

EmblemHealth EPO Value

Quick Start Guide to Your Benefits

Welcome to the EmblemHealth EPO Value 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 professionals in our network. A network is a group of health care professionals or 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 MultiPlan PHCS 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.

If You Have a 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.

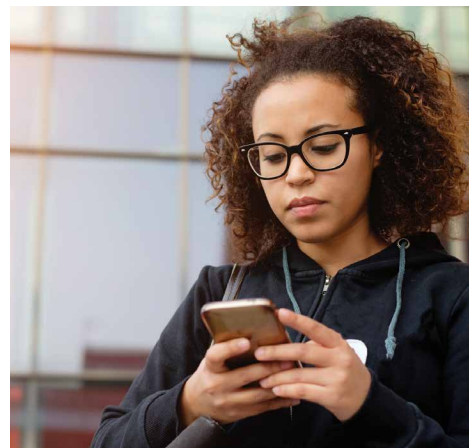
Your Doctors

Your EmblemHealth EPO Value Plan does not require you to choose the doctor you see for everyday care, also known as a primary care physician (PCP). However, we recommend that you develop a relationship with a PCP 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. Keep in mind 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

To find a doctor, go to emblemhealth.com/findadoctor and follow these steps:

1. Sign in to your account or use "Visitor Search."
2. Enter your ZIP code and select your plan. If you live in a state outside of New York, New Jersey, or Connecticut, click on the MultiPlan button.
3. On the Provider Search page, choose the type of doctor or other professional you need.
4. Enter a ZIP code or name to search for a doctor.
5. Click on the "Search" button.
6. You will see a list of doctors. Look through their profiles until you find one who best meets your needs.



Register at emblemhealth.com

- 1 Have your member ID card handy and go to [portals.emblemhealth.com/members/registration.aspx](https://emblemhealth.com/members/registration.aspx).
- 2 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 Once registered, you can see your plan benefits, find hospitals and other providers, get an ID card, sign up to go paperless, and more from your secure account.

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EmblemHealth EPO Value Plan

Keep in Mind:

- Our online directory has the most up-to-date list of doctors. You'll also find hospitals, urgent care centers, and other health care facilities.
- You can use "Visitor Search" to find a doctor without signing in to our website. Just be sure to look within the Prime Network.
- If you need help finding a doctor near you, call us at **800-447-8255**. Our hours are Monday to Friday, 8 am to 6 pm (excluding major holidays). A Customer Service representative will be happy to help.

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 exclusively in the Prime Network help to contain costs. 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. 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.

Set Up Your Online Account and Go Mobile

Manage your health care and health plan right from our website 24/7! Use your secure *myEmblemHealth* account to:

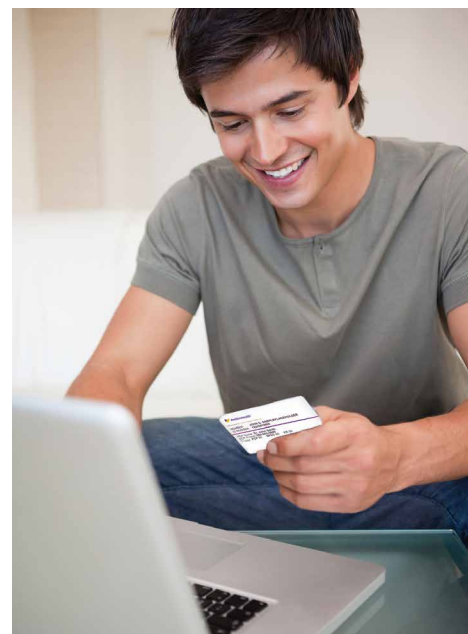
- Find a list of in-network hospitals, urgent care centers, drug stores, and labs.
- Print a temporary ID card, or email/fax a copy from your smartphone to your doctor's office.
- See your plan benefits and covered drugs.
- Get personal reminders for health screenings.
- Download forms.
- Sign up to go paperless to get less mail from us.
- Check the status of approvals.
- Update contact information.
- Email us with questions.

Manage Your Health Online

Our Health Risk Assessment gives you a "snapshot" of your current health. Based on your responses, you'll find:

- Suggestions for lifestyle changes to help you feel better and stay healthy.
- Recommendations for preventing serious illness.

It's confidential, and you can share this with your doctor when talking about your health care.



WE'RE HERE TO HELP

- Register for a secure account at emblemhealth.com.
- On the go? Download our mobile app: *myEmblemHealth*.



- Call Customer Service at **800-447-8255 (TTY/TDD: 711)**, Monday to Friday, 8 am to 6 pm (excluding major holidays).