

CONSUMERDIRECT PPO

Quick Start Guide To Your Benefits

THE MOST IMPORTANT THINGS YOU NEED TO KNOW

You are a member of the EmblemHealth ConsumerDirect PPO plan that uses the National provider network. This means you can choose from outstanding doctors whether they are in-network or out-of-network — all without needing referrals for specialist care. However, out-of-pocket costs are lowest when you see doctors who participate with the EmblemHealth National network.

Your deductible and coinsurance apply to all covered medical, hospital and pharmacy services, with the exception of in-network preventive services, including routine physicals, screenings, immunizations, mammograms, gynecological exams and well-baby care, which are all covered in full.

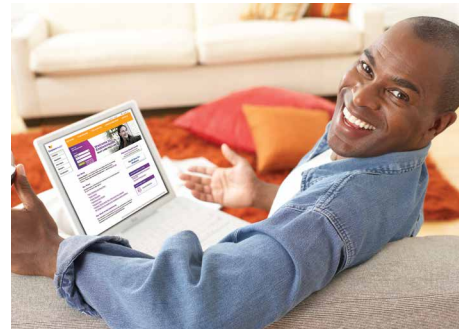
There are individual and family deductibles. The family deductible applies if your plan covers more than one person. The family deductible may be satisfied by one person or by two or more family members combined. But the entire plan-year family deductible must be satisfied before services will be reimbursed for any family member.

FIND A DOCTOR IN YOUR NETWORK

1. Sign in at **emblemhealth.com**.
2. Go to “Find a Doctor.”
3. On the Provider Search web page, select the type of provider you are looking for. Enter a ZIP code to search by location or name to search by provider name.
4. Click on the “Search” button.
5. You will see a list of providers. Review the profiles until you find one who best meets your needs.

Keep in mind:

- By using the online directory, you always get the most current information about providers in the National network, including primary care doctors, specialists, hospitals, urgent care centers and other care facilities.
- You can use the *Find a Doctor* tool without registering and signing in to our Web site.
- If you need help finding a doctor in your area, just call us at **1-877-842-3625**. We'll be happy to assist.



Register at **emblemhealth.com**

1. Have your member ID card handy, then type **emblemhealth.com** into your web browser.
2. Click the “Register Now” button on any page. Fill out the requested information. Once you submit this form, you'll be able to access your account right away!
3. You'll receive a confirmation email to the address you provided.
4. You can sign up to go paperless, and reduce the amount of mail you get from us.

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USE QUEST DIAGNOSTICS FOR LAB WORK

To help you keep any out-of-pocket expenses as low as possible, we encourage you and your doctor to use Quest Diagnostics, our preferred laboratory provider. Quest is a national laboratory with extensive coverage in our service area. For added convenience, Quest now offers lab testing by appointment, which you can schedule online at questdiagnostics.com/appointment. Or, call **1-888-277-8772** and use the automated phone system to schedule your lab testing. No appointment? Walk-ins are always welcome.

REDUCE YOUR COSTS

- To keep your out-of-pocket costs as low as possible, be sure to see doctors who are in the National provider network.
- If you need to have a non-emergency procedure done, be sure that the doctor or facility has contacted us for pre-certification.
- Your plan may qualify for a Health Savings Account (HSA), administered by a bank or other financial agent. You can use your HSA to reduce your state and federal income taxes as well as pay for medical expenses with pre-tax dollars.

GO TO THE EMBLEMHEALTH WEB SITE

Want to manage your health care quickly and efficiently? Register on our Web site. It's easy. Within minutes you'll be using the time-saving features of myEmblemHealth at emblemhealth.com to:

- Select your National network doctors
- Print a temporary ID card
- E-mail a digital copy of your ID card from your smartphone to your doctor's office
- See your ConsumerDirect PPO benefits
- See a list of covered drugs
- Receive personal reminders for health screenings
- Download forms
- Sign up to go paperless to reduce the amount of mail you get from us
- Update information, such as your e-mail address
- E-mail us with questions

You don't need to register to get your member handbook, just type this into your browser: emblemhealth.com/memberhandbook.

MANAGE YOUR HEALTH ONLINE

- **Health Risk Assessment (HRA)** — This confidential survey provides a “snapshot” of your current health and offers personalized feedback based on your responses. You'll find suggestions for lifestyle changes to help maintain or improve your health status. If you're at risk for more serious medical conditions, recommendations for preventive actions are offered.
- **Personal Health Record (PHR)** — This handy tool lets you create, organize, store and view personal health information. You can print copies to share with your doctors and keep on hand in case of emergencies.



We're Here to Help

- Register at emblemhealth.com.
- On the go? Download our mobile app myEmblemHealth.



- Call Customer Service at **1-877-842-3625** (TTY/TDD: 711), Monday to Friday 8 am to 6 pm (excluding major holidays).