



TAKING CARE OF HEALTH CARE

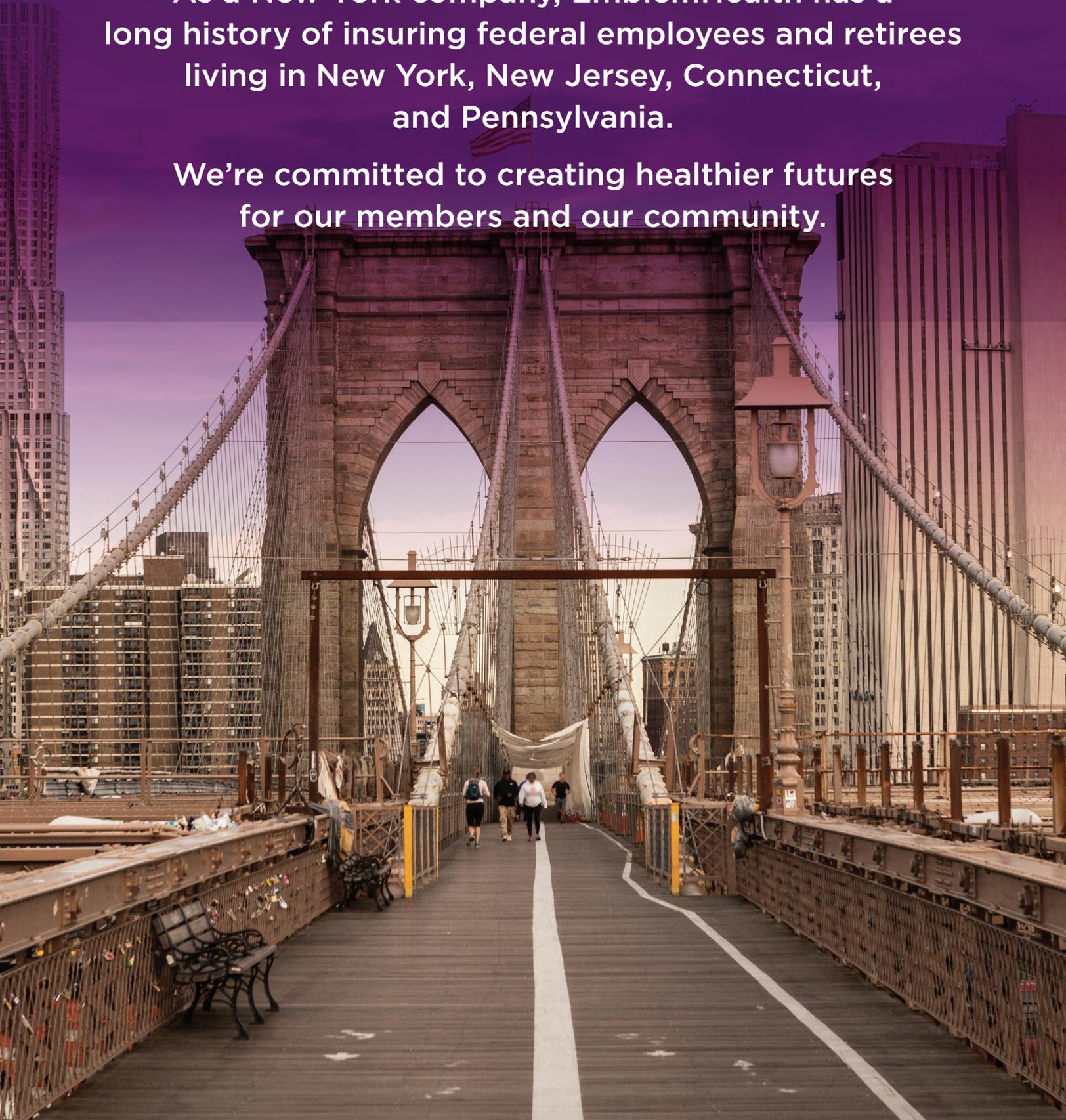
GHI FEHB Standard Option Plan
for Federal Employees and Retirees

2019

EmblemHealth offers quality, affordable health plans, convenient community resources, and access to top doctors and hospitals across the tristate area.

As a New York company, EmblemHealth has a long history of insuring federal employees and retirees living in New York, New Jersey, Connecticut, and Pennsylvania.

We're committed to creating healthier futures for our members and our community.



CHOOSE EMBLEMHEALTH

When you choose a Federal Employees Health Benefits (FEHB) health care plan for 2019, consider our GHI Standard Option plan, which includes codes 804, 805, and 806.

- You can enroll in the Standard Option plan by following your agency's standard enrollment procedure. Be sure to include the GHI plan enrollment codes shown inside this brochure.
- If you are already enrolled in our Standard Option plan, you don't need to do anything. You will continue to be covered through the end of 2019.
- If you are currently a GHI High Option plan member and take no action, you will be automatically enrolled in the GHI Standard Option plan.

If you have questions, call **800-624-2414 (TTY: 711)**, 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help.

Important: Beginning January 1, 2019, we will no longer offer our EmblemHealth GHI High Option plan for federal employees and retirees. This plan includes codes 801, 802, and 803.

GHI FEHB STANDARD PLANS

This is our in-network plan, which means you can get care from our large network of quality doctors, including specialists, without a referral. 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.

Simply choose one of our network doctors and make an appointment.

In most cases, a copay will be your only out-of-pocket cost. A copay is the amount you pay for health services each time you use them.



Benefit Highlights for the GHI FEHB Standard Option Plan

The following is a summary of the benefits offered through the Standard Option plan. Rate information can be found on the next page.

Plan Choices	Standard Option In-Network Copay	Standard Option Out-of-Network Copay
Primary Care Physician (PCP) office visit	\$50/\$10 (subscriber/dependent)	Not covered
Specialist office visit	\$50/\$10 (subscriber/dependent)	Not covered
Diagnostic lab/ X-ray	\$50	Not covered
Preventive care routine physical exam	\$0	Not covered
Well-child care	\$0	Not covered
Women's wellness services	\$0	Not covered
Acupuncture	\$50	Not covered
Outpatient mental health	\$0	Not covered
Urgent care	\$50	Not covered
Ambulance	You pay all charges after \$100	Not covered
Prescription drugs	\$15 generic/\$50 brand/\$100 non-formulary; 25% coinsurance up to \$200 maximum per prescription for specialty drugs	Not covered
Inpatient care	\$500 per day to a max of \$1,000 (subscriber/dependent) maximum	Not covered
Emergency room	\$200 copay (waived if admitted)	\$200 copay (waived if admitted)
Ambulatory surgery	\$175	Not covered

For your detailed Summary of Benefits and Coverage (SBC), go to emblemhealth.com/federal. You can also request a free printed copy of the SBC by calling the number on the back of your member ID card, 8 am to 6 pm **(TTY: 711)**, Monday to Friday. Your SBC shows what your plan covers and what (if any) cost-sharing responsibilities you have.

For complete details about the benefits available through these plans, please read the Federal RI 73-007.

Non-postal rates apply to most non-postal employees. Use the Guide to Federal Benefits to find out which special enrollment category you are in. Or, contact the agency that handles your health benefits enrollment.

Postal Category 1 rates apply to career bargaining unit employees represented by:

- National Postal Mail Handlers Union (NPMHU).
- National Association of Letter Carriers (NALC).
- Postal Police bargaining units.
- American Postal Workers Union (APWU).

Postal Category 2 rates apply to career bargaining unit employees represented by:

- Other non-APWU.
- Non-Postal Career Executive Service (PCES).
- Non-law enforcement Postal Service career employees, including management employees and employees covered by the National Rural Letter Carriers' Association bargaining unit.

Non-postal rates apply to all career non-bargaining unit Postal Service employees.

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable Guide to Federal Benefits.

For further assistance, Postal Service employees should call the Human Resources Shared Service Center at **877-477-3273, option 5. (TTY: 711)**.

Service Area includes: GHI Standard Option plan, serving New York City, plus most New York counties, as well as Northern New Jersey.

This plan is only available to individuals who live or work in certain counties. Please see federal brochure RI 73-007 for the counties included in the plan's service areas.

		NON-POSTAL PREMIUM				POSTAL PREMIUM	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Self Only	804	\$230.18	\$197.19	\$498.72	\$427.25	\$193.99	\$184.40
Self and Family	805	\$525.32	\$511.51	\$1,138.19	\$1,108.28	\$504.21	\$482.33
Self Plus One	806	\$492.27	\$501.81	\$1,066.59	\$1,087.25	\$494.97	\$474.46

Care Where You Live and Work

This plan uses the **National Network**. A network is a group of health care professionals or facilities that contracts with EmblemHealth. They provide covered products and services. You'll usually pay less when you use your network.

This network includes quality doctors, hospitals, and urgent care centers located throughout the neighborhoods of all five New York City boroughs, plus in Nassau, Suffolk, Westchester, Rockland, and Orange counties. It also includes covered access across all 50 states.

With a GHI FEHB plan you have coverage at top-ranked area hospitals, including:

- Lenox Hill Hospital
- Memorial Sloan Kettering Cancer Center
- Montefiore Medical Center
- Northwell Health
- NYU Hospital Center
- Staten Island University
- St. Barnabas Hospital Health Center

ADVANTAGECARE PHYSICIANS

AdvantageCare Physicians (ACPNY) is one of the largest primary and specialty care physician group practices in the New York metropolitan area.

We take a coordinated, team-based approach to health care — care that focuses on you and your family's goals to stay healthy, get well, and live better.

ACPNY offers primary and specialty care, laboratory services, radiology, and more, often all in one convenient location.

We're in Your Neighborhood

AdvantageCare Physicians has 36 medical offices located throughout Brooklyn, Manhattan, Queens, Staten Island, and Long Island. So we are where you are — in your neighborhood.

For more information, visit acpny.com.



NEIGHBORHOOD CARE

EmblemHealth Neighborhood Care provides health and wellness programs and in-person support right in your neighborhood.

With eight locations across Manhattan, Queens, and Brooklyn, each EmblemHealth Neighborhood Care center is tailored to the unique needs of your community, with different programs and classes in each location.



No matter what Neighborhood Care location you visit, you'll always find:

- In-person customer service.
- Health and wellness classes.
- Resources for managing your and your family's health.
- EmblemHealth sales representatives to help you learn more about your health plan.

Visit emblemhealth.com/community for upcoming classes and programs at Neighborhood Care.



Telemedicine through Teladoc

Your Virtual Office Visit

Use telemedicine to get non-urgent medical care. It's convenient, immediate, and available 24 hours a day, 365 days a year. Use your phone, computer, or mobile device.

Talk to doctors who practice primary care, family care, and more. Telemedicine doctors can prescribe certain medicines.

Telemedicine is in-network care. And, there's no copay — the set amount you pay for health services each time you use them.

Use telemedicine when:

- You feel sick and don't want to leave home.
- You just moved and don't know local doctors.
- Your doctor isn't available.
- You're out of town and need a doctor's advice.
- You have a busy schedule.

Don't use telemedicine when:

- You need emergency care.
- You need a biometric screening, such as a BMI or blood pressure check.
- Your care requires a review of your health records or x-rays.

What types of non-urgent conditions are right for telemedicine?

- Cough
- Headache
- Bronchitis
- Sore throat
- Painful urination
- Fever
- Flu
- Pinkeye
- Sinusitis

Remember: Telemedicine does not replace the care of your regular doctor. Only your doctor can provide the full range of care to meet your health needs.

Health and Wellness Programs that Help You Stay Healthy

In addition to your doctor's care, you may have access to the following services when you enroll in this plan to help you and your enrolled family members stay healthy. To see the full list, visit emblemhealth.com/stayhealthy.

- Heart disease support.
- Diabetes support.
- Preventive cancer screenings.
- Domestic violence victim support and resources.
- Pregnancy management and support after giving birth.
- Help to stop smoking.
- Chronic obstructive pulmonary disorder (COPD) support.
- Checkups and immunizations for children and adults.

Get Healthy Discounts

Just for being an EmblemHealth member, you get access to discounts on health-related services. From weight loss to massage therapy, we're here to make sure you get what you need at an affordable price.

- **Weight loss services:** Save on programs including Jenny Craig® and Nutrisystem®.
- **Health club memberships:** We've partnered with American Specialty Health to give you discounted health club membership rates.
- **Massage therapy:** Save up to 25 percent on therapeutic massage.
- **Acupuncture therapy:** Save up to 25 percent on acupuncture therapy.
- **Registered dietitians:** Save up to 25 percent on nutrition counseling from credentialed dietitians.
- **Vitamins and natural supplements:** Order online and save up to 45 percent.
- **Hearing care:** Save on hearing aid purchases and get other discounts through HearX, HearUSA, and Amplifon centers. At Amplifon centers, you also get a low-price guarantee on hearing aids, free batteries, follow-up care, screenings, and a 60-day trial period with a 100 percent money-back guarantee.
- **Vision Affinity discount program:** Discounts on certain vision care services at participating EyeMed Centers.
- **Laser vision care:** Save as much as 15 percent on laser vision correction.

For more about these services, call us at the number on the back of your member ID card or visit emblemhealth.com/goodhealth.

myEMBLEMHEALTH: YOUR SECURE HEALTH SERVICES WEBSITE

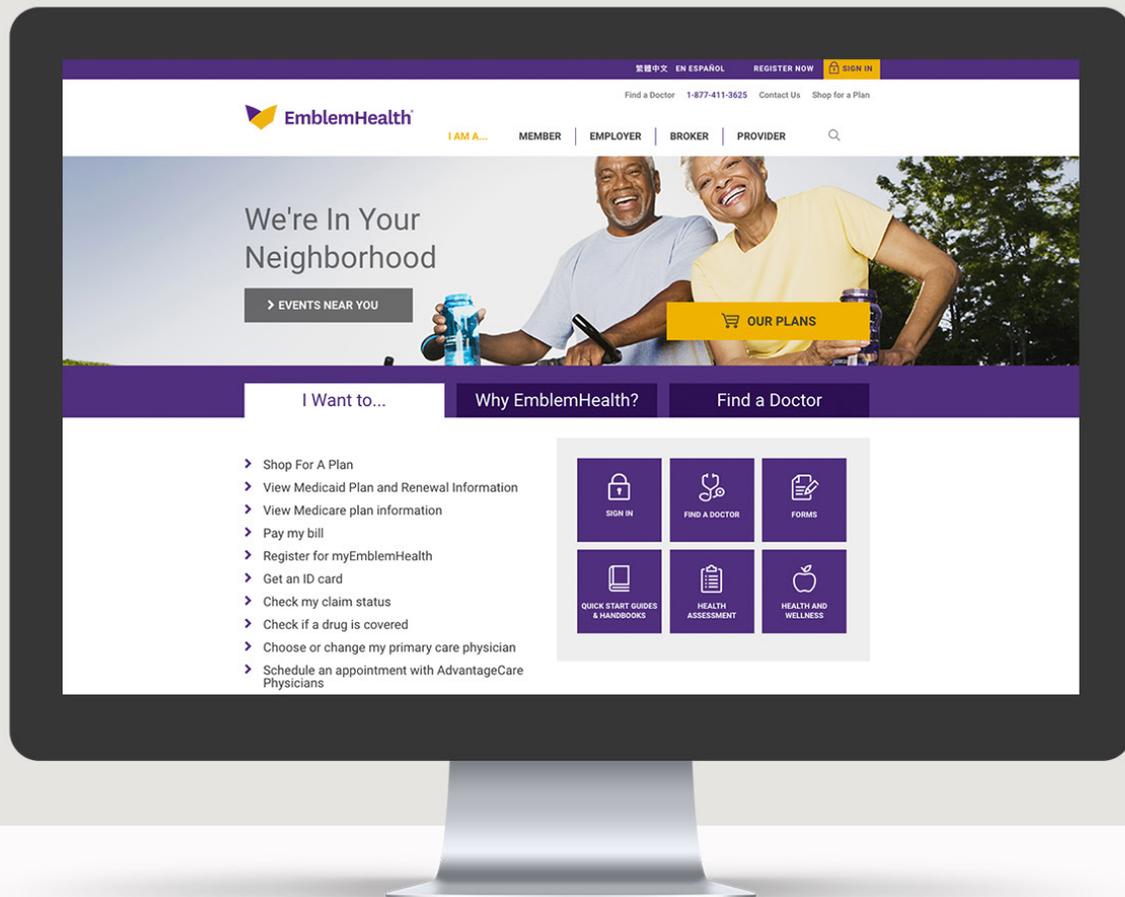
Having convenient and easy access to the right tools and information is a big part of staying healthy. That's why we want you to take advantage of **myEmblemHealth**.

myEmblemHealth keeps your personal health care information in one convenient and secure place.

To register for **myEmblemHealth**, go to **emblemhealth.com**. Once you're registered, you can check:

- The status of a claim, approval, or the amount you have paid toward your deductible. A deductible is the amount you pay before your plan starts to pay.
- Descriptions of your health benefits.
- Messages in your secure Message Center. You can also send secure messages to us.
- A list of your covered drugs.

You can also order ID cards, download forms, and update your email address.



Go Paperless and Get Rid of Clutter — The Green Way!

When you register for myEmblemHealth, you can choose to get your documents online. They will be stored in your secure Message Center on **myEmblemHealth**.

You can choose to get the following:

- Explanations of Benefits (EOB).
- Alerts about when your claims are processed.
- Personalized information about your health.
- Your plan newsletter.
- Updated information about your coverage and benefits.

Manage Your Health Online

myEmblemHealth has lots of tools to help you take care of your health and meet your personal wellness goals.

- **Health Assessment:** Gives you an overall picture of your health and has steps you can take to make healthy lifestyle changes. You can also fill out a Health Assessment for your covered dependents.
- **Health Journeys:** This personalized program helps you make healthy choices and manage your health conditions. Each Journey is based on your personal choices to help you change things like sleep and nutrition habits or improve your blood pressure and cholesterol. They can last anywhere from a few days to a few weeks, depending on your unique path.



On the Go! myEmblemHealth Mobile App

With the **myEmblemHealth** mobile app, you have useful benefit and plan information at your fingertips.

Sign in to manage your health benefits whenever and wherever you want.

The **myEmblemHealth** app is available for download from the App Store or from Google Play.





This brochure is intended to provide general information about the GHI health insurance program for FEHB members and is superseded by federal Brochure RI 73-007. All benefits are subject to the definitions, limitations, and exclusions set forth in that federal brochure. Refer to GHI policy form PLD-1032E.

EmblemHealth insurance plans are underwritten by Group Health Incorporated (GHI), Health Insurance Plan of Greater New York (HIP) and HIP Insurance Company of New York.

10-8655K1 10/18