



BRINGING CARE CLOSER TO YOU

GHI Plans for Federal Employees and Retirees —
2014 Coverage



EmblemHealth[®]
WHAT CARE FEELS LIKE.

Our goal is to connect you with care that meets your needs where you live and work, all the while providing you with an exceptional customer experience.

This past year, we've developed ground-breaking care coordination initiatives and innovative ways to stay firmly rooted in the community, such as with AdvantageCare Physicians and EmblemHealth Neighborhood Care.

The future is even brighter. We plan to continue connecting, supporting and caring for our members in a personalized way that helps you to stay healthy, get well and live better.

If you are new to our family, welcome. And if you are renewing for another year, thank you for your continuing trust and loyalty.

Make a GHI FEHB Plan your Choice for 2014

If you have any questions or need help choosing a GHI FEHB plan, call us at **1-800-624-2414**, Monday through Friday, 8:30 am to 5 pm. If you have a hearing or speech impairment and use a TDD, please 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 join a GHI 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 GHI FEHB plan enrollment codes as shown on the last page of this brochure.

CONNECTING YOU WITH CARE THAT MEETS YOUR NEEDS

The plans that we've designed for federal employees and retirees make sense for you and the life you are living today.

As a federal employee or retiree, you can choose from one of two options we offer through the GHI FEHB program: GHI Standard Option plan and GHI High Option plan.

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. For dependent children under age 26, copays are eliminated for all office visits, including but not limited to allergy, physical & speech therapy, specialist, laboratory and radiology services.

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 send the form to us. We'll send you a check for the amount we cover.



QUALITY CARE STARTS WITH A QUALITY NETWORK

Two Handy Tools

Once you've found your doctor's name in our directory, just click on it to get more information. This includes a handy **Map and Directions** tool that shows you the doctor's office location and provides a route from any locale.

Once you've registered at myEmblemHealth, you can get 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 e-mail it directly to your doctor's office.

Note that these tools — along with all of our online resources — are available via smartphone!

You can find 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 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



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* at emblemhealth.com.

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 "EmblemHealth EPO/PPO GHI Plan" 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.

WE'RE IN THE NEIGHBORHOOD

EmblemHealth Neighborhood Care

Come with Questions. Stay for Solutions. Leave with a Smile.

At EmblemHealth Neighborhood Care, you get face-to-face support and personal attention from solution specialists, right in the heart of your neighborhood.

These services are part of your EmblemHealth benefits and are offered at no additional cost to you.

Our nurses, pharmacists and care navigators will help you to:

- Find a doctor who meets your needs
- Arrange needed health care services
- Make the most of your benefits
- Solve claims issues
- Understand what your doctor wants you to do
- Live better with long-term illness
- Connect with community resources
- Join health and wellness programs

Open to Everybody: While the services listed above are for EmblemHealth members, we welcome everyone in the community to take classes, use our health and wellness library, discover possible health risks and learn a healthy weight range for their height.

Locations are open Monday through Saturday from 10 am to 7 pm.

Cambria Heights

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

Chinatown (Opening December 2013)

87 Bowery
New York, NY 10002
1-855-283-2151

Harlem

215 West 125th Street
New York, NY 10027
1-866-469-0999

Find out more at ehnc.com.

AdvantageCare Physicians

It's having all your medical services in one place.

AdvantageCare Physicians is a new unified physician practice that was created by bringing together four affiliated, multispecialty medical groups with whom we've had a long-standing relationship:

- Manhattan's Physician Group
- Preferred Health Partners
- Staten Island Physician Practice
- Queens-Long Island Medical Group

You get a full range of preventive and specialty health services from your care team, which is comprised of highly skilled physicians, nurses and other clinical staff. Together, they deliver quality coordinated care designed to produce better health outcomes.

With offices in Brooklyn, Manhattan, Queens, Staten Island and on Long Island, chances are there's an AdvantageCare Physicians office right in your neighborhood.

To find an office near you, visit www.AdvantageCarePhysicians.com.



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.

The New Emblemhealth.com — A Superior Online Experience

Easy, customized, comprehensive, transparent, rich and mobile. We heard what members wanted from our Web site and we delivered. With the redesigned emblemhealth.com, getting the information you need is easier than ever.

Here are some highlights:

- Full-site, seamless experience on all devices — including desktop, tablet and smartphone
- Clean, uncluttered design that works with touchscreens
- Fewer clicks to get where you want to go
- Eye-catching “How Do I?” links to help you breeze through the site
- Easier-to-use myEmblemHealth — your personalized, secure site
- A completely new and comprehensive health reform section, for the latest developments in federal laws that affect your health care coverage

Your Personalized Information at myEmblemHealth

You can easily access important information about your benefits in one secure place with myEmblemHealth. It takes just minutes to register through **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 a 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 like your e-mail address.

With myEmblemHealth, you'll also enjoy access to a number of valuable health management tools:

- **Health Assessment (HA)** — It gives you a customized picture of your health. You can also fill out HRAs for your covered dependents.
- **Journeys** — Individualized Journeys help you to reshape your habits and better self-manage chronic conditions.
- **Personal Health Record (PHR)** — It keeps your medical claims history in one secure place.
- **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.





STAY HEALTHY. GET WELL. LIVE BETTER.

Health & Wellness Programs

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

- Help staying on a diabetes treatment plan
- Coronary artery disease (CAD) and other heart condition support
- Cancer screenings
- Pregnancy management and support for depression after giving birth
- Help to stop smoking
- Chronic obstructive pulmonary disorder (COPD) support
- Free checkups and shots for children and adults

For complete details, please visit www.emblemhealth.com/stayhealthy.

Integrative Wellness

For EmblemHealth, “integrative” relates to a multifaceted approach to wellness — essentially, to approaches that raise awareness of the connection between the mind and the body.

Our Integrative Wellness department serves members and their communities with programs that promote overall wellness, such as:

- **Care for the Family Caregiver** — Caregivers need care too. This program recognizes the health needs of caregivers and provides them with information, resources and support.
- **Healthy Living with Chronic Conditions** — Educates and empowers people living with chronic disease conditions of many types to better manage their overall health and well-being.
- **Personal Health Improvement Program** — Provides the tools to combat stress, pain or discomfort and embrace a healthier lifestyle.
- **Hospital Visitation Program** — Recruits and trains volunteers who offer comfort and support to hospitalized members.

Complete details about the plan's self-care support services can be found at www.emblemhealth.com/integrativewellness.

MAKING HEALTH A GOOD HABIT

Get discounts — and save money — for services provided by participating health care professionals in the neighborhood, such as:

- **Weight Loss Services** — Save on Jenny Craig and Nutrisystem.
- **Health Club Memberships** — Join selected clubs for the lowest publicly available rate.
- **Registered Dietitians** — Save 25 percent on nutrition counseling.
- **Hearing Care** — Save 20 percent on hearing aids at HearUSA centers, and get other discounts through TruHearing.
- **Vitamins and Natural Supplements** — Order online and save up to 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 more about these services, please visit www.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.

Take advantage of the many free programs and support services to help you live a healthy lifestyle and manage your condition if you get sick or injured.



ENHANCED COVERAGE FOR 2014

Preventive Services to Women

We've enhanced the GHI FEHB plans to include more preventive services to women with **no cost-sharing** (no copays or deductibles). Services covered completely by your plan include:

- Well-woman visits
- Gestational diabetes screening
- HPV DNA testing
- STI counseling
- HIV screening and counseling
- Oral contraception and contraceptive counseling
- Breastfeeding support, supplies and counseling
- Domestic violence screening

These services are required by new guidelines established by federal health reform law. The new guidelines are based on recommendations by the Institute of Medicine, which was commissioned by the Health Resources and Services Administration to determine what preventive services are necessary for women's well-being.

A full list of services is available at www.healthcare.gov/law/resources/regulations/index.html under *Other Regulations and Guidance*.

More Pharmacy Choices — Express Advantage Network

Starting January 1, 2014, you'll be able to choose from pharmacies in the Express Advantage Network (EAN), provided by Express Scripts. This is a smaller network that is available in addition to the larger network of pharmacies you can choose from that are included in your GHI FEHB plan.

By choosing an EAN pharmacy, you could see smaller copays. A small change like using EAN pharmacies can make a big difference in your annual cost savings. Here's a comparison of your pharmacy network options.

Plan Choices	Generic Drug Copay	Brand Drug Copay	Non-Formulary Copay	Specialty Drug Coinsurance	Out-of-Network Pharmacies
Standard Option	GHI FEHB Plan – Pharmacy Benefit				
	\$10	\$45	\$85	25% coinsurance for specialty drugs with a \$3,000 out-of-pocket maximum	Not covered
	Express Advantage Network				
	\$5	\$40	\$80	Not covered	Not covered
Hgh Option	GHI FEHB Plan – Pharmacy Benefit				
	\$20	\$45	\$85	25% coinsurance for specialty drugs with a \$3,000 out-of-pocket maximum	Not covered
	Express Advantage Network				
	\$15	\$40	\$80	Not covered	Not covered

Go to www.emblemhealth.com/pharmacy to access the EAN pharmacy directory, available January 1, 2014. If you have any questions, please call the Express Scripts Customer Service Center at the number on the back of your member ID card.

THE BENEFITS THAT MATTER MOST TO YOU

Benefits Summary for GHI FEHB Plan (High and Standard Options)

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

Benefits Summary: GHI FEHB				
Plan Choices	Standard Option	Standard Option	High Option	High Option
	In-network	Out-of-network	In-network	Out-of-network
Medical Care				
PCP office visit	\$30 copay	Not covered	\$20 copay	50% of plan's fee schedule
Specialist office visit	\$30 copay	Not covered	\$20 copay	50% of plan's fee schedule
Diagnostic lab/X-ray	\$30 copay	Not covered	\$20 copay	50% of plan's fee schedule
Preventive Care				
Routine physical exam	\$0 copay	Not covered	\$0 copay	50% of plan's fee schedule
Well child care	\$0 copay	Not covered	\$0 copay	50% of plan's fee schedule
Women's wellness services	\$0 copay	Not covered	\$0 copay	50% of plan's fee schedule
Other Services				
Outpatient mental health	\$0 copay	Not covered	\$0 copay	50% of plan's fee schedule
Urgent care	\$30	Not covered	\$20 copay	50% of plan's fee schedule
Ambulance	You pay all charges after \$100	Not covered	You pay all charges after \$100	You pay all charges after \$100
Prescription drugs	\$10 generic/\$45 brand/\$85 non-formulary copay/25% coinsurance for specialty drugs with a \$3,000 out-of-pocket maximum No deductible	Not covered	\$20 generic/\$45 brand/\$85 non-formulary copay/25% coinsurance for specialty drugs with a \$3,000 out-of-pocket maximum	Not covered
Hospital Services				
Inpatient care	\$250/\$750	Not covered	\$150/\$450 copay	50% of plan's fee schedule
Emergency room	\$150 copay (waived if admitted)	\$150 copay (waived if admitted)	\$150 copay (waived if admitted)	\$150 copay (waived if admitted)
Ambulatory surgery	\$50 copay	Not covered	\$50 copay	50% of plan's fee schedule

For your detailed Summary of Benefits and Coverage (SBC), go to www.emblemhealth.com/SBC. You can also request a printed copy of the SBC free of charge by calling Customer Service at **1-800-624-2414**, Monday through Friday, from 8:30 am to 5 pm. 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.

2014 GHI PLAN ENROLLMENT CODES AND RATES FOR FEDERAL EMPLOYEES AND RETIREES

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:

Human Resources, Shared Service Center, **1-877-477-3273**, option 5 (TTY: **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*.

GHI Options Include:

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

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 area.

		NON-POSTAL PREMIUM				POSTAL PREMIUM	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Enrollment Code	Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
High Option Self Only	801	\$196.68	\$150.42	\$426.14	\$325.91	\$128.56	\$142.22
High Option Self and Family	802	\$437.62	\$430.21	\$948.18	\$932.12	\$381.59	\$411.98
Standard Option Self Only	804	\$195.72	\$65.24	\$424.06	\$141.35	\$43.06	\$56.76
Standard Option Self and Family	805	\$437.62	\$154.95	\$948.18	\$335.72	\$106.33	\$136.72



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This brochure is intended to provide general information about the GHI health insurance program for FEHB members. This brochure is superseded by Federal Brochure RI 73-007. All benefits are subject to the definitions, limitations and exclusions set forth in that Federal brochure.

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