



PERSONAL CARE STARTS HERE

Our 2014 HIP Prime[®] HMO Plan for New York State
Employees and Retirees



EmblemHealth[®]
WHAT CARE FEELS LIKE.

BENEFITS SUMMARY FOR NYSHIP EMPLOYEES

HIP Prime HMO	
Medical Care	Copay
PCP office visit	\$5 copay per visit
Specialist office visit	\$10 copay per visit
Diagnostic lab/X-ray	Included in office visit
Preventive Care	Copay
Routine physical exam	\$0 copay
Well child care	\$0 copay
Other Services	Copay
Outpatient mental health services	\$0 copay
Ambulatory surgery	\$0 copay
Ambulance	\$0 copay
Prescription drug	\$5 generic/\$20 brand copay
Hospital services	Copay
Inpatient care	\$0 copay
Anesthesia	Included in hospital copay
Emergency room	\$75 copay per visit (waived if admitted)

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

For your detailed Summary of Benefits and Coverage (SBC), sign on to www.emblemhealth.com/SBC. If you prefer a printed copy, please contact Customer Service **1-800-447-8255**, 8 am to 8 pm, Monday through Friday. (Note, service will be available seven days a week starting January 1, 2014.) 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.

PUTTING CARE FIRST, EVERY DAY

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.

New York State has chosen HIP Prime[®] HMO as one of the options available to you for your 2014 health benefits. It's a choice you can feel good about.

The HIP Prime HMO plan designed for New York State employees and retirees offers a wide range of family-friendly benefits. You can get quality care in network with low or no copays on most services, including office visits to your doctor — which can add up to big savings.

With HIP Prime HMO, you get comprehensive benefits that include:

- Hospital and medical coverage
- Prescription drug coverage
- Access to health and disease management programs
- Discounts on wellness programs and memberships available in the community (such as weight loss, quitting smoking, health clubs, nutrition counseling, hearing and vision care)

Make Our HIP Prime HMO Plan Your Choice for 2014

If you have any questions, call us at **1-877-861-0175**, Monday through Friday from 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 HIP Prime HMO plan, you don't need to do anything. Your coverage will continue automatically.



CONNECT WITH THE CARE YOU NEED

Large Network of Medical Providers

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 HIP plan you have coverage at top-ranked area hospitals, including:

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

And our network keeps growing. We've recently added two more top hospitals: Memorial Sloan-Kettering Cancer Center and The Hospital for Special Surgery.

Your Primary Care Physician: A Partner for Good Health

Think of your primary care physician (PCP) as your “go-to” doctor to handle all of your family’s health care needs 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 a HIP plan 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 www.emblemhealth.com. Just follow these simple steps:

Step 1: Go to Find a Doctor on the [emblemhealth.com](http://www.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.

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 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'll find everything related to your plan in one secure place with **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 e-mail address.
- Use self-management tools that help you keep your health on track. (See more in the next section.)





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)** — It gives you recommendations to improve unhealthy behavior that affects your quality of life and your health status. It includes about 40 questions that only take 10 to 15 minutes to answer. You can also fill out HAs for your covered dependents.
- **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**, 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 e-mail it directly to your doctor's office.

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

STAY HEALTHY. GET WELL. LIVE BETTER.



Our Integrative Wellness department serves members and their communities with programs that promote overall wellness, such as visiting plan members in the hospital and offering support to family caregivers. Complete details about the plan's self-care support services can be found at www.emblemhealth/integrativewellness.

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.

Making 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 www.emblemhealth.com/stayhealthy. 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

HEALTHY DISCOUNTS

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

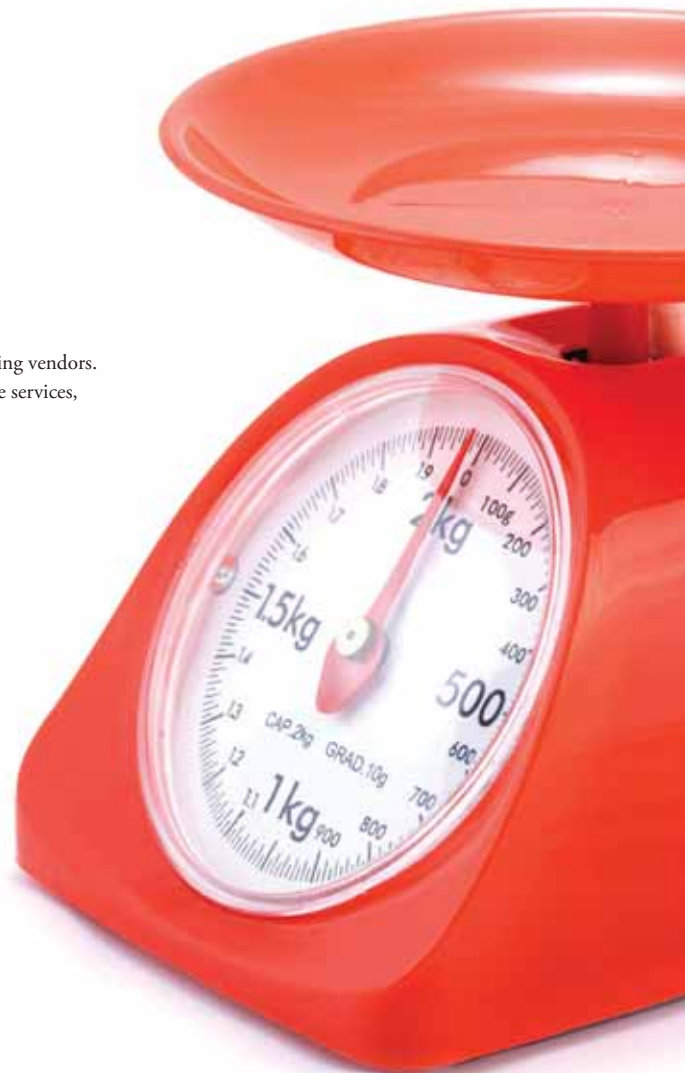
- **Weight Loss Services** — Save on Jenny Craig and Nutrisystem.
- **Health Club Memberships** — Join selected clubs for the lowest publicly available rate.
- **Registered Dietitians** — Save 25 percent on nutrition counseling.
- **Hearing Care** — Save 20 percent on hearing aids at HearUSA centers, 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.

Your plan also includes discounts on:

- Acupuncture
- Nutritional counseling
- Massage therapy

For details, 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. For more about these services, please visit www.emblemhealth.com/goodhealth.





EmblemHealth[®]
WHAT CARE FEELS LIKE.

Make HIP Prime[®] HMO Your Choice Today

This booklet is intended to provide general information about the HIP health insurance program. Coverage will be subject to the terms, conditions, limitations and exclusions set forth in the Certificate of Coverage. Refer to HIP certificate form number **155-23-HMOCERT (3/99)**.