



# Taking Care of Health Care

Our HIP Prime HMO plan gives you access to quality health care. You may even have no copays for some services. A copay is the set dollar amount you pay for health services each time you use them.

Plus, there are no out-of-pocket costs like deductibles (the amount you pay before your plan starts to pay) or coinsurance (the percentage you pay after your plan starts to pay).

## Doctors and Hospitals in Your Community

The HIP Prime HMO plan uses our **Prime Network**.

A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services to members. You'll usually pay less when you use your network.

The **Prime Network** has over 90,000 private and group practice doctors, health care professionals, and facilities, and 144 hospitals in 28 New York State counties — all five boroughs of New York City (the Bronx, Brooklyn, Manhattan, Queens, and Staten Island), plus Nassau, Suffolk, Orange, Rockland, and Westchester counties and upstate areas that stretch north of Albany.

The **Prime Network** also includes:

- **ConnectiCare HMO Network**, which has 17,000 primary care providers and specialists, and 33 hospitals in all eight counties in Connecticut.
- **QualCare HMO Network**, which has 26,000 primary care providers and specialists, and 76 hospitals in all 21 counties in New Jersey.

You also have coverage at many of the area's most acclaimed hospitals, such as:

- Hospital for Special Surgery
- Lenox Hill Hospital
- Montefiore Medical Center
- North Shore LIJ Health System
- NYU Hospital Center
- Staten Island University Hospital

## Find Out More

**If you have questions, visit [emblemhealth.com](https://emblemhealth.com) or call 212-501-4444 (TTY: 711). Our hours are 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help.**

Here is a list of some of the copays you'll have for the most common types of health care visits when you use an in-network primary care doctor:

Type of visit	Copay
Primary care physician office visit	\$5
Specialist office visit	\$10
Hospital admission	\$0
Lab tests and radiology	\$0
Emergency room visit	\$75
<b>Prescription drugs</b>	
<b>Retail</b> (30-day supply):	generic \$5/ brand \$20
<b>Mail order</b> (90-day supply):	generic \$7.50/ brand \$30



Full details of the plan are set forth in the Certificate of Coverage. Please refer to HIP certificate form number 155-23-HMOCERT (3/99).

Group Health Incorporated (GHI), Health Insurance Plan of Greater New York (HIP), HIP Insurance Company of New York and EmblemHealth Services Company, LLC are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies.

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