



**EmblemHealth®**

55 Water Street, New York, New York 10041-8190

**IMPORTANT UPDATE REGARDING CHANGES TO  
YOUR <<BRAND>> HEALTHY NY COVERAGE AND PREMIUMS**

<Date>

<<MAILINGID>>  
<<FIRSTNAME>> <<MIDDLEINITIAL>> <<LASTNAME>>  
<<ADDRESS1>>  
<<ADDRESS2>>  
<<CITY>> <<STATE>> <<ZIPCODE>>

<<MEMBERID>>

Dear <<FIRSTNAME>> <<MIDDLEINITIAL>> <<LASTNAME>>

In July, we notified you that your existing Healthy NY policy will end on December 31, 2013, and can be replaced by your employer with a new policy and new premium rates effective January 1, 2014. This change is to ensure that your 2014 health insurance meets the requirements of federal health care reform, known as the Affordable Care Act (ACA).

We are writing now to provide you with details regarding a replacement Healthy NY policy that we will offer to your employer, as well as other health insurance options your employer may wish to consider for your group's 2014 coverage.

**The New Healthy NY Plan:** New York State is replacing the current Healthy NY benefit packages available to small employer groups with a single new, more comprehensive plan design that includes a core set of benefits called "Essential Health Benefits" as required by the ACA. The eligibility criteria established by New York State for the Healthy NY Program will continue to apply for this new plan.

EmblemHealth will offer this plan for sale to eligible small groups starting in October 2013 for coverage effective January 1, 2014. It will be underwritten by HIP Health Plan of New York (HIP). Please note that Group Health Incorporated (GHI) will not offer a Healthy NY plan on and after January 1, 2014.

The new EmblemHealth Healthy NY plan will use the Select Care Network. The Select Care Network is a new provider network which differs from previous GHI and HIP networks. The service area for the Select Care Network includes a ten-county geographic area within New York State which includes all five counties of New York City, Nassau, Suffolk, Rockland, Westchester and Orange counties. Please check our Web site **emblemhealth.com** to locate providers within the Select Care Network. For a description of plan details, please see the enclosed Summary of Benefits.

This new Healthy NY plan will also be available through other health insurance carriers within New York State and your employer is free to purchase it from any health insurance carrier that serves your group's location. The plan benefits and cost-sharing will be the same; however, the premium rates and provider networks may vary among insurance carriers.

(Continued)

**Your Employer's Other Health Insurance Options — Off Exchange:** Your employer has the option to purchase any ACA-compliant policy that we or other health insurers offer to small groups. EmblemHealth has a number of new small group plans available for purchase. Please note that all of these, including the new Healthy NY plan, will be offered for sale only *outside* of New York's Health Benefit Exchange — Small Business Health Options (SHOP).

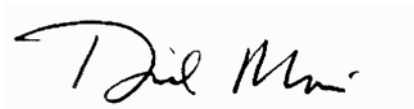
**NY State of Health, The Official Health Plan Marketplace:** If your employer does not replace your group coverage with another policy, you may purchase a new contract as an individual. Information on individual health insurance coverage is available from New York's Health Benefit Exchange, now called "NY State of Health." You can visit the Exchange's Web site at [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov). (Please note the change in Web site address from that given in our July letter.) You may also call the NY State of Health's Customer Service Center at **1-855-355-5777** Monday through Friday from 8 am to 8 pm, or Saturdays from 9 am to 1 pm.

NY State of Health will help you shop for and enroll in health insurance. You can use it to compare insurance options and prices offered through the Exchange. You will also be able to calculate costs and enroll in coverage online, in person, over the phone or by mail. You can purchase insurance for yourself and eligible family members directly through NY State of Health beginning in October 2013 for coverage starting January 1, 2014.

Please note that the new Healthy NY plan is only available for purchase by small groups. It is not available as an individual direct pay policy, and it is not available for purchase on NY State of Health. However, EmblemHealth companies and other insurance carriers within New York State will have a number of individual plans available for direct pay purchase on NY State of Health. EmblemHealth will also have a number of attractive individual direct pay plans available for purchase *outside* of the Exchange.

Should your employer decide not to replace your existing group coverage with another plan, please feel free to speak to an EmblemHealth representative about individual direct pay plans we will have available for purchase either on or off the Exchange. Call EmblemHealth at **1-877-444-7274** from 8 am to 8 pm, seven days a week. If you have a hearing or speech impairment and use a TTY/TDD, please call 711.

Sincerely,

A handwritten signature in black ink, appearing to read "David Morin". The signature is written in a cursive style with a large initial "D".

David Morin  
Vice President, Customer Service

Enclosure