



Come Join Us

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

How PPO Plans Work

PPO plans offer freedom and flexibility. First, you don't have 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. You can get coverage both in- and out-of-network with a PPO. But keep in mind that you'll usually pay less when you get services from doctors and facilities that participate in our network.

Our PPO Network

Our network is a group of doctors, hospitals, and other health care professionals who have a contract to provide care through your PPO. Refer to the network flyer in this kit to learn more about the network that's part of this plan. 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](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 PPOs

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:

- **PPO** — Preferred 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 contracts 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.