

Quick Start Guide to Your Benefits

EmblemHealth EPO Value HDHP (High Deductible Health Plan)

Welcome to the EmblemHealth EPO Value HDHP Plan. We are here to help you get the most from your health care benefits. Here's what you need to know to get started:

Your Plan Covers In-Network Care

Your plan will pay for care only if you see doctors and other health care professionals in our network. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide you with covered products and services. You can choose from many doctors who are part of our Prime Network in New York, ConnectiCare Choice HMO Network in Connecticut, QualCare PPO Network in New Jersey, and First Health Network in all other locations — just go to emblemhealth.com/findadoctor. If you go to an out-of-network doctor, you will have to pay the costs yourself (except for emergency hospital care).

When you call to make an appointment, ask if the doctor is in our network. If he or she has more than one office, make sure the one you want to go to is in-network as well.

Your Deductible

A deductible is the amount you pay before your plan starts to pay. Some services, like checkups, don't require a deductible. For others, once you reach this amount, your plan shares the costs for your care. Your Schedule of Benefits has more details.

Your Doctors

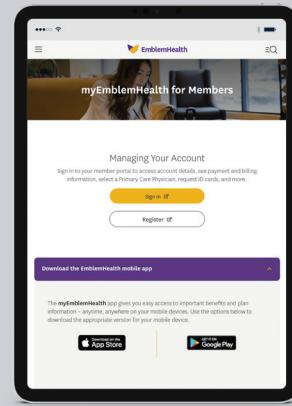
Your EmblemHealth EPO Value HDHP Plan does not require you to choose the doctor you see for everyday care, also known as a primary care doctor. However, we recommend that you do find a doctor to direct your overall health care. He or she knows your health care history and is the best one to manage your care if you are sick or get hurt. Your doctor can help you find a specialist when you need more care. You don't need a referral to see a network specialist. That is, you don't need permission from your doctor. However, for some services, you do need approval first. For those cases, your doctor must call us or our health care partners at the number on your member ID card.

Choose a Network Doctor

- Go to emblemhealth.com/findadoctor.
- Choose your plan and click **Search**.
- Choose the doctor or type of doctor you're looking for, search by location or name, and click **Search**.
- You'll see a list of doctors. Read their profiles and find one who best meets your needs.

You can also request a paper directory by calling Customer Service (**800-447-8255; TTY: 711**). Our hours are 8 am to 6 pm, Monday through Friday. A Customer Service representative will be happy to help.

myEmblemHealth: Our member portal



 Keep your health care information online in one secure, convenient place. It's easy — just set up an account on our member portal — **myEmblemHealth**.

Simply go to emblemhealth.com/sign-in, click **Register**, and fill in the required information. You'll have immediate access to your account, and will be able to see your plan benefits, find doctors and hospitals, choose a primary care doctor, request a member ID card, and much more.

 Go paperless! When you sign up to go paperless you can get your documents online. They will be neatly stored in your secure Documents Center on **myEmblemHealth**. You can choose to get:

- Explanations of Benefits (EOBs).
- Alerts about when your claims are processed.
- Updated information about your coverage and benefits.
- And more.



On the go? Download our mobile app: **myEmblemHealth**.

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Need a Doctor? Consider AdvantageCare Physicians

If you haven't already chosen a primary care doctor, consider AdvantageCare Physicians (ACPNY), part of the EmblemHealth family of companies.

ACPNY is a primary and specialty care practice that cares for the whole you. ACPNY doctors and providers see your entire health picture and deliver high-quality care that considers the physical, mental, and lifestyle factors that affect your health. With offices in all five boroughs* and on Long Island, ACPNY offers convenient hours and same- and next-day appointments in many offices, along with related services, such as lab and radiology.

Plus, as an EmblemHealth patient, you'll receive special services that improve your care experience, including easy referrals. You'll leave your office visit with a printed approved referral in-hand. And, your referring specialist will already have it when you arrive for your appointment. It's that easy.

To see a full listing of doctors and facilities in your network, go to **Find a Doctor** on emblemhealth.com.

*BronxDocs is an affiliate of AdvantageCare Physicians.

Lab Tests: Quest Diagnostics

Quest Diagnostics is our preferred lab. If you have lab tests in your doctor's office, make sure they are sent to Quest. If you need to go to Quest for tests, you can set up an appointment online at questdiagnostics.com/appointment or by calling **888-277-8772**. No appointment? Walk-ins are always welcome.

Keep Your Costs Down

Because out-of-network services (except emergency care) are not covered, seeing doctors and using hospitals only in the Prime Network helps to keep your costs lower. If you need a procedure and it's not an emergency, be sure the doctor or place where you are being treated has contacted us for approval first.

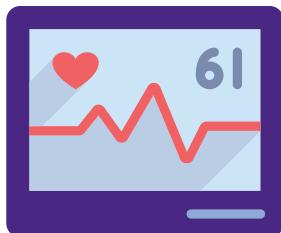
After you meet the deductible, you may have either a copay or coinsurance. A copay is the amount you pay for health services each time you use them. Coinsurance is the percentage you pay for health services, after your deductible, when your insurance plan begins to pay. These will depend on where you get care. Check your Schedule of Benefits for details.

Neighborhood Care Provides Support and Wellness in the Neighborhood

EmblemHealth Neighborhood Care locations provide in-person customer support, help in gaining access to community resources, and health and wellness programs.

From learning a language to fitness classes to diabetes management and much more — at no cost! Now with 10 locations, and new locations coming soon.

Questions? Call the Customer Service number on the back of your member ID card (TTY: 711), Monday through Friday, 8 am to 6 pm (excluding major holidays).



Check out the Health Assessment (HA) tool on our member portal. To sign in, enter your user ID and password, find the "Manage Your Health" tab, and click on "Health Assessment."

This tool gives you a "snapshot" of your current health based on how you answer the questions. You will get a personalized report with tips for improving and maintaining your health, and preventing serious illness.

Your results are confidential, but you can share them with your doctor when talking about your health care.