BRINGING CARE CLOSER TO YOU

GHI Standard and High Options for Federal Employees and Retirees

2017
With deep roots in New York and a strong sense of pride, EmblemHealth is 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 exceptional customer service.

If you are new to our family, welcome. 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 Monday to Friday, 8 am to 6 pm (excluding major holidays). If you have a hearing or speech impairment and use a TDD, call 711.

If you already have the 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 FEHB plan, please do so through your agency’s standard enrollment procedure. Make sure to include the GHI FEHB plan enrollment codes shown inside this brochure.

This year’s open season enrollment period takes place November 14, 2016 through December 12, 2016.

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

**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, a copay will be your only out-of-pocket cost.

**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 an EmblemHealth FEHB Plan Your Choice for 2017**

If you have any questions or need help choosing a GHI FEHB plan, call us at 1-800-624-2414, Monday to Friday, 8 am to 6 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 FEHB plan, simply fill out the enrollment form available from your agency’s Human Resources office. Make sure to include the FEHB plan enrollment codes as shown inside this brochure.

If you already have the 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. Before making your selection, please review them and carefully consider which option best suits your needs, and those of your family. 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>Medical Care</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>60% 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</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>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>Other Services</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>$0 copay</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>$15 generic/$50 brand/$100 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>Other Services</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. You can also request a free printed copy of the SBC by calling the number on the back of your member ID card, Monday to Friday, 8 am to 6 pm (closed on weekends). 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.
2017 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.

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></td>
<td>Gov’t Share</td>
<td>Your Share</td>
</tr>
<tr>
<td>GHI High Option</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self Only</td>
<td>801</td>
<td>$221.67</td>
</tr>
<tr>
<td>Self and Family</td>
<td>802</td>
<td>$505.22</td>
</tr>
<tr>
<td>Self Plus One</td>
<td>803</td>
<td>$475.79</td>
</tr>
<tr>
<td>GHI Standard Option</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self Only</td>
<td>804</td>
<td>$221.67</td>
</tr>
<tr>
<td>Self and Family</td>
<td>805</td>
<td>$505.22</td>
</tr>
<tr>
<td>Self Plus One</td>
<td>806</td>
<td>$475.79</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.

GHI FEHB Network doctors are located throughout the neighborhoods of all five New York City boroughs, 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.

TeleHealth

EmblemHealth offers federal employees and retirees a more convenient, immediate way to see a doctor — via 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
Part of achieving and maintaining good health is having convenient and easy access to the right tools and information. That’s why we strongly urge you to take advantage of myEmblemHealth — a “one-stop” resource for your personal health care services.

It takes just a few minutes to register on our secure member website, emblemhealth.com. 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.)

When you register, be sure to go paperless! It’s a great way to help the environment and stay organized.
Go Paperless: Get Rid of Clutter the Green Way

As a user of myEmblemHealth, you can sign up for paperless communications, and they'll be neatly stored in your secure Message Center for easy access. You can choose to get the following items (and more) electronically:

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: Personalized Options for Better Health

There are a range of online self-management tools available on myEmblemHealth to help you take an active role in your health and meet your personal wellness goals.

- **Health assessment** (HA) — Provides a customized picture of your health and recommendations to improve unhealthy behaviors that affect your quality of life and health status. We also offer HAs you can fill out for your covered dependents.

- **Health Journeys** — Use individualized Journeys to reshape your habits (like sleep and nutrition), improve your biometric risks (blood pressure and cholesterol) and 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) — Allows you to easily keep your health records well-organized in one secure place. Copies of your PHR can be printed and shared with your doctors.

- **Treatment Cost Calculator** — This tool estimates your share of costs for many common conditions and services, based on your particular benefits and coverage information.

On the Go: myEmblemHealth Mobile App

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).

The myEmblemHealth app is available for download from the App Store or from Google play.
YOUR HEALTH AND WELLNESS ARE OUR MAIN CONCERN

Take advantage of our 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 your 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

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

Sometimes you just need to sit and chat with a person, ask questions, get reliable information, or solve problems — without a lot of insurance jargon or sales pressure. You need, instead, warm and welcoming experts who treat you with respect and can address issues on the spot.

Responding to your need, we decided to move care a little closer to home — your home — with EmblemHealth Neighborhood Care.

Speak face-to-face with health care solutions specialists who will help you to:

- Understand what your doctor wants you to do
- Arrange health care services
- Solve claims, benefits or billing issues
- Connect with community resources
- Join health and wellness programs

Pharmacists and social workers are also available to talk with you and respond to your needs. These services and more are part of your benefits and are offered at no additional cost to you.

Put care on your calendar — join your neighbors in a class. At EmblemHealth Neighborhood Care, these are some of the classes we offer to help you stay healthy, get well and live better:

- Yoga, Tai Chi, Zumba
- Meditation Made Easy
- Cell Phone Literacy
- Walk Away the Pounds
- Care for the Family Caregiver
- Keeping It Simple: Your Health Benefits Explained

Stop by for a free tour and a cup of coffee or tea, Monday through Friday from 10 am to 6:30 pm;

EmblemHealth Neighborhood Care — Where We Are

<table>
<thead>
<tr>
<th>Neighborhood</th>
<th>Address</th>
<th>Phone Number</th>
<th>Languages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cambria Heights</td>
<td>206-20 Linden Blvd, Cambria Heights, NY 11411</td>
<td>1-866-539-0999</td>
<td>English, Cantonese, Mandarin, Tiashanese, Fuzhounese, Wenzhounese</td>
</tr>
<tr>
<td>Chinatown</td>
<td>87 Bowery, New York, NY 10002</td>
<td>1-855-283-2151</td>
<td>English, Cantonese, Mandarin, Tiashanese, Fuzhounese, Wenzhounese</td>
</tr>
<tr>
<td>Crown Heights</td>
<td>546 Eastern Parkway, Brooklyn, NY 11225</td>
<td>1-855-283-2156</td>
<td>English, Spanish, Creole</td>
</tr>
<tr>
<td>Harlem</td>
<td>215 W. 125th Street, New York, NY 10027</td>
<td>1-866-469-0999</td>
<td>English, Spanish</td>
</tr>
</tbody>
</table>
ADVANTAGECARE PHYSICIANS

All of our networks feature AdvantageCare Physicians (ACPNY), one of the largest multispecialty physician-led practices in the New York metropolitan region. You can consider ACPNY to be your partner in wellness.

Convenient
Making it as easy as possible to get the quality care you deserve. ACPNY offices are in the neighborhoods where you live and work, with convenient hours to fit your schedule. And they provide most of the health care services you’ll need, including primary care and 29 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 ACPNY’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 myACPNY.

 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. Let ACPNY make your well-being their number one priority. Visit acpny.com for more information and a listing of locations.
## Find an AdvantageCare Physicians (ACPNY) Office Near You

### Brooklyn
- **Bay Ridge Medical Office**: 740 64th St., Brooklyn, NY 11220
- **Bedford Medical Office**: 233 Nostrand Ave., Brooklyn, NY 11205
- **Brooklyn Heights Medical Office**: 195 Montague St., Brooklyn, NY 11201
- **Downtown Medical Office**: 447 Atlantic Ave., Brooklyn, NY 11217
- **Empire Medical Office**: 546 Eastern Pkwy., Brooklyn, NY 11225
- **Flatbush Medical Office**: 1000 Church Ave., Brooklyn, NY 11218
- **Kings Highway Medical Office**: 3245 Nostrand Ave., Brooklyn, NY 11229
- **Lindenwood Medical Office**: 2832 Linden Blvd., Brooklyn, NY 11208

### Long Island
- **Babylon Medical Office**: 300 Bay Shore Rd., North Babylon, NY 11703
- **Hempstead Medical Office**: 226 Clinton St., Hempstead, NY 11550
- **Hicksville Medical Office**: 350 S. Broadway, Hicksville, NY 11801
- **Lake Success Medical Office**: 1991 Marcus Ave., New Hyde Park, NY 11042
- **Ronkonkoma Medical Office**: 640 Hawkins Ave., Lake Ronkonkoma, NY 11779
- **Valley Stream Medical Office**: 260 W. Sunrise Hwy., Valley Stream, NY 11581
- **Woodbury Medical Office**: 225 Froehlich Farm Blvd., Woodbury, NY 11797

### Manhattan
- **Duane Street Medical Office**: 52 Duane St., New York NY 10007
- **Flatiron District Medical Office**: 21 E. 22nd St., New York, NY 10010
- **Harlem Medical Office**: 215 W. 125th St., New York, NY 10027
- **Lincoln Square Medical Office**: 154 W. 71st St. New York, NY 10023
- **Lower East Side Medical Office**: 570 Grand St., New York, NY 10002
- **Midtown Medical Office**: 590 5th Ave., New York, NY 10036
- **Upper East Side Medical Office**: 215 E. 95th St., New York, NY 10128
- **Washington Heights Medical Office**: 4337 Broadway, New York, NY 10033

### Queens
- **Astoria Medical Office**: 31-75 23rd St., Astoria, NY 11106
- **Cambria Heights Medical Office**: 206-20 Linden Blvd., Cambria Heights, NY 11411
- **Elmhurst Medical Office**: 86-15 Queens Blvd., Elmhurst, NY 11373
- **Elmhurst Pediatric & Multi-Specialty Office**: 88-06 55th Ave., Elmhurst, NY 11373
<table>
<thead>
<tr>
<th>Medical Office</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flushing North Medical Office</td>
<td>140-15 Sanford Ave., Flushing, NY 11355</td>
</tr>
<tr>
<td>Forest Hills Medical Office</td>
<td>96-10 Metropolitan Ave., Forest Hills, NY 11375</td>
</tr>
<tr>
<td>Jamaica Estates Medical Office</td>
<td>180-05 Hillside Ave., Jamaica, NY 11432</td>
</tr>
<tr>
<td>Richmond Hill Medical Office</td>
<td>125-06 101st Ave., South Richmond Hill, NY 11419</td>
</tr>
<tr>
<td>Rochdale Village Medical Office</td>
<td>169-59 137th Ave., Rochdale, NY 11434</td>
</tr>
<tr>
<td>Rochdale Village Specialty Medical Office</td>
<td>169-27 137th Ave., Rochdale, NY 11434</td>
</tr>
<tr>
<td>Rockaway Medical Office</td>
<td>29-15 Far Rockaway Blvd., Far Rockaway, NY 11691</td>
</tr>
</tbody>
</table>

**Staten Island**

<table>
<thead>
<tr>
<th>Medical Office</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annadale Medical Office</td>
<td>4771 Hylan Blvd., Staten Island, NY 10312</td>
</tr>
<tr>
<td>Clove Road Medical Office</td>
<td>1050 Clove Rd., Staten Island, NY 10301</td>
</tr>
</tbody>
</table>
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.