



# Come Join Us

You're being offered a quality EPO plan from EmblemHealth.

## How EPO Plans Work

EPO plans offer in-network benefits only. If you see a health care professional who's not in the EPO network, you may have to pay all the costs for that care yourself (except if it's for emergency hospital care). An EPO plan doesn't require you to choose a PCP. And you don't need a referral (approval) to see a specialist. It's still a good idea to pick one in-network doctor who can get to know the whole you and oversee your total care.

## Our EPO Network

Our network is a group of doctors, hospitals, and other health care providers who have a contract to provide care through our EPO. See the network flyer in this kit to learn more about the network that's part of this plan. The network flyer also contains instructions on how to search for doctors and providers in the network.

## Types of Care

**Preventive care:** Routine checkups and screenings are considered preventive care. This kind of care is usually covered at no cost to you. Preventive care includes well visits, mammograms, colonoscopies, immunizations, and other screenings that your doctor deems necessary.

**Non-preventive care:** For care that is not preventive care, e.g., a visit when you're sick or an appointment with a specialist, you may have a copay and/or a deductible. A copay is a set amount you will pay each time you go to the doctor. A deductible is the amount you will have to pay before your plan starts paying.

## Answers to Your Questions

We're committed to offering great benefits and outstanding customer service. If you have any questions, please feel free to go to [emblemhealth.com](https://www.emblemhealth.com) for more information. We look forward to welcoming you soon as a new EmblemHealth member.

## PLAN OVERVIEW

**Plan Name:** <Plan name>

**Product Type:** <Small/Large Group>

**Network:** <Network name>

**National Coverage:** <Yes, through First Health Network><No>

**Primary Care Physician (PCP):** <Yes/No>

**Referrals Required (Approvals):** <Yes/No>

**Out-of-Network Benefits:** <Yes/No>

**Effective Date:** <Date>

## Learn the ABCs of EPOs

Understanding health insurance should be simple. Yet there are always so many industry terms you need to know. Here are some definitions to make things easier:

- **EPO** — Exclusive provider organization
- **PCP** — Primary care physician
- **Copay** — The set dollar amount you pay for health services each time you use them.
- **Coverage** — The benefits and services available to you from your health insurance plan.
- **Deductible** — The amount you pay each year for health services before your plan starts to pay.
- **Coinsurance** — The percentage you pay for health services after the deductible, when your insurance plan begins to pay.
- **Network** — A group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services to members. For plans with only in-network coverage, unless it's an emergency, members need to use the plan network to get services under their plan.
- **Premium** — The amount you pay for your insurance every month.
- **Preventive Services** — Routine health care services, like annual office visits, shots, screenings, and tests. These services can prevent illnesses or find conditions before they become serious.