



EMBLEMHEALTH INBALANCE EPO

Quick Start Guide To Your Benefits

THE MOST IMPORTANT THING YOU NEED TO KNOW

You're a member of the EmblemHealth InBalance EPO plan that uses the National provider network. Why is this so important? Because if you see a doctor who is NOT in the National network, you may have to pay the doctor yourself, and we don't want that to happen. So when setting up office visits, be sure the doctor participates in EmblemHealth's InBalance EPO plan at that location.

FIND A DOCTOR IN YOUR NETWORK

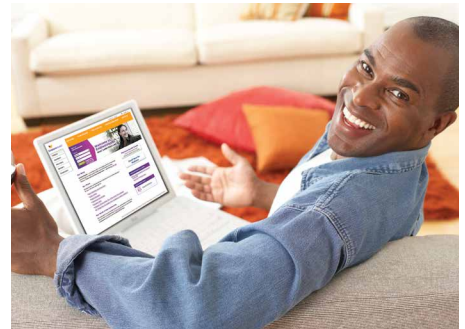
1. Sign in at **emblemhealth.com**.
2. Go to "Find a Doctor."
3. On the Provider Search web page, select the type of provider you are looking for. Enter a ZIP code to search by location or name to search by provider name.
4. Click on the "Search" button.
5. You will see a list of providers. Review the 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, laboratories and other care facilities.
- You can use the Find a Doctor tool without registering on 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.

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. Since your InBalance EPO plan does not offer out-of-network benefits, please remind your doctor to use Quest when lab testing is prescribed. 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, you can call **1-888-277-8772** and use the automated phone system to schedule lab testing. No appointment? Walk-ins are always welcome.



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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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 deductible and coinsurance apply only to hospital or facility-based services, in-office surgical procedures, including biopsy, endoscopy and other general surgical procedures, and outpatient diagnostic radiology procedures performed in a hospital or facility.
- Diagnostic radiology procedures performed in a doctor's office will be subject to coinsurance.*
- While most office visits have a copay, preventive services received in network are covered in full.

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:

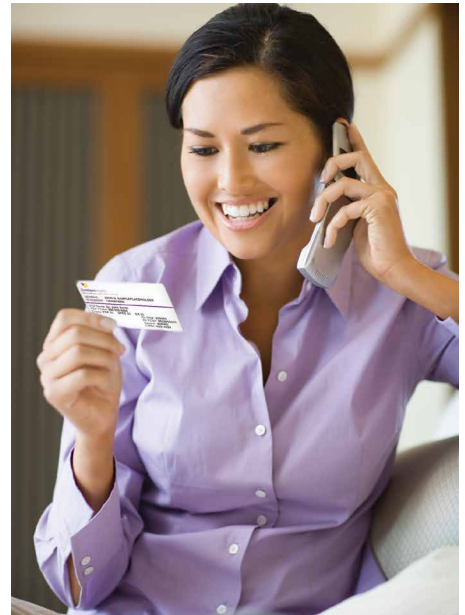
- Select your National network doctors
- Print a temporary ID card
- E-mail a digital copy of your ID card from your smartphone to your doctor's office
- See your InBalance EPO benefits
- See a list of covered drugs
- Receive personal reminders for health screenings
- Take a survey of your health risks — and get your score right away
- Store personal health information in one secure, central location
- 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**.

OTHER ONLINE TOOLS

- **Health Risk Assessment (HRA)** — This confidential survey provides a "snap-shot" 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.

* For groups with 50 or more participants, cost-sharing for diagnostic radiology is determined by your group's contract and may be subject to a copay or coinsurance. Check your Certificate of Insurance for details.



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).