

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services
EmblemHealth : EmblemHealth Silver CSR 3
Coverage for: Individual/Family

Plan Type: HMO


The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. **NOTE: Information about the cost of this plan (called the premium) will be provided separately.**

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-800-447-8255. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at www.emblemhealth.com or call 1-800-447-8255 to request a copy.

| Important Questions | Answers | Why this Matters: |
|---|---|--|
| What is the overall <u>deductible</u> ? | \$0 | See the Common Medical Events chart below for your costs for services this <u>plan</u> covers. |
| Are there services covered before you meet your <u>deductible</u> ? | There is a \$0 deductible | This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ . |
| Are there other <u>deductibles</u> for specific services? | No | You don't have to meet <u>deductibles</u> for specific services. |
| What is the <u>out-of-pocket limit</u> for this <u>plan</u> ? | For in network providers \$1,000 Individual / \$2,000 Family. | The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premiums, penalties, balanced-bill charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Will you pay less if you use a <u>network provider</u> ? | Yes. See www.EmblemHealth.com or call 1-800-447-8255 for a list of participating providers. | This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services. |
| Do you need a <u>referral</u> to see a <u>specialist</u> ? | Yes. | This <u>plan</u> will pay some or all of the costs to see a <u>specialist</u> for covered services but only if you have a <u>referral</u> before you see the <u>specialist</u> . |



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|--|--|---|--|
| | | <u>Network Provider</u> (You will pay the least) | <u>Out-of-Network Provider</u> (You will pay the most) | |
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$10 co-pay per visit | Not covered | ----None---- |
| | Specialist visit | \$20 co-pay per visit | Not covered | Referral required. Failure to obtain Referral will result in a denial of payment or reduced payment. |
| | Preventive care/screening/immunization | No charge | Not covered | You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your Plan will pay for. |
| If you have a test | Diagnostic test (x-ray, blood work) | PCP Office: \$10 co-pay per visit Specialist Office: \$20 co-pay per visit | Not covered | Referral required for services performed in Specialist Office and Outpatient Hospital. Failure to obtain referral will result in denial of payment or reduced payment. |
| | Imaging (CT/PET scans, MRIs) | \$20 co-pay per visit | Not covered | Referral required. Failure to obtain Referral will result in denial of payment or reduced payment. |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.EmblemHealth.com . | Generic drugs (Tier 1) | Retail: \$6 co-pay/30 day supply Mail Order: \$15 co-pay/90 day supply | Not covered | Prescription drugs not subject to Plan deductible. If you have an emergency condition, Prior Approval is not required for a five (5) day emergency supply of a covered prescription drug used to treat a substance use disorder, including a prescription drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal. Must be dispensed by a Participating Pharmacy. |
| | Preferred brand drugs (Tier 2) | Retail: \$15 co-pay/30 day supply Mail Order: \$37.50 co-pay/90 day supply | Not covered | |
| | Non-preferred brand drugs (Tier 3) | Retail: \$30 co-pay/30 day supply Mail Order: \$75 co-pay/90 day supply | Not covered | |
| | Specialty drugs (Tier 4) | Tier 1: \$6 co-pay/30 day supply Tier 2: \$15 co-pay/30 day supply Tier 3: \$30 co-pay/30 day supply | Not covered | |

* For more information about limitations and exceptions, see the plan or policy document at www.emblemhealth.com/sbc.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|--|--|---|---|--|
| | | <u>Network Provider</u> (You will pay the least) | <u>Out-of-Network Provider</u> (You will pay the most) | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | \$25 co-pay per visit | Not covered | Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. |
| | Physician/surgeon fees | \$25 co-pay per visit | Not covered | Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. |
| If you need immediate medical attention | Emergency room care | \$50 co-pay per visit | \$50 co-pay per visit | Waived if admitted. |
| | Emergency medical transportation | \$50 co-pay per visit | \$50 co-pay per visit | -----None----- |
| | Urgent care | \$30 co-pay per visit | Not covered | In network only |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$100 per admission | Not covered | Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. However, Prior Approval is not Required for emergency admissions. |
| | Physician/surgeon fee | \$25 co-pay per visit | Not covered | Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. |
| If you need mental health, behavioral health, or substance abuse services | Outpatient services | \$10 co-pay per visit | Not covered | Unlimited visits. For Substance Abuse care, up to twenty (20) visits per calendar year may be used for family counseling. |
| | Inpatient services | \$100 per admission | Not covered | Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. However, Prior Approval is not required for emergency admissions. |

* For more information about limitations and exceptions, see the plan or policy document at www.emblemhealth.com/sbc.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|----------------------------|---|---|---|---|
| | | <u>Network Provider</u> (You will pay the least) | <u>Out-of-Network Provider</u> (You will pay the most) | |
| If you are pregnant | Office visits | \$10 co-pay per visit | Not covered | Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA will use the cost sharing for the appropriate service. |
| | Childbirth/delivery professional services | \$25 co-pay per visit | Not covered | Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Depending on the type of service, a copayment, coinsurance or deductible may apply. |
| | Childbirth/delivery facility services | \$100 per admission | Not covered | Limited to forty-eight (48) hours for natural delivery and ninety-six (96) hours for caesarean delivery. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. |

* For more information about limitations and exceptions, see the plan or policy document at www.emblemhealth.com/sbc.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|---|---|---|--|
| | | <u>Network Provider</u> (You will pay the least) | <u>Out-of-Network Provider</u> (You will pay the most) | |
| If you need help recovering or have other special health needs | Home health care | \$10 co-pay per visit | Not covered | Forty (40) visits per calendar year. Home infusion counts toward home health care visit limits. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. |
| | Rehabilitation services | Inpatient: \$100 per admission Outpatient: \$15 co-pay per visit | Not covered | Inpatient: Sixty (60) days per calendar year. Combined therapies. |
| | Habilitation services | Inpatient: \$100 per admission Outpatient: \$15 co-pay per visit | Not covered | Outpatient: Sixty (60) visits per condition per calendar year. Combined therapies. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment |
| | Skilled nursing care | \$100 per admission | Not covered | 200 days per calendar year. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. |
| | Durable medical equipment | 5% coinsurance | Not covered | One (1) external prosthetic device per limb per lifetime. No orthotics. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. |
| | Hospice services | Inpatient: \$100 per admission Outpatient: \$10 co-pay per visit | Not covered | 210 days per calendar year. Five (5) visits for family bereavement counseling. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. |

* For more information about limitations and exceptions, see the plan or policy document at www.emblemhealth.com/sbc.

| Common Medical Event | Services You May Need | What You Will Pay | | Limitations, Exceptions, & Other Important Information |
|---|----------------------------|---|---|--|
| | | <u>Network Provider</u> (You will pay the least) | <u>Out-of-Network Provider</u> (You will pay the most) | |
| If your child needs dental or eye care | Children's eye exam | \$10 co-pay per visit | Not covered | One (1) exam per twelve (12)-month period |
| | Children's glasses | 5% coinsurance | Not covered | One (1) prescribed lenses and frames per twelve (12)-month period |
| | Children's dental check-up | \$10 co-pay per visit | Not covered | One (1) dental exam & cleaning per six (6)-month period. Full mouth X-rays or panoramic X-rays at thirty-six (36)-month intervals and bitewing X-rays at six (6)-month intervals |

* For more information about limitations and exceptions, see the plan or policy document at www.emblemhealth.com/sbc.

Excluded Services & Other Covered Services:

Services Your **Plan** Generally Does NOT Cover (Check your policy or **plan** document for more information and a list of any other **excluded services**.)

- Acupuncture
- Cosmetic surgery
- Dental care (Adult)
- Long-term care
- Most coverage provided outside the United States
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your **plan** document.)

- Abortion services
- Bariatric surgery (Prior Approval required)
- Chiropractic care
- Hearing aids (Prior Approval required)
- Infertility treatment (Prior Approval required)

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov/, U.S. Department of Health and Human Services at 1-877-267-2323 x1565 or www.cciio.cms.gov, U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa/contactEBSA/consumerassistance.html or www.dol.gov/ebsa/healthreform. Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your **plan** for a denial of a **claim**. This complaint is called a **grievance** or **appeal**. For more information about your right, look at the explanation of benefits you will receive for that medical **claim**. Your **plan** documents also provide complete information to submit a **claim**, **appeal**, or a **grievance** for any reason to your **plan**. For more information about your rights, this notice, or assistance, contact:

EmblemHealth

By Phone:

Please call the number on your ID card.

In writing:

EmblemHealth
Grievance and Appeals Department
P.O. Box 2801
New York, NY 10116-2807
Website: www.emblemhealth.com

For All Coverage Types

New York State Department of Financial Services

By Phone: 1-800-342-3736

In writing:

New York State Department of Financial Services
Consumer Assistance Unit
One Commerce Plaza
Albany, NY 12257
Website: www.dfs.ny.gov

For HMO Coverage

New York State Department of Health

By Phone: 1-800-206-8125

In writing:

New York State Department of Health

Office of Health Insurance Programs

Bureau of Consumer Services – Complaint Unit

Corning Tower – OCP Room 1607

Albany, NY 12237

Email: managedcarecomplaint@health.ny.gov

Website: www.health.ny.gov

Consumer Assistance Program

New York State Consumer Assistance Program

By Phone: 1-888-614-5400

In writing:

Community Health Advocates

633 Third Avenue, 10th Floor

New York, NY 10017

Email: cha@cssny.org

Website: www.communityhealthadvocates.org

For Group Coverage:

U.S. Department of Labor

Employee Benefits Security Administration at 1-866-444-EBSA (3272)

Website: www.dol.gov/ebsa/healthreform

Does this plan provide Minimum Essential Coverage? Yes

If you don't have [Minimum Essential Coverage](#) for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet the Minimum Value Standards? Yes

If your [plan](#) doesn't meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-447-8255

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-447-8255

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-447-8255

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-447-8255

To see examples of how this plan might cover costs for a sample medical situation, see the next section.



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is having a baby
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) (cost sharing) \$20
- Hospital (facility) [cost sharing](#) \$100
- Other [cost sharing](#) \$60

This EXAMPLE event includes services like:
Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

Total Example Cost \$12,800

In the example, Peg would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$1,503 |
| Copayments | \$929 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$60 |
| The total Peg would pay is | \$989 |

Managing Joe's type 2 diabetes
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) (cost sharing) \$20
- Hospital (facility) [cost sharing](#) \$100
- Other [cost sharing](#) \$55

This EXAMPLE event includes services like: Primary care physician office visits (including disease education)
Diagnostic tests (blood work)
Prescription drugs
Durable medical equipment (glucose meter)

Total Example Cost \$7,400

In the example, Joe would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|----------------|
| Deductibles | \$0 |
| Copayments | \$991 |
| Coinsurance | \$0 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$55 |
| The total Joe would pay is | \$1,046 |

Mia's Simple Fracture
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) (cost sharing) \$20
- Hospital (facility) [cost sharing](#) \$25
- Other [cost sharing](#) \$0

This EXAMPLE event includes services like:
Emergency room care (including medical supplies)
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Rehabilitation services (physical therapy)

Total Example Cost \$1,900

In the example, Mia would pay:

| <i>Cost Sharing</i> | |
|-----------------------------------|--------------|
| Deductibles | \$0 |
| Copayments | \$370 |
| Co-insurance | \$2 |
| <i>What isn't covered</i> | |
| Limits or exclusions | \$0 |
| The total Mia would pay is | \$372 |

Note: These numbers assume the patient does not participate in the [plan's](#) wellness program. If you participate in the [plan's](#) wellness program, you may be able to reduce your costs. For more information about the wellness program, please contact 1-800-318-2596.

*Note: This plan has other [deductibles](#) for specific services included in this coverage example. See "Are there other deductibles for specific services?" row above.



ATTENTION: Language assistance services, free of charge, are available to you. Call **1-877-411-3625** (TTY/TDD: **711**).

Español (Spanish)

ATENCIÓN: Usted tiene a su disposición, gratis, servicios de ayuda para idiomas. Llame al **1-877-411-3625** (TTY/TDD: **711**).

中文 (Traditional Chinese)

注意：我們免費提供相關的語言協助服務。請致電 **1-877-411-3625** (TTY/TDD: **711**)。

Русский (Russian)

ВНИМАНИЕ! Вам доступны бесплатные услуги переводчика. Звоните по тел. **1-877-411-3625** (служба текстового телефона TTY/TDD: **711**).

Kreyòl Ayisyen (Haitian Creole)

ATANSYON: Gen sèvis èd nan lang gratis ki disponib pou ou. Rele nimewo **1-877-411-3625** (TTY/TDD: **711**).

한국어 (Korean)

주의: 귀하에게 언어 지원 서비스가 무료로 제공됩니다. **1-877-411-3625**(TTY/TDD: **711**)번으로 전화하십시오.

Italiano (Italian)

ATTENZIONE: sono disponibili servizi gratuiti di assistenza linguistica. Chiami il numero **1-877-411-3625** (TTY/TDD: **711**).

אידיש (Yiddish)

אכטונג: שפראך הילף סערוויסעס, אהן קיין פרייז, זיינען דא צו באקומען פאר אייך. רופט **1-877-411-3625** (TTY/TDD: **711**).

বাংলা (Bengali)

মনোযোগ দিন: ভাষা সহায়তা পরিষেবাগুলি আপনার জন্য বিনামূল্যে উপলব্ধ আছে। **1-877-411-3625** (TTY/TDD: **711**) নম্বরে ফোন করুন।

Polski (Polish)

UWAGA: dostępna jest bezpłatna pomoc językowa. Prosimy zadzwonić pod numer **1-877-411-3625** (TTY/TDD: **711**).

العربية (Arabic)

يرجى الانتباه: تتوفر لك خدمات المساعدة اللغوية مجاناً، اتصل على الرقم **1-877-411-3625** أو (TTY/TDD: **711**).

Français (French)

ATTENTION : une assistance d'interprétation gratuite est à votre disposition. Veuillez composer le **1-877-411-3625** (TTY/TDD : **711**).

وجہ دیں: آپ کے لیے زبان سے متعلق اعانت کی خدمات، مفت دستیاب ہیں۔ 1-877-411-3625 (TTY/TDD: 711) پر کال کریں۔

Tagalog (Tagalog)

NANANAWAGAN NG PANSIN: Mayroon kang magagamit na mga serbisyo para sa tulong sa wika nang walang bayad. Tawagan ang **1-877-411-3625** (TTY/TDD: **711**).

Ελληνικά (Greek)

ΠΡΟΣΟΧΗ: Διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε το **1-877-411-3625** (για άτομα με προβλήματα ακοής (TTY/TDD): **711**).

Shqip (Albanian)

VINI RE: Shërbime ndihmore për gjuhën, falas, janë në dispozicionin tuaj. Telefononi në **1-877-411-3625** (TTY/TDD: **711**).

NOTICE OF NONDISCRIMINATION POLICY

EmblemHealth complies with Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. EmblemHealth does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

EmblemHealth:

- Provides free aids and services to people with disabilities to help
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose first language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, please call member services at **1-877-411-3625** (TTY/TDD: **711**).

If you believe that EmblemHealth has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with EmblemHealth Grievance and Appeals Department, PO Box 2844, New York, NY 10116, or call member services at **1-877-411-3625**. (Dial **711** for TTY/TDD services.) You can file a grievance in person, by mail or by phone. If you need help filing a grievance, EmblemHealth's Grievance and Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office of Civil Rights electronically through the Office of Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at **U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201; 1-800-368-1019**, (dial **1-800-537-7697** for TTY services).

Complaint forms are available at hhs.gov/ocr/office/file/index.html.