

# EmblemHealth InBalance PPO

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



Cost-containment programs for benefits and rates



Custom plan designs available to meet your needs



National coverage available for employees to access care



In- and out-of-network benefits with no referrals required



**806,000+**

Providers

EmblemHealth InBalance PPO is a great, cost-saving insurance option in the large group marketplace.

With competitive benefits and rates, flexible plan designs, in- and out-of-network benefits, and access to providers across the country, it's an option you should consider.

Let us show you why EmblemHealth InBalance PPO is the right choice for your portfolio today!



657,000+

Specialists

## National Coverage

EmblemHealth InBalance PPO offers access to services through the National Network. It's made up of more than 806,000 health care professionals, facilities, and hospitals across the nation. This gives members the coverage that they need, where they need to receive it.

Coverage for the National Network outside of New York and New Jersey is provided by 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.

## Flexible Cost-Sharing Options

Tailor our plans to your needs! EmblemHealth InBalance PPO has a wide range of cost-sharing options to drive access and reduce costs.

Cost-sharing options include copays, deductibles, and coinsurance. Most covered services received in-network require a small copay. Some require deductibles and coinsurance. For services received out-of-network, deductibles and coinsurance apply.



5,400+

Hospitals\*

## Pharmacy Benefits

EmblemHealth InBalance PPO 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.

## First Health,



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

## 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.**

\*Please note that all data pertaining to providers, specialists, and hospitals in New York and New Jersey are as of May, 2020. First Health numbers are as of May, 2020 from the First Health data warehouse.

Underwritten by EmblemHealth Plan, Inc., an EmblemHealth company. Refer to policy form PLH-SGC-991, et. al.

First Health is a brand name of First Health Group Corp., an indirect, wholly owned subsidiary of Aetna Inc.

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