



EmblemHealth®



EmblemHealth Essential Plan

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

WHAT IS THE ESSENTIAL PLAN?

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

- Medical, vision, and dental benefits.
- \$500 a year (\$125 a quarter) over-the-counter credit for covered health related items and healthy foods.*
- No referrals to see specialists.
- Virtual access to 24/7 nonemergency care, plus primary care, mental health, and dermatology services through Teladoc® Primary360.**

And you'll get all that for a \$0 premium per month.

The Essential Plan is a health maintenance organization plan, or HMO. With an HMO plan, you must choose a **primary care provider** (PCP) who will handle your everyday care. Essential Plan members can 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 enroll in the EmblemHealth **Essential Plan**, you must live in New York City (Brooklyn, Bronx, Manhattan, Queens, or Staten Island), Long Island (Nassau or Suffolk counties), or Westchester county. You must also qualify for the **Essential Plan** based on income and other factors.

READY TO ENROLL?

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

- Social Security numbers (or document numbers for legal immigrants).
- Employer and income information (for example, pay stubs, W-2 forms, wage and tax statements).
- Policy numbers for any current health insurance plans covering members of your household.
- Phone number and email address.
- Your residential address.

Call us at **866-838-9144** (TTY: 711) from 8 a.m. to 8 p.m., seven days a week, or visit emblemhealth.com/essentialplan to learn more about the Essential Plan and what may be available to you.

*Members get a \$125 credit per calendar quarter on the card (up to \$500 per year). Unused credit will carry over to the next quarter. Any unused credit by December 31 will not carry over to the next calendar year.

**Telemedicine provided by Teladoc. It is not appropriate for all covered services. Not all services available 24/7.

THE EMBLEMHEALTH ESSENTIAL PLAN IN THE NY STATE OF HEALTH INSURANCE MARKETPLACE

Here's a quick overview of our Essential Plan options for qualifying individuals.

	ESSENTIAL PLAN 200-250	ESSENTIAL PLAN 1	ESSENTIAL PLAN 2	ESSENTIAL PLAN 3	ESSENTIAL PLAN 4
Annual Deductible	\$0	\$0	\$0	\$0	\$0
Annual Out-of-Pocket Maximum	\$2,000	\$360	\$200	\$200	\$0
PCP/Specialist Visit	\$15/\$25 copay	\$15/\$25 copay	\$0/\$0 copay	\$0/\$0 copay	\$0/\$0 copay
Annual Physical	\$0 copay				
Adult Dental and Vision	\$0 copay				
Emergency Room	\$75 copay	\$75 copay	\$0 copay	\$0 copay	\$0 copay
Outpatient Facility (Surgery)	\$50 copay	\$50 copay	\$0 copay	\$0 copay	\$0 copay
Over-the-Counter (OTC) Credit*	\$125 every calendar quarter				
Gym Reimbursement Program**	Yes	Yes	Yes	Yes	Yes
Telemedicine***	\$0 copay				
Prescription Drugs[†] (Generic/preferred brand/non-preferred brand)	\$6/\$15/\$30 copay	\$6/\$15/\$30 copay	\$1/\$3/\$3 copay	\$1/\$3/\$3 copay	\$0/\$0/\$0 copay
Monthly Premium^{††}	\$0 premium				

This is not a complete list of benefits. Please review your specific plan documents which are available on the EmblemHealth website and in the member portal.

*Members get a \$125 credit per calendar quarter on the card (up to \$500 per year). Unused credit will carry over to the next quarter. Any unused credit by December 31 will not carry over to the next calendar year.

**Earn up to \$200 in reimbursement per six month period each calendar year for completing 50 workouts.

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

[†]30-day supply.

^{††}For those who qualify.



For more information, visit us online at
emblemhealth.com/essentialplan or
call us at **866-838-9144** (TTY: **711**) from
8 a.m. through 8 p.m., seven days a week.

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.

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EmblemHealth Essential Plan is provided by Health Insurance Plan of Greater New York (HIP), an EmblemHealth company. Refer to HIP form numbers for Essential Plan 1: 155-23-EPP1NONAIAN (01/26), 155-23-EPP1AIAN (01/26), et al, Essential Plan 2: 155-23-EPP2NONAIAN (01/26), 155-23-EPP2AIAN (01/26), et al, Essential Plan 3: 155-23-EPP3AIessa (01/26), and Essential Plan 4: 155-23-EPP4AIessa (01/26), et al, 155-23-EPP200-250NONAIAN (01/26), 155-23-EPP200-250AIAN (01/26).

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