



Taking Care of Health Care

EmblemHealth's 2020 HIP Prime
HMO Plan for New York State
Employees and Early Retirees



Health care plans that suit New Yorkers.

EmblemHealth offers quality, affordable health plans, convenient community resources, and access to top doctors and hospitals across the New York tristate area. We're committed to creating healthier futures for our members and our community.



HIP Prime HMO: Your Health Care Plan for 2020

New York State offers our HIP Prime HMO plan as one of the health care plans you can choose for your 2020 health benefits.

It's a choice you can feel good about.

Plan Features

When you enroll in the 2020 HIP Prime HMO plan, you can count on:

- More than 66,000 doctors and health care professionals to choose from across New York State.
- Low out-of-pocket costs and copays (the amount you pay for health services).
- Access to leading hospitals throughout your plan's service area.
- Health and wellness programs, as well as discounts on gym memberships, weight loss services, hearing aids, and more.
- Drug coverage, through retail pharmacies and our home delivery drug program.
- Access to online tools at **myEmblemHealth** to help you take care of your health needs and meet your personal wellness goals.

Questions?

If you have questions, call us at **877-861-0175 (TTY: 711)**. Our hours are 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help. Or, visit **emblemhealth.com**.

If you are already enrolled in the HIP Prime HMO plan, you don't need to do anything. You will continue to be covered through the end of 2020.

Our Prime Network: Connect with the Care You Need

Our HIP Prime HMO plan gives you access to quality health care. You may even have no copays for some services. A copay is the set dollar amount you pay for health services each time you use them.

Plus, there are no out-of-pocket costs like deductibles (the amount you pay before your plan starts to pay) or coinsurance (the percentage you pay after your plan starts to pay).

The HIP Prime HMO plan uses our Prime Network. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services to members. You'll usually pay less when you use your network.

The Prime Network has over 66,000 private and group practice doctors, health care professionals, facilities, and 144 hospitals in 28 New York State counties — all 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 Prime Network also includes:

- **ConnectiCare HMO Network**, which has over 17,000 primary care providers and specialists, and 28 hospitals in all eight counties in Connecticut.
- **QualCare HMO Network**, which has over 31,000 primary care providers and specialists, and 73 hospitals in all 21 counties in New Jersey.

You also have coverage at many of the area's most acclaimed hospitals, such as:

- Hospital for Special Surgery
- Montefiore Medical Center
- NYU Hospital Center
- Lenox Hill Hospital
- North Shore LIJ Health System
- Staten Island University Hospital

Your Doctor: A Partner in Good Health

The first thing you should do when you enroll in the HIP Prime HMO plan is choose a primary care doctor for yourself and your enrolled family members.

Your primary care doctor is the doctor who provides your everyday care. They help you and your family stay healthy. Your primary care doctor:

- Provides most of your health and preventive care.
- Refers you to specialists.
- Arranges for hospital admissions, when necessary.

You can change your primary care doctor at any time, by phone or online.

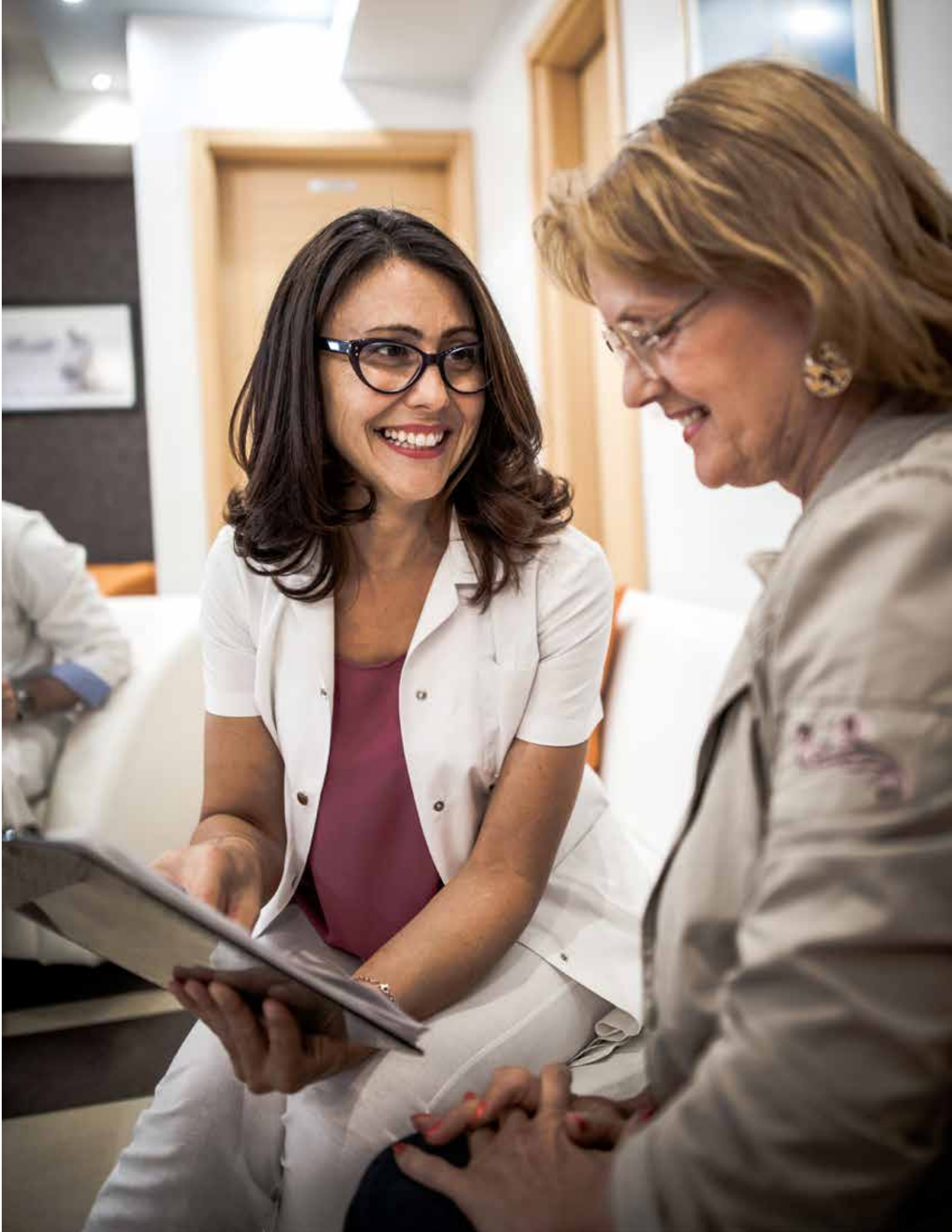
When you call to make an appointment with your doctor, tell them you're a HIP Prime HMO plan member. Remember to bring your member ID card to your appointment.

Find Out More

If you have questions, visit [emblemhealth.com](https://www.emblemhealth.com) or call **877-861-0175 (TTY: 711)**.

Our hours are 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help.

* BronxDocs medical offices are affiliates of AdvantageCare Physicians, an EmblemHealth partner.



Convenient neighborhood locations
in Manhattan, Brooklyn, Queens, the
Bronx,* Staten Island, and Long Island.



Caring for the Whole You: AdvantageCare Physicians

Complete health starts with a complete picture of you: your health history, your daily habits, your ups and downs.

We're in your neighborhood.

With locations in all five boroughs* and Long Island, we have an office near where you live, where you work, and in between.

Our care is comprehensive.

Across our practice, you'll find access to diagnostic, lab, and other services that give you access to convenient, complete care.

We get to know you.

Your Primary Care Provider leads a Care Team that shares all information about your care. Together, they make sure you get the right type of care, when you need it.

With us, you're connected.

Through your **myACPNY** patient portal account, information and history about your care is safely shared across our entire practice, so your records go wherever you go.

For more information about AdvantageCare Physicians, visit **ACPNY.com**.

*BronxDocs is an affiliate of AdvantageCare Physicians.



Neighborhood Care

Wellness is about much more than just your physical health. It's about the different dimensions of wellness, including physical, financial, intellectual, social, and emotional.

EmblemHealth Neighborhood Care offers in-person customer services to help you navigate your total health, including free health and wellness classes, and resources to manage your health — right in your neighborhood.

There are 10 Neighborhood Care locations across Manhattan, Queens, Brooklyn, and Staten Island — with more coming soon. Each EmblemHealth Neighborhood Care is tailored to the unique needs of your community, with different programs and classes in each location.

Our free classes and programs include:

- Zumba
- Chair Yoga
- Tai Chi
- Art Therapy
- Diabetes Management
- Cell Phone Literacy
- Spanish 101
- Support Groups

Neighborhood Care isn't just for EmblemHealth members; we're a resource for the entire community. Members and non-members can visit Neighborhood Care and take advantage of our classes, tools, and face-to-face support.

Visit emblemhealth.com/neighborhood for upcoming classes and programs at Neighborhood Care.



myEmblemHealth

Your Secure Health Services Website

Having the right information and tools like **myEmblemHealth** can help you stay healthy. **myEmblemHealth** keeps your personal health care information in one convenient place.

To register for **myEmblemHealth**, go to emblemhealth.com/sign-in. The information you enter is secure.

Once you're registered, you can check:

- The status of a claim, approval, or the amount you have paid toward your deductible, if any. A deductible is the amount you pay before your plan starts to pay.
- Descriptions of your health benefits.
- Messages in your secure Document Center. You can also send secure messages to us.
- A list of your covered drugs.

You can also order member ID cards, download forms, and update your email address.

Get Your Documents Online

When you register for **myEmblemHealth**, you can go paperless by signing up to get your documents online. They will be neatly stored in your secure Document Center on **myEmblemHealth**.

You can choose to get:

- Explanations of Benefits (EOBs).
- Alerts about when your claims are processed.
- Personalized information about your health.
- Your plan newsletter.
- Updated information about your coverage and benefits.

Manage Your Health Online

myEmblemHealth has lots of tools to help you take care of your health and meet your personal wellness goals.

- **Health Assessment:** Gives you an overall picture of your health and shows you steps you can take to make healthy lifestyle changes. Both you and your covered dependents can fill out your own individual Health Assessment.
- **Health Action Plans:** These personalized programs help you make healthy choices and manage your health conditions. Each Action Plan is based on your personal choices to help you change things like sleep and nutrition habits or improve your blood pressure and cholesterol. They can last anywhere from a few days to a few weeks, depending on your unique needs..

myEmblemHealth Mobile App

With the **myEmblemHealth** mobile app, you have useful benefit and plan information at your fingertips. Sign in to manage your health benefits whenever and wherever you want.

The **myEmblemHealth** app is available for download from the App Store or from Google Play.

Your Health and Wellness Are Important to Us

We know good health is worth holding onto. That's why we want to make staying healthy as easy as possible for you, with programs, tools, and more to help you stay fit and enhance your quality of life.

In addition to your doctor's care, when you enroll in this plan, you may have access to the following services that help you and your enrolled family members stay healthy.

To see the full list, visit emblemhealth.com/stayhealthy.

- Heart disease support.
- Diabetes support.
- Preventive cancer screenings.
- Domestic and intimate partner violence victim support and resources.
- Pregnancy management and support after giving birth.
- Help to stop smoking.
- Chronic obstructive pulmonary disease (COPD) support.
- Checkups and immunizations for children and adults.





Healthy Discounts*

Just for being an EmblemHealth member, you get access to discounts on health-related services. From weight loss to massage therapy, we're here to make sure you get what you need at an affordable price.

- **Weight loss services:** Save on programs including Jenny Craig® and Nutrisystem®.
- **Health club memberships:** We've partnered with American Specialty Health to give you discounted health club membership rates.
- **Massage therapy:** Save up to 25% on therapeutic massage.
- **Acupuncture therapy:** Save up to 25% on acupuncture therapy.
- **Registered dietitians:** Save up to 25% on nutrition counseling from credentialed dietitians.
- **Vitamins and natural supplements:** Order online and save up to 45%.
- **Hearing care:** Save on hearing aid purchases and get other discounts through HearX, HearUSA, and Amplifon centers. At Amplifon centers, you also get a low-price guarantee on hearing aids, free batteries, follow-up care, screenings, and a 60-day trial period with a 100% money-back guarantee.
- **Vision Affinity discount program:** Get discounts on certain vision care services at participating EyeMed centers.
- **Laser vision care:** Save as much as 15% on laser vision correction.

For more information about these services, call us at the number on the back of your member ID card or visit [emblemhealth.com/goodhealth](https://www.emblemhealth.com/goodhealth).

* Please note: Services included in the Healthy Discounts program are available only through participating vendors. These discount programs are not health care benefits and we do not insure them. For more about these services, please visit [emblemhealth.com/goodhealth](https://www.emblemhealth.com/goodhealth).



2020 HIP Prime HMO Plan Benefit Highlights for NYSHIP

SERVICE CATEGORY/COVERAGE	COPAY*
Physician Services	
Primary Care Doctor (PCP) Office Visits:	
Adults	\$5
Sick-child visits (age 0-25)	\$5
Laboratory services	Included in PCP office visit
Specialist Office Visits:	
Office visits	\$10
Refractive eye exams	\$0
X-ray services	\$0
Inpatient Hospital Services:	
Anesthesiology	\$0
Radiology visits/consultations	\$0
Preventive and Wellness Care Services	
Well-baby, child care, and immunizations	Covered in full
Adult physical	Covered in full
Mammography and prostate cancer screening	Covered in full
Annual Pap test and OB/GYN exam	Covered in full
Immunizations for adults	Covered in full
Colonoscopy and sigmoidoscopy screening for adults	Covered in full
Bone density tests	Covered in full
Hospital	
Hospital inpatient	\$0 per continuous stay
Hospital outpatient surgery	\$0
Hospital outpatient x-ray	Covered in full
Hospital outpatient laboratory	Covered in full
Maternity	
Physician services	\$0
Hospital services	\$0
Nursery care	Covered in full
Emergency Room Visit	\$75 per visit
Ambulance	\$0
Chiropractic Benefit	\$10 per visit
Durable Medical Equipment	Covered in full
Mental Health	
Inpatient	\$0
Outpatient	\$0
Substance Use Diagnosis and Treatment	
Inpatient	\$0
Rehabilitation outpatient:	
PCP office	\$5 per visit
Specialist office	\$10 per visit
Physical/Occupational/Speech Therapy	
Outpatient	Combined 90 visits/year; \$10 per visit



SERVICE CATEGORY/COVERAGE	COPAY*
Home Health Care	200 visits per calendar year; Covered in full
Prescription Coverage ¹	
Retail 30-day supply	\$5 generic / \$20 brand
Mail-order 90-day supply	\$7.50 generic / \$30 brand
Lifetime Maximum Coverage	No maximum
ADDITIONAL BENEFITS	COPAY
Autism Spectrum Disorder	
Inpatient	\$0
Outpatient:	
PCP office	\$5
Specialist office	\$10
Assistive communication devices	\$10
Diabetes Supplies	\$5 per 34-day supply
Dialysis Treatment	\$10 per visit
Hospice Care	210 days; Covered in full
Skilled Nursing Facility Care	\$0
Urgent Care	\$5 per visit

Annual Out-of-Pocket Maximum: The highest amount you have to pay for in-network services in a calendar year is \$6,850 per individual and \$13,700 per family.

*Copays for active employees and early retirees. A copay is the set dollar amount you pay for health services each time you use them.

¹Drugs are dispensed in accordance with HIP's Drug Formulary. Please refer to your Prescription Drug Rider for details.

Except for emergency care, the above benefits and services are covered only when provided or referred by a HIP Primary Care Physician and/or approved in advance by our HIP Care Management Program. HIP Participating Physicians and Providers have contracted with HIP to provide care to our members; they are not employees, agents, servants, or representatives of HIP. This summary is provided for information only; it does not contain complete details of the Plan, which are available only in the Contract or Certificate of Coverage, and it does not constitute an Agreement.

Full details of the Plan are set forth in the Certificate of Coverage. Please refer to HIP certificate form number 155-23-HMOCERT (3/99).

To get a copy of the Summary of Benefits and Coverage (SBC), visit emblemhealth.com/SBC. To get a printed copy, call Customer Service at **800-447-8255 (TTY: 711)**. Our hours are 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help.

If you have questions about your plan, visit emblemhealth.com or call the Customer Service number above.



Make HIP Prime[®] HMO your choice today.

This booklet provides general information about the HIP health insurance program. Coverage will be subject to the terms, conditions, limitations, and exclusions set forth in the Certificate of Coverage. Refer to HIP certificate form number **155-23-HMOCERT (3/99)**.