed Summary of Benefits and Coverage (SBC), visit emblemhealth.com/federal. You can also request a free printed copy of the SBC by calling the number on the back of your member ID card, 8 am to 6 pm (TTY: **711**), Monday to Friday. Your SBC shows what your plan covers and what (if any) cost-sharing responsibilities you have.

For complete details about the benefits available through these plans, please read the federal brochure RI 73-007.

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment. Non-postal rates also apply to all career non-bargaining unit Postal Service employees. Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.

Postal rates apply to certain United States Postal Service employees as follows:

- **Postal Category 1** rates apply to career bargaining unit employees who are represented by the following agreements: APWU, IT/AS, NALC, NPMHU, and NRLCA.
 - If you are a career bargaining unit employee represented by the agreement with NPPN, you will find your premium rates on liteblue.usps.gov/fehb.
- **Postal Category 2** rates apply to career bargaining unit employees who are represented by the PPOA agreement.

If you are a Postal Service employee and have questions or require assistance, please contact USPS Human Resources Shared Service Center: **877-477-3273**, choose option 5; Federal Relay Service: **800-877-8339**.

Premiums for Tribal employees are shown under the monthly non-Postal column. The amount shown under “Your Share” is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Service Area includes: GHI Standard Option plan, serving New York City, plus most New York counties, as well as Northern New Jersey.

For further assistance, Postal Service employees should call the Human Resources Shared Service Center at **877-477-3273**, option 5 (TTY: **866-260-7507**).

This plan is only available to individuals who live or work in certain counties. Please see federal brochure RI 73-007 for the counties included in the plan’s service areas.

		NON-POSTAL PREMIUM				POSTAL PREMIUM	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov’t Share	Your Share	Gov’t Share	Your Share	Category 1 Your Share	Category 2 Your Share
GHI Standard Option Plan							
Self Only	804	\$241.58	\$238.35	\$523.42	\$516.43	\$234.99	\$224.93
Self Plus One	806	\$517.46	\$598.88	\$1,121.16	\$1,297.58	\$591.69	\$570.13
Self and Family	805	\$562.25	\$602.08	\$1,218.21	\$1,304.51	\$594.27	\$570.85

Health Insurance Plan (HIP/HMO) High Option and Standard Option Plan



Benefit Highlights for Health Insurance Plan (HIP/HMO) High Option and Standard Option Plan

This is an overview of each plan's basic features. Use it to help you understand your health care coverage and make decisions about your benefits. Plans cover in-network services only. Benefits below apply only to in-network services.

	High Option	Standard Option
Medical Care	You Pay	You Pay
Annual deductible*	\$0	\$3,000 (self) \$6,000 (self plus one/family)
Primary care physician (PCP) office visit	\$30 (\$0 for dependent children to age 26)	\$30, not subject to the deductible
Specialist office visit	\$50 (\$0 for dependent children to age 26)	\$75 after deductible
Preventive Care	You Pay	You Pay
Routine physical exam	\$0	\$0
Women's wellness services	\$0	\$0
Other Services	You Pay	You Pay
Outpatient mental health	\$30 per visit (\$0 for dependent children to age 26)	\$30 per visit, not subject to the deductible
Urgent care	\$30 per visit	\$75 per visit after deductible
Outpatient hospital/ambulatory surgery	\$150 per visit	\$150 per visit after deductible
Ambulance	\$0	\$0
Prescription drugs	\$25 generic/\$50 brand/\$100 not on the drug list/\$200 specialty drug per prescription. \$100 annual deductible (the amount you pay before your plan starts to pay) for brand drugs only.	\$25 generic/\$50 brand/\$100 not on the drug list/\$200 specialty drug per prescription. \$300 annual deductible (the amount you pay before your plan starts to pay) for brand drugs only.
Hospital Services	You Pay	You Pay
Inpatient care	\$100 per admission	\$250 per admission after deductible
Anesthesia	\$0	\$0
Emergency room	\$250 (waived if admitted)	\$250 after deductible (waived if admitted)

*The annual deductible is the amount you pay each year before your plan starts to pay.

For more details about what your plan covers, see the Summary of Benefits and Coverage on emblemhealth.com/federal. For a printed copy, call **800-447-8255** (TTY: **711**), 8 am to 6 pm, Monday through Friday. Read the Federal Employees Health Benefits plan brochure (RI 73-001) available at emblemhealth.com/federal or opm.gov/healthcare-insurance/healthcare.

2021 Health Insurance Plan (HIP/HMO) High Option and Standard Option Enrollment Codes and Rates

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

Postal rates apply to certain United States Postal Service employees as follows:

- **Postal Category 1** rates apply to career bargaining unit employees who are represented by the following agreements: NALC.
- **Postal Category 2** rates apply to career bargaining unit employees who are represented by the following agreement: PPOA.

Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career bargaining unit employees who are represented by the following agreements: APWU, IT/AS, NPMHU, NPPN, and NRLCA. Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.

USPS Human Resources Shared Service Center: **877-477-3273**, option 5, Federal Relay Service **800-877-8339**.

Premiums for Tribal employees are shown under the monthly non-Postal column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

		NON-POSTAL PREMIUM				POSTAL PREMIUM	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
High Option							
Self Only	511	\$241.58	\$243.38	\$523.42	\$527.33	\$240.02	\$229.96
Self Plus One	513	\$517.46	\$368.06	\$1,121.16	\$797.47	\$360.87	\$339.31
Self and Family	512	\$562.25	\$847.47	\$1,218.21	\$1,836.18	\$839.66	\$816.24
		NON-POSTAL PREMIUM				POSTAL PREMIUM	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Standard Option							
Self Only	YL4	\$241.58	\$174.12	\$523.42	\$377.27	\$170.76	\$160.70
Self Plus One	YL6	\$517.46	\$241.58	\$1,121.16	\$523.43	\$234.39	\$212.83
Self and Family	YL5	\$562.25	\$646.17	\$1,218.21	\$1,400.03	\$638.36	\$614.94

EmblemHealth Medicare Advantage Plan

Are you 65 and ready for Medicare? Close to retirement? Want to make a change in the Medicare plan you have now?

Consider Our Medicare Advantage Plan

Medicare is a national health plan that covers medical care and hospital stays. This plan is usually for people 65 and older. You'll pay \$0 for doctor and hospital visits. And, the 3-tier pharmacy coverage lets you save money.

There is no cost for generic and brand medicines on the drug list (formulary). And, you'll only pay a \$40 copay for medicine not on the drug list. A copay is the amount you pay for services. For more details, see the Medicare Advantage Benefits Summary below.

See if You Qualify

If you are a HIP High Option plan member, you can enroll in our Medicare Advantage plan if you:

- Live in New York City, Nassau, Suffolk, or Westchester counties.
- Are currently enrolled in Medicare Part A (hospital insurance).
- Are currently enrolled in Medicare Part B (medical insurance).

EmblemHealth Medicare Advantage Plan Benefits Highlights

This is just a summary. It does not contain the full details of your plan.

Medical Care	You Pay
Primary care physician (PCP) office visit	\$0
Specialist office visit	\$0
Preventive Care	You Pay
Routine physical exam	\$0
Well-child care	\$0
Women's wellness services	\$0
Other Services	You Pay
Outpatient mental health	\$0
Urgent care	\$0
Ambulatory surgery	\$0
Ambulance	\$0
Prescription drugs	\$0 generic/\$0 brand/\$40 non-formulary (not on the drug list)
Hospital Services	You Pay
Inpatient care	\$0
Anesthesia	\$0
Emergency room	\$0

For more details on what your plan covers, see the Summary of Benefits and Coverage on emblemhealth.com/federal. For a printed copy, call **800-447-8255 (TTY: 711)**, 8 am to 8 pm, seven days a week. Read the Federal Employees Health Benefits plan brochure (RI 73-001) available at emblemhealth.com/federal or opm.gov/healthcare-insurance/healthcare.

2021 EmblemHealth Medicare Advantage

Plan Rates

Below are the rates you'll pay biweekly or monthly for health benefits.

		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollments	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
EmblemHealth Medicare Advantage HMO							
Self Only	511	\$241.58	\$243.38	\$523.42	\$527.33	\$240.02	\$229.96
Self Plus One	513	\$517.47	\$368.06	\$1,121.16	\$797.47	\$360.87	\$339.31
Self and Family	512	\$562.25	\$847.47	\$1,218.21	\$1,836.18	\$839.66	\$816.24

Ready to enroll? Call 866-640-3856 (TTY: 711), 8 am to 8 pm, seven days a week (excluding major holidays).



myEmblemHealth: Your Secure Health Services Website

Having the right information and tools like **myEmblemHealth** can help you stay healthy.

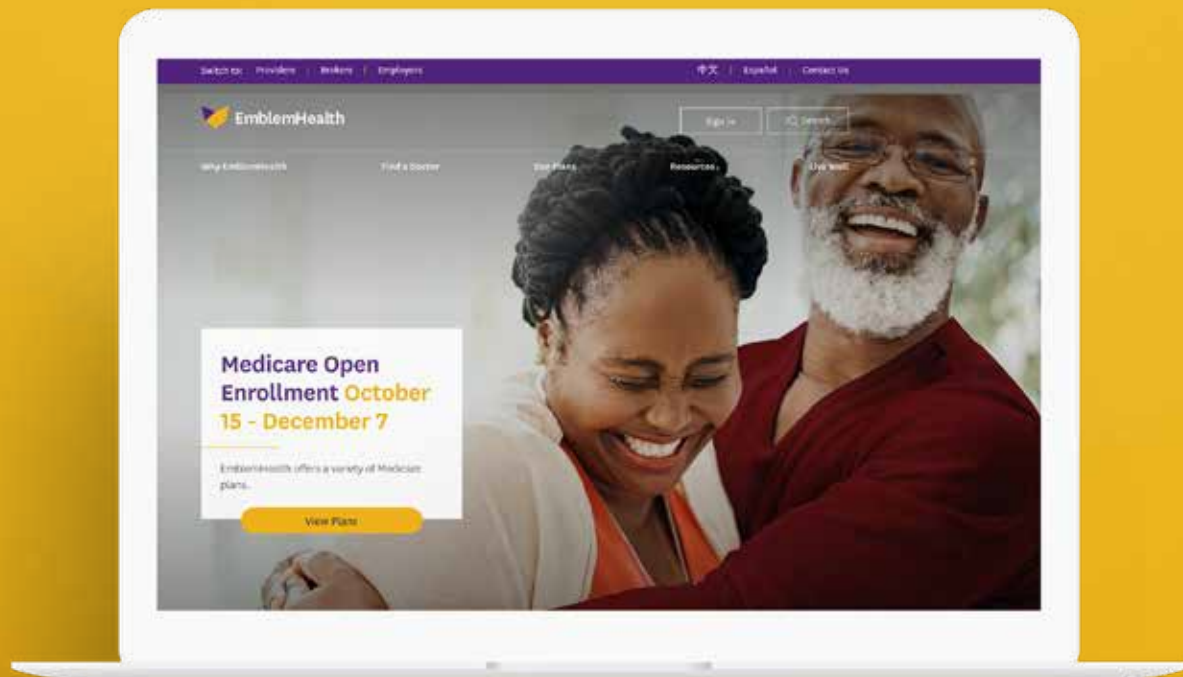
myEmblemHealth keeps your personal health care information in one convenient and secure place.

To register for **myEmblemHealth**, go to emblemhealth.com/sign-in. The information you enter is secure.

Once you're registered, you can check:

- The status of a claim, approval, or the amount you have paid toward your deductible. A deductible is the amount you pay before your plan starts to pay.
- Descriptions of your health benefits.
- Messages in your secure Message Center. You can also send secure messages to us.
- A list of your covered drugs.

You can also order member ID cards, download forms, and update your email address.



Get Your Documents Online

When you register for **myEmblemHealth**, you can sign up to get your documents online. They will be neatly stored in your secure Message Center on **myEmblemHealth**.

You can choose to get the following:

- Explanations of Benefits (EOBs).
- Alerts about when your claims are processed.
- Personalized information about your health.
- Your plan newsletter.
- Updated information about your coverage and benefits.

Manage Your Health Online

myEmblemHealth has lots of tools to help you take care of your health and meet your personal wellness goals.

- **Health Assessment:** Gives you an overall picture of your health and shows you steps you can take to make healthy lifestyle changes. Both you and your covered dependents can fill out your own individual Health Assessment.
- **Health Action Plans:** These personalized programs help you make healthy choices and manage your health conditions. Each Action Plan is based on your personal choices to help you change things like sleep and nutrition habits or improve your blood pressure and cholesterol. They can last anywhere from a few days to a few weeks, depending on your unique needs.



On the Go. myEmblemHealth Mobile App

With the **myEmblemHealth** mobile app, you have useful benefit and plan information at your fingertips. Sign in to manage your health benefits whenever and wherever you want.

The **myEmblemHealth** app is available for download from the App Store or from Google Play.

AdvantageCare Physicians*

We Care for the Whole You. Complete health starts with a complete picture of you: your health history, your daily habits, your ups and downs.

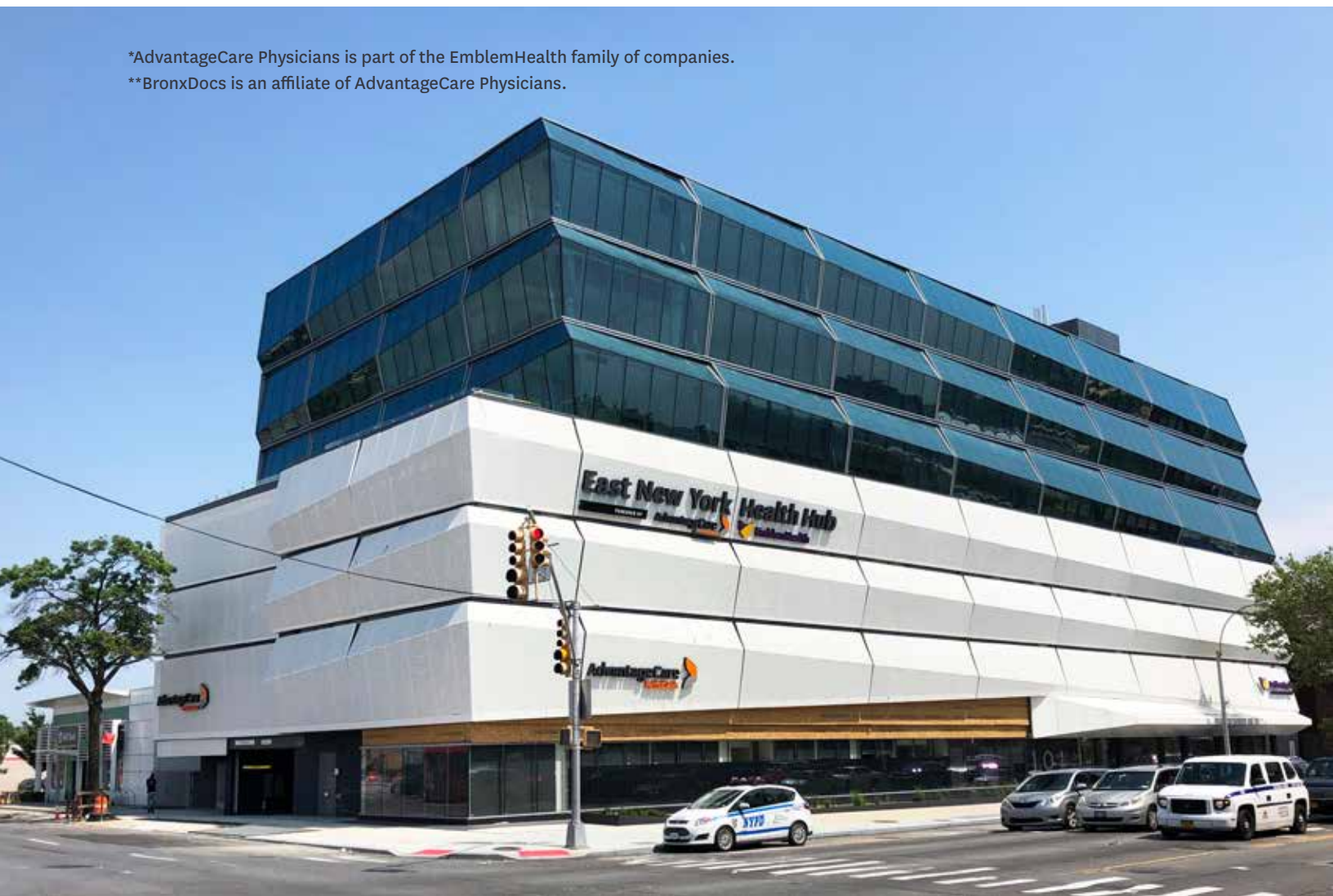
At AdvantageCare Physicians (ACPNY), we get to know the whole you.

- **We're in your neighborhood:** With locations in all five boroughs** and Long Island, we have an office near where you live, where you work, and in between.
- **Our care is comprehensive:** Across our practice, you'll find access to diagnostic, lab, and other services that give you access to convenient, complete care. In addition to in-office visits, you can confidently continue your routine care with a virtual visit. Talk directly to an ACPNY provider about your health care needs from the comfort of home. Virtual visit appointments are now available for primary care, nutrition, mental health, and more.
- **We get to know you:** Your Primary Care Provider leads a Care Team that shares information about your care. Together, they make sure you get the right type of care when you need it.
- **With us, you're connected:** Through your **myACPNY** patient portal account, you can manage and access your care, such as scheduling or checking in for your appointments, request prescription refills or test results, and even start your virtual visit. Your care information and history are safely shared across our entire practice, so your records go wherever you go.

For more information about AdvantageCare Physicians, visit acpny.com.

*AdvantageCare Physicians is part of the EmblemHealth family of companies.

**BronxDocs is an affiliate of AdvantageCare Physicians.





Neighborhood Care

Wellness is about much more than just your physical health. It's about the different dimensions of wellness, including physical, financial, intellectual, social, and emotional. We believe that long-term health can be impacted most by the things people do every day, the places where they live, and the resources available to them.

EmblemHealth Neighborhood Care provides in-person customer service support,* connections to sales partners, access to community resources, and health and wellness programming — right in your neighborhood. With locations across NYC, we deliver programming both in-person and virtually that fits the unique needs of our communities, all at no cost to you. Whether it's a yoga class, plan benefits seminar, or help with a claim or translating paperwork, Neighborhood Care isn't just for EmblemHealth members; we're a resource for the entire community. We also speak multiple languages including Spanish, Mandarin, Cantonese, Fuzhounese, and Creole.

No matter which Neighborhood Care you visit, you'll always find:

- In-person customer service.
- Free health & wellness classes.
- Resources for managing your and your family's health.
- Ability to connect with EmblemHealth sales representatives and learn more about your health plan.

Visit emblemhealth.com/neighborhood for the most up-to-date information on classes and programs at Neighborhood Care.

*Due to the COVID-19 virus, please check our website for more information about the availability of in-person services.

Your Health and Wellness Are Important to Us

We know good health is worth holding onto. That's why we want to make staying healthy as easy as possible for you, with programs, tools, and more to help you stay fit and enhance your quality of life.

In addition to your doctor's care, you may have access to the following services when you enroll in this plan to help you and your enrolled family members stay healthy.

To see the full list, visit [emblemhealth.com/live-well](https://www.emblemhealth.com/live-well).

- Heart disease support.
- Diabetes support.
- Preventive cancer screenings.
- Domestic violence victim support and resources.
- Pregnancy management and support after giving birth.
- Help to stop smoking.
- Chronic obstructive pulmonary disease (COPD) support.
- Checkups and immunizations for children and adults.



Healthy Discounts*

Just for being an EmblemHealth member, you get access to discounts on health-related services. From weight loss to massage therapy, we're here to make sure you get what you need at an affordable price.

- **Weight loss services:** Save on programs including Jenny Craig® and Nutrisystem®.
- **Health club memberships:** We've partnered with American Specialty Health to give you discounted health club membership rates.
- **Massage therapy:** Save up to 25% on therapeutic massage.
- **Acupuncture therapy:** Save up to 25% on acupuncture therapy.
- **Registered dietitians:** Save up to 25% on nutrition counseling from credentialed dietitians.
- **Vitamins and natural supplements:** Order online and save up to 45%.
- **Hearing care:** Save on hearing aid purchases and get other discounts through HearX, HearUSA, and Amplifon centers. At Amplifon centers, you also get a low-price guarantee on hearing aids, free batteries, follow-up care, screenings, and a 60-day trial period with a 100% money-back guarantee.
- **Vision Affinity discount program:** Discounts on certain vision care services at participating EyeMed centers.
- **Laser vision care:** Save as much as 15% on laser vision correction.

For more about these services, call us at the number on the back of your member ID card or visit [emblemhealth.com/goodhealth](https://www.emblemhealth.com/goodhealth).

*Services available through Healthy Discounts program are not covered benefits insured by EmblemHealth.



NOTES





This brochure is intended to provide general information about the GHI Standard Option plan for FEHB members. This plan is underwritten by EmblemHealth Plan, Inc., an EmblemHealth company. Refer to RI 73-007.

This brochure is intended to provide general information about the HIP HMO and HMO Plus plans for FEHB members. Both plans are underwritten by Health Insurance Plan of Greater New York (HIP), an EmblemHealth company. Refer to RI 73-001.

Health Insurance Plan of Greater New York (HIP) is an HMO/HMO-POS/HMO D-SNP plan with a Medicare contract. HIP has a contract with the New York Medicaid Program for HMO D-SNP. Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company.

EmblemHealth Plan, Inc., EmblemHealth Insurance Company, EmblemHealth Services Company, LLC and Health Insurance Plan of Greater New York (HIP) are EmblemHealth companies.