



# Plans at a Glance for Large Groups

2021 Large Group Plans for Businesses  
with More Than 100 Eligible Employees



Quality health coverage options with great benefits, flexibility, network access, and affordable pricing.

## TABLE OF CONTENTS

### **4 Network Options**

### **7 Plans at a Glance**

- 7 HMO Plans
- 8 High Deductible Health Plans
- 10 EPO/PPO Plans
- 13 Administrative Services Only (ASO) Plans

### **14 Accessing Care**

- 14 Find a Doctor
- 14 AdvantageCare Physicians
- 15 Telemedicine

### **16 Beyond the Basics**

- 16 Stand-Alone Dental Options
- 17 EmblemHealth Neighborhood Care
- 18 EmblemHealth Voluntary Supplemental Benefits
- 19 EmblemHealth Wellness Programs

EmblemHealth has a broad range of EPOs, PPOs, HMOs, and high deductible plans, most offered on both a fully insured and self-funded (ASO) basis.

Plus, EmblemHealth plans provide **health and wellness resources** to educate and support members with specific health conditions.

**Ready to learn more?**

This brochure contains valuable information about our large group offerings.

Questions? Call your sales representative today. Or, visit **[emblemhealth.com](https://www.emblemhealth.com)**.

# Network Options

Offer your clients what they need at a price they can afford. Employers can choose from multiple networks to create the arrangement that works best for their business.

## FULLY INSURED NETWORK CHOICES

- **National Network:** This PPO network offers access to health care professionals, facilities, and hospitals across the nation. Members get the coverage they need, wherever they are. Coverage for the National Network outside of New York and New Jersey is provided by First Health®.
- **Prime Network:** This network offers a large selection of tristate providers — perfect for a company that has employees in New York, New Jersey, and Connecticut. For EPO and PPO clients with employees living outside of the tristate area, providers are available through First Health®.
- **Select Care Network:** A large network servicing New York at a mid-price point. Members also have access to our providers in New Jersey and Connecticut. For EPO and PPO clients with employees living outside of the tristate area, providers are available through First Health®.
- **Millennium Network:** Our Millennium Network is tailored to an eight-county downstate New York service area. This network is focused around key independent practice associations and several prominent hospital systems, such as New York-Presbyterian and Mount Sinai. It offers our lowest price point. For EPO and PPO clients with employees living outside of the tristate area, providers are, available through First Health®.

## ADMINISTRATIVE SERVICES ONLY (ASO)/SELF-FUNDED

- **Bridge Network:** Designed exclusively for the EmblemHealth Administrative Services Only products, the Bridge Network is built on the strength of multiple EmblemHealth networks. It offers national access with highly competitive discounts.



For plans with coverage outside of New York, New Jersey, and Connecticut, we partner with First Health, an NCQA-accredited provider network. First Health gives members access to a wide range of high-quality inpatient and outpatient services in both urban and rural areas.

Most networks also have access to top-tier **Centers of Excellence** like Memorial Sloan Kettering Cancer Center.

And, with all our network arrangements, EmblemHealth also features in-network access to **AdvantageCare Physicians**, one of the largest physician practices in the New York metropolitan area.



## PLANS AT A GLANCE

With our many plans, networks, and copayment and deductible options, your clients can find the right balance of value and access.



## HMO Health Plans

### HIP Prime HMO

A community-rated plan with employer cost-sharing options to help lower premiums. Plus, a choice of networks so employers can find the right one at the right price based on where employees live and work.

- Choice of our Prime Network, Select Care Network, or Millennium Network.
- Preventive dental coverage and access to discounts for specialty dental services.
- Vision exam and materials at reduced cost included.
- Buy-up options for telemedicine, acupuncture, gym rewards, and prescription drug coverage.
- Stand-alone dental coverage may be bundled with this plan.

### EmblemHealth HMO Plus

A community-rated plan with up-front deductibles to help lower costs. With multiple network options, choose the right network at the right price, based on where employees live and work.

- Choice of our Prime Network, Select Care Network, or Millennium Network.
- Prescription drug coverage included.
- Telemedicine, acupuncture, and gym rewards included.
- Stand-alone dental coverage may be bundled with this plan.

## PLANS AT A GLANCE

# High Deductible Health Plans (HDHPs)

### **EmblemHealth ConsumerDirect PPO**

A high-deductible plan eligible for a health savings account (HSA)\* with low premiums and out-of-network benefits.

- Access to our National Network.
- Visit health care professionals in and out of network.
- Referrals are not required to see a specialist.
- Flexible options for prescription drug coverage.

### **EmblemHealth ConsumerDirect EPO**

A high-deductible plan with lower premiums, in-network benefits, and health savings account (HSA)\* eligibility.

- Access to our National Network.
- In-network-only EPO plan.
- Referrals are not required to see a specialist.
- Flexible options for prescription drug coverage.

### **EmblemHealth EPO Value HDHP**

A high-deductible plan with lower premiums and health savings account (HSA)\* eligibility. With multiple network options, choose the right network at the right price, based on where employees live and work.

- Choice of our Prime Network, Select Care Network, or Millennium Network.
- Members outside the tristate area have access to a national network.\*\*
- Referrals are not required to see a specialist.
- Prescription drug coverage included.

\*Depending upon deductible and maximum out-of-pocket expense level(s) selected.

\*\*This national network is also available for employees residing in New York State outside of the following counties: Albany, Bronx, Broome, Columbia, Delaware, Dutchess, Fulton, Greene, Kings, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester.

## Health Savings Account (HSA) and Health Reimbursement Arrangement (HRA) Integration

EmblemHealth has partnered with HealthEquity to administer a fully integrated, seamless health savings account (HSA) for our qualified high-deductible health plans, as well as a health reimbursement arrangement (HRA) for employees. EmblemHealth will send HealthEquity eligibility, medical, and prescription claim information for enrolled subscribers and their dependents who participate in an HSA/HRA. This helps in key ways:

- With claim integration, subscribers can make online payments using the HealthEquity member portal and access an archive of medical expenses.
- Opening the HSA/HRA is an automatic process. With our combined enrollment process, the HSA/HRA automatically opens once HealthEquity processes the enrollment data — no further action is needed!

**HealthEquity**<sup>®</sup>



## PLANS AT A GLANCE

# EPO/PPO Health Plans

### EmblemHealth EPO Value **ONE OF OUR MOST POPULAR PLANS!**

EmblemHealth EPO Value is a modern plan designed to save costs. It gives members access to providers across the nation, with no referrals required. With multiple network options, choose the right network at the right price, based on where employees live and work.

- Choice of our Prime Network, Select Care Network, or Millennium Network.
- Members outside the tristate area have access to a national network.\*
- Referrals are not required to see a specialist.
- Prescription drug coverage included.
- Telemedicine, acupuncture, and gym rewards included.
- Stand-alone dental coverage is available and may be bundled with this plan.

### EmblemHealth PPO Value **COMING SOON!**

EmblemHealth PPO Value is an innovative plan that offers savings and flexibility. Employers can choose the right network at the right price based on where their employees live and work, and can also customize cost-sharing for both in- and out-of-network care. Plus, members have access to providers across the nation, with no referrals required. Key features include:

- Choice of our Prime Network, Select Care Network, or Millennium Network.
- Members outside the tristate area have access to a national network.\*
- Coverage both in and out of network.
- No referrals required to see a specialist.
- Prescription drug coverage.
- Telemedicine, acupuncture, and gym rewards.
- Stand-alone dental coverage may be bundled with this plan.

\*This national network is also available for employees seeking services in New York State in the following counties: Albany, Bronx, Broome, Columbia, Delaware, Dutchess, Fulton, Greene, Kings, Montgomery, Nassau, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester.

### **EmblemHealth InBalance EPO**

A cost-saving plan that gives employers the ability to customize cost-sharing for in- and out-of-network options, plus members have access to providers across the nation.

- Access to our National Network.
- Referrals are not required to see a specialist.
- Buy-up options for telemedicine, acupuncture, and gym rewards.
- Stand-alone dental coverage is available and may be bundled with this plan.
- Flexible options for prescription drug coverage.

### **Health Essentials Plus EPO**

A low-cost base plan option that covers services provided in and billed by hospitals or ambulatory surgical centers.

- Access to our National Network.
- Three \$40 copay primary or specialist office visits each calendar year. (Note: Except for preventive care and the three office visits, medical services provided and billed by a physician are not covered under this plan.)
- Gym rewards.
- Stand-alone dental coverage may be bundled with this plan.

### **EmblemHealth InBalance PPO**

A cost-saving plan that gives members access to providers across the nation — and gives employers the ability to customize cost-sharing for in- and out-of-network options.

- Access to our National Network.
- Referrals are not required to see a specialist.
- Buy-up options for telemedicine, acupuncture, and gym rewards.
- Stand-alone dental coverage may be bundled with this plan.
- Flexible options for prescription drug coverage.

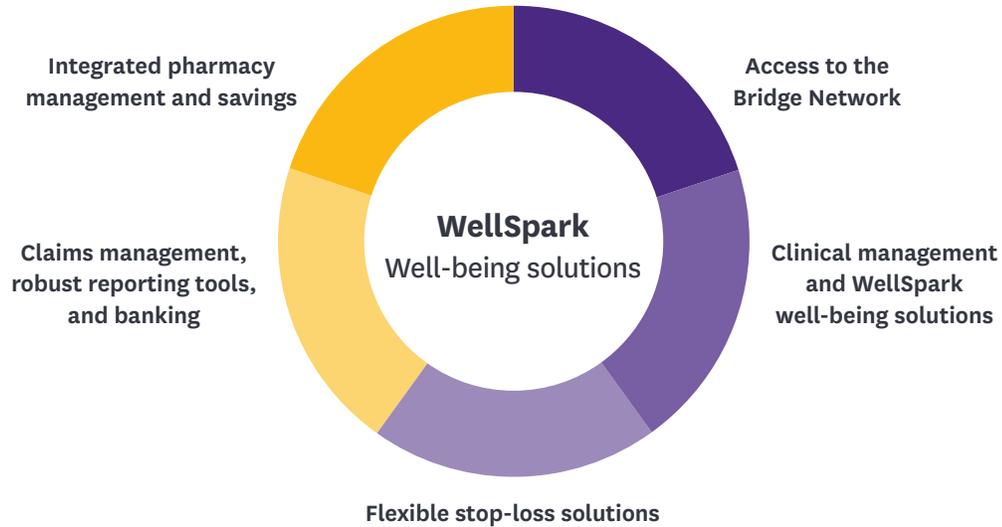




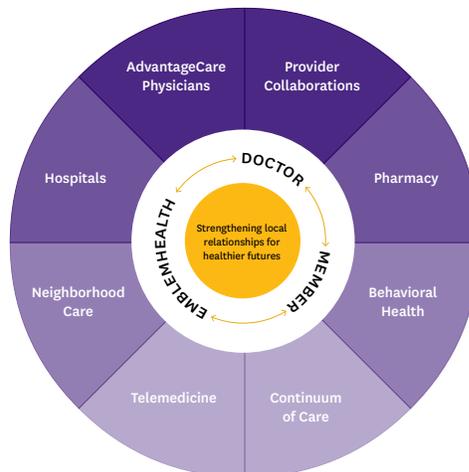
## PLANS AT A GLANCE

# Administrative Services Only (ASO) Plans

EmblemHealth's Administrative Services Only (ASO) solution can control costs, generate savings, and manage risk for businesses that want to self-fund. All while helping to improve employees' health.



And our clinical services look to improve the health of our members at any stage.



Ask your sales representative to arrange a consultation and complimentary claims repricing to learn how EmblemHealth ASO solutions can save money.

## ACCESSING CARE

# Find a Doctor

It's easy to find a participating doctor, and ACPNY doctors are always in-network. Members can simply go to [emblemhealth.com/find-a-doctor](https://emblemhealth.com/find-a-doctor).

## AdvantageCare Physicians

AdvantageCare Physicians (ACPNY) is a primary and specialty care practice where members experience high-quality care from doctors and providers who get to know you — the whole you. With medical offices located in all five boroughs of New York City\* and on Long Island, ACPNY offers convenient hours and same- and next-day appointments in many offices, along with related services, such as lab and radiology.

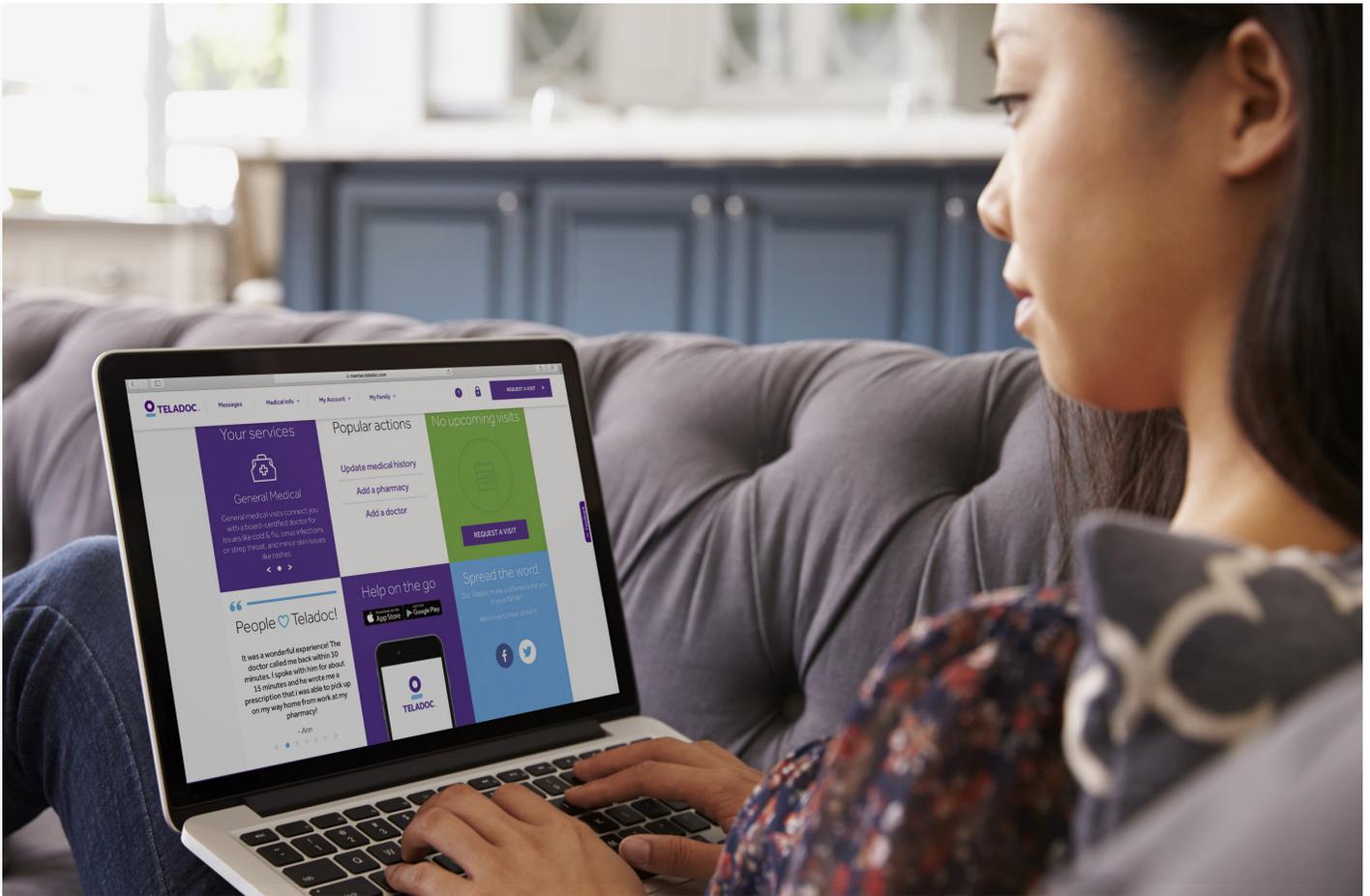
EmblemHealth members who choose ACPNY for their care will receive services that improve their care experience, including:

- **Access to specialists.** ACPNY has an extensive network of specialists — and more are being added regularly. Expanding specialty services include cardiology, gastroenterology, women's health, and optometry.
- **Virtual visits.** In addition to in-office visits, members can confidently continue their routine care with a virtual visit. They can talk directly to an ACPNY provider about their health care needs from the comfort of home. Virtual visit appointments are now available for primary care, nutrition, mental health, and more.
- **Easy referrals.** Members can leave their office visit with a printed, approved referral in-hand. And, because the referral number will appear in their myACPNY patient portal profile, the specialist will already have it when they arrive for their appointment.

AdvantageCare Physicians is part of the EmblemHealth family of companies.

\*BronxDocs is an affiliate of AdvantageCare Physicians.





## Telemedicine: Access to Doctors 24/7 Through Your Phone, Computer, or Mobile Device

Telemedicine is included or available as a buy-up option with most EmblemHealth large group plans. With telemedicine through Teladoc®, members can get non-urgent medical care. It's convenient, immediate, and available 24 hours a day, 365 days a year.

- **Members can talk to doctors who practice primary care.** Telemedicine doctors can even prescribe certain medicines.
- **Telemedicine through Teladoc is in-network care and subject to minimal copayments.**

**Remember:** Telemedicine does not replace the care of a regular doctor.

## BEYOND THE BASICS

EmblemHealth delivers exceptional health insurance products, claims processing, and unique network arrangements. But we also go further, with options that go beyond health insurance to focus on the overall well-being of our members.

### Stand-Alone Dental Options

Dental coverage is a great investment. It's an important part of health care, and can help attract and retain valued employees. Dental checkups can also spot early symptoms of diabetes and detect certain diseases and medical conditions.

That's why EmblemHealth offers a choice of stand-alone dental plan options for large groups.

**CHOICE.** A wide range of product designs, cost-sharing options, and price points.

**FLEXIBILITY.** Customized individual and family deductibles, coinsurance levels, and annual maximums, and a variety of out-of-network reimbursement levels to suit your clients' specific needs.

**QUALITY.** All EmblemHealth dental networks are credentialed by an NCQA-certified Credentials Verification Organization (CVO).

**ACCESS.** Access to over 10,000 providers in New York and New Jersey, plus over 150,000 providers nationwide on an in-network basis.

**AFFORDABILITY.** Choose from great options:

- Contributory plan options as well as Voluntary plan options, at no cost
- Competitive pricing
- Discounts for bundled coverage with medical offerings
- Student/non-student coverage
- Ability to offer on a fully insured or self-insured basis

Additionally, EmblemHealth provides efficient claims processing, hassle-free administrative flexibility and response services, and fast reimbursement for out-of-network care. We also have a great mobile app for our members so they can access the information they need whenever they need it.

For more details about our stand-alone dental products, speak to your dedicated sales representative.





## EmblemHealth Neighborhood Care

If you are near **Manhattan, Brooklyn, Queens, or Staten Island**, visit one of our Neighborhood Care centers. Our Customer Care Navigators can help members understand health plan benefits, give advice on where to go when they need care, print documents, and solve billing and claims issues. We also offer free health and wellness classes, including yoga, nutrition, Medicare 101, and more — open to all, so members can bring a friend.\*

Visit [emblemhealth.com/neighborhood](https://emblemhealth.com/neighborhood).

\*Classes temporarily limited due to COVID-19. Please visit our website or contact the Neighborhood Care location nearest to you for the most up-to-date information on in-person and virtual site programs.

# EmblemHealth Voluntary Supplemental Benefits\*

In addition to EmblemHealth large group medical plans, you have the option to offer EmblemHealth Voluntary Supplemental Benefits — **at no extra cost to the employer or plan sponsor!**

Voluntary benefits are added products that help members fill in the gaps that health insurance does not cover:

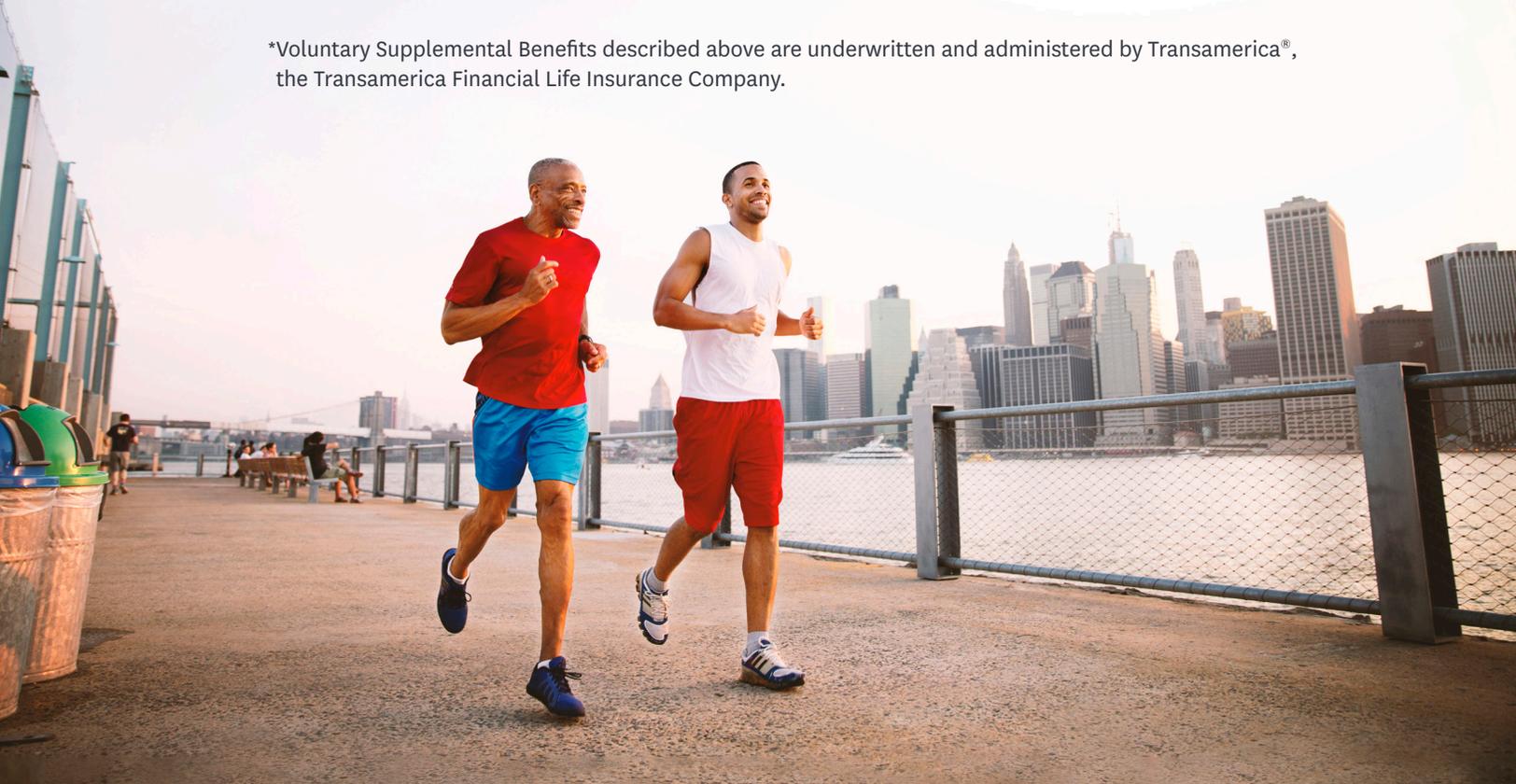
- Disability Income Insurance
- Accident Insurance with Wellness Benefit and Accidental Death Benefits for Children's Education
- Critical Illness Insurance with Wellness Benefit
- Interest Sensitive Whole Life Insurance
- Universal Life Insurance
- 10-Year Guaranteed Renewable Term Life Insurance

These products are guaranteed issue, and they are portable. Which means anyone in a group is eligible to enroll. And, these products have no impact on a group's health insurance plan rates.

**It's a win-win for the group and for the member!** EmblemHealth, through its partner Transamerica, can help set up the payroll deductions needed and deliver these Voluntary Benefits programs to employees who are interested.

Ask your EmblemHealth representative how you can take advantage of this innovative offering with our large group plans.

\*Voluntary Supplemental Benefits described above are underwritten and administered by Transamerica®, the Transamerica Financial Life Insurance Company.



# WellSpark

For those employers that want to do more to create a culture of health, EmblemHealth offers the following buy-up products through affiliate specialty company, WellSpark Health.

WellSpark Health takes a 360° approach to well-being with a full suite of innovative products focused on lifestyle coaching, mindfulness, disease prevention, and chronic disease self-management.

WellSpark goes further than traditional health management programs by providing robust health literacy education, early disease detection and assessment, and thorough condition management solutions. The “spark” is in identifying the socioeconomic and behavioral barriers to well-being and teaching individuals how to overcome these barriers to meet their health goals.

## SOLVING FOR BIOPSYCHOSOCIAL NEEDS

A holistic approach focused on biopsychosocial factors — the unique thoughts, beliefs, and emotions of a person and what drives their “why” to adapt healthy behaviors and positive outcomes.



### SparkLife Worksite Wellness

Introduces healthy activities that promote positive lifestyle changes. Plus, mindfulness to help with chronic conditions.



### Help 364 Chronic Disease Self-Management Support

Providing education and coaching to improve health outcomes.



### Diabetes Prevention Program

Addressing the critical condition of prediabetes.



### Healthy Coaching for Life

Lifestyle changing for behavior change.



## Have questions? Ready to finalize plans?

For more information, call your dedicated sales representative today.

You can reach EmblemHealth Broker and Group Services at **866-614-6040 (TTY: 711)**, Monday to Friday, 9 am to 5 pm.

A sales representative will be happy to help.

You can also find more information at **emblemhealth.com**.

## Health care for all of us.

The following plans are underwritten by EmblemHealth Plan, Inc. Refer to the policy numbers in parentheses: EmblemHealth ConsumerDirect EPO, EmblemHealth EPO and EmblemHealth InBalance EPO (HCR-EPO 100, et al.), EmblemHealth ConsumerDirect PPO (PLH-SGC -1000, et al.), EmblemHealth PPO (HCR-PPO-100, et al.), EmblemHealth InBalance PPO (PLH-SGC-991, et. al.), and Health Essentials Plus (HCR-CAT-200, et al.).

The following plans are underwritten by EmblemHealth Insurance Company. Refer to the policy number in parentheses: EmblemHealth EPO Value (151-23-LGEPOCERT, et al.), EmblemHealth EPO Value HDHP (151-23-LGEPOHDHPCERT, et al.), and EmblemHealth Preferred Provider Organization (PPO) Value (151-23-PPOCERT, et-al).

The following plans are underwritten by Health Insurance Plan of Greater New York (HIP). Refer to the HIP policy form number in parentheses: HIP Prime HMO (155-23-LGHMOCERT, et-al.), EmblemHealth HMO Preferred Plus (155-23-LGTIERCERT, et al.), and EmblemHealth Plus (155-23-LGHMOCERT, et al.).

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