EmblemHealth®

2027 Small Group Pharmacy at a Glance

We offer small group plans with the needs of small businesses in mind. Our pharmacy benefits are listed below. Plans noted as "creditable" offer coverage as robust as Medicare Part D.

A deductible is the amount you must pay each plan year before the plan starts to pay benefits. Coinsurance is a percentage you pay for each fill or refill. A copayment (also called a copay) is a fixed dollar amount you pay for each fill or refill.

An integrated deductible means pharmacy costs are included in your medical deductible.

	PHARMACY DEDUCTIBLE		PHARMACY COST SHARING PER 30-DAY SUPPLY			CREDITABLE BENEFITS
	Individual	Family	Tier 1 (generic)	Tier 2 (preferred)	Tier 3 (non preferred)	
PLAN NAME						
Platinum Premier	$100	$200	$5 copay before deductible	$30 copay after deductible	$75 copay after deductible	Creditable
Gold Premier	$150	$300	$7 copay before deductible	$40 copay after deductible	$85 copay after deductible	Creditable

This summary is provided for information only. It does not contain complete details of the plan, which are available only in the contract or Certificate of Coverage. It does not constitute an agreement.

Underwritten by Health Insurance Plan of Greater New York (HIP). Refer to the following policy forms: Platinum Premier Schedule 155-OA-NSSGPlatinum PremierSch (04/26) and Gold Premier Schedule 155-OA-NSSGGoldPremierSch (04/26).

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JP 72872 10/26