EmblemHealth®

Health Matters

2026, Volume 2





Mystery Bug Have You Down? Know Where to Go for Care

Cold and flu season can bring coughs, sore throats, stuffy noses, fevers, and body aches. Most mild illnesses get better with rest, fluids, and over-the-counter medicine. But sometimes, you may need more medical care. Knowing where to go can help you get the right care when you need it.

Start with your primary care provider (PCP).

Your PCP knows your health history and can help you decide what to do next. Call your PCP if your symptoms get worse, do not get better, or you have questions about treatment. If you are more likely to get very sick from flu or COVID-19 because of your age or health, contact your doctor early. Some treatments work best when taken soon after symptoms begin.

Try virtual care.

If you can't get to your doctor's office, virtual care may be an option. Many EmblemHealth plans include access to care through Teladoc® for nonemergency appointments. You can speak to a doctor 24 hours a day, seven days a week. Your regular doctor may also offer virtual visits. Check your plan benefits to see what is covered.

Go to urgent care when you need care soon.

Urgent care can help with injuries and illnesses that need attention quickly, but are not emergencies. It may also be a good choice when your doctor's office is closed, over weekends, or on holidays.

Not sure where to start?

Sign in to your account at **my.emblemhealth.com** or with the mobile app to look for an in-network doctor or urgent care center. Need care on the go? Visit **emblemhealth.com/app** to get started.

Don't wait if it's an emergency!

Call 911 or go to the nearest emergency room if you have:

- Trouble breathing.
- Severe chest pain or pressure.
- Confusion or trouble waking up.
- A seizure.
- Severe weakness.
- Signs of severe dehydration.

Warning signs in children may include trouble breathing, blue lips or face, unusual irritability, or difficulty waking up.

Your health matters to us. You can always call the customer service number on your member ID card for help finding care.

Your Fall Health Check

A few simple steps can help you stay well during cold and flu season.

Check your vaccines.

Make sure you are not behind on flu and COVID-19 vaccines. Depending on your age and health, you may also need a vaccine for RSV or pneumonia. Ask your doctor or pharmacist how to stay up to date.

Keep healthy habits going:

- Wash your hands often with soap and water.
- Cover coughs and sneezes.
- Avoid touching your eyes, nose, and mouth.
- Clean frequently touched surfaces.
- Improve airflow indoors when possible.
- Stay home when you are sick.
- Get enough sleep, drink plenty of fluids, and eat well.



Taking a few steps now can help you and your family stay healthier for the holidays and new year.

Take the New myEmblemHealth App Wherever You Go!

The new myEmblemHealth app meets you where you are, making sure you have the tools and support you need to make confident decisions about your health — anytime, anywhere.*



With the new app, you get:

- An interactive health questionnaire that personalizes your wellness journey to meet your unique health goals and needs.
- Easy and instant access to your digital member ID card.
- All your essentials, organized, so you can view your benefits, claims, and bills in one place.
- Simple and smart guidance from Eva, EmblemHealth's virtual assistant, on health questions and programs included with your plan.**
- Direct connection to the PrimeCentral™ member portal. You can search for medicines and pharmacies, view your coverage, check prices, transfer prescriptions, and see prior authorization details.

Learn more at **emblemhealth.com/app** or scan the QR code to download the app. Available for Android and iOS with the latest features and enhancements.

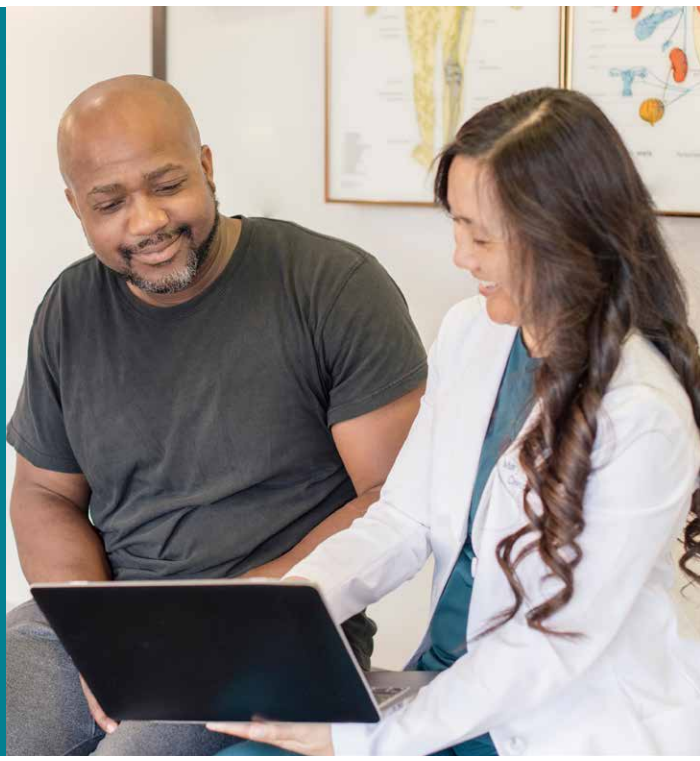
*The app is available to eligible members. Features may vary based on your health plan.
**Eva is for resource purposes only. It is not a substitute for medical advice, diagnosis, or treatment by a medical professional.

Find Convenient Care in Your Neighborhood With AdvantageCare Physicians

With more than 30 locations across all five New York City boroughs and Long Island, AdvantageCare Physicians (ACPNY)* offers convenient access to primary and specialty care. ACPNY doctors and healthcare professionals are always in-network with all EmblemHealth plans. This means you and your family have access to care from trusted doctors and coordinated care teams to support your health.

Make your appointment today! Find a doctor or medical office near you at **acpny.com/find-a-provider**.

*AdvantageCare Physicians (ACPNY) is an EmblemHealth company.



Schedule a Mammogram Today:

Finding Breast Cancer Early May Save Your Life.



Most breast cancers are found in women 50 and older,* but it also affects younger women and men. According to the American Cancer Society (ACS), breast cancer death rates have been going down. If found early, the 5-year relative survival rate is over **99%**.**

Know the ACS guidelines:***

- **Women between 40 and 44** have the option to start screening with a mammogram every year.
- **Women 45 to 54** should get mammograms every year.
- **Women 55 and older** can switch to a mammogram every other year, or continue yearly mammograms. Screening should continue as long as you are in good health and are expected to live at least 10 more years.

If you fall into the recommended age groups or have a family history, talk to your doctor about getting screened. You can use the Find Care tool by signing in to your account at **my.emblemhealth.com** or through the mobile app. The tool will help you locate an in-network radiology center where you can schedule a preventive care mammogram. Coverage varies by plan. Check your benefits for more details.



*cdc.gov/nccdphp/priorities/breast-cancer.html
**nationalbreastcancer.org/breast-cancer-facts/
***cancer.org/health-care-professionals/american-cancer-society-prevention-early-detection-guidelines/breast-cancer-screening-guidelines.html

Elektra Health Can Help During Menopause

EmblemHealth wants to be sure you don't feel alone in your menopause journey. That's why we work with Elektra Health to give our members the care and support they need from perimenopause (before) through postmenopause (after).

During menopause, women's hormones fluctuate and eventually decline, which can cause a range of physical and emotional symptoms. This usually happens between the ages of 45 and 55. It can be a confusing time, and you may not know what to expect. Elektra can help.

Elektra offers you:

- Video visits and follow-ups with a board-certified, menopause-trained healthcare professional.
- One-on-one support from an Elektra menopause coach for long-term health and wellness.
- Unlimited access to Elektra's private online community with educational articles, videos, and events.
- A personalized care plan with labs and prescriptions, if needed.*

Book a visit online at **emblemhealth.com/elektra**. You can learn more about our women's health programs by visiting **emblemhealth.com/womens-health**.

*Normal cost sharing for clinical services may apply.



The Holidays Can Be Hard. Help is Here.

The holiday season brings joy to many people, but for others, it can cause depression, anxiety, and loneliness. If you have these feelings, you're not alone. A 2025 survey by the American Psychological Association found that 1 in 5 American adults had negative mental health because of the holiday season.* Family dynamics, finances, social obligations, and shopping for gifts can make anxiety worse. You may find that celebrating after a loved one has passed may increase these feelings.

It's tempting to distract yourself with poor habits or substance misuse by binge drinking, using drugs, or overeating. But these behaviors can cause long-term damage to your physical health. Instead, try one of these tips to improve your mind this winter.

- **Set boundaries.** If an obligation brings more stress than joy, offer another option, like a shorter visit with family or not exchanging gifts.
- **Get outside.** Fresh air calms the body. Plan a trip to a neighborhood park for a holiday celebration or light display.
- **Reach out.** Invite a friend or neighbor to share a cup of tea or bake cookies. Instead of texting, connect with a friend on a phone call.
- **Volunteer.** Helping others can improve your community and reduce loneliness.

Need to talk to someone?

Get support by calling our confidential, dedicated Mental Health Concierge line at **646-447-9417** (TTY: **711**) from 9 a.m. to 5 p.m., Monday through Friday. We will schedule an appointment with a local mental health professional within five business days. To learn more, visit **emblemhealth.com/talktosomeone**.

*psychiatry.org/news-room/news-releases/americans-more-anxious-about-the-holidays

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. Benefits may change each year, and our network may change at any time. You will receive required notice of impacts to your benefits or coverage.

Your Healthcare Dictionary



The world of health insurance can sometimes be confusing. At EmblemHealth, we want to make sure you understand commonly used words to make informed decisions about your care.

- **Primary care provider (PCP):** Your main doctor, nurse practitioner, or physician assistant for everyday health needs, routine checkups, and nonemergency care.
- **Preventive care appointments:** Routine health care services, such as annual visits, shots, screenings, and tests. These services can prevent illnesses or find conditions before they become serious.
- **Specialist:** A doctor who is an expert in body parts or conditions, like a cardiologist (heart), orthopedist (muscles and bones), or endocrinologist (diabetes and thyroid issues).
- **Prior authorization:** Some services or medicines need to be approved before they can be covered by your plan.
- **Referral:** For some plans, you may need to see your PCP to get approval to see a specialist. This can help your doctors share your health notes and treatment plans.
- **Provider and pharmacy directories:** These are lists of participating doctors, hospitals, and pharmacies. You can find these lists on our website at **emblemhealth.com/findcare** or by signing in to your member portal. Make sure the providers you see are in our network.
- **Formulary (drug list):** This shows covered prescription drugs and any changes that may affect your medications.
- **In-network:** In-network doctors sign contracts with us to take your insurance for an agreed-upon rate (they also may be called a participating provider). You'll pay less to see in-network doctors.
- **Out-of-network:** A doctor or facility that is not contracted with your health insurance plan. Some plans do not offer out-of-network coverage.
- **Qualifying life event:** A major life change such as marriage, having a child, or moving, that lets you enroll in or change your health insurance plan outside the yearly open enrollment period.
- **Deductible:** The amount you pay before your plan starts to pay. You can often find this amount listed on your insurance member ID card. Not all plans have deductibles.

If you have questions, you can call the number on your member ID card. A customer service representative will be happy to help.

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Stay Social and Move: Visit Neighborhood Care

During colder months, it can be harder to stay healthy, socialize, or even get yourself out of the house. Come visit EmblemHealth Neighborhood Care and take advantage of free classes and events* to help improve your overall health and wellness. We'll keep you busy until spring.



EmblemHealth Neighborhood Care also offers in-person customer service and resources to manage your health. With 15 locations across Brooklyn, Manhattan, Staten Island, Queens, and The Bronx, there are a variety of events for you this winter, including:

- Fitness classes to help you stay active.
- Yoga and meditation classes to improve your mental health.
- Farmers markets with healthy and affordable produce for sale.
- Social luncheons where you can eat healthy meals and meet members of your community.

Join a class or event today to help you stay active, reduce stress, and eat healthy. You might even make a new friend! For more information, visit **emblemhealth.com/neighborhoodcare**.

*Events are subject to change. All events are free and open to the public, unless otherwise stated in the event description. Registration is required. No obligation to enroll.

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