



# HEALTH MATTERS

2021, Volume 3



## Gift it Forward

Hope and connection may have been in short supply these past couple of years, but we're now getting used to the feeling of spending time with and embracing our loved ones again. This holiday season may be the first where you gather with many of your friends and family in one place since 2019.

This year, we want to encourage you to give a gift that can make a difference in someone else's life. It doesn't have to be big, or expensive. It may not even cost you anything, and the impact it could have on someone is priceless.

**Honor someone with a charitable donation.** Skip the gift card and instead contribute to a charity you (or your recipient) supports. Many will let you donate in someone's name and some might even offer a dollar-for-dollar match, letting you double the amount you give. Your employer might also offer gift-matching for certain charities. Not sure where to donate? Visit [charitynavigator.org](https://www.charitynavigator.org) for ideas.

**Gift your time.** Volunteer for a local organization, clean up trash at the beach or park, or give blood in someone's name. It may not be flashy, but it's thoughtful.

**Support a local business or creator.** By supporting local businesses, you're helping your community and the planet by reducing the environmental footprint from transportation and shipping. Consider supporting local women- or minority-owned businesses in your area.



### Stay In Touch

We want to make sure that we are updating you with important health plan information. Sign in to your secure member portal at [emblemhealth.com](https://emblemhealth.com) or by scanning the QR code here. Be sure to update your email address, cell phone number, and preferred language. You can also call us at the number on your member ID card.

## Fight the Flu



This year, protecting yourself against the seasonal flu is more important than ever. Even if you're vaccinated against COVID-19, the flu vaccine adds another layer of health protection for you and your family. Visit your doctor or go to a local pharmacy to get your vaccination. Learn more at [emblemhealth.com/flu](https://emblemhealth.com/flu).

**Consider AdvantageCare Physicians (ACPNY)** — EmblemHealth members have access to in-network providers at ACPNY, with 35+ offices across all New York City boroughs and Long Island.\* Visit [acpny.com/flu](https://acpny.com/flu) to schedule your flu vaccine appointment\*\* today at your neighborhood ACPNY office.

Source: CDC

*\*Bronx residents receive care at three locations of BronxDocs, an affiliate of AdvantageCare Physicians. AdvantageCare Physicians and BronxDocs are part of the EmblemHealth family of companies. Other providers are available in our network.*

*\*\*Some members must choose an ACPNY Primary Care Provider before making an appointment. Visit [emblemhealth.com](https://emblemhealth.com) to see a full listing of doctors and facilities in your network.*

## Beat the Seasonal Blahs

**Seasonal Affective Disorder (SAD)** is a form of depression that happens during the same season every year and can affect people any time of the year. SAD happens when our circadian rhythm, or internal body clock, is disrupted because of a lack of exposure to daylight. As we enter fall and winter, it's important to know the signs, like trouble sleeping and increased anxiety, and care for your mental health.

Here are some ideas that may help:

- **Get outside and get moving.** Even a short walk can help.
- **Talk to your doctor.** In some cases, medicine or a vitamin D supplement may help. Work with your doctor to find what's right for you.
- **Watch your sleep.** Try to go to bed and wake up at the same time every day.
- **Consider light therapy.** Rain or snow outside? A light box is a great alternative. They may help reduce insomnia and improve mood.
- **Connect with friends and loved ones.** If you're feeling isolated, schedule Zoom calls or walks with friends and family.

Feeling overwhelmed? You're not alone. Visit our website for helpful resources, including how to get help, at [emblemhealth.com/mentalhealth](https://emblemhealth.com/mentalhealth).



## A Healthy Understanding

We get it — there are a lot of words associated with your health insurance plan. What do they all mean? Below, we've outlined a few key terms. If you ever have a question about your health insurance bill or a charge, stop into our Neighborhood Care locations or call the Customer Service number on your member ID card. A representative will be happy to help. Visit [emblemhealth.com/neighborhood](https://emblemhealth.com/neighborhood) to find the one closest to you.

**Deductible:** The amount you pay before your plan starts to pay.

**Coinsurance:** After you pay for your deductible, you and your plan may share the cost of your care. The percentage you pay is called coinsurance.

**Copay:** The amount you pay for a service like a doctor visit or prescription.

**In-network:** Health care professionals or facilities that contract with your health plan.

**Out-of-network:** Health care professionals or facilities that do not contract with your health plan. Depending on your plan, you may be able to use out-of-network services, but you may pay more, and you might have to file a separate claim for us to pay you back.

**Maximum out-of-pocket (MOOP):** The most you will pay for covered health care services from in-network providers in any year.

**Primary care provider (PCP):** The doctor who provides your everyday care. Not a specialist. Also called a primary care doctor.

**Telemedicine:** Telemedicine lets you talk to a doctor on the phone or use a computer or mobile device (like a cellphone or tablet). It's like going to your doctor's office, but it's faster, easier, and more convenient.