Welcome to your EmblemHealth HIPaccess II plan, with services provided by our Prime network. Your assigned network is noted on the front of your ID card. HIPaccess II offers both in- and out-of-network benefits, but you maximize your coverage when you use in-network providers.

A network is a group of health care professionals or facilities that contracts with EmblemHealth. When setting up office visits, ask if the doctor participates with the HIPaccess II network at that location.

FIND A DOCTOR IN YOUR NETWORK
1. Go to “Find a Doctor” at emblemhealth.com/findadoctor.
2. On the Provider Search web page, select the type of professional you are looking for. Enter a ZIP code to search by location or search by name.
3. Make sure you are searching for professionals in the Prime network by checking the network drop-down options.
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:
• 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 are not required to choose a primary care physician (PCP) and you don't need a referral to see a network specialist.
• You can use the Find a Doctor tool without registering on our Web site. If you don't register, be sure to search within the Prime network.

If you need help finding a doctor near you, call us at 800-447-8255. Our hours are 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help.

YOUR PCP’S ROLE
With the HIPaccess II plan, you select a participating primary care physician (PCP) who provides all of your primary care. Your PCP may also refer you to specialists when needed. You do not need a referral from your PCP to see a network specialist.
You must obtain prior approval from EmblemHealth if you will receive any of the following services from an out-of-network provider: hospital or facility inpatient admissions, ambulatory surgery services, home health care services. Failure to obtain prior approval when required will result in a 50% reduction of the benefit otherwise payable.

Certain services are only available in network, such as skilled nursing facility, hospice care services and durable medical equipment. Please refer to your Certificate of Coverage for details and a complete listing of covered services. If you have any questions call the Customer Service number on the back of your ID card.

USE QUEST DIAGNOSTICS FOR LAB WORK
Remind your doctor to use Quest Diagnostics, our preferred laboratory provider, for lab testing. Quest is a national laboratory with extensive coverage in our service area. For added convenience, Quest offers lab testing by appointment, which you can schedule online at questdiagnostics.com/appointment. Or, call 888-277-8772 and use the automated phone system to schedule your lab testing. Walk-ins are always welcome.

REDUCING YOUR COSTS
To keep your out-of-pocket costs, or what you pay for health services, as low as possible, be sure to see doctors who are in your HIPaccess II plan's network. You may receive care from out-of-network specialists whenever you choose, but using out-of-network benefits usually results in higher out-of-pocket costs. If you need to have a non-emergency procedure done, be sure that the doctor or facility has contacted us for prior approval.

SET UP YOUR ONLINE ACCOUNT AND GO MOBILE
Manage your health care and health plan right from our website 24 hours a day, seven days a week! 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 confidential 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.

You can also share this with your doctor when talking about your health care.