



EmblemHealth Essential Plan

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EMBLEMHEALTH PLANS

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When you qualify for Essential Plan, you'll enjoy:

- Medical, vision and dental benefits
- No referrals to see specialists
- Virtual access to 24/7 non-emergency care plus primary care, mental health and dermatology services¹

All for \$0 per month

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. Essential Plan members see health care professionals and facilities in the Enhanced Care Prime network. You can find a doctor by signing in to your member portal at **my.emblemhealth.com** and clicking "Find Care." 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), Westchester, Orange, Rockland, Dutchess, or Putnam counties. 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** or call us at **866-838-9144** (TTY: **711**).

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

¹Telemedicine provided by Teladoc®. Not all services available 24/7.

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 ¹	\$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 ²	\$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.

¹For those that qualify

²Telemedicine provided by Teladoc®. Not all services available 24/7.



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

We mean health.

EmblemHealth Essential Plans are underwritten by Health Insurance Plan of Greater New York (HIP), an EmblemHealth company. 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. Refer to HIP policy form numbers for: Essential Plan 1: 155-23-EPP1VDAIAN (01/22), 155-23-EPP1AIAN (01/22), 155-23-EPP1VDNONAIAN (01/22), 155-23-EPP1NONAIAN (01/22), et al. Essential Plan 2: 155-23-EPP2AIAN (01/22), 155-23-EPP2VDNONAIAN (01/22), 155-23-EPP2NONAIAN (01/22), et al. Essential Plan 3: 155-23-EPP3Aliessa (01/22), Essential Plan 4: 155-23-EPP4Aliessa (01/22), 155-23-EPP4Aliessa (01/22), 155-23-EPP4Aliessa (01/22), et al.