

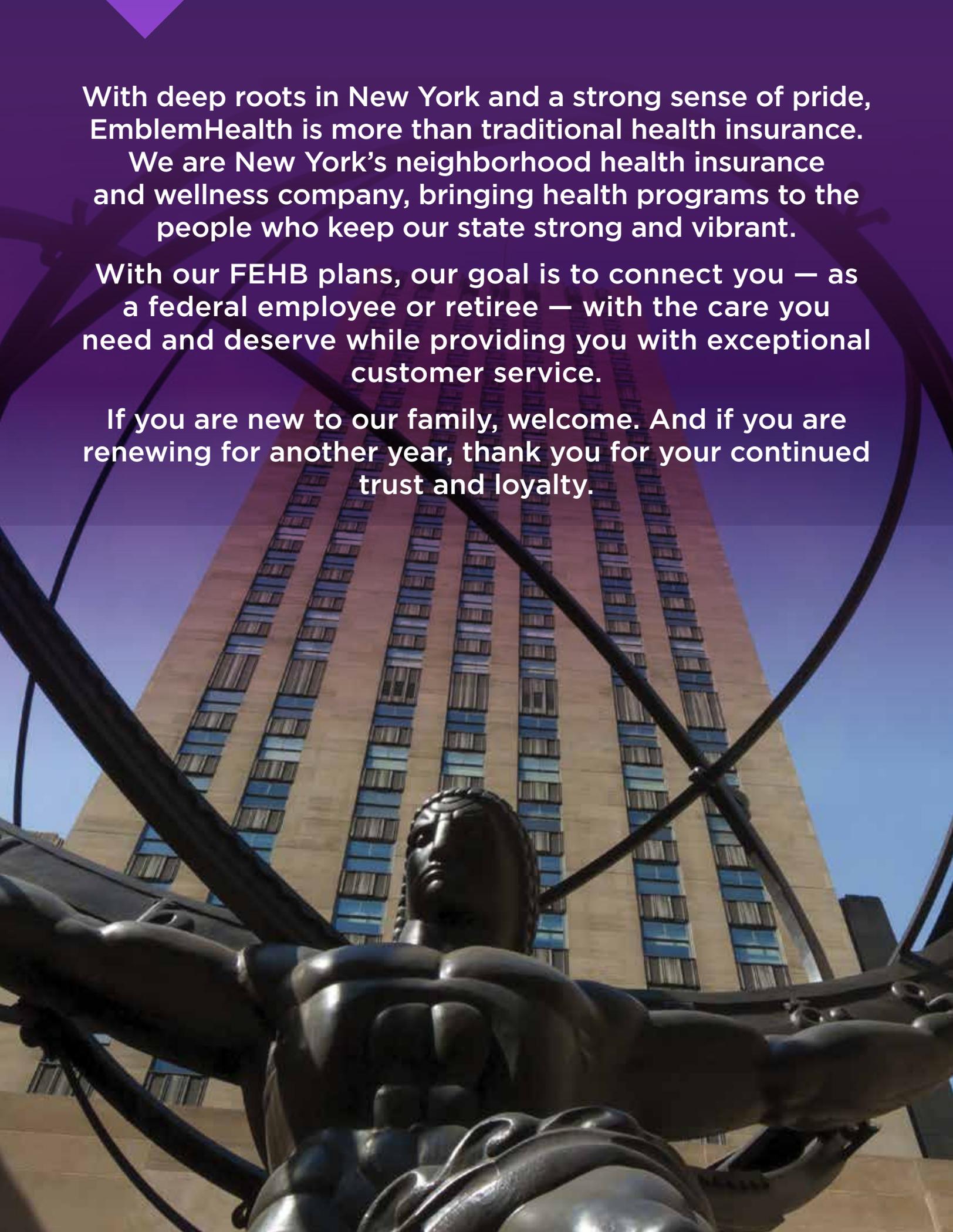


EmblemHealth®
WHAT CARE FEELS LIKE.

PUTTING CARE FIRST EVERY DAY

HIP and EmblemHealth Medicare Advantage 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 **HIP High Option plan** available to you. If you're Medicare eligible, you can also choose the **EmblemHealth Medicare Advantage HMO plan**.

If you have any questions or need help choosing either 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.

To enroll in the HIP High Option plan, please do so through your agency's standard enrollment procedure. Make sure to include the HIP FEHB plan enrollment codes as shown inside this brochure.

To enroll in the EmblemHealth Medicare plan, you can speak with an EmblemHealth Medicare expert or 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.

**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).

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

HIP HIGH OPTION

As a federal employee or retiree, you can choose the HIP High Option plan, where you choose a primary care physician (PCP) who will work with you to manage your health care, including care received from specialists.

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 the HIP Option plan (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.

A Robust Provider Network

You have access to the Prime Network, with doctors and hospitals throughout all five boroughs of New York City, Long Island, Westchester, Rockland and Orange counties. Most of the areas’ top hospitals are part of the network, including:

- 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

And the Prime Network reaches upstate to continue north and west of Albany. You have access to about 25,000 medical professionals and 37 hospitals and facilities throughout these counties: Albany, Broome, Columbia, Delaware, Dutchess, Fulton, Greene, Montgomery, Otsego, Putnam, Rensselaer, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren and Washington.

Need to Find a Doctor?

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

Benefit Highlights for HIP High Option

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.

Benefit Summary: HIP Prime HMO High Option	
Medical Care	Copay
PCP Office Visit	\$30 (\$0 copay for dependent children to age 26)
Specialist Office Visit	\$50 (\$0 copay for dependent children to age 26)
Preventive Care	Copay
Routine Physical Exam	\$0
Well Child Care	\$0
Women's Wellness Services	\$0
Other Services	Copay
Outpatient Mental Health	\$30 copay per visit (\$0 copay for dependent children to age 26)
Urgent Care	\$30 copay per visit (\$0 copay for dependent children to age 26)
Ambulatory Surgery	\$150 per visit
Ambulance	\$0
Prescription Drug	\$20 generic/\$40 brand/\$100 non-formulary/\$200 specialty drug copay per script \$100 annual deductible for brand drugs only
Hospital Services	Copay
Inpatient Care	\$0
Anesthesia	Included in hospital copay
Emergency Room	\$200 copay (waived if admitted)

You can also read the FEHB plan brochure (RI 73-001), available at www.emblemhealth.com/federal or www.opm.gov/healthcare-insurance/healthcare.



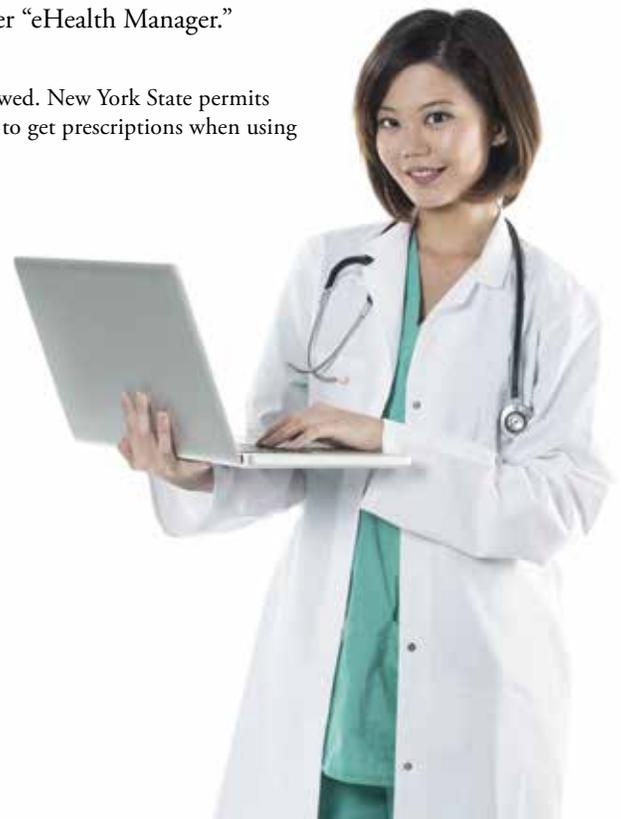
TeleHealth

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.



2016 HIP 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 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.

		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollments	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
HIP High Option							
Self Only	511	\$213.37	\$89.71	\$462.30	\$194.37	\$77.85	\$89.71
Self and Family	512	\$488.50	\$380.78	\$1,058.42	\$825.02	\$353.64	\$380.78
Self Plus One	513	\$403.47	\$134.49	\$874.19	\$291.39	\$111.63	\$134.49

EMBLEMHEALTH MEDICARE ADVANTAGE HMO

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.

EXTENSIVE BENEFITS

With the EmblemHealth Medicare Advantage HMO plan, you get 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.

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

EmblemHealth Medicare Advantage HMO Benefits Summary

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

Benefit Summary: EmblemHealth Medicare Advantage HMO	
Medical Care	Copay
PCP Office Visit	\$0
Specialist Office Visit	\$0
Preventive Care	Copay
Routine Physical Exam	\$0
Well Child Care	\$0
Women's Wellness Services	\$0
Other Services	Copay
Outpatient Mental Health	\$0
Urgent Care	\$0
Ambulatory Surgery	\$0
Ambulance	\$0
Prescription Drug	\$0 generic/\$0 brand/\$40 non-formulary copay
Hospital Services	Copay
Inpatient Care	\$0
Anesthesia	\$0
Emergency Room	\$0

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.

2016 EmblemHealth Medicare Advantage HMO Rates

Let us help you enroll in the EmblemHealth Medicare Advantage HMO 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 High Option active plan.

	Non-Postal Premium				Postal Premium	
	Biweekly		Monthly		Biweekly	
Type of Enrollments	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
EmblemHealth Medicare Advantage HMO						
Self Only	\$213.37	\$89.71	\$462.30	\$194.37	\$77.85	\$89.71
Self and Family	\$488.50	\$380.78	\$1,058.42	\$825.02	\$353.64	\$380.78
Self Plus One	\$403.47	\$134.49	\$874.19	\$291.39	\$111.63	\$134.49



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



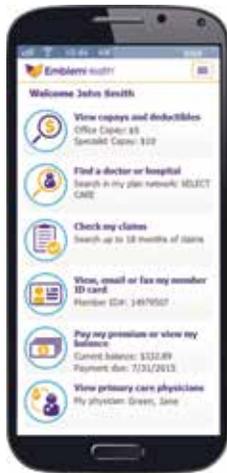
Online Self-Management Tools

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.

* 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

Smile. Assistance. Solutions. Relief.

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
- Use our health and wellness library
- Join your neighbors in a yoga, Zumba or tai chi class
- 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
- Connect you with community resources
- Look for ways to lower out-of-pocket costs
- Join health and wellness programs
- Solve claims, benefits or billing issues

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.

Cambria Heights

206-20 Linden Blvd
Cambria Heights, NY 11411
1-866-539-0999
Language: English

Chinatown

87 Bowery
New York, NY 10002
1-855-283-2151
Languages: English,
Cantonese, Mandarin

Harlem

215 W 125th Street
New York, NY 10027
1-866-469-0999
Languages: English,
Spanish

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.



450 DOCTORS

including primary care and 26 areas of specialty care serving nearly half of a million patients each year



36 LOCATIONS

throughout Brooklyn, Manhattan, Queens, Staten Island and Long Island



FULL RANGE OF SERVICES

including labs, radiology (x-ray), MRIs, pharmacy and more

Let AdvantageCare Physicians make your well-being their number one priority. Visit acpny.com for more information and a listing of locations.





EmblemHealth[®]
WHAT CARE FEELS LIKE.

This brochure is superseded by Federal Brochure RI 73-001. This brochure is intended to provide general information about the HIP health insurance program for FEHB members. All benefits are subject to the definitions, limitations and exclusions set forth in that Federal brochure. Refer to HIP policy form 155-23-GRPHMO (3/99).

HIP Health Plan of New York (HIP) is an HMO plan with a Medicare contract. Enrollment in HIP depends on contract renewal. HIP is an EmblemHealth company.

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