SUMMARY OF BENEFITS

EmblemHealth Gold Premier 1

Prime Network - No Referral Required

[PHSGPR001/MH001035]

COST-SHARING	COMMENTS / LIMITATIONS	IN-NETWORK
Deductible Individual Family	Applies to hospital, medical, dental & vision	 $2,000 per plan year $4,000 per plan year
Prescription Drug Deductible Individual Family		 $100 per plan year $200 per plan year
Out-of-Pocket Maximum Individual Family		 $6,800 per plan year $13,600 per plan year
OFFICE VISITS		
Primary Care Physician Office Visit		$30 copayment not subject to deductible
Specialist Care Physician Office Visit		$60 copayment, not subject to deductible
Telemedicine Physician		$0 copayment not subject to deductible
PREVENTIVE CARE SERVICES		
Well-Baby and Well-Child Care, including Immunizations*		Covered in full
Adult Annual Physical Checkup and Adult Immunizations*		Covered in full
Routine Gynecological Services/Well Woman Exams, Mammography Screenings*		Covered in full
Vasectomy		See surgical services below
All other preventive services*		Covered in full
*When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF or HRSA		See applicable service type
EMERGENCY CARE		
Emergency Room	Copayment waived if admitted to hospital	$500 copayment after deductible
Urgent Care Center		$75 copayment not subject to deductible
Ambulance		$0 copayment not subject to deductible
PROFESSIONAL SERVICES and OUTPATIENT CARE		
Acupuncture		$0 copayment not subject to deductible
Advanced Imaging		30% coinsurance after deductible
Allergy Care Performed in PCP Office Performed in Specialist Office		 30% coinsurance after deductible 30% coinsurance after deductible
Ambulatory Surgical Facility		30% coinsurance after deductible
Anesthesia Services (all settings)		Covered in full
Cardiac and Pulmonary Rehabilitation Performed in Specialist Office Performed as Outpatient Hospital Services		 30% coinsurance after deductible 30% coinsurance after deductible
Chemotherapy Performed in PCP Office Performed in Specialist Office		 30% coinsurance after deductible 30% coinsurance after deductible
Chiropractic Services		$60 copayment not subject to deductible
Diagnostic Testing Performed in PCP Office Performed in Specialist Office		 30% coinsurance after deductible 30% coinsurance after deductible
Dialysis Performed in PCP Office Performed in Specialist Office		 30% coinsurance after deductible 30% coinsurance after deductible

PROFESSIONAL SERVICES and OUTPATIENT CARE (con't)		
Habilitation and Rehabilitation Services (Physical Therapy, Occupational Therapy or Speech Therapy)	Combined 90 visits/condition/plan year Occupational, Physical and Speech. Speech and physical therapy for rehabilitation are only covered following a hospital stay or surgery Unlimited visits/year Cardiac and Respiratory	30% coinsurance after deductible
Home Health Care	40 visits per plan year	30% coinsurance after deductible
Laboratory Procedures Performed in PCP Office Performed in Specialist Office		 $0 copayment not subject to deductible $0 copayment not subject to deductible
Maternity and Newborn Care Inpatient Hospital and Birthing Center Prenatal Care Postnatal Care		 30% coinsurance after deductible Covered in full Covered in full
Preadmission Testing		$0 copayment not subject to deductible
Diagnostic Radiology Services Performed in PCP Office Performed in Specialist Office		 30% coinsurance after deductible 30% coinsurance after deductible
Second Opinions on the Diagnosis of Cancer, Surgery and Other		30% coinsurance after deductible
Surgical Services Surgical Services in In-Patient/Out-Patient Facility PCP Office Surgery Specialist Office Surgery		 30% coinsurance after deductible $30 copayment after deductible $60 copayment after deductible
ADDITIONAL SERVICES, EQUIPMENT and DEVICES		
Diabetic Equipment, Supplies and Insulin		30% coinsurance after deductible, per 30 day supply
Durable Medical Equipment	One external prosthetic device per limb per lifetime with coverage for repairs and replacement. No orthotics.	30% coinsurance after deductible
External Hearing Aids	Single purchase, once every three years.	30% coinsurance after deductible
Inpatient Hospice Care	210 days per plan year	30% coinsurance after deductible
INPATIENT SERVICES and FACILITIES		
Inpatient Hospital Service		30% coinsurance after deductible per admission
Skilled Nursing Facility Care	200 days per plan year	30% coinsurance after deductible per admission
Inpatient Rehabilitation Services (Physical, Speech and Occupational Therapy)	60 days per plan year, combined therapies. Speech and physical therapy are only covered following a hospital stay or surgery	30% coinsurance after deductible per admission
Inpatient Habilitation Services (Physical, Speech and Occupational Therapy)	60 days per plan year, combined therapies	30% coinsurance after deductible per admission
MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES		
Inpatient Mental Health Care		30% coinsurance after deductible per admission
Outpatient Mental Health Care (including Partial Hospitalization and Intensive Outpatient Program Services)		$60 copayment not subject to deductible
Inpatient Substance Use Services		30% coinsurance after deductible per admission
Outpatient Substance Use Services	Up to 20 visits per plan year may be used for family counseling.	$60 copayment not subject to deductible

PERSCRIPTION DRUGS		
Retail Pharmacy Tier 1 Tier 2 Tier 3	Preauthorization 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	 $15 copayment not subject to deductible $45 copayment after deductible $70 copayment after deductible
Mail Order Pharmacy Tier 1 Tier 2 Tier 3		 $38 copayment not subject to deductible $113 copayment after deductible $175 copayment after deductible
WELLNESS BENEFIT	COMMENTS/LIMITATIONS	IN-NETWORK
Gym Reimbursement	Gym reimbursement benefit does not apply towards the deductible or out of pocket maximum	Subscriber reimbursed up to $200 for completion of 50 exercise facility visits in each six month period Covered spouse reimbursed up to $100 per six-month period and 50 visits
PEDIATRIC VISION CARE		
Exams	One exam per 12 month period. Coverage up to age 19 end of month.	$0 copayment not subject to deductible
Lenses and Frames	One set of lenses and frames or contacts per 12 month period. Coverage up to age 19 end of month	30% coinsurance not subject to deductible
Contact Lenses		30% coinsurance not subject to deductible
ADULT VISION CARE		
Exams	One exam per 12 month period	$0 copayment not subject to deductible
Lenses and Frames	One set of lenses and frames or contacts per 12 month period	30% coinsurance not subject to deductible
Contact Lenses		30% coinsurance not subject to deductible
PEDIATRIC DENTAL CARE		
Emergency Dental Care		$30 copayment not subject to deductible
Preventive Dental Care	One dental exam and cleaning per 6 month period	$0 copayment not subject to deductible
Routine Dental Care	Full mouth x-rays or panoramic x-rays at 36 month intervals and bitewing x-rays at 6 month intervals	$30 copayment not subject to deductible
Major Dental Care (Endodontics, Periodontics, Prosthodontics and Oral Surgery)		$60 copayment not subject to deductible
Orthodontics		$60 copayment not subject to deductible
ADULT DENTAL CARE		
Emergency Dental Care		$30 copayment not subject to deductible
Preventive Dental Care	One dental exam and cleaning per 6 month period	$0 copayment not subject to deductible
Routine Dental Care	Full mouth x-rays or panoramic x-rays at thirty-six 36 month intervals and bitewing x-rays at 6 month intervals	$30 copayment not subject to deductible

EmblemHealth Plans are underwritten by Health Insurance Plan of Greater New York (HIP). The above benefits and services do not require referrals by a Prime network primary care physician. Preauthorization will still be required for noted benefits.

Participating physicians and providers have contracted with EmblemHealth to provide care to our members; they are not employees, agents, servants or representatives of EmblemHealth. This summary is provided for information only; it does not contain complete details or limitations of the Plan which are available only in the Contract or Certificate of Coverage/Insurance, and it does not constitute an agreement.

Refer to HIP policy form number 155-OA-NSSGGOLDPREMIER1SCH (04/18), et al.

Certain services must be approved in advance by EmblemHealth.

Second opinions on diagnosis of cancer are covered at participating cost sharing for non-participating Specialist; no referral required.

Dialysis performed by non- participating providers is limited to 10 visits per calendar year.

EmblemHealth

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 مجانا، 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**).

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اردو (Urdu)
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**.