



NEW!

\$0 premium
with vision and
dental benefits

2022 EmblemHealth Essential Plan

EmblemHealth is proud to offer the Essential Plan to meet your health care needs — and your budget.

THE EMBLEMHEALTH ESSENTIAL PLAN ON THE NY STATE OF HEALTH MARKETPLACE

Here's a quick overview of our Essential Plans for individuals.

	ESSENTIAL 1	ESSENTIAL 2	ESSENTIAL 3	ESSENTIAL 4
Annual Deductible (Individual/Family)	\$0	\$0	\$0	\$0
Annual Out-of-Pocket Maximum	\$2,000	\$200	\$200	\$0
PCP/Specialist Visit	\$15/\$25 copay	\$0/\$0 copay	\$0/\$0 copay	\$0/\$0 copay
Annual Physical	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Emergency Room	\$75 copay	\$0 copay	\$0 copay	\$0 copay
Outpatient Facility (Surgery)	\$50 copay	\$0 copay	\$0 copay	\$0 copay
Gym Discounts	Yes	Yes	Yes	Yes
Telemedicine	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Prescription Drugs (Generic/preferred brand/ non-preferred brand)	\$6/\$15/\$30 copay	\$1/\$3/\$3 copay	\$1/\$3/\$3 copay	\$0/\$0/\$0 copay
Monthly Premium includes Dental and vision coverage (New York City rates)	\$0	\$0	\$0	\$0

This chart is not a comprehensive list of benefits. You will find a more detailed list in the Summary of Benefits and Coverage (SBC) for each plan on the EmblemHealth website. Full plan benefits, terms, conditions, and limitations are set forth in the applicable plan contract.

EMBLEMHEALTH PLANS

All of these EmblemHealth plans are health maintenance organization plans, or HMOs. With an HMO plan, you choose a **primary care provider** (PCP) who will provide your everyday care. This doctor will arrange for you to see specialists and get services when you need them. EmblemHealth plans work with large networks of leading health care professionals and facilities that contract with the plan. You are usually **only** covered for care and services you get from this network. In an emergency, you can go to any hospital.

To join the EmblemHealth **Essential Plan**, you must live in New York City (Brooklyn, the Bronx, Manhattan, Queens, or Staten Island), Long Island (Nassau or Suffolk counties), or Westchester. You must also qualify for the **Essential Plan** based on income and other factors.

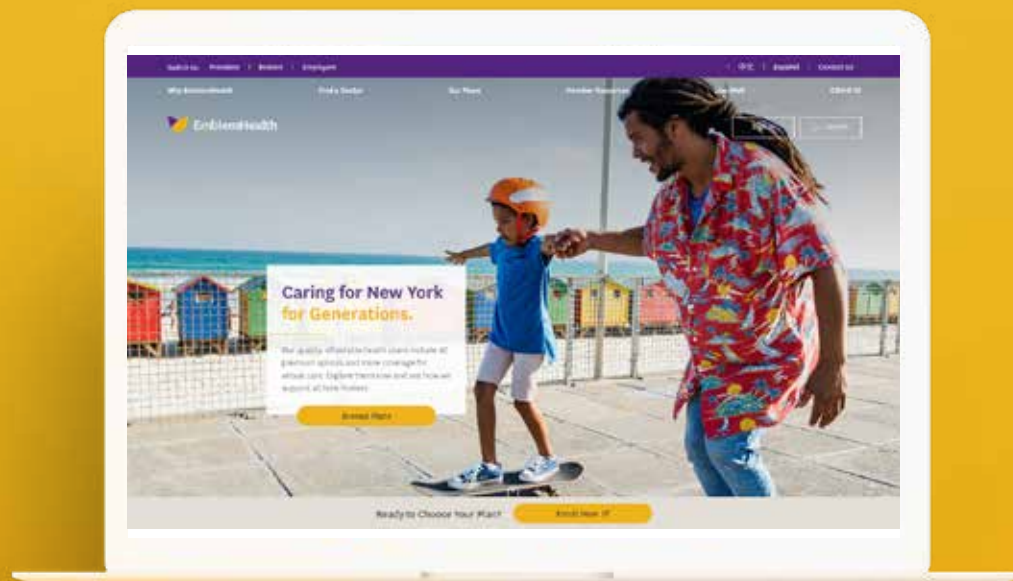
READY TO ENROLL?

To enroll directly with EmblemHealth, go to emblemhealth.com/individualsandfamilies.

To enroll in a plan on the NY State of Health Marketplace, go to nystateofhealth.ny.gov.

Make sure you have these items for yourself and for each member of your household who needs health care coverage when you apply:

- Social Security numbers (or document numbers for legal immigrants)
- Employer and income information (for example, from your pay stubs or W-2 forms – Wage and Tax Statements)
- Policy numbers for any current health insurance plans covering members of your household
- Email address





For more information, visit us online at emblemhealth.com/individualsandfamilies or call us at 866-838-9144 (TTY: 711).

we mean health