EmblemHealth®

Individual and Family Plans Made Simple





Welcome!

Everyone needs health insurance. But if you're an individual who's not eligible for coverage through an employer, or can't afford what you're being offered, finding the right plan can be hard.

We all want and deserve to be taken care of in sickness and in health. A quality health insurance plan can give you peace of mind knowing you're covered for routine checkups and for care when you're not well.

EmblemHealth is dedicated to delivering a simple, caring path to better health.

Quality health plan options as low as $0 a month!

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WHAT IS INDIVIDUAL HEALTH INSURANCE AND AM I ELIGIBLE?

These health plans are available to individuals under age 65 and their families who are residents of New York State and live in the plan's service area. There are a variety of plan options available, including a $0 premium Essential Plan for those who meet income and other qualifications.

Consider enrolling in an individual plan if any of these describe you:

- **Freelancer.**
- **Part-time worker.**
- **Lost group coverage.**
- **Can't afford COBRA.**
- **Unemployed.**
- **College student.**
- **Retired but not eligible for Medicare.**
- **Had a sudden loss of income.**
- **Can't afford my employer's plan.**
- **Can't stay on my parent's plan.**
- **Need coverage for my child or other family members.**
- **Legally residing immigrant.**
- **Annual individual income is less than $31,920 (to qualify for the Essential Plan).***

* Income limits are based on family size.



If one of the above describes you, or you have a unique situation and need help finding a health plan, call us at **800-447-6231** (TTY: **711**) or visit **emblemhealth.com/individualsandfamilies**.

THINGS TO CONSIDER WHEN SHOPPING FOR A PLAN

The Three Ps

When shopping for a health plan, keep in mind these three things that begin with "P":

PREMIUMS

How much do you have to pay each month for your plan?

PRESCRIPTIONS

What kind of coverage can you get for the drugs you take? Check a plan's drug list (also called a formulary) to make sure any medicines you take regularly are covered.

PROVIDERS

Does the plan have a network of providers (doctors and hospitals) in your area?
Are your doctors in the network? You can search a plan's network to see who participates.



DISCOVER THE EMBLEMHEALTH DIFFERENCE



EmblemHealth is committed to offering affordable, quality care and trusted service that's with you every step of the way, with plan choices to fit a wide range of needs and budgets. With deep local roots and a high-support experience, we make it easier to choose a plan you can trust — and stay confident in your coverage.

We Are New Yorkers, Too

As one of the nation's largest not-for-profit health insurers, we serve communities across New York State. And everything we do is backed by more than 85 years of success headquartered right here in the city. Many of our employees live and work here, and know what it takes to offer quality care and service. Plus, our long history translates into the strong relationships and contracts needed to consistently offer quality care from trusted doctors, hospitals, and other providers you can count on.

We Are In Your Backyard — And Have Your Back

EmblemHealth members enjoy a community advantage, with face-to-face support and resources right in their neighborhoods. Every day, we go above and beyond healthcare to serve our communities in different ways. Our many **Neighborhood Care** centers offer free fitness and wellness classes, one-on-one help understanding your plan, connections to community resources, and much more.

AdvantageCare Physicians* (ACPNY) is in-network for all EmblemHealth members. Through its 30+ locations across New York's five boroughs and Long Island, ACPNY offers convenient care built around you, with trusted providers working together to support your whole health journey. Services include primary and family care, pediatrics, women's health, and specialty care.

* AdvantageCare Physicians is part of EmblemHealth.

Coverage Beyond the Doctor's Office

Health insurance is not just about coverage for checkups. It can help you stay healthy in many different ways. EmblemHealth offers individual and family plans that may include:



Dental Care



Vision Care



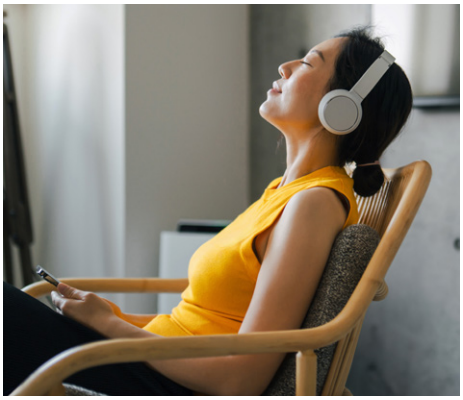
Healthy Discounts



Healthy Futures Maternity Program



Diabetes Prevention



Wellness Rewards

PLANS FOR INDIVIDUALS AND FAMILIES

Individuals and families can choose from different plans available through NY State of Health or directly through EmblemHealth.

Essential Plan

You may qualify for a $0 premium plan!

Individuals age 19 to 64 who meet income and household qualifications may be able to enroll in the Essential Plan.

Plan features include:

- **$0** premium and deductible.
- Doctor and specialist visits with a **$0** copay* and no referral needed.
- Preventive care with no cost sharing, including routine exams and screenings.**
- Dental and vision benefits included at no additional cost.

Plus, shop and save with the over-the-counter (OTC) card.

Essential Plan members will receive **$125 every calendar quarter** ($500 per year)*** to purchase healthy foods and health-related items. Eligible products include fresh fruit and vegetables, eggs, meat, dairy products, cold and flu medicine, vitamins, first aid supplies, and more.

For a complete list, visit emblemhealth.com/essentialplanotc.

To find out if you qualify for the Essential Plan, call us at **800-447-6231** (TTY: **711**).

Or, to learn more about applying for the Essential Plan through NY State of Health, call **855-355-5777** (TTY: **800-662-1220**) or visit **nystateofhealth.ny.gov**.

*For most Essential Plan variations.

**Preventive services are not subject to cost sharing (copayments, deductibles, or coinsurance) when performed by a network provider and provided in accordance with the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA), or if the items or services have an "A" or "B" rating from the U.S. Preventive Services Task Force (USPSTF), or if the immunizations are recommended by the Advisory Committee on Immunization Practices (ACIP), or when required by state law.

***Members get a $125 credit per calendar quarter on the card (up to $500 per year). Unused credit will carry over to the next quarter. Any unused credit by Dec. 31 will not carry over to the next calendar year.



Standard Plans

Enroll in standard plans through New York's health insurance marketplace, NY State of Health, to receive any financial assistance. Or enroll directly with us. Standard plans offer coverage for:

- Preventive care with no copay.*
- Prescription drug coverage.
- Hospitalization, and more.

> No matter which plan you choose, EmblemHealth's individual and family plans will help you stay healthy and get the care you need when you need it.

*Preventive services are not subject to cost sharing (copayments, deductibles, or coinsurance) when performed by a network provider and provided in accordance with the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA), or if the items or services have an "A" or "B" rating from the U.S. Preventive Services Task Force (USPSTF), or if the immunizations are recommended by the Advisory Committee on Immunization Practices (ACIP), or when required by state law.

HELP PAYING FOR THE COST OF HEALTH INSURANCE

You must enroll through New York's health insurance marketplace to receive:



TAX CREDITS

The U.S. government gives some people tax credits to help pay the monthly costs of their health plan. The marketplace is where you can learn if you qualify for these credits. It is the only place you can enroll in a plan and use tax credits to help pay the costs.



COST-SHARING REDUCTION

If you meet the income requirements, you may be eligible for a discount that lowers the amount you have to pay for deductibles, copays, and coinsurance. You must be eligible and enroll in what's called a "silver" category plan through the marketplace to get these reductions.



PLAN OPTIONS

Some plan options are only available through the marketplace, including the Essential Plan, Medicaid, and Child Health Plus. Please note, for any of these plans, you must enroll through the marketplace — but we can assist you, so don't hesitate to call us for help.

WHEN TO ENROLL

If you're eligible for Medicaid, Child Health Plus, or the Essential Plan, you can enroll any time of year. For other individual and family plans, you can enroll during the annual Open Enrollment Period. If you miss the Open Enrollment Period, you may have to wait until the next Open Enrollment Period to sign up. But there are exceptions. See the timeline below.

Nov. 1, 2026, through Jan. 31, 2027

OPEN ENROLLMENT PERIOD

Learn about, shop for, and enroll in a plan for the upcoming year.

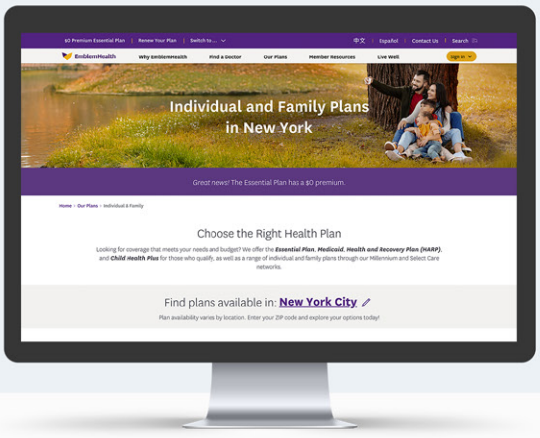
SPECIAL ENROLLMENT PERIOD

You can enroll in a health plan at any time of the year if you experience a life-changing event, such as getting married, having a baby, losing your health coverage for certain reasons, or experiencing a loss of income. **If you qualify for Medicaid, Child Health Plus, or the Essential Plan, you can enroll at any time throughout the year.**

WHAT YOU'LL NEED TO ENROLL

When you're ready to enroll, you may need to provide some information for you and each member of your household, such as:

- Social Security numbers.
- Employer and income information (for example, from your pay stubs, W-2 forms, or wage and tax statements).
- Policy numbers for any current health insurance plans covering members of your household.
- Immigration documents (if applicable).
- Address (required to set up an account).
- Email for important updates (optional).



Starting Jan. 1. 2027, some people applying for Medicaid coverage may be required to provide proof of certain activities such as volunteering, attending school at least half-time, and/or participation in a job training or work program.

READY TO ENROLL IN AN INDIVIDUAL OR FAMILY PLAN? WE CAN HELP.

Getting health insurance should be easy and hassle-free. EmblemHealth is here to help you every step of the way, even on the marketplace. So, don't hesitate to call us. Here are your enrollment options:

- Call us at **800-447-6231** (TTY: **711**), 9 a.m. to 6 p.m., Monday through Friday, to get answers on how to enroll in an EmblemHealth plan.
- Visit **emblemhealth.com**. Use our shopping tool to find a plan, view price information, and get a quote. Once you have found the right plan, you can enroll on the site.
- Visit NY State of Health at **nystateofhealth.ny.gov** and look for EmblemHealth plans.





What Happens After You Enroll in an Individual or Family Plan

After you enroll, you'll receive a bill for your monthly premium. For your coverage to begin, you must pay the bill by the 10th of the month your enrollment becomes effective.

Please note that if you don't pay your premium on time, you will not be considered a member of the plan and any services you receive will not be covered.

> You can enroll in the Essential Plan at any time during the year. Your plan start date will be retroactive to the 1st of the month once your application is processed. The Essential Plan has a $0 premium so no payment will be due, but members are required to submit all required documents within 90 days after enrollment.

Soon after you enroll, you'll receive your member ID card. We encourage all members to set up an account on our member portal, **my.emblemhealth.com**, and select a primary care provider (PCP). If you experience a change in your employment, a loss of income, marriage, divorce, or the birth or adoption of a child, you may be eligible to change your coverage.

An EmblemHealth enrollment specialist can help answer questions and get you the coverage you need.

HELPFUL DEFINITIONS

A **premium** is the amount you pay for your insurance every month.

A **deductible** is the amount you pay before your plan starts to pay. Once you meet your deductible each year, you may still have to pay coinsurance or copayments for the care you receive.

A **copayment** (also called a copay) is a fixed dollar amount you pay for covered health services, like seeing a doctor or getting a drug at the pharmacy.

Coinsurance is a percentage of the cost that you pay for health services. You and your plan both share the cost.

A **network** is a group of healthcare professionals or facilities (also called providers) that contract with a health plan to provide covered products and services to members.

Telehealth is care by video on your phone or computer that you arrange with a network doctor who offers it. Telehealth is covered the same way in-person visits are covered, depending on your plan.

NY State of Health at **nystateofhealth.ny.gov** is where you can shop and enroll in individual and family plans.

A **formulary** is a plan's drug list. Different plans have different lists of covered prescription drugs.

Notes:

Notes:

55 Water Street, New York, NY 10041-8190 | emblemhealth.com

EmblemHealth®

We're here to help you find the best coverage for your needs.

Call EmblemHealth to find your plan.
We can also walk you through the process of enrolling in an EmblemHealth plan on the NY State of Health Marketplace.

For more details, call us at **800-447-6231** (TTY: **711**).

Visit us online at **emblemhealth.com/individualsandfamilies**.

This brochure provides only general information about EmblemHealth individual plans. Coverage is subject to all terms, conditions, limitations, and exclusions set forth in the contract.

Refer to policy forms: 155-23-IONHIXMillenniumPSchedule (04/26), 155-23-IONHIXMillenniumBSchedule (04/26), 155-23-IONHIXMillenniumGSchedule (04/26), 155-23-IONHIXMillenniumSSchedule (04/26), 155-23-IONHIXMillenniumS100Schedule (04/26), 155-23-IONHIXMillenniumS150Schedule (04/26), 155-23-IONHIXMillenniumS200Schedule (04/26), 155-23-IONHIXSelectPSchedule (04/26), 155-23-IONHIXSelectBSchedule (04/26), 155-23-IONHIXSelectGSchedule (04/26), 155-23-IONHIXSelectSSchedule (04/26), 155-23-IONHIXSelectS100Schedule (04/26), 155-23-IONHIXSelectS150Schedule (04/26), 155-23-IONHIXSelectS200Schedule (04/26), 155-23-IONHIXSelectCSchedule (04/26).

Refer to HIP contract numbers for Essential Plan 1: 155-23-EPP1NONAIAN (01/27) 155-23-EPP1AIAN (01/27) among others, and for Essential Plan 2: 155-23-EPP2NONAIAN (01/27), 155-23-EPP2AIAN (01/27), among others, and for Essential Plan 3: 155-23-EPP3Aliessa (01/27), among others and for Essential Plan 4: 155-23-EPP4Aliessa (01/27), among others.

The EmblemHealth plans advertised are underwritten by Health Insurance Plan of Greater New York (HIP), an EmblemHealth company.

ATTENTION: If you speak other languages, language assistance services, free of charge, are available to you. Call 877-411-3625 (TTY: 711). ATENCIÓN: Si usted habla español, tiene a su disposición, gratis, servicios de ayuda paraidiomas. Llame al 877-411-3625 (TTY/TDD: 711). 注意：如果您講中文，我們免費提供相關的語言協助服務。請 致電 877-411-3625 TTY: 711.

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