

HEALTH ESSENTIALS PLUS EPO

Quick Start Guide To Your Benefits

THE MOST IMPORTANT THINGS YOU NEED TO KNOW

- Health Essentials Plus EPO is a hospital plan that covers services provided in and billed by hospitals or ambulatory surgical centers.
- Surgery is not covered in or out of the hospital, including in-office surgical procedures such as a biopsy, endoscopy and other general surgical procedures.
- Health Essentials Plus also covers a total of three (3) office visits each year to a network physician, specialist or professional provider. The office visits are subject to a copay.
- Except for preventive care and three office visits, medical services that are provided and billed by a physician are not covered under this plan.
- Preventive services are covered 100 percent, but the care must be provided by a doctor or practitioner in the EmblemHealth National network.
- In order for hospital-related doctors' fees to be covered, the treating physician must be employed by the hospital or facility and cannot bill you separately for their services.

YOUR PLAN INCLUDES THREE OFFICE VISITS

You may use the three (3) visits for any of the types of services listed below:

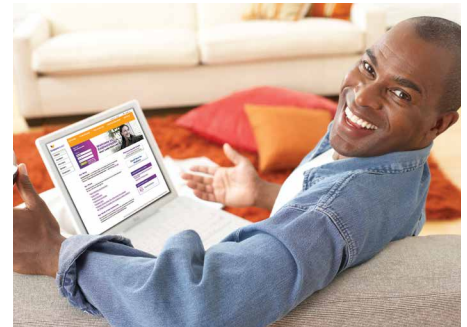
- Physician or specialist office visits for treatment of injury or illness
- Treatment of mental illness and chemical dependence
- Visits for purposes of obtaining surgical and/or cancer treatment opinions
- Urgent care center visits
- Office visits and chiropractic care
- Office visits for physical, speech or occupational therapy

Please refer to the PLA-157 Rider in your Welcome Package for additional information.

COMMON COVERED PREVENTIVE SERVICES

- Annual checkup
- Two OB/GYN visits per year
- Well-child care
- Child immunizations
- Mammograms and pap tests
- Prostate (PSA) screenings

For preventive services to be covered, care must be received from a physician or practitioner in the EmblemHealth National network. Additional information regarding preventive services can be found at [emblemhealthreform.com\pub\ersm\](http://emblemhealthreform.com/pub\ersm\).



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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YOUR PLAN HAS A PHARMACY BENEFIT

- Your pharmacy coverage is for generic drugs only. Generic medications are generally lower cost drugs that have the same active ingredients as the brand-name versions.
- You have a retail copay of \$15 for a 30-day supply and a home delivery copay of \$30 for 90-day supply. Under the Women's Preventive Service mandate of the health reform law, your pharmacy benefit includes contraceptives, which are covered in full for both generic and brand name drugs when no generic equivalent is available.
- To receive pharmacy benefits, you must use EmblemHealth participating pharmacies.

HOW TO 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.

If you need help finding a doctor in your area, just call us at **1-877-842-3625**. We'll be happy to assist you.

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 National network hospitals and doctors.
- Print a temporary ID card.
- Email a digital copy of your ID card from your smartphone to your doctor's office.
- See your EmblemHealth Health Essentials Plus EPO benefits.
- See a list of covered drugs.
- 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 e-mail address.
- Email us with questions.

You don't need to register to get your member handbook, just type this into your browser: **emblemhealth.com/memberhandbook**.



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).