EmblemHealth®

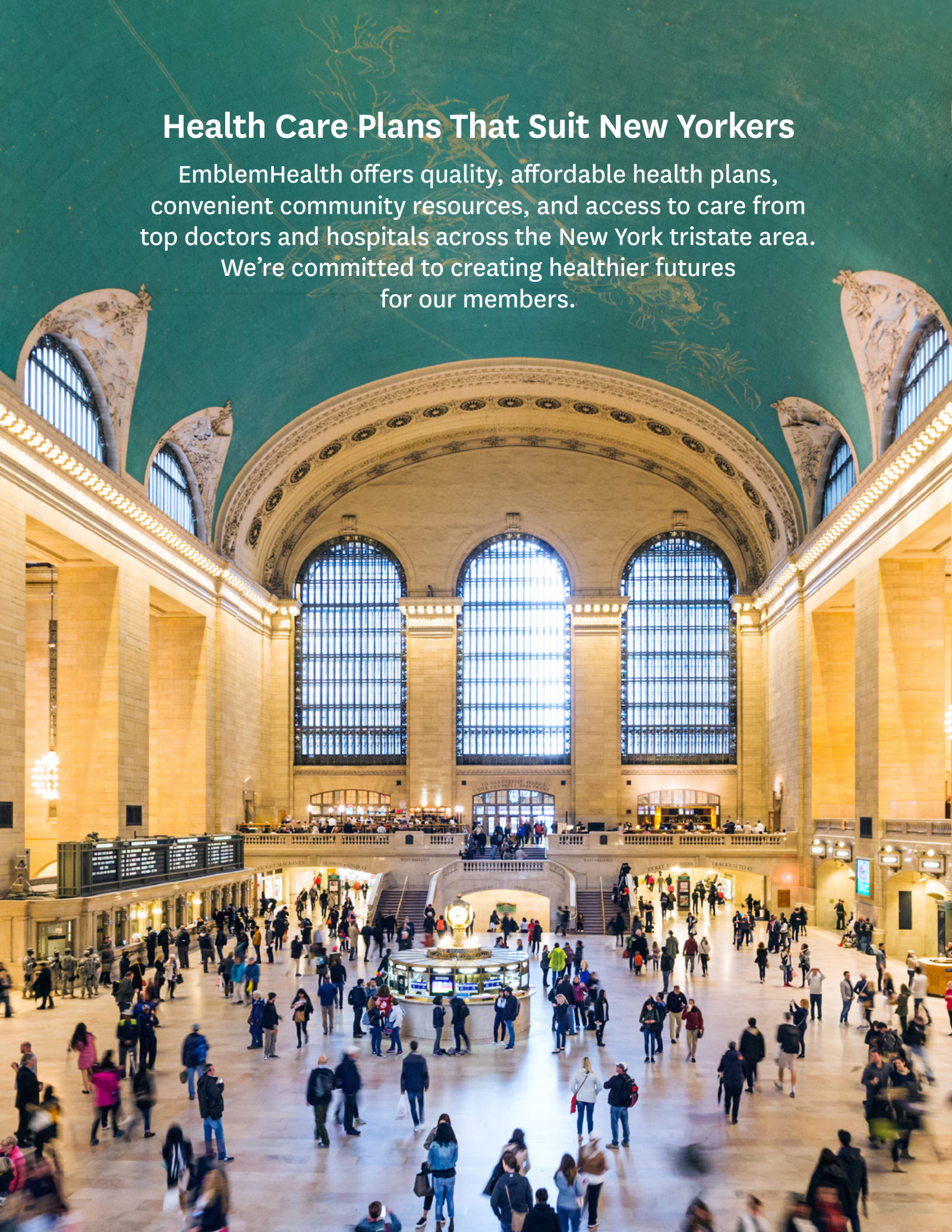
Taking Care of Health Care

EmblemHealth's 2027 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 care from top doctors and hospitals across the New York tristate area. We're committed to creating healthier futures for our members.



HIP Prime HMO:
Your Health Care Plan for 2027

New York State offers our HIP Prime HMO plan as one of the health insurance plans you can choose for your 2027 health benefits.

It's a choice you can feel good about.

Plan features

When you enroll in the 2027 HIP Prime HMO plan, you can count on:

- 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).
- Leading hospitals throughout your plan's service area.
- Health and wellness programs, as well as discounts on gym memberships, home exercise equipment, hearing aids, and more.
- Drug coverage through retail pharmacies and our home delivery drug program.
- Online tools at **myEmblemHealth** to help you take care of your health needs and meet your personal wellness goals.

Questions?

If you have questions, 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 2027.

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 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.

This network* includes:

- 183,000+ health care professionals.
- 28,000+ primary care providers (PCPs).
- 158,000+ specialists.
- 400+ hospitals.

The Prime Network has private and group practice doctors, health care professionals, facilities, and 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 PCPs, specialists, and hospitals in New Jersey and Connecticut.**

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

- Hospital for Special Surgery.
- Lenox Hill Hospital.
- Montefiore Medical Center.
- Northwell Health.
- NYU Langone Hospitals.
- 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 PCP for yourself and your enrolled family members.

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

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

You can change your PCP 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**.

*As of December 2024.

**Effective Jan. 1, 2026, members can access care outside of New York through Cigna Healthcare® PPO Network. Cigna Healthcare® is an independent company and not affiliated with EmblemHealth. Access to the Cigna Healthcare PPO Network is available through the contractual relationship between EmblemHealth and Cigna Healthcare. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc. The Cigna Shared Administration Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.



2027 HIP Prime HMO Plan Benefit Highlights for NYSHIP

SERVICE CATEGORY/COVERAGE	COPAY*
Physician Services	
Primary care provider (PCP) office visits:	
Adults	$5
Sick-child visits (age 0 – 25)	$5
Laboratory services	$5
X-ray services	$5
Specialist office visits:	
Office visits	$10
Laboratory services	$10
Refractive eye exams	$0
X-ray services	$10
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	$0 per visit
Specialist office	$0 per visit

*A copay is the set dollar amount you pay for health services each time you use them.

**Preventive services are covered in full only when provided in accordance with the comprehensive guidelines supported by the Health Resources and Services Administration; if the items or services have an "A" or "B" rating from the United States Preventive Services Task Force; if the immunizations are recommended by the Advisory Committee on Immunization Practices; or when required by New York state law.



SERVICE CATEGORY/COVERAGE	COPAY*
Physical/Occupational/Speech Therapy	
Outpatient facility	$0 per visit; Combined 90 visits per calendar year
PCP office	$5 per visit
Home Health Care	200 visits per calendar year; Covered in full
Prescription Coverage**	
Retail 30-day supply	$5 generic / $20 brand
Mail-order 90-day supply	$7.50 generic / $30 brand
Lifetime Maximum Coverage	Not applicable
ADDITIONAL BENEFITS	**Copay not applicable.**
Autism Spectrum Disorder	
Inpatient	$0
Outpatient:	
PCP office	$0
Specialist office	$0
Assistive communication devices	$0
Diabetes Supplies	$5 per 34-day supply
Dialysis Treatment	
PCP office	$5 per visit
Freestanding center	$0
Outpatient hospital	$0
Hospice Care	210 days per lifetime; Covered in full
Skilled Nursing Facility Care	$0
Urgent Care	$25 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.
*A copay is the set dollar amount you pay for health services each time you use them.

**Drugs 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 PCP and/or approved in advance by our Utilization Management Department. HIP participating doctors and health care professionals 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-LGHMOCERT (10/25).

To get a copy of the Summary of Benefits and Coverage, visit **emblemhealth.com/resources/new-york-state-employees**. To get a printed copy, call Customer Service at **800-447-8255** (TTY: **711**). Our hours are 8 a.m. to 6 p.m., Monday through 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.

Effective **Jan 1, 2027**, no benefit changes will apply except for federal and state mandated coverage requirements.

Meet our Pharmacy Benefit Manager, Prime Therapeutics

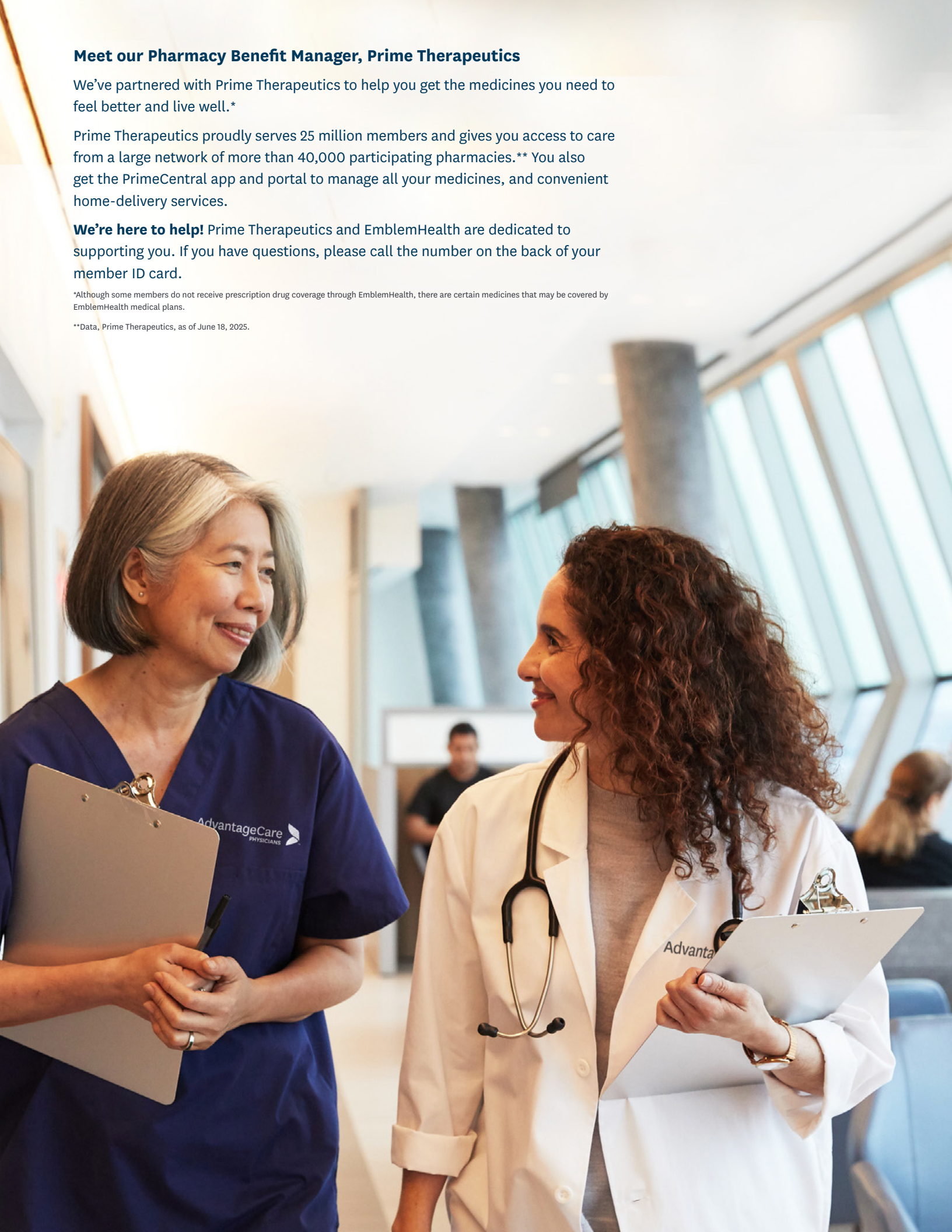
We've partnered with Prime Therapeutics to help you get the medicines you need to feel better and live well.*

Prime Therapeutics proudly serves 25 million members and gives you access to care from a large network of more than 40,000 participating pharmacies.** You also get the PrimeCentral app and portal to manage all your medicines, and convenient home-delivery services.

We're here to help! Prime Therapeutics and EmblemHealth are dedicated to supporting you. If you have questions, please call the number on the back of your 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.



“Whole You” Care With AdvantageCare Physicians*

AdvantageCare Physicians (ACPNY) is a primary and specialty care practice with 30+ locations across the New York metropolitan area. ACPNY’s doctors and care teams get to know the “whole you” — all of the physical, mental health, and lifestyle factors that contribute to your entire health picture.

In addition to primary care, ACPNY has an extensive network of specialists in cardiology, gastroenterology, women’s health, optometry, and more. Most of our locations offer on-site labs, radiology, and other health and wellness services.

We’re in the neighborhoods where you live and work — in all five boroughs and Long Island.

With our **myACPNY** patient portal, you can immediately view your medical records, schedule appointments, request prescription refills, and more — right from your phone, computer, or other device.

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

*AdvantageCare Physicians is an EmblemHealth company.











EmblemHealth Neighborhood Care

Wellness is about much more than just your physical health. It's also about the different dimensions of your overall well-being, including emotional, social, financial, and intellectual. We believe that long-term health can be impacted most by the things people do every day, the places they live, and the resources available to them.

EmblemHealth Neighborhood Care provides in-person and virtual customer service support, care coordination, information about community resources, and health and wellness education — right in your neighborhood. With locations across New York City, we deliver programming that fits the unique needs of your communities, all at no cost to you. Whether you're looking for a local yoga class, plan benefits seminar, help with a claim, or even paperwork translation, Neighborhood Care services are available — even if you're not an EmblemHealth member. We also speak multiple languages, including Spanish, Mandarin, Cantonese, and Haitian Creole.

No matter which Neighborhood Care you visit, you'll always find:

- In-person and virtual customer service.
- Free health and wellness classes.
- Resources for managing your family's health and yours.
- Assistance connecting you with in-network health care professionals.

Visit **emblemhealth.com/neighborhood** for the most up-to-date information on classes and programs at Neighborhood Care.



myEmblemHealth

Your member portal

Have you visited your member portal, **myEmblemHealth**, lately? It's a one-stop shop to help you take control of your health.

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.)
- View descriptions of your health insurance benefits.
- Read messages and communicate securely with us through the Message Center.
- See 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 insurance 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.

Your info, anytime — the myEmblemHealth app

The new **myEmblemHealth** mobile app is here! Get your health care information in just a few taps. New features include secure messaging, fingerprint or face ID sign-in, push notifications, and more.

The **myEmblemHealth** app is available from your device's app store.

More Than Just Coverage

In addition to your doctor's care, this plan also gives you a range of services, programs, and discounts to help you and your enrolled family members stay healthy, including:

- **Wellness programs** for a personalized approach to managing your health and well-being.
- **Tobacco-free quit-smoking program** designed to help you quit smoking and tobacco use for good.
- **Care management** available at no additional cost to EmblemHealth members who have multiple health conditions or behavioral health issues.

You'll also get preventive cancer screenings, domestic and intimate partner violence victim support and resources, chronic obstructive pulmonary disease (COPD) support, and more. Learn more at **emblemhealth.com/live-well**.

Prioritize Your Wellness With Vitality Wellspark

Included with your employer health insurance benefits, you get workplace wellness programs through Vitality WellSpark. Making lifestyle changes can be hard, regardless of where people are in their health journey. Vitality WellSpark encourages progress over perfection and empowers participants to take steps with smaller, more realistic goals.

Vitality WellSpark offers members:

- **Group coaching:** You can join 4-week group coaching programs through Vitality WellSpark to support your unique well-being journey, at no additional cost to you. Group coaching provides a sense of community, peer support, and accountability. Guided by credentialed health coaches, participants will connect weekly for virtual group discussions to learn strategies for better overall health and well-being. Topics change each month!

- **Education on health topics:** Vitality WellSpark's digital platform offers a range of health resources to help you live your healthiest life. Free monthly wellness webinars and mindfulness sessions are available through Zoom. Moments of Mindfulness are the second Monday of each month and Well-being webinars are every third Wednesday. Learn more at **emblemhealth.com/resources/wellspark-wellness-programs**.

You can sign in to the EmblemHealth member portal at **my.emblemhealth.com**. Click the **Health and Wellness** tab at the top of the page. Then click **Get Started** in the Wellness Program section to find group health coaching, a library of helpful health articles, and monthly webinars and mindfulness sessions.



Care for Your Mind

Managing life's ups and downs can be difficult. Maybe you are going through a divorce, recently had a death in the family, or were recently diagnosed with a chronic or serious illness. Or, perhaps you have been drinking more often lately or want to get help for a loved one with possible substance use issues.

We can help. To learn more about getting support for you or a loved one, visit **emblemhealth.com/mentalhealth**. Our **Mental Health Concierge** can help you schedule a mental health appointment (in person or telehealth) within 5 business days. Call our confidential, dedicated concierge line at **646-447-9417** (TTY: **711**) from 9 a.m. – 5 p.m., Monday through Friday.





Healthy Discounts*

Just for being an EmblemHealth member, you get discounts on health-related services.

- **Gym and fitness center memberships:** HUSK marketplace members get exclusive savings and flexible membership options at thousands of fitness facilities. From national chains to specialty studios, HUSK has something for every type of workout.
- **On-demand fitness:** Enjoy the benefits of group exercise classes in the comfort of your own home. HUSK offers a variety of membership options for streaming workouts that allow you to take your workout to the next level no matter where you are.
- **Home equipment and tech:** Whatever your fitness level is, HUSK offers exclusive discounts on exercise equipment and wearable fitness trackers to help support you and your goals in your personal wellness journey.
- **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 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 with EyeMed.

For more information about these services, call us at the number on the back of your member ID card or visit **emblemhealth.com/goodhealth**.

*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.** EmblemHealth does not guarantee the continued availability of any discount product and/or vendor.



Notes

Notes

55 Water Street, New York, NY 10041-8190 | emblemhealth.com

EmblemHealth®

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-LGHMOCERT (07/25)**.

EmblemHealth Plan, Inc., EmblemHealth Insurance Company, and Health Insurance Plan of Greater New York (HIP) are EmblemHealth companies. EmblemHealth Services Company, LLC and EmblemHealth Connecticut, LLC provide administrative services to the EmblemHealth companies.

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