

Quick Start Guide to Your Benefits

EPO Qualified Health

Welcome to the EmblemHealth EPO Qualified Health plan. We are here to help you get the most from your health care benefits. Here's what you need to know to get started:

Your Network and Your Doctor

EmblemHealth EPO Qualified Health plans offer a virtual preferred network and standard participating network options. You will have access to a primary care provider and pharmacy via the EmblemHealth CarePortal app*. Through the EmblemHealth CarePortal app, members unlock 24/7, no-cost primary care through video, phone, or chat. That's access to a primary care provider at any time of the day or night with no-cost sharing! You will also have a choice of coverage between our Prime Network with national access or our Millennium Network for all covered health benefits.

You have in-network coverage only. As an EPO member, you must choose a provider who participates with the Prime or Millennium Network, depending on the EPO plan you select. Your benefits will be covered only if you see health care professionals in this network. If you see someone outside the network, you may have to pay the costs yourself. Emergency services that you receive in a hospital (e.g., hospital emergency room) are covered in- and out-of-network. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services to members.

Be sure to check with your doctors to see if they participate in the EmblemHealth Prime or Millennium Network at all locations. You can use EmblemHealth's online directory to find a list of participating professionals. For more information about the network and your plan, see "How Your Coverage Works" in your Contract.

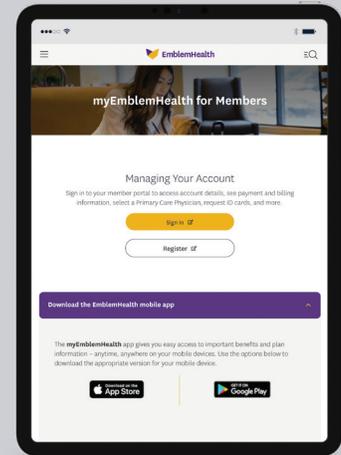
Choose a Network Doctor

- Go to emblemhealth.com/findadoctor.
- Choose your plan and click Search.
- Choose the doctor or type of doctor you're looking for, search by location or name, and click Search.
- You'll see a list of doctors. Read their profiles and find one who best meets your needs.
- For the EPO virtual plans, there is also a "Virtual Providers" search button that will list all of the primary care providers you can virtually visit at no cost!

You can also request a paper directory by calling Customer Service (**800-447-8255**; TTY: **711**). Our hours are 8 am to 6 pm, Monday through Friday. A Customer Service representative will be happy to help.



myEmblemHealth: Our member portal



Go paperless! Keep your health care information online in one secure, convenient place. It's easy — just set up an account on our member portal — **myEmblemHealth**.



Simply go to emblemhealth.com/sign-in, click **Register**, and fill in the required information. You'll have immediate access to your account, and will be able to see your plan benefits, find doctors and hospitals, choose a primary care doctor, request a member ID card, and much more.

On the go? Download our mobile app: **myEmblemHealth**.



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*Members who reside in New York State receive no-cost primary care when services are performed through CarePortal by AdvantageCare Physicians primary care providers. Members who reside outside of New York State receive no-cost primary care when services are performed virtually by Teladoc® providers.

EmblemHealth insurance plans are underwritten by EmblemHealth Plan, Inc., Health Insurance Plan of Greater New York (HIP) and EmblemHealth Insurance Company.

EPO Qualified Health



Check out the Health Assessment (HA) tool on our member portal. To sign in, enter your user ID and password, find the “Manage Your Health” tab, and click on “Health Assessment.”

This tool gives you a “snapshot” of your current health based on how you answer the questions. You will get a personalized report with tips for improving and maintaining your health, and preventing serious illness.

Your results are confidential, but you can share them with your doctor when talking about your health care.

Referrals

No referrals are required to receive specialist care.

Need a Doctor? Consider AdvantageCare Physicians

AdvantageCare Physicians (ACPNY), part of the EmblemHealth family of companies, is a primary and specialty care practice that cares for the whole you. This means ACPNY doctors and providers consider the physical, mental, and lifestyle factors that affect your health.

With offices in all five boroughs (includes BronxDocs, an affiliate of ACPNY) and on Long Island, ACPNY offers convenient hours and same- and next-day appointments in many offices, along with related services, such as lab and radiology. Go to acpny.com to see a full list of services and locations.

To see a full listing of doctors and facilities in your network, go to “Find a Doctor” on emblemhealth.com.

Prior Approval

Some inpatient and outpatient services require prior approval by EmblemHealth before you receive them. Your network provider will contact EmblemHealth to take care of this for you. Examples of these services are: inpatient non-emergency procedures; outpatient surgery; home health care; hospice care; and outpatient physical, occupational, and speech therapies. See your Contract for a full list of services that require prior approval.

Preventive Care

In-network preventive care services described in your Contract are covered in full and not subject to any cost-sharing when you use a Prime or Millennium Network professional. These services include routine checkups, immunizations, gynecologic exams, mammograms, well-baby care, and prescription birth control for women.

Your Deductible

A deductible is the amount you pay before your plan starts to pay. Some services, like checkups, don’t require a deductible. For others, once you reach this amount, your plan shares the costs for your care. Your Schedule of Benefits has more details.

Keep Your Costs Down

Because out-of-network services (except emergency care) are not covered, seeing doctors and using hospitals only in the Prime or Millennium Network helps to keep your costs lower. If you need a procedure and it’s not an emergency, be sure the doctor or place where you are being treated has contacted us for approval first.

After you meet the deductible, you may have either a copay or coinsurance. A copay is the amount you pay for health services each time you use them. Coinsurance is the percentage you pay for health services, after your deductible, when your insurance plan begins to pay. These will depend on where you get care. Check your Schedule of Benefits for details.

What You Pay: Maximum

Copays, coinsurance, and deductibles go toward the maximum you pay. Once you reach this limit, your plan pays for in-network services in full.

Lab Tests: Quest Diagnostics

Quest Diagnostics is our preferred lab. If you have lab tests in your doctor’s office, make sure they are sent to Quest. If you need to go to Quest for tests, you can set up an appointment online at questdiagnostics.com/appointment or by calling **888-277-8772**. No appointment? Walk-ins are always welcome.

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EPO Qualified Health

Pharmacy

Your plan covers a wide range of prescription drugs. Visit [emblemhealth.com/resources/pharmacy/drugs-covered](https://www.emblemhealth.com/resources/pharmacy/drugs-covered) to see a list of covered drugs under your plan's formulary.

This plan has a three-tier design. This means your copays are usually lowest when you use generic drugs (Tier 1), higher when you use brand-name drugs on the formulary (Tier 2), and highest when you use brand-name drugs not on the formulary (Tier 3).

Vision

Vision services are administered by EyeMed with CPS Optical. To reach an EyeMed Customer Service representative, call **877-324-6211** (TTY: **711**), Monday to Saturday, 7:30 am to 11 pm or Sunday, 11 am to 8 pm. You can find more information on EyeMed's website at [eyemed.com](https://www.eyemed.com).

Dental Benefits

Dental services are administered by DentaQuest. To reach a DentaQuest Customer Service representative, call **844-776-8743** (TTY: **711**), Monday to Friday, 8 am to 5 pm. You can find more information on DentaQuest's website at [dentaquest.com](https://www.dentaquest.com).

Acupuncture

We take a holistic approach to health and now offer a new acupuncture benefit. Acupuncture can help the body heal naturally. It can be added to treatment you are already following. Or, it can be used in place of treatment for pain related to many types of conditions. Acupuncture is inserting needles or applying heat or electrical stimulation to specific parts of the body to help the healing process. We've partnered with American Specialty Health, Inc. (ASH) to bring this new benefit to you. Acupuncture visits are available through ASH at no cost to you; 12-visit limit per calendar year. You don't need to meet your deductible to use this benefit. To speak with an ASH Customer Service representative, call **800-678 9133** (TTY: **711**). Their hours are Monday to Friday, 7 am to 9 pm. You can find more information at [emblemhealth.com/live-well/plan-benefits/acupuncture-benefit](https://www.emblemhealth.com/live-well/plan-benefits/acupuncture-benefit).

Prime Tristate Access

EmblemHealth has expanded our Prime Network to include both the QualCare network in New Jersey and ConnectiCare's network in Connecticut. With our expanded Prime Network, members have more convenience and access to over 125,000 providers across the tristate region. The Prime Network covers the five boroughs of New York City (the Bronx, Brooklyn, Manhattan, Queens, and Staten Island), plus Nassau, Suffolk, Orange, Rockland, and Westchester counties, and upstate areas that stretch north of Albany. The ConnectiCare HMO Network covers all eight counties in the state of Connecticut. The QualCare HMO Network covers all 21 counties across the State of New Jersey. For in-network coverage outside of the tristate designated areas, we have partnered with First Health Network, an NCQA-accredited provider network offering access to a wide range of high-quality inpatient and outpatient services in both urban and rural areas.

Neighborhood Care Provides Support and Wellness in the Neighborhood

EmblemHealth Neighborhood Care locations provide in-person customer support, help in gaining access to community resources, and health and wellness programs.

From learning a language to fitness classes to diabetes management and much more — at no cost! Now with 12 locations, and new locations coming soon. Visit [emblemhealth.com/neighborhood](https://www.emblemhealth.com/neighborhood) for locations and hours.

Questions? Call the Customer Service number on the back of your member ID card (TTY: 711), Monday to Friday, 8 am to 6 pm (excluding major holidays).

