

EMBLEMHEALTH HIGH DEDUCTIBLE (HD) EPO PLANS FOR INDIVIDUALS

Quick Start Guide To Your Benefits

Welcome to your EmblemHealth HD EPO plan. We are happy to help you meet your health care needs. Here are the most important things you need to know about your HD EPO plan:

NETWORK

You have in-network coverage only. Your benefits will be covered only if you see one of the many doctors or other health care providers in EmblemHealth's EPO2 network. If you see a doctor outside the network, you may have to pay the costs yourself. So, when setting up office visits, make sure to ask whether the doctor participates with the EPO2 network. You can use EmblemHealth's on-line provider directory to find a list of the participating providers.

FIND A DOCTOR IN YOUR NETWORK

1. Sign in at **emblemhealth.com**. (See the box on back of this page for instructions on how to register).
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 doctors. Review the profiles until you find a doctor who best meets your needs.

REFERRALS

You do not need a referral to see a doctor. You are free to schedule an appointment with any network doctor — including specialists — without a referral from a primary care physician.

PRIOR APPROVAL

Some inpatient and outpatient services require prior approval by EmblemHealth before you receive them. Your doctor will contact EmblemHealth to take care of this for you. Examples of these services are: inpatient non-emergency procedures, outpatient surgery, home health care, hospice care, and outpatient physical, occupational and speech therapies. See your contract for a full list of services that require prior approval.

PREVENTIVE CARE

Preventive care is covered in full and is not subject to any cost sharing as long as you use a participating provider. These services include routine physicals, immunizations, mammograms, gynecological exams, well-baby care, prostate screening and prescription contraceptives for women.



How to Reach Us

- Just call Customer Service at **1-877-842-3625 (TTY/TDD: 711)**, seven days a week (excluding major holidays), from 8 am to 8 pm. Enter your member ID number at the prompt.
- Register on our Web site, **www.emblemhealth.com**. (Read how on back.) We're never more than a few clicks away and you can e-mail us with questions.

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DEDUCTIBLE

A deductible is the portion of eligible costs you must pay during a plan year before EmblemHealth begins paying for any covered services except preventive care. For family coverage, the family deductible may be met by one person or by two or more family members combined. The entire family deductible must be met before services will be covered for any family members (with the exception of preventive services).

COINSURANCE

The coinsurance is a percentage of the doctor's charge which you are required to pay after the deductible is met. Coinsurance is paid directly to the doctor.

LAB WORK

Quest Diagnostics is our preferred laboratory provider. Quest is a national laboratory with extensive coverage in our service area. Walk-ins are always welcome but for added convenience, Quest offers lab testing by appointment, which you can schedule online at www.questdiagnostics.com/appointment or call 1-888-277-8772

EMBLEMHEALTH.COM

You can manage your health care and health plan right from our Web site. Once you register at emblemhealth.com, you can use your secure account to:

- Find a list of participating hospitals, urgent care centers, pharmacies, and labs
- Print a temporary ID card
- See your plan benefits
- See a list of covered drugs
- Receive personal reminders for health screenings
- Update certain information, such as your e-mail address
- Sign up to go paperless

PHARMACY

Your plan covers a wide range of prescription drugs. Visit emblemhealth.com and click on the "Member" button. You will see a list of drugs covered under your plan's formulary when you select the Pharmacy link and sign in to your account with your member ID and password.

When you visit an EmblemHealth participating pharmacy, simply give your ID card to the pharmacist along with the doctor's prescription. The pharmacist will fill your prescription and will apply any plan deductibles or coinsurance to the cost. These plans have a three tier plan design. Your out-of-pocket cost may vary depending on whether you receive a prescription drug in Tier 1, Tier 2 or Tier 3.

We're here to help you. If you have questions or need help finding a doctor in your area, call us at 1-877-842-3625, seven days a week (excluding major holidays), from 8 am to 8 pm. If you have a hearing or speech impairment and use a TTY/TDD, please call 711.



EmblemHealth's Web Site

You can log onto EmblemHealth's Web site to manage your health care. Follow the steps below to register:

1. Type emblemhealth.com into your web browser.
2. On the EmblemHealth home page, click on the "Register Now" button and type in the requested information. You will need to provide your name, date of birth, member ID (on your ID card), and e-mail address.
3. After you submit the information, you will receive a password in an e-mail.
4. Sign in to the site using your password.