GHI HMO
Quick Start Guide To Your Benefits

THE MOST IMPORTANT THINGS YOU NEED TO KNOW
You're an EmblemHealth member in our GHI HMO plan. This plan uses the Prime Network. It's important to remember that your plan offers in-network coverage only. Why is this so important? Because if you see a doctor who is NOT in your network, you may have to pay the doctor yourself. So when setting up office visits, make sure the doctor participates with the GHI HMO plan at that location.

FIND A DOCTOR IN YOUR NETWORK
2. Go to “Find a Doctor.”
3. On the Provider Search web page, select the type of doctor you are looking for. Enter a ZIP code to search by location or name to search by doctor name.
4. Click on the “Search” button.
5. You will see a list of doctors. 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 doctors in your network, including primary care doctors, specialists, hospitals, urgent care centers and other care facilities.
• You can use the Find a Doctor tool without registering on our website. If you don't register, be sure to search within the Prime Network. This information is noted on your member ID card.
• If you need help finding a doctor in your area, just call us at 1-800-447-8255. We'll be happy to assist.

THE ROLE OF YOUR PRIMARY CARE PHYSICIAN
When you need specialty care, your primary care physician will send you to a specialist in your assigned network. Your primary care physician or specialist will also contact us to get any needed approvals. Referrals and prior approvals are only valid for the specialist or hospital named on the referral and for a specific number of visits and length of time. You can check all of this by signing in to myEmblemHealth at emblemhealth.com.

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USE QUEST DIAGNOSTICS FOR LAB WORK
To help you keep out-of-pocket expenses as low as possible, use Quest Diagnostics, our preferred laboratory provider, for lab testing. Since your GHI HMO 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, call 1-888-277-8772 and use the automated phone system to schedule your lab testing. No appointment? Walk-ins are always welcome.

REDUCING YOUR COSTS
To keep your out-of-pocket costs as low as possible, be sure to see doctors who are in the Prime Network. If you need to have a nonemergency procedure, be sure that the doctor or facility has contacted us for prior approval.

GO TO THE EMBLEMHEALTH WEBSITE
Want to manage your health care quickly and efficiently? Register on our website. It’s easy. Within minutes you’ll be using the time-saving features of myEmblemHealth at emblemhealth.com to:

• Select your GHI HMO plan doctors
• Print a temporary ID card
• Email a digital copy of your ID card from your smartphone to your doctor’s office
• See your GHI HMO plan benefits
• See a list of covered drugs
• Check on the status of referrals
• 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 email address
• Email us with questions

MANAGE YOUR HEALTH ONLINE
Health Risk Assessment is a confidential survey that 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.