



GHI CBP

With the GHI Comprehensive Benefits Plan (CBP), you can control your costs by visiting a health care professional in our network.

- This plan covers most services in and out of our network. You can find more information in the “Your Out-of-Network Cost” section in the table below.
- This plan covers medical and surgical services. Empire BlueCross BlueShield will cover services if you are hospitalized.
- When you get covered preventive services in our network, you will have a \$0 copay. These services include routine physicals, vaccinations, colonoscopies to check for colon cancer, and mammograms to check for breast cancer.
- You will also pay \$0 for birth control and other preventive medicines. Visit emblemhealth.com/city for a full list.

Benefits Summary: GHI CBP		
Medical Care	Your In-Network Copays	Your Out-of-Network Cost
PCP office visit*	\$15	Annual deductible: \$200 individual/\$500 family
Specialist office visit	\$30	
Diagnostic lab/x-ray	\$20	You pay the difference between the doctor’s fee and GHI’s reimbursement. This amount may be substantial.
High-tech radiology	\$50 at participating RadNet facilities, Zwanger-Pesiri Radiology, Memorial Sloan Kettering, and Hospital for Special Surgery \$100 all other facilities within New York State \$50 facilities outside New York State	
Routine physical exam	\$0	
Physical therapy visits	\$20	
Well-child care	\$0	
Outpatient mental health	\$15	\$150 copay (You do not have to pay this if you are admitted)
Urgent care **	\$50	
Emergency room ***	\$150 (You do not have to pay this if you are admitted)	

* AdvantageCare Physicians have a \$0 copay.

** Copay will be \$100 if using ProHEALTH

***This service is covered under Empire BlueCross BlueShield.

If you are thinking about becoming a member, call us at **800-447-6929 (TTY: 711)**. If you are a current member, call us at **212-501-4444 (TTY: 711)**. Our hours are 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help you. You can also visit emblemhealth.com/city.

For more information about out-of-network reimbursements, optional riders, and other details, see the plan’s Certificate of Insurance at emblemhealth.com/city.