

Health Matters

2025, Volume 2





Be Your Best Health Advocate

We get it — navigating the health care system can be complicated! Don't let the fear of knowing how your insurance benefits work prevent you from using them. You can be your biggest advocate when you understand your benefits.

EmblemHealth wants you to get the care you need. Below, we've identified issues that may come up when visiting a doctor. Learn how to get the most out of your plan.

1. Understand your network: Confirm if a doctor or facility is **in-network** before receiving care, especially if you don't have out-of-network benefits. For example, if you need to receive bloodwork at a doctor's appointment, confirm that the doctor will send the bloodwork to a lab that's in your plan's network.

2. Understand the difference between preventive and diagnostic care: Many plans cover preventive care — if your plan covers **preventive care**, you can visit your primary care provider (PCP), receive routine vaccines, or annually visit an OB/GYN — **at no cost**. However, if you mention a new health issue during a preventive care visit, the visit may become diagnostic care. Your benefit summary should include what your cost share is for diagnostic care. Not all plans have cost sharing.

3. EOBs: EmblemHealth will send you an Explanation of Benefits document (EOB) that shows how much we paid your doctor, and how much you will be expected to pay for your visit. **This is not a bill.** Compare your EOB to the bill that you receive from your doctor. If there are any differences, call the doctor's office to review the bill.

4. Know the lingo: Understanding all the words we use can be tricky. We want to make sure you understand your plan information. Here are some of the most common words you will come across:

In-network: If a doctor or hospital is in-network, this means that they partner with your health insurance plan. Your plan will only pay for services if you visit a doctor or hospital in our network.

Primary care provider (PCP): A PCP is a co-captain in your health journey. They are the first person to discuss health issues with. If you haven't visited a PCP, the best time to do so is now, before

you start feeling ill. An annual preventive care visit is covered as a part of your plan, as long as you visit an in-network doctor. Adults are covered once every 12 months and children are covered once every calendar year.

Formulary: A list of medicines covered by your plan, often grouped in **tiers**, or payment levels. If a doctor prescribes medicine that is not covered or is in a high tier, ask if they can instead prescribe a less-expensive generic version of the drug.

Remember, going to the doctor early can help prevent a small health issue from becoming a larger one. With these tools, you'll get the most from your next visit.

Have questions? EmblemHealth's Customer Service is happy to help. Call the number on the back of your member ID card for questions about your plan. You'll receive a call reference number in case you need to call back.

We've Heard You! DentaQuest Is Our New Dental Partner

EmblemHealth's goal is to make decisions that help you get the best care. This includes your dental care.



Beginning **Sept. 1, 2025**, we changed our dental partner from Healthplex to DentaQuest. We're excited to give you and your family access to care from quality dentists in a large network, with no changes to the benefits you enjoy. DentaQuest has more than 3,600 dentists at over 20,000 locations.* By now, you should have received a transition letter explaining this change and a new member ID card with updated information. Make sure you use this ID card when getting care. You can find a dentist in our network by visiting **emblemhealth.com/findadentist**. We are excited about the value and access to care this change brings our members.

*DentaQuest, October 2024



Early Detection Saves Lives: Stay Ahead With Men’s Health Screenings

Prostate cancer is the second most common cancer among men in the U.S., after skin cancer. According to the American Cancer Society,* about 1 in 8 men will be diagnosed with prostate cancer during their lifetime.

The good news?
Early detection saves lives.
Men age 50 and older — or age 40 for those at higher risk, such as African American men or those with a family history — should talk to their doctor about getting a prostate-specific antigen (PSA) blood test.

Other important screenings include colorectal cancer (starting at age 45), routine blood pressure, cholesterol, and diabetes checks. Staying active, eating well, and not smoking can significantly lower your risk for many chronic conditions.

Taking one hour for a screening today could add years to your life. Talk to your doctor about which tests are right for you — and encourage the men in your life to do the same.

Visit emblemhealth.com/live-well/prevention/adults for more prevention guidance.

*American Cancer Society. (2025, May 30). Key statistics for prostate cancer. cancer.org/cancer/types/prostate-cancer/about/key-statistics.html.



New Pharmacy Benefit Manager, Prime Therapeutics™, To Service Child Health Plus Members

At EmblemHealth, we know getting the medicine your child needs is important to their overall health. That’s why we’ve partnered with Prime Therapeutics to help you get the medicines they need to feel better and live well.* Prime Therapeutics proudly serves 25 million members and gives you access to care from a large network of more than 60,000 participating pharmacies.** You also get the PrimeCentral app and portal to manage all your child’s medicines.

Check your mail or email before **Jan. 1, 2026**, for your child’s new member ID card and information about this exciting change and the services that will be available to them.

We’re here to help!

Prime Therapeutics and EmblemHealth are dedicated to supporting you through this transition. If you have questions about your child’s current plan, please call the number on the back of your child’s member ID card.

*Although some members **do not** receive prescription drug coverage through EmblemHealth, there are certain medicines that may be covered by EmblemHealth medical plans.
**Data, Prime Therapeutics, as of June 18, 2025.

Prepare for Holiday Gatherings: Schedule a Vaccine Today

The holidays are around the corner, which means more indoor gatherings with family and friends. This winter, protect yourself and your loved ones by getting seasonal vaccines for viruses like flu and COVID-19. Expectant parents, new parents, children, adults over 65, or people with chronic conditions like asthma are at a higher risk of flu complications.

According to the Centers for Disease Control and Prevention (CDC), the 2024–2025 flu season affected over 47 million Americans.* Keep in mind, virus strains change each year, so you will need this year’s vaccines to fight this year’s flu and COVID-19 strains. For immunization guidance, visit emblemhealth.com/live-well/prevention.

Need a flu vaccine appointment? See AdvantageCare Physicians today.

As an EmblemHealth member, you have access to care from in-network health care professionals at AdvantageCare Physicians (ACPNY). ACPNY is a primary and specialty care practice with 30+ offices across all five New York City boroughs and Long Island. Find an ACPNY location close to you and schedule** your flu vaccine appointment today at acpny.com/find-a-provider.

*Weekly U.S. influenza surveillance report: Key updates for week 18, ending May 3, 2025. (2025, June 6). FluView. cdc.gov/fluview/surveillance/2025-week-18.html.
**Some members must choose an ACPNY primary care provider (PCP) before making an appointment. ACPNY is part of EmblemHealth.



Mammograms: Detecting Breast Cancer Early

An x-ray image of breast tissue, also called a mammogram, is the standard early detection test for breast cancer. The U.S. Preventive Services Task Force* suggests women ages 40 to 74 get mammograms yearly or every other year if they have average risk, depending on their age.

Regular breast self-exams are important between tests, since you can feel changes, such as new lumps. If you have a family history

of breast cancer, talk with your doctor about screening more often or with other tests.

Even if your last mammogram was normal, or you don’t have a family history of breast cancer, it’s important to continue these screenings. Regular mammograms increase the chances of identifying a lump early, when it is most treatable and treatments like radiation, hormone therapy, and surgery are most effective. The

National Cancer Institute** noted that more than 91% of women with breast cancer live five or more years after their diagnosis!

Men can also get breast cancer, although it’s less common. Make sure to speak with your doctor and set up a screening plan that works for you. Visit emblemhealth.com/live-well/prevention/adults for more prevention guidance.

*United States Preventive Services Taskforce. (2024, April 30). Breast cancer: Screening. uspreventiveservicestaskforce.org/uspstf/recommendation/breast-cancer-screening.
**National Cancer Institute. (n.d.). Cancer of the breast (Female) - Cancer Stat facts. SEER: Surveillance, Epidemiology, and End Results Program. Retrieved September 4, 2025, from seer.cancer.gov/statfacts/html/breast.html.

Easily View Your Health Plan Information With myEmblemHealth

EmblemHealth is committed to helping you stay healthy. And now, you can make the most of your health insurance plan in our member portal, **myEmblemHealth**. Sign in or register at **my.emblemhealth.com**. Once you’re signed in to your account, you will be able to:

- Instantly find in-network doctors and hospitals that fit your needs.
- Pick a primary care provider (PCP).
- See your claims, copays, deductibles, and more.
- Download a virtual member ID card.

Go Paperless

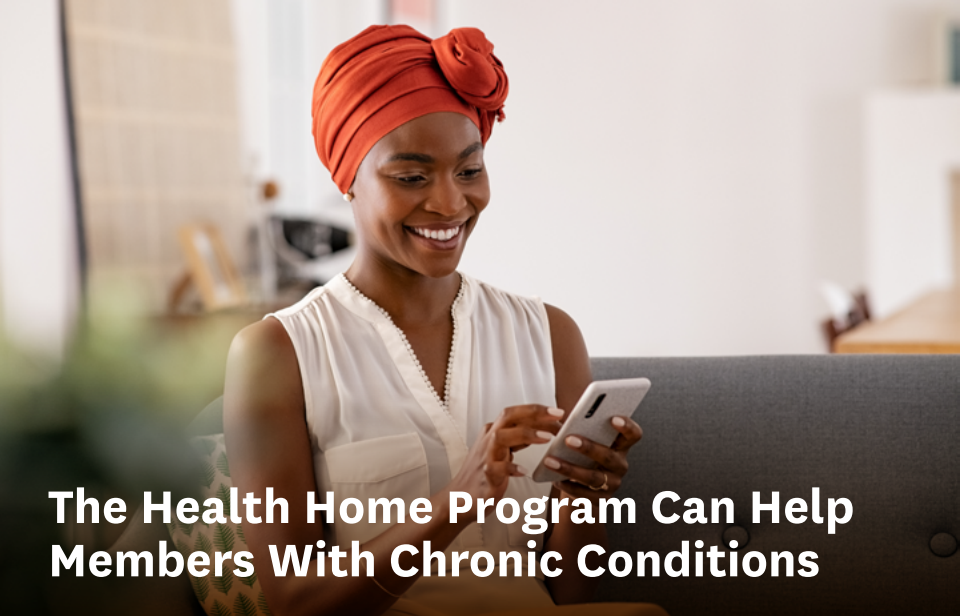
Go paperless to view your documents and insurance plan materials as soon as they are available. You will be notified of new communications by email or text message, based on your preferences. Click “My Profile” and select “Go Paperless” under “Communication Preferences.”

Electronic Notice Option for Medicaid and HARP Members:

You can receive electronic notices about:

- Services you asked for.
- Services you are getting.
- Plan appeals.
- Complaints.
- Complaint appeals.
- Your member handbook.
- Our provider directory.
- Changes to your Medicaid managed care benefit.

You can learn more at **emblemhealth.com/electronic-notice**.



The Health Home Program Can Help Members With Chronic Conditions

A Health Home is not a physical place; it is a group of health care professionals led by a Care Manager working together to make sure you get the care and services you need to stay healthy. This program helps members manage chronic conditions and get services like housing support, food resources, transportation, and more.

The Health Home program is a free care management program offered to eligible Medicaid and Health and Recovery Plan (HARP) members. You don’t have to change your doctors or health benefits to join. Eligible members are those who have two or more serious chronic conditions such as HIV/AIDS, sickle cell anemia, or behavioral health conditions.

Learn more or find out if you are eligible at **emblemhealth.com/healthhome** or call **855-283-2146** (TTY: **711**) to get started.

Supporting Our Members, One Healthy Pregnancy at a Time!

EmblemHealth is committed to the well-being of our members, especially those facing high-risk pregnancies. To better serve our Medicaid and HARP members ages 18 to 45, we developed a questionnaire to help identify and assist those in need of extra care and attention during their pregnancy.

To learn more or take the questionnaire, call **888-447-0337** (TTY: **711**). For additional support and to learn about our Healthy Futures program, visit **emblemhealth.com/healthyfuturesprogram**, or learn about our Doula services at **emblemhealth.com/doula**.



Your Privacy Rights

EmblemHealth is committed to making sure that your health information is kept private and safe. Our Notice of Privacy Practices explains how we use information about you and when we can share it with others.

Effective Nov. 1, 2025, we added the following content to our Notice of Privacy Practices:

We may de-identify your information: This means that we have removed specific information that can identify you before sharing your data. We may use or disclose this data to others for any purpose, without your authorization or consent. For example, we may share de-identified information with certain parties for research studies, the development of advanced technologies, and health care operations improvement activities.

We may participate in one or more health information exchanges (HIEs): This allows us to work with doctors, health care entities, and insurers participating in the HIE to share your information for treatment, payment, and other purposes permitted by law. You may opt out of HIE participation by contacting Customer Service at the number on your member ID card.

Substance use disorder information: For information that is covered by the federal regulations governing substance use disorder records at 42 CFR Part 2 (“Part 2 Records”), we will obtain your written consent to use and disclose such records unless we are permitted to use and disclose them without your written consent. We will not disclose any Part 2 Records for use in any civil, administrative, criminal, or legislative proceeding against you unless you provide specific written consent (separate from any other consent) or a court issues an appropriate order.

We know this is a lot of information. We take your privacy seriously. To see the full copy of our privacy policy, visit **emblemhealth.com/privacy** or call the number on your member ID card.

Health Matters is published by EmblemHealth to inform members of current health issues and improve the use of services. This publication should not replace the care and advice of your doctor. Always talk to your doctor about your personal health needs. This is not a complete description of benefits. Limitations, cost-sharing, and restrictions may apply. They may change each year. Our network may change at any time. You will receive notice when necessary.



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Don't Get Cabin Fever: Stay Active This Winter With Neighborhood Care

It can be hard to get outside and exercise in the winter. With colder days approaching, don't curl up on the couch and count the days until spring. Stay active with EmblemHealth Neighborhood Care. You can visit a nearby location or take virtual classes at home.*

With 15 locations across Brooklyn, Manhattan, Staten Island, Queens, and The Bronx, there are a variety of fitness classes for all fitness levels, such as Zumba, tai chi, Pilates, self-defense, and more. Yoga and meditation promote improved physical and mental health.

Join a class today to help you relax, reduce stress, and promote emotional health. You might even make a new friend! For more information, visit **emblemhealth.com/neighborhood**.

*Events are subject to change. All events are free and open to the public, unless otherwise stated in the event description. Registration is required.