



Come Join Us

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

How HMO Plans Work

HMO health plans offer care through a network of doctors, hospitals, and other providers. In an HMO plan, you must:

- Choose an in-network PCP to provide and coordinate your care.
- Go to doctors, hospitals, and other facilities that are part of your HMO network.

Out-of-network care is usually not covered by HMO health insurance, except in the case of any emergency care you receive at an out-of-network hospital.

An exception would be some HMO POS plans (point of service), which may include out-of-network benefits. See the Summary of Benefits in this kit to learn what is and isn't covered in this HMO plan.

Your PCP

Your PCP will be your main doctor and will get to know the whole you to oversee your total care. This will be the first doctor you see anytime you need a checkup or sick visit. If you ever need to see a specialist, your PCP will refer you to one who participates in our network. Some HMO plans require a referral (or approval) from your PCP when you need to see a specialist.

While this is how most HMOs work, there are some "open access" HMOs. These allow you to see any in-network specialist you like, without having to get a referral from your PCP. Check the Summary of Benefits in this kit to learn more about this plan.

Our HMO Network

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

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:

- **HMO** — Health maintenance 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.