

# EmblemHealth EPO Value

*A cost-saving plan that gives members access to providers across the nation, with no referrals required.*



Cost-containment programs for benefits and rates.



Plan designs and network options to fit a range of budgets.



Access to a national network.



In-network benefits with no referrals required.



## Nationwide network

EmblemHealth EPO Value is a great cost-saving insurance option in the large group marketplace.

It uses experience rating to offer competitive benefits and rates, set plan designs, in-network benefits, and access to providers across the country. Plus, special hospital discounts also help to keep spending down.

Let us show you why EmblemHealth EPO Value is the right choice for your portfolio today!

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## Regional and Local Network Options for Value and Access



## Prime Network,

our broadest network covering New York, New Jersey, and Connecticut

## Select Care Network,

a large network focused on New York State

## Millennium Network,

a tailored, 8-county network in downstate New York

## First Health,



a nationwide network for in-network coverage outside of the tristate area

## National Coverage

EmblemHealth EPO Value offers access through a variety of network options of varying size. We can work with you to tailor your plan to your employee population based on value and access.

To ensure your members can get the care they need where they need to receive it, EmblemHealth EPO Value provides network coverage outside of the tristate area through First Health®, an NCQA-accredited provider network. With consistent processes, First Health gives members access to a wide range of high-quality inpatient and outpatient services in both urban and rural areas.

## Cost-Sharing Options that Save Money

Save on your administrative costs! EmblemHealth EPO Value has a wide range of cost-sharing options to drive access and reduce costs. And, plans include benefits like telemedicine, offered through Teladoc®, and acupuncture.

Cost-sharing options include copays, deductibles, and coinsurance. When members have met the out-of-pocket maximum (the maximum amount they will pay for coverage per year), EmblemHealth will pay for 100% of the allowed amount for the rest of the year.

## Pharmacy Benefits

EmblemHealth EPO Value offers pharmacy benefits through the Express Scripts National Preferred Formulary. Express Scripts provides many benefits for members that can lead to better health outcomes:

- Home delivery makes it easy to fill prescriptions and can save members money.
- Members can fill 90-day supplies for certain prescription drugs. This way, members will need refills less often and may be less likely to miss a dose.

## Easy Transition and Administration

Our Account Management Team and an Implementation Team are ready to help every step of the way, so your transition from your present carrier will be smooth. For employees, ID cards will be issued promptly. And, we can arrange for transition of care services when needed.

**For more information, call your broker or dedicated sales representative today. You can also find more information at [emblemhealth.com](https://emblemhealth.com).**

## New Vision to Help You Navigate Today's Health Insurance.

**Health care for all of us.**