

# GHI Healthy NY EPO High Deductible Health Plan

## QUICK START GUIDE TO YOUR BENEFITS

### The Most Important Things You Need to Know

You are an EmblemHealth member in the GHI Healthy NY EPO High Deductible Health Plan (HDHP). This means, with certain exceptions (well baby/well child care, adult preventive care services and prenatal care), **your plan deductible must be met before we provide coverage for covered services.** There are individual and family deductibles. The family deductible applies if your plan covers more than one person. The family deductible may be satisfied by one person or by two or more family members combined. But the entire plan year family deductible must be satisfied before services will be covered for any family member.

As a member of this plan, you must use doctors in the TriState provider network. Why is this so important? Because you may have to pay the doctor yourself if the doctor you use is NOT in the TriState network — and we don't want that to happen. So when setting up office visits, make sure the doctor is in the TriState network and accepts the GHI Healthy NY EPO HDHP at that location. By using TriState network providers, you can help lower your out-of-pocket costs since most network services are either covered in full or subject to small copays once you have met your deductible.

Some services require precertification, like hospital admissions and certain outpatient surgeries. You can find out which services do by reading the Certificate of Insurance or Subscriber Contract in your welcome kit. If you need to have a nonemergency procedure performed, be sure the doctor or facility contacts us for any needed precertification.

### Find a Doctor in Your Network

1. Register on our Web site, [www.emblemhealth.com](http://www.emblemhealth.com). (Read how on the back of this page.)
2. Once you register and sign in, click on *Find a Doctor* at the top of the page.
3. Fill in the search criteria and then click on *Search*.
4. From the list of doctors that appears, click on a doctor's name. This will take you to a page that tells you more about that doctor. Check out a few profiles until you find a doctor who best meets your needs.



### How to Reach Us

- Just call Customer Service at **1-800-624-2414** (TDD: 1-866-248-0640), Monday through Friday, from 8 am to 5 pm. Enter your member ID number at the prompt.
- Register on our Web site, [www.emblemhealth.com](http://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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## Keep in mind:

- By using our Web site directory, you'll always get the most current information about providers in the TriState network. That includes primary care doctors, specialists, hospitals, laboratories and other care facilities.
- If you need help finding a doctor near you, just call us at **1-800-624-2414** (TDD: 1-866-248-0640).

## Use Quest Diagnostics for Lab Work

You can also help lower your out-of-pocket costs by using Quest Diagnostics, our preferred laboratory provider, for lab work. Since your GHI Healthy NY EPO HDHP does not offer out-of-network benefits, please remind your doctor to use Quest when you need a lab test. Quest is a national laboratory that covers much of our service area. How easy is it to schedule a lab test? Just sign on to **www.questdiagnostics.com/appointment** and make an appointment. Or, call **1-888-277-8772** and use Quest's automated phone system. Don't have an appointment? Walk-ins are always welcome.

## Go to the EmblemHealth Web Site

Want to manage your health care quickly and efficiently? Register on our Web site, **www.emblemhealth.com**. It's easy. Within minutes you'll be using the time-saving features of *myEmblemHealth* to:

- Select your TriState 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 Healthy NY EPO HDHP benefits
- See a list of covered drugs (if your plan covers prescription 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

## Manage Your Health Online

- **Health Risk Assessment (HRA)** — This confidential survey provides a “snap-shot” of your current health and personalized feedback based on your responses. You'll find suggestions for lifestyle changes to help maintain or improve your health. 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.



## How to Register on Our Web Site:

1. Type **www.emblemhealth.com** into your Web browser. Be sure your new EmblemHealth ID card is handy. You'll need it to enter your member ID number.
2. On the EmblemHealth home page, under *Sign in to my EmblemHealth*, click on *Register Now*.
3. Fill in the requested information.
4. Click on *Register*. Within seconds, you'll get an e-mail with your PIN.
5. Sign in to the site. Then set your own user name and password.