BRINGING CARE CLOSER TO YOU

GHI Standard and High Options for Federal Employees and Retirees

2016
With deep roots in New York and a strong sense of pride, EmblemHealth is more than traditional health insurance. We are New York’s neighborhood health insurance and wellness company, bringing health programs to the people who keep our state strong and vibrant.

With our FEHB plans, our goal is to connect you — as a federal employee or retiree — with the care you need and deserve 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 continued trust and loyalty.
MAKE EMBLEMHEALTH YOUR CHOICE TODAY

As a federal employee, you have the GHI Standard and High Option plans available to you. If you have any questions or need help choosing a GHI FEHB plan, please call us at 1-800-624-2414, 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 GHI 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 enroll in a GHI FEHB plan, please do so through your agency’s standard enrollment procedure. Make sure to include the GHI FEHB plan enrollment codes as shown inside this brochure.

This year’s open season enrollment period takes place November 9, 2015 through December 14, 2015.

This is your one chance during the contract year to make plan changes for the upcoming year, unless you experience a qualifying life event (i.e., change in status, loss of coverage or judgment, decree or court order).
GHI STANDARD AND HIGH OPTIONS

As a federal employee or retiree, you can choose from two GHI FEHB options: GHI Standard Option plan and GHI High Option plan. Both options give you the freedom to obtain care from specialists without a referral.

GHI Standard Option Plan

This is our in-network plan, which means you can get care from our large network of quality doctors, including specialists, without a referral. Simply choose one of our network doctors and make an appointment.

In most cases, your only out-of-pocket cost will be a copay.

GHI High Option Plan

With this plan, in addition to coverage for in-network care, you’re covered for out-of-network care. Please note that the cost-sharing requirements for this plan are different from the Standard Option, which means your out-of-pocket costs will be higher.

When you see an out-of-network doctor, you pay the doctor. You request the doctor’s office to fill out a claim form with the type of service you received, and then you send the form to us. We’ll send you a check for the amount we cover.

Make a GHI FEHB Plan Your Choice for 2016

If you have any questions or need help choosing a GHI FEHB plan, call us at 1-800-624-2414, seven days a week, 8 am to 8 pm (excluding major holidays). If you have a hearing or speech impairment and use a TDD, call 711.

If you’d like to enroll in a GHI FEHB plan, simply fill out the enrollment form available from your agency’s Human Resources office. Make sure to include the GHI FEHB plan enrollment codes as shown inside this brochure.

If you already have the GHI FEHB plan that’s right for your needs, you don’t need to do anything. Your coverage will continue automatically.
**Benefit Highlights for GHI FEHB Plan (Standard and High Options)**

The following is a side-by-side comparison of the benefits offered through the two options. Please review them and carefully consider which option best suits your needs, and those of your family, before making your selection. Rate information for both plans can be found on the next page.

<table>
<thead>
<tr>
<th>Plan Choices</th>
<th>Standard Option In-network</th>
<th>Standard Option Out-of-network</th>
<th>High Option In-network</th>
<th>High Option Out-of-network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Care</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP office-visit</td>
<td>$40/$10 (subscriber/dependent) copay</td>
<td>Not covered</td>
<td>$20 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Specialist office visit</td>
<td>$40/$10 (subscriber/dependent) copay</td>
<td>Not covered</td>
<td>$20 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Diagnostic lab/ X-ray</td>
<td>$40 copay</td>
<td>Not covered</td>
<td>$20 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Preventive Care Routine physical exam</td>
<td>$0 copay</td>
<td>Not covered</td>
<td>$0 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Well child care</td>
<td>$0 copay</td>
<td>Not covered</td>
<td>$0 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Women's wellness services</td>
<td>$0 copay</td>
<td>Not covered</td>
<td>$0 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Acupuncture</td>
<td>$40 copay</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Other Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient mental health</td>
<td>$0 copay</td>
<td>Not covered</td>
<td>$0 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$40</td>
<td>Not covered</td>
<td>$20 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Ambulance</td>
<td>You pay all charges after $100</td>
<td>Not covered</td>
<td>You pay all charges after $100</td>
<td>You pay all charges after $100</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>$10 generic/$45 brand/$85 non-formulary copay/25% coinsurance up to $200 maximum per script for specialty drugs</td>
<td>Not covered</td>
<td>$20 generic/$45 brand/$80 non-formulary copay/25% coinsurance up to $200 maximum per script for specialty drugs</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Other Services</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient care</td>
<td>$250/$750 maximum</td>
<td>Not covered</td>
<td>$200/$600 maximum copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$175 copay (waived if admitted)</td>
<td>$175 copay (waived if admitted)</td>
<td>$175 copay (waived if admitted)</td>
<td>$175 copay (waived if admitted)</td>
</tr>
<tr>
<td>Ambulatory surgery</td>
<td>$150 copay</td>
<td>Not covered</td>
<td>$150 copay</td>
<td>50% of plan’s fee schedule*</td>
</tr>
</tbody>
</table>

*A calendar year deductible also applies to this out-of-network (non-participating provider) service.

For your detailed Summary of Benefits and Coverage (SBC), go to [emblemhealth.com/federal](http://emblemhealth.com/federal). You can also request a free printed copy of the SBC by calling the number on the back of your member ID card, seven days a week, from 8 am to 8 pm (excluding major holidays). 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.

For complete details about the benefits available through these plans, please read the Federal RI 73-007.
2016 GHI Standard and High Option Enrollment Codes and Rates

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 Carrier’s Association bargaining unit.

Special Guides to Benefits are published for American Postal Workers Union (APWU) employees (see RI 20-2A) 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 (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:


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.

GHI OPTIONS INCLUDE:

GHI High Option plan, serving all of New York and Northern New Jersey.

GHI Standard Option plan, serving New York City plus most New York counties, as well as Northern New Jersey.

These plans are only available to individuals who live or work in certain counties. Please see federal brochure RI 73-007 for the counties included in these plans’ service areas.

<table>
<thead>
<tr>
<th>Type of Enrollment</th>
<th>NON-POSTAL PREMIUM</th>
<th>POSTAL PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Biweekly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Gov’t Share</td>
<td>Your Share</td>
<td>Gov’t Share</td>
</tr>
<tr>
<td>GHI High Option</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self Only 801</td>
<td>$213.27</td>
<td>$180.44</td>
</tr>
<tr>
<td>Self and Family 802</td>
<td>$488.50</td>
<td>$674.92</td>
</tr>
<tr>
<td>Self Plus One 803</td>
<td>$461.02</td>
<td>$293.53</td>
</tr>
<tr>
<td>GHI Standard Option</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self Only 804</td>
<td>$213.37</td>
<td>$90.48</td>
</tr>
<tr>
<td>Self and Family 805</td>
<td>$488.50</td>
<td>$334.31</td>
</tr>
<tr>
<td>Self Plus One 806</td>
<td>$374.91</td>
<td>$124.97</td>
</tr>
</tbody>
</table>
**Where You Live and Work**

With our robust network of quality doctors, you can get care from many of the region’s leading doctors, clinicians and facilities, including hospitals and urgent care centers.

You can find GHI FEHB Network doctors throughout the neighborhoods of all five boroughs of New York City, plus in Nassau, Suffolk, Westchester, Rockland and Orange counties.

With a GHI FEHB plan you have coverage at top-ranked area hospitals, including:

- Lenox Hill Hospital
- Memorial Sloan-Kettering Cancer Center
- Montefiore Medical Center
- North Shore-Long Island Jewish Health System
- NYU Hospital Center
- Staten Island University Hospital
- St. Barnabas Hospital Health Center

You can also use the QualCare network in New Jersey, where you have access to thousands more providers.

**Need to Find a Doctor?**

You can see a full listing of doctors in this plan through the “Find a Doctor or Hospital” search at [emblemhealth.com/federal](http://emblemhealth.com/federal).

**TeleHealth**

EmblemHealth offers federal employees and retirees a more convenient, immediate way to see a doctor — through your phone, computer or mobile device. This benefit is called “TeleHealth.”

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.*

For information about registration and service, sign in to your secure member website, myEmblemHealth, 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.
SIGN UP FOR PAPERLESS COMMUNICATIONS
ONLINE SERVICES
FOR YOUR HEALTH

We’re here to support your health needs by making sure you have the right tools and information at your fingertips.

Your Secure Website: myEmblemHealth

It takes just minutes to register on emblemhealth.com, your secure member website. Once you’re registered, you can:

• Review descriptions of your health benefits.
• View your personalized communications in your secure Message Center.
• Look up covered drugs.
• Find out the status of a claim or prior approval request and the amount paid toward your deductible.
• 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.)

Going Paperless: The Green Way to Get Rid of Clutter

Through myEmblemHealth, you can sign up for paperless communications. Your communications will be neatly stored in your secure Message Center for easy access.

You can choose to 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.
Online Self-Management Tools

On myEmblemHealth, you’ll find a range of online self-management tools to help you take an active role in your health and meet your personal wellness goals.

- **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.

- **Treatment cost calculator** — Use this tool to estimate your share of costs for many common conditions and services, based on your particular benefits and coverage information.

On the Go with Mobile Apps

As an EmblemHealth member, you have quick, convenient access to your important health care information through your smartphone or other mobile device. Download these two handy apps today to get started!

**myEMBLEMHEALTH**

The *myEmblemHealth* mobile app puts useful benefit and plan information right at your fingertips. Sign in to securely manage your health benefits whenever and wherever you want.

We want you to be at your healthiest and enjoy easy access to the benefits of your EmblemHealth plan, 24/7.

Note, your app features may vary depending on your plan type (for example, HMO vs. PPO, or group vs. individual/family).

**SMALL STEPS TO A HEALTHIER YOU**

Stay motivated to take “small steps” each day toward healthier living with the *Small Steps to a Healthier You* app. You can find local healthy resources that are often free of charge, get useful tips, set and track your water intake and walking goals, and earn fun badges along the way.

As an Official Sponsor of Small Steps, EmblemHealth provides access to fitness, health and nutrition classes and other free resources to help you take control and manage your health.

These two apps are available for download from the App Store or from Google play.
YOUR HEALTH AND WELLNESS ARE OUR MAIN CONCERN

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. 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
• Resources to help you manage the challenges of caregiving through our program Care for the Family Caregiver

For details, go to emblemhealth.com/stayhealthy.

Get Healthy Discounts

Your 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 of 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 on hearing aid purchases and get other discounts through HearX, HearUSA and Amplifon centers.
• **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 of the cost of over-the-counter drugs, dental care, home nursing care and more.

For details, go to emblemhealth.com/goodhealth.

* 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 the Standard Option plan, acupuncture therapy is also a covered benefit. Refer to the Federal RI 73-007.)
NEIGHBORHOOD CARE


With EmblemHealth Neighborhood Care, you have 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

Services for EmblemHealth Members

We can answer your questions, show you how to get things done and 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 provide educational information regarding 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.

<table>
<thead>
<tr>
<th>Cambria Heights</th>
<th>Chinatown</th>
<th>Harlem</th>
</tr>
</thead>
<tbody>
<tr>
<td>206-20 Linden Blvd</td>
<td>87 Bowery</td>
<td>215 W 125th Street</td>
</tr>
<tr>
<td>Cambria Heights, NY 11411</td>
<td>New York, NY 10002</td>
<td>New York, NY 10027</td>
</tr>
<tr>
<td>1-866-539-0999</td>
<td>1-855-283-2151</td>
<td>1-866-469-0999</td>
</tr>
<tr>
<td>Language: English</td>
<td>Languages: English, Cantonese, Mandarin</td>
<td>Languages: English, Spanish</td>
</tr>
</tbody>
</table>
ADVANTAGECARE PHYSICIANS

Health to a Higher Standard

All of our networks feature AdvantageCare Physicians, one of the largest multispecialty physician-led practices in the New York metropolitan region. You can consider AdvantageCare Physicians to be your partner in wellness, holding your health to a higher standard.

Convenient

Making it as easy as possible to get the quality care you deserve.

ACP offices are in the neighborhoods where you live and work, with convenient hours to fit your schedule. And they provide most of the healthcare services you’ll need, including primary care and 26 areas of specialty care, along with lab services, radiology (X-ray), cardiology screenings, pharmacies and many other support services.

Connected

Keeping all of your health records secure, up-to-date and accessible.

Your health information is secure, centralized and follows you throughout ACP’s entire practice so that any doctor or specialist you see has the full story of you and your medical history. There’s no need to transfer records or fill out more forms, and you can access your records anytime once you’ve registered online with MyACP.

Compassionate

You’re never alone in your pursuit of better health.

You will have the support of a dedicated “Care Team” that coordinates the different aspects of your care. They’ll make sure you’re up-to-date with your health screenings, checking test results and following up on any other services you received — all of which helps you avoid unnecessary visits to specialists and the emergency room.

Get Your Customized Preventive Care Plan

What preventive care and health screenings does your physician recommend for you and your family? Find out in seconds with AdvantageCare Physicians’ new Preventive Care Plan tool.

After you get your customized Preventive Care Plan at acpny.com/prevention, schedule an appointment to discuss the plan with your doctor.

Let AdvantageCare Physicians make your well-being their number one priority. Visit acpny.com for more information and a listing of locations.
This brochure is intended to provide general information about the GHI health insurance program for FEHB members and is superseded by Federal Brochure RI 73-007. All benefits are subject to the definitions, limitations and exclusions set forth in that Federal brochure. Refer to GHI policy form PLD-1032E.

EmblemHealth insurance plans are underwritten by Group Health Incorporated (GHI), HIP Health Plan of New York (HIP) and HIP Insurance Company of New York.