PUTTING CARE FIRST EVERY DAY

HIP Prime® HMO and EmblemHealth Medicare Advantage for Federal Employees and Retirees — 2015 Coverage
MAKE HIP PRIME HMO OR EMBLEMHEALTH MEDICARE YOUR CHOICE TODAY

A Health and Wellness Company

From the programs we design to the providers we partner with, we work to put care first every day. We pride ourselves with being more than a traditional insurance company. We are a neighborhood health and wellness company, bringing tailor-made health programs to the diverse populations of our state.

With deep roots and a strong heritage in New York, our goal is to connect you with the care you need while providing you with exceptional customer service. If you are new to our family, welcome. And if you are renewing for another year, thank you for your continuing trust and loyalty.

The HIP FEHB Standard option will no longer be offered and is not an option for 2015. If you are currently a Standard option member, to ensure you and your family are covered for health insurance in 2015, you must select a new FEHB health insurance option during the open enrollment season. We continue to offer the HIP FEHB High option, featuring low copays and affordable payroll deductions.

If you are new to EmblemHealth and you’d like to join the HIP FEHB High option plan (HIP Prime HMO), simply fill out the enrollment form available from your agency’s benefits office. Make sure to include the HIP FEHB High Option plan enrollment code as shown later in this brochure.

If you’d like to join the EmblemHealth Medicare Advantage HMO plan, please call 1-866-640-3856, from 8 am to 8 pm, seven days a week (excluding major holidays), to speak with an EmblemHealth Medicare expert or to schedule a one-on-one consultation. We will provide you with a Medicare Advantage enrollment form. There are no enrollment codes to enter when completing the form. You can mail back the completed form or leave it with an EmblemHealth Medicare expert during your consultation.

If you already have the HIP FEHB High option or EmblemHealth Medicare Advantage plan and it’s right for your needs, you don’t need to do anything. Your coverage will continue automatically.

If you have any questions or need help choosing one of our plans, please call us at 1-866-640-3856, from 8 am to 8 pm, seven days a week (excluding major holidays). If you have a hearing or speech impairment and use a TDD, call 711.
**HIP PRIME HMO**

**New for 2015!**

**Standard Option will no longer be offered**

The HIP FEHB Standard option will no longer be offered and is not an option for 2015. Current Standard option members can enroll in another plan offered by the FEHB program. To ensure you and your family are covered for health insurance in 2015, **you must select a new FEHB health insurance option during the open enrollment season.** We continue to offer the HIP FEHB High option, featuring low copays and affordable payroll deductions.

**TeleHealth**

New for 2015, EmblemHealth offers federal employees and retirees a more convenient, immediate way to see a doctor — through your phone, computer or mobile device. You may know this as “TeleHealth.”

Once registered, you can get non-urgent medical care 24/7 — for just a copay. This service is considered in-network care, and you can talk to doctors who practice in primary care, family medicine, nutrition and more. If appropriate, TeleHealth doctors can prescribe you certain medicines.*

**You can get started in just four easy steps:**

1. **Register:** Create an account on the American Well website or through the App. (Search “American Well” to download the iOS or Android App.) When registering, indicate EmblemHealth as your health plan and provide the ID number for the EmblemHealth subscriber (the main person on the health care plan). Your personal information will be securely stored for all future online visits.

2. **Choose a doctor:** Choose from all the doctors available in your state. You can review their backgrounds, see how they are rated, and choose the one you want to see.

3. **Consult a doctor:** You can talk to the doctor through your computer or mobile device, or over the phone. Doctors can review your history, answer questions, diagnose and treat medical conditions, and even prescribe certain medicines.*

4. **Follow up:** A complete record of your talk with the doctor will be saved to your account. There is no charge if you choose to email the doctor securely after your appointment.

**Enroll Now!**

Create an account on the American Well website or through the App. (Search “American Well” to download the iOS or Android App.) Remember, while you can enroll now, coverage for this service begins January 1, 2015.

For information about registration and service, sign in to our member portal and check out the TeleHealth section under “eHealth Manager.”

*This applies only in US states where TeleHealth prescriptions are allowed. New York State permits TeleHealth prescriptions, but others do not. So, you may not be able to get prescriptions when using your TeleHealth benefit in another state.
Expanded Network

As always, with your HIP FEHB High option plan (HIP Prime HMO) you have access to network doctors and hospitals throughout all five boroughs of New York City, Long Island, Westchester, Rockland and Orange counties.

And your network has grown! Through our expanded network you now also have access to 25,000 more medical professionals and 37 more hospitals and facilities throughout these additional counties: Albany, Broome, Columbia, Delaware, Dutchess, Fulton, Greene, Montgomery, Otsego, Putnam, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren and Washington.

And rest assured, you will continue to have access to the area’s top hospitals, like:

- The Hospital for Special Surgery
- North Shore-Long Island Jewish Health System
- Memorial Sloan-Kettering Cancer Center
- NYU Hospital Center
- Montefiore Medical Center
- And many more

Your Primary Care Physician: A Partner for Good Health

Think of your primary care physician (PCP) as your “go-to” doctor to help you and your family maintain your overall health while staying in network. Your PCP will:

- Provide most of your primary and preventive care.
- Refer you to specialists as needed.
- Coordinate the care you receive from specialists.
- Arrange for hospital admissions, when necessary. (Specialists can also arrange for hospital admissions.)

The first thing you should do when you subscribe to HIP Prime HMO is choose a PCP for yourself and your enrolled family members.

When you call to make an appointment, be sure to let your doctor know that you’re a HIP plan member. Remember to bring your ID card to your appointment. It confirms that you’re eligible.

You can change your PCP at any time, by phone or online.

Need to See a Doctor?

You can see a full listing of the doctors in your plan at emblemhealth.com. Just follow these simple steps:

**Step 1:** Go to “Find a Doctor” on the emblemhealth.com home page.

**Step 2:** You can click “Sign In” if you are a member and you have your ID card handy. If not, you can continue as a visitor. Just enter your ZIP code and click “Go” to start your search.

**Step 3:** On the next screen, select “HIP Prime HMO” as your network.

**Step 4:** Enter your search preferences and click “Search.” You have the option to search by name, specialty or hospital location. You can also review your doctor’s qualifications and compare hospitals for quality.
HIP Prime HMO High Option Plan
Benefits Summary

This is just a summary. It does not contain the full details of your plan. For your detailed Summary of Benefits and Coverage (SBC), go to emblemhealth.com/federal.

If you prefer a printed copy, please contact Customer Service at 1-800-447-8255, seven days a week (excluding major holidays), 8 am to 8 pm. If you have a hearing or speech impairment and use a TDD, call 711. Your SBC shows what your plan covers and what (if any) cost-sharing responsibilities you have.

Your SBC is designed to help you understand your health care coverage and make informed benefit decisions for you and your dependents.

<table>
<thead>
<tr>
<th>Medical Care</th>
<th>Copay</th>
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</thead>
<tbody>
<tr>
<td>PCP Office Visit</td>
<td>$20 ($0 copay for dependent children to age 26)</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>$40 ($0 copay for dependent children to age 26)</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Copay</td>
</tr>
<tr>
<td>Routine Physical Exam</td>
<td>$0 copay</td>
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<tr>
<td>Well Child Care</td>
<td>$0 copay</td>
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<tr>
<td>Women’s Wellness Services</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Other Services</td>
<td>Copay</td>
</tr>
<tr>
<td>Outpatient Mental Health</td>
<td>$20 PCP copay per visit or $20 specialist copay per visit ($0 copay for dependent children to age 26)</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$20 copay per visit ($0 copay for dependent children to age 26)</td>
</tr>
<tr>
<td>Ambulatory Surgery</td>
<td>$150 per visit</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Prescription Drug</td>
<td>$15 generic/$35 brand/$100 non-formulary copay $100 annual deductible for brand drugs only</td>
</tr>
<tr>
<td>Hospital Services</td>
<td>Copay</td>
</tr>
<tr>
<td>Inpatient Care</td>
<td>$0 copay</td>
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<tr>
<td>Anesthesia</td>
<td>Included in hospital copay</td>
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<tr>
<td>Emergency Room</td>
<td>$200 copay (waived if admitted)</td>
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You can also read the FEHB plan brochure (RI 73-001), available at www.emblemhealth.com/federal or www.opm.gov/healthcare-insurance/healthcare.
Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, refer to the Guide to Federal Benefits for that category or contact the agency that maintains your health benefits enrollment.

Postal Category 1 rates apply to career employees covered by the National Postal Mail Handlers Union (NPMHU), National Association of Letter Carriers (NALC) and Postal Police bargaining units.

Postal Category 2 rates apply to other non-APWU, non-PCES, non-law enforcement Postal Service career employees, including management employees and employees covered by the National Rural Letter Carriers’ Association bargaining unit.

Special Guides to Benefits are published for American Postal Workers Union (APWU) employees (see RI70-2A) including Material Distribution Center, Operating Services and Information Technology/Accounting Services employees and Nurses; Postal Service Inspectors and Office of Inspector General (OIG) law enforcement employees (see RI 70-2IN); Postal Career Executive Service (PCES) employees (see RI 70-2EX); and non-career employees (see RI 70-8PS).

Career APWU employees hired before May 23, 2011, will have the same rates as the Category 2 rates shown below. In the Guide to Benefits for APWU Employees (RI 70-2A) this will be referred to as the “Current” rate; otherwise, “New” rates apply.

For further assistance, Postal Service employees should call the Human Resources Shared Service Center 1-877-477-3273, option 5. TTY users should call 1-866-260-7507.

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable Guide to Federal Benefits.

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<th>Non-Postal Premium</th>
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<tbody>
<tr>
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<tr>
<td>High Option Self Only</td>
<td>511</td>
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<tr>
<td>High Option Self and Family</td>
<td>512</td>
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MEDICARE ADVANTAGE

Whether you’re just aging into Medicare, contemplating retirement, or thinking about a change in Medicare coverage, EmblemHealth is here to help you for the long run, no matter what your situation.

Great Benefits

Extensive Benefits

With the EmblemHealth Medicare Advantage HMO plan, you get great comprehensive coverage, just like with the HIP Prime HMO plan — but with an additional enhanced pharmacy benefit. And, you save with lower copayments while your premium contribution stays the same.

You get coverage for your medical, preventive care, outpatient and hospital services. You have $0 copays for your doctor visits and hospital services. You also have 3-tier pharmacy coverage with $0 copays for generic and brand formulary drugs. Non-formulary drugs are covered with a $40 copay.

Please see the “Medicare Advantage Benefits Summary” on the next page for key benefits. Please refer to your RI for complete details.

Coordinated Care

You get to choose an in-network primary care physician (PCP) whose job it is to refer you to the specialists and facilities you need. This makes your care more efficient, and you don’t have to worry about finding your own specialists. The goal of coordinated care is to make accessing your medical services as easy as possible, often under one roof.

Eligibility

You can enroll in the EmblemHealth Medicare Advantage plan if you:

• Live in the plan’s Medicare-approved service area, which includes New York City (The Bronx, Brooklyn, Manhattan, Queens and Staten Island), Nassau, Suffolk and Westchester counties

• Are enrolled in Medicare Part A

• Are enrolled in Medicare Part B
Medicare Advantage HMO Benefits Summary

This is just a summary. It does not contain the full details of your plan.

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<th>Benefit Summary: Medicare Advantage HMO</th>
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<td>Emergency Room</td>
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For complete details about the benefits available through these plans, please read the Federal plan brochure (RI 73-001), available at www.emblemhealth.com/federal or www.opm.gov/healthcare-insurance/healthcare.

The benefit information provided is a brief summary, not a complete description of benefits. For more information contact the plan. Limitations, copayments, and restrictions may apply. Benefits, formulary, pharmacy network, provider network, premium and/or co-payments/co-insurance may change on January 1 of each year.

2015 Medicare Advantage Rates

Let us help you enroll in the EmblemHealth Medicare Advantage plan. Please call 1-866-640-3856, seven days a week, 8 am to 8 pm, seven days a week (excluding major holidays). If you have a hearing or speech impairment and use a TDD, call 711. Once you are ready to enroll, ask the Medicare expert for a Medicare Advantage enrollment form.

There are no enrollment codes to enter when you complete the form. You can mail back the completed form or leave it with an EmblemHealth Medicare expert.

Below are the biweekly premium contributions, which are the same as with the HIP Prime HMO active plan.
WEB TOOLS TO SUPPORT YOUR HEALTH

We’re here to support your health needs by making sure you have the right tools and information at your fingertips. With emblemhealth.com, you can get answers to your health and benefit questions whenever it’s convenient for you.

Your Personalized Information at myEmblemHealth

You’ll find everything related to your plan in one secure place at myEmblemHealth. It takes just minutes to register on emblemhealth.com, after which you can:

• Review descriptions of your health benefits and look up covered drugs.
• Find out the status of a claim or prior approval request and the amount paid toward your deductible.
• Go paperless. Sign up to receive certain types of communications electronically, including alerts when a claim is settled.
• Order ID cards, download forms and update personal information, such as your email address.
• Use self-management tools that help you keep your health on track. (See more in the section on the next page.)

Go Green & Get Rid of Clutter

Having all your health plan information online is a great way to get rid of clutter, stay organized and keep on top of your health at your convenience. By going paperless, you can conveniently access your personal message center to read plan communications, while helping to save trees!

Get the following items and more electronically:

• Explanations of benefits (EOBs)
• Notifications regarding when your claims are processed
• Personalized information about your health
• Your plan newsletter
• Timely communications about your coverage and benefits

When you register, be sure to go paperless!
It’s a great way to help the environment and stay organized.
Assess and Track Your Health

We do everything we can to help our members manage their health. But ultimately it’s up to you to learn the best ways to look after yourself and stay healthy. myEmblemHealth helps you take a more active role in your health, with a range of online self-management tools to keep you on the right track.

• **Health assessment** (HA) — This resource gives you a customized picture of your health and provides recommendations to improve unhealthy behavior that affects your quality of life and your health status. We also offer HAs you can fill out for your covered dependents.

• **Health Journeys** — You can use individualized Journeys to reshape your habits (like sleep and nutrition), improve your biometric risks (blood pressure and cholesterol) and help you to better self-manage chronic conditions. Each Journey lasts anywhere from a few days to a few weeks, depending on your unique path.

• **Personal health record** (PHR) — It allows you to easily keep your health records well-organized right in one secure place. Copies of your PHR can be printed and shared with your doctors.

• **Health encyclopedia** — You can research a range of health topics, and use the wellness calculator to help estimate healthy body weight, target heart rate and more.

**Did You Know?**

Once you sign in to myEmblemHealth at [emblemhealth.com](http://emblemhealth.com), there are more handy tools within your reach. You can get directions to your doctor’s office with a GPS search. Just click on the doctor’s name. Then, from “Map and Directions” enter the address of your starting point. If you ever need a temporary digital version of your ID card, just click on “Print or Request ID Card.” You can view it, download it, print it out or email it directly to your doctor’s office.

Note that these tools — along with all of our online resources — are available via smartphone!
YOUR HEALTH AND WELLNESS ARE OUR MAIN CONCERN

With a HIP plan, you can take advantage of many free programs and support services to help you live a healthy lifestyle and manage your condition if you get sick or injured.

Make Good Health a Habit

Designed to supplement the doctor's care, the services listed below can help you (or any enrolled family member) get well, feel better and improve your overall quality of life. See complete details at emblemhealth.com/stayhealthy. As a plan member you can get:

- Heart disease support
- Preventive cancer screenings
- Domestic violence victim support and resources
- Pregnancy management and support for depression after giving birth
- Help to stop smoking
- Chronic obstructive pulmonary disorder (COPD) support
- Free checkups and immunizations for children and adults

Integrative Wellness

Our Integrative Wellness department serves its members and their communities by promoting overall wellness — body, mind and spirit. Take advantage of programs like Care for the Family Caregiver and Dignified Decisions — End of Life Care.

Find out more at emblemhealth/integrativewellness.

Get Healthy Discounts

Your HIP plan includes Healthy Discounts,* which can help you save money on:

- **Weight Loss Services** — Save on Jenny Craig and Nutrisystem.
- **Health Club Memberships** — Join selected clubs for the lowest publicly available rate.
- **Jazzercise** — Enroll in a Jazzercise class, receive one week free and save 15 percent off the monthly fee.
- **Massage Therapy** — Save up to 25 percent on therapeutic massage.
- **Acupuncture Therapy** — Save up to 25 percent on acupuncture therapy.
- **Registered Dietitians** — Save 25 percent on nutrition counseling.
- **Hearing Care** — Save 20 percent on hearing aid purchase, and get other discounts through HearX, HearUSA and HearPO programs.
- **Vitamins and Natural Supplements** — Order online and save 45 percent.
- **Vision Affinity Discount Program** — Receive discounts of up to 20 percent at participating Davis Vision Centers.
- **Laser Vision Care** — Save up to 25 percent on laser vision correction.
- **Health Care Services and Products** — Get as much as half off the cost of over-the-counter drugs, dental care, home nursing care and more.

For details, please visit emblemhealth.com/goodhealth.

*Please note: Services included in the Healthy Discounts program are available only through participating vendors. These discount programs are not health care benefits and we do not insure them. For more about these services, please visit emblemhealth.com/goodhealth.
NEIGHBORHOOD CARE

We’ve decided to move care a little closer to home — your home — with EmblemHealth Neighborhood Care: a warm and inviting space where you can get personal, face-to-face attention right in the neighborhood.

We’re Open to Everybody
At Neighborhood Care, we welcome everyone. We invite you to take a tour to see what we’re all about.
While you’re there:

- Try our Xbox Kinect fitness station
- Join your neighbors in a yoga, Zumba or tai chi class
- Use our health and wellness library
- Discover if you have health risks

If You’re An EmblemHealth Member . . .
We can answer your questions, show you how to get things done or assist you as much as you need.

- Find a doctor who meets your needs
- Look for ways to lower out-of-pocket costs
- Solve claims, benefits or billing issues
- Connect you with community resources
- Join health and wellness programs

We also have nurses, pharmacists and social workers who can answer questions about your health, make sense of your medications, help you live better with a long-term illness and much more. These services are part of your EmblemHealth benefits and are offered at no cost to you.

Find out more at ehnc.com. And please stop by for a free tour and a cup of coffee or tea.

The EmblemHealth Neighborhood Care team is ready to help you Monday – Friday: 10 am to 6:30 pm, and Saturday: 10 am to 3:30 pm.
ADVANTAGECARE PHYSICIANS

The Right Care, Right in Your Neighborhood

At EmblemHealth, we know how important it is for you to have access to quality doctors and health care services right where you live and work. One of the most exciting additions to the EmblemHealth family is AdvantageCare Physicians, one of the largest multispecialty physician practice in the New York metropolitan region.

Whatever your plan, choose AdvantageCare Physicians to get effective, proven medical care for you and your family. You will benefit from:

• 36 convenient locations
• Urgent care and extended hours
• Highest quality ranking in NYC
• Team-based care — ensures better health outcomes
• Full range of health services — primary care, pediatric, cardiology, OB/GYN, GI, laboratory, pharmacy, X-ray and more
• Cutting edge technology with electronic medical records and access to your own personalized patient portal

Team-based care means you experience

Your own Care Team including your doctor, a nurse practitioner, register nurse, licensed practical nurse, medical assistant, and a patient service representative so you receive compassionate, coordinated care.

• Better health outcomes
• Enhanced patient experience
• Improved access
• Avoidable hospital admissions and emergency room visits
• Help with local community resources

To become an AdvantageCare Physicians patient, take a tour, or meet the team, call 1-718-692-2769.
Make a HIP FEHB Plan Your Choice Today
If you have any questions or need help choosing a HIP FEHB plan, please call us at 1-866-640-3856, from 8 am to 8 pm, seven days a week (excluding major holidays). If you have a hearing or speech impairment and use a TDD, call 711.

If you already have the HIP FEHB plan that’s right for your needs, you don’t need to do anything. Your coverage will continue automatically.

If you’d like to join a HIP FEHB plan in which you’re not currently enrolled, simply fill out the enrollment form available from your agency’s Human Resources office. Make sure to include the HIP FEHB plan enrollment codes as shown inside this brochure.