



TAKING CARE OF HEALTH CARE

HIP FEHB High Option, Standard Option, and
Medicare Advantage Plans

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) plan for 2019, consider one of our EmblemHealth plans.

As a federal employee, you can enroll in our new Standard Option or HIP High Option plan.

- Both plans offer a wide range of benefits and services, in addition to a network of health care professionals throughout the tristate region.

If you are already enrolled in the High Option plan, you don't need to do anything. You will continue to be covered through the end of 2019.

To enroll in either the Standard or High Option plan:

- Follow your agency's enrollment procedure.
- If you are enrolling in the new Standard Option plan, include the Standard Option enrollment codes on page 5 of this brochure.
- If you are enrolling in the High Option plan, include the High Option enrollment codes on page 5 of this brochure.

If you're eligible for Medicare and have Parts A and B, you can choose our EmblemHealth Medicare Advantage Plan.

If you are already enrolled in our EmblemHealth Medicare Advantage Plan, you don't need to do anything. You will continue to be covered through the end of 2019.

To enroll in the EmblemHealth Medicare Advantage Plan:

- Speak to an EmblemHealth Medicare expert, or make an appointment. Call **866-640-3856 (TTY: 711)**, 8 a.m. to 8 p.m., seven days a week (excluding major holidays).
- Ask for a Medicare Advantage enrollment form.
- Complete the form. Leave it with an EmblemHealth Medicare expert during your appointment. Or, mail it to:

**EmblemHealth
55 Water Street
New York, NY 10041**

**If you have questions or need help choosing either plan, call us at 866-640-3856 (TTY: 711), 8 a.m. to 8 p.m., seven days a week (excluding major holidays).
A Customer Service representative will be happy to help you.**

CONNECT WITH THE CARE YOU NEED



A large network of health care professionals and hospitals

Both our High Option and Standard Option plans use the Prime Network, with over 90,000 doctors, health care professionals, facilities, and 144 hospitals.

A network is a group of health care professionals or 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** covers 28 New York counties, including:

- All five boroughs of New York City (the Bronx, Brooklyn, Manhattan, Queens, and Staten Island).
- Nassau, Orange, Rockland, Suffolk, and Westchester counties.
- Upstate areas that stretch north of Albany.

The **Prime Network** also includes:

- **ConnectiCare HMO Network**, which has 18,000 primary care providers and specialists, and 31 hospitals in all eight counties in Connecticut.
- **QualCare HMO Network**, which has 114,000 primary care providers and specialists, and 65 hospitals in all 21 counties in New Jersey.

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

- Lenox Hill Hospital
- Montefiore Medical Center
- Hospital for Special Surgery
- NYU Hospital Center
- Staten Island University Hospital

Your doctor: A partner in good health

The first thing you should do when you enroll in either the Standard or High Option plan is choose a primary care doctor for yourself and your enrolled family members.

Your primary care doctor is the doctor who provides your everyday care. They help you and your family stay healthy.

Your primary care doctor:

- Provides most of your health and preventive care.
- Refers you to specialists.
- Arranges for hospital admissions, when necessary.

You can change your primary care doctor at any time, by phone or online.

When you call to make an appointment with your doctor, tell them you're a member in EmblemHealth's FEHB Standard or High Option plan.

When you go to your appointment, remember to bring your ID card.

To see a full list of doctors in your plan, visit [emblemhealth.com/federal](https://www.emblemhealth.com/federal) and use our "Find a Doctor" tool.

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.

Standard and High Option Plan Benefit Highlights

This is an overview of each plan's basic features. Use it to help you understand your health care coverage and make decisions about your benefits.

| | Standard Option | High Option |
|---|--|--|
| Medical Care | You Pay | You Pay |
| Annual Deductible* | \$2,500 (self) \$5,000 (self plus one/family) | \$0 |
| Primary Care Physician (PCP) Office Visit | \$30 | \$30 (\$0 for dependent children to age 26) |
| Specialist Office Visit | \$75 after deductible | \$50 (\$0 for dependent children to age 26) |
| Preventive Care | | You Pay |
| Routine Physical Exam | \$0 | \$0 |
| Well Child Care | \$0 | \$0 |
| Women's Wellness Services | \$0 | \$0 |
| Other Services | You Pay | You Pay |
| Outpatient Mental Health | \$30 per visit | \$30 per visit (\$0 for dependent children to age 26) |
| Urgent Care | \$75 per visit | \$30 per visit (\$0 for dependent children to age 26) |
| Ambulatory Surgery | \$150 per visit | \$150 per visit |
| Ambulance | \$0 | \$0 |
| Prescription Drug | \$25 generic/\$50 brand/\$100 not on the drug list/\$200 specialty drug per prescription. \$300 annual deductible (the amount you pay before your plan starts to pay) for brand drugs only. | \$20 generic/\$40 brand/\$100 not on the drug list/\$200 specialty drug per prescription. \$100 annual deductible (the amount you pay before your plan starts to pay) for brand drugs only. |
| Hospital Services | You Pay | You Pay |
| Inpatient Care | \$250 per admission | \$0 |
| Anesthesia | \$0 | \$0 |
| Emergency Room | \$250 after deductible (waived if admitted) | \$200 (waived if admitted) |

*The annual deductible is the amount you pay each year before your plan starts to pay.

For more details about what your plan covers, see the Summary of Benefits and Coverage on emblemhealth.com/federal.

For a printed copy call **800-447-8255 (TTY: 711)**, 8 a.m. to 6 p.m., Monday through Friday.

Read the Federal Employee Health Benefit plan brochure (RI 73-001) available at emblemhealth.com/federal or opm.gov/healthcare-insurance/healthcare.

2019 High Option and Standard Option Enrollment Codes and Rates

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:

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

Postal Category 2 rates apply to career bargaining unit employees:

- 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**).

| | | Non-Postal Premium | | | | Postal Premium | |
|---------------------|-----------------|--------------------|------------|-------------|------------|-----------------------|-----------------------|
| | | Biweekly | | Monthly | | Biweekly | |
| Type of Enrollments | Enrollment Code | Gov't Share | Your Share | Gov't Share | Your Share | Category 1 Your Share | Category 2 Your Share |
| High Option | | | | | | | |
| Self Only | 511 | \$230.18 | \$224.60 | \$498.72 | \$486.64 | \$221.40 | \$211.81 |
| Self and Family | 512 | \$525.32 | \$776.86 | \$1,138.19 | \$1683.20 | \$769.56 | \$747.68 |
| Self Plus One | 513 | \$492.27 | \$317.94 | \$1,006.59 | \$688.87 | \$311.10 | \$290.59 |

| | | Non-Postal Premium | | | | Postal Premium | |
|------------------------|-----------------|--------------------|------------|-------------|------------|-----------------------|-----------------------|
| | | Biweekly | | Monthly | | Biweekly | |
| Type of Enrollments | Enrollment Code | Gov't Share | Your Share | Gov't Share | Your Share | Category 1 Your Share | Category 2 Your Share |
| Standard Option | | | | | | | |
| Self Only | YL4 | \$227.98 | \$75.99 | \$493.95 | \$164.65 | \$72.95 | \$63.07 |
| Self and Family | YL5 | \$525.32 | \$344.53 | \$1,138.19 | \$746.49 | \$337.23 | \$315.35 |
| Self Plus One | YL6 | \$404.73 | \$134.91 | \$876.92 | \$292.30 | 129.51 | \$111.98 |

EMBLEMHEALTH MEDICARE ADVANTAGE PLAN

Are you 65 and ready for Medicare? Close to retirement? Want to make a change in the Medicare plan you have now?

Consider Our Medicare Advantage Plan

Medicare is a national health plan that covers medical care and hospital stays.

This plan is usually for people 65 and older.

You'll pay \$0 for doctor and hospital visits. And, the 3-tier pharmacy coverage lets you save money.

There is no cost for generic and brand medicines on the drug list (formulary). And, you'll only pay a \$40 copay for medicine not on the drug list. A copay is the amount you pay for services.

For more details, see the Medicare Advantage Benefits Summary on the next page.

See if You Qualify

You can enroll in our Medicare Advantage Plan if you:

- Live in New York City, Nassau, Suffolk, or Westchester counties.
- Are currently enrolled in Medicare Part A (hospital insurance).
- Are currently enrolled in Medicare Part B (medical insurance).

EmblemHealth Medicare Advantage Plan Benefits Highlights

This is just a summary. It does not contain the full details of your plan.

| Medical Care | You Pay |
|---|---|
| Primary Care Physician (PCP) Office Visit | \$0 |
| Specialist Office Visit | \$0 |
| Preventive Care | You Pay |
| Routine Physical Exam | \$0 |
| Well-Child Care | \$0 |
| Women's Wellness Services | \$0 |
| Other Services | You Pay |
| Outpatient Mental Health | \$0 |
| Urgent Care | \$0 |
| Ambulatory Surgery | \$0 |
| Ambulance | \$0 |
| Prescription Drug | \$0 generic/\$0 brand/\$40 non-formulary (not on the drug list) |
| Hospital Services | You Pay |
| Inpatient Care | \$0 |
| Anesthesia | \$0 |
| Emergency Room | \$0 |

For more details on what your plan covers, see the Summary of Benefits and Coverage on emblemhealth.com/federal.

For a printed copy, call **800-447-8255 (TTY: 711)**, 8 a.m. to 8 p.m., seven days a week.

Read the Federal Employee Health Benefit plan brochure (RI 73-001) available at emblemhealth.com/federal or opm.gov/healthcare-insurance/healthcare.

2019 EmblemHealth Medicare Advantage Plan Rates

Below are the rates you'll pay biweekly or monthly for health benefits.

| | | Non-Postal Premium | | | | Postal Premium | |
|--|-----------------|--------------------|------------|-------------|------------|-----------------------|-----------------------|
| | | Biweekly | | Monthly | | Biweekly | |
| Type of Enrollments | Enrollment Code | Gov't Share | Your Share | Gov't Share | Your Share | Category 1 Your Share | Category 2 Your Share |
| EmblemHealth Medicare Advantage HMO | | | | | | | |
| Self Only | 511 | \$229.25 | \$122.79 | \$496.71 | \$266.04 | \$116.42 | \$110.06 |
| Self and Family | 512 | \$521.28 | \$469.92 | \$1,130.09 | \$1,018.16 | \$455.43 | \$440.94 |
| Self Plus One | 513 | \$470.52 | \$156.84 | \$1,019.46 | \$339.82 | \$142.72 | \$130.18 |

Ready to enroll? Call 866-640-3856 (TTY: 711), 8 a.m. to 8 p.m., seven days a week (excluding major holidays).





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 | • Fever | • Headache |
| • Flu | • Bronchitis | • Pinkeye |
| • Sore throat | • Sinusitis | • Painful urination |

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.



myEMBLEMHEALTH: YOUR SECURE HEALTH SERVICES WEBSITE

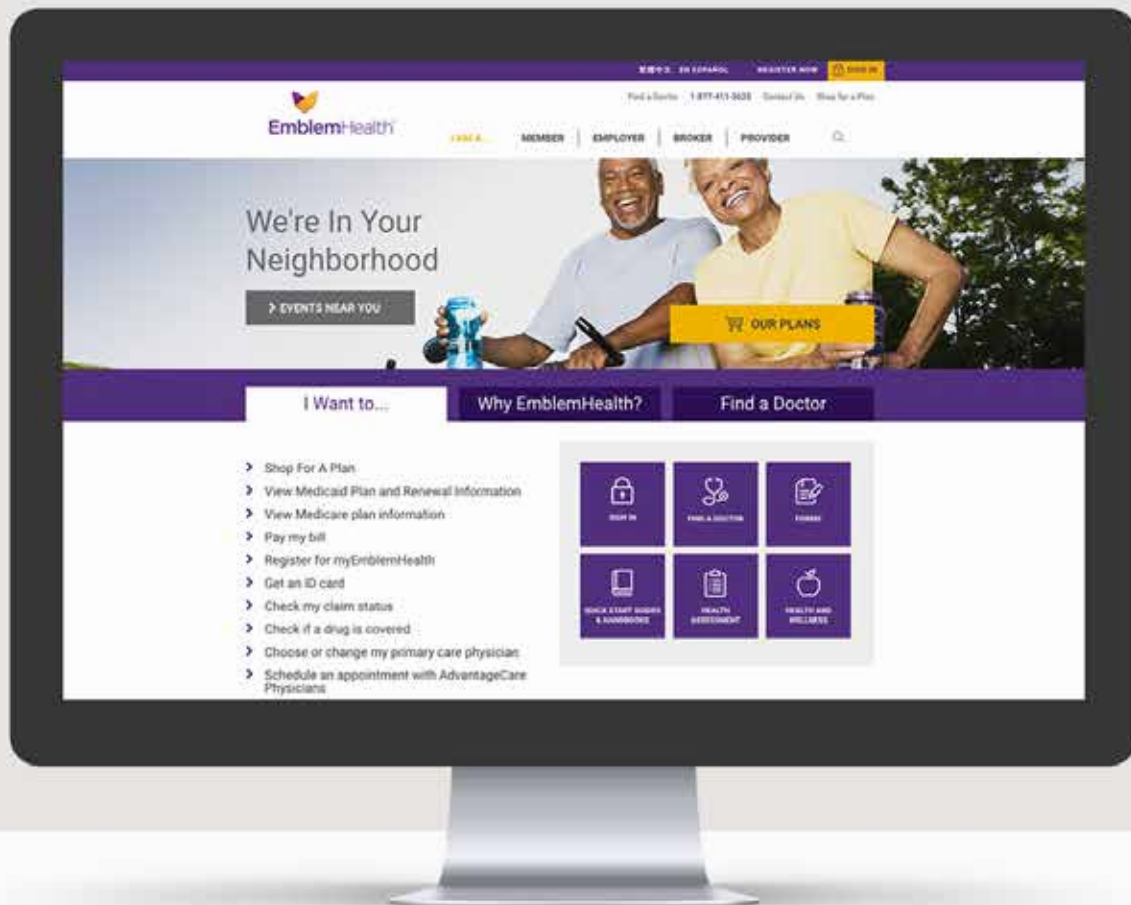
Having convenient and easy access to the right tools and information is a big part of staying healthy. That's why we want you to take advantage of **myEmblemHealth**.

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:

- Explanation 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.
- **Treatment cost calculator** — A tool that helps you figure out how much health care services could cost.



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.



Health and Wellness Programs that Help You Stay Healthy

In addition to your doctor's care, below are some programs you can join 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.



NOTES



This brochure is superseded by Federal Brochure RI 73-001. This brochure is intended to provide general information about the HIP health insurance program for FEHB members. All benefits are subject to the definitions, limitations, and exclusions set forth in that federal brochure. Refer to HIP policy form 155-23-GRPHMO (3/99).

HIP Health Plan of New York (HIP) is an HMO plan with a Medicare contract. Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company. This information is not a complete description of benefits. Call **866-640-3856 (TTY: 711)** for more information.

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.