

EMBLEMHEALTH CONSUMER DIRECT EPO PLAN

Quick Start Guide to Your Benefits

Welcome to your EmblemHealth Consumer Direct EPO plan, with services provided by our National Network. Here are some important things you need to know.

YOUR NETWORK AND YOUR DOCTOR

You have in-network coverage only. Your benefits will be covered only if you see health care professionals in this network. A network is a group of health care professionals or facilities that contracts with EmblemHealth. They provide covered products and services to members. If you see a health care professional outside the network, you may have to pay the costs yourself. Emergency services that you receive in a hospital (e.g., hospital emergency room) are covered under this plan whether or not you receive them in-network.

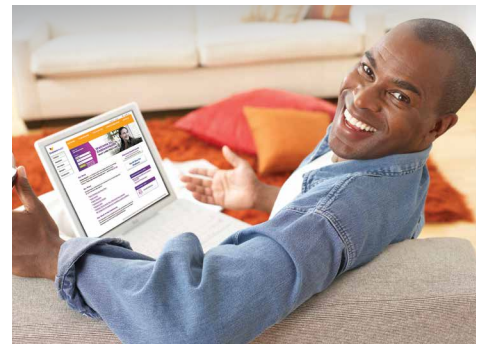
When setting up office visits, make sure to ask whether the doctor participates with the National Network. If he or she has more than one office, also check that the office you're visiting is part of the network. You can use EmblemHealth's online directory to find a list of participating professionals. For more information about the network and your plan, see the Certificate of Insurance.

YOUR DEDUCTIBLE

A deductible is the amount you pay for health services during a plan year before EmblemHealth begins paying for any covered services. Some services, like annual checkups, don't have a deductible. Check your Certificate of Insurance for more details.

FIND A NATIONAL NETWORK PROVIDER

1. Go to "Find a Doctor" at emblemhealth.com/findadoctor.
2. On the Provider Search web page, select the type of professional you are looking for. Enter a ZIP code to search by location or search by name.
3. Make sure you are searching for professionals in the National Network by checking the network drop-down options.
4. Click on the "Search" button.
5. You will see a list of health care professionals. Review the profiles until you find one who best meets your needs.
6. You can also request a paper directory by calling Customer Service at **800-447-8255 (TTY: 711)**. Our hours are 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help.



Register at emblemhealth.com

1. Have your member ID card handy and go to emblemhealth.com/members/registration.
2. Fill out the requested information. Once you submit this form, you'll be able to access your account right away!
3. You'll receive a confirmation email to the address you provided.
4. Once registered, you can see your plan benefits, find hospitals and other providers, get an ID card, sign up to go paperless, and more from your secure account.

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KEEP IN MIND:

- Our online directory has the most up-to-date list of doctors. You'll also find hospitals, urgent care centers, and other health care facilities.
- You can use the Visitor Search to find a doctor without signing into our website. Just be sure to look within the National Network.
- If you need help finding a doctor near you, call us at **800-447-8255 (TTY: 711)**. Our hours are 9 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help.

USE QUEST DIAGNOSTICS

Remind your doctor to use Quest Diagnostics when you need lab work. For added convenience, Quest offers testing by appointment, which you can schedule online at questdiagnostics.com/appointment. Or, call **888-277-8772** and use the automated phone system to schedule your lab testing. Walk-ins are always welcome.

KEEPING YOUR COSTS DOWN

You must use doctors and hospitals in the National Network for services to be covered under your plan. If you use doctors or hospitals outside of the network, you will have to pay the full cost of any services you receive, unless they are emergency services performed in a hospital. If you need care and it's not an emergency, be sure the doctor or place where you are being treated has contacted us for approval first.

After you meet the deductible, you may have to pay either a copay or coinsurance. A copay is the set dollar amount you pay for health services each time you use them. Coinsurance is the percentage you pay at each visit once you have met your deductible.

These costs depend on where you get care. Check your Benefit Charts for details.

SET UP YOUR ONLINE ACCOUNT AND GO MOBILE

Manage your health care and health plan right from our website 24 hours a day, seven days a week. Use your secure **myEmblemHealth** account to:

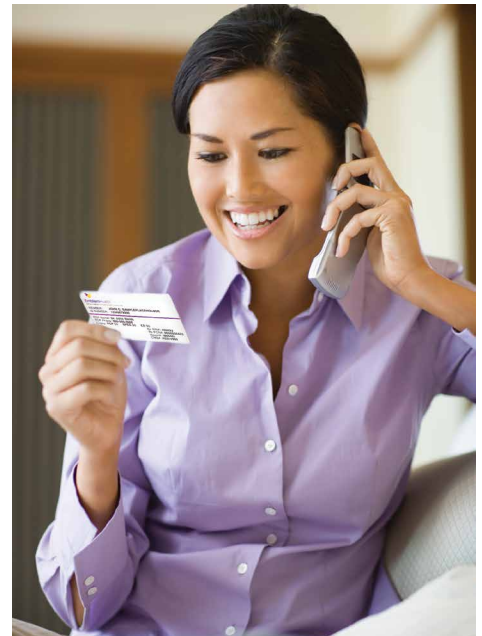
- Find a list of in-network hospitals, urgent care centers, drug stores, and labs.
- Print a temporary ID card, or email/fax a copy from your smartphone to your doctor's office.
- See your plan benefits and covered drugs.
- Get personal reminders for health screenings.
- Download forms.
- Sign up to go paperless to get less mail from us.
- Check the status of approvals.
- Update contact information.
- Email us with questions.

MANAGE YOUR HEALTH ONLINE

Our confidential Health Risk Assessment gives you a "snapshot" of your current health. Based on your responses, you'll find:

- Suggestions for lifestyle changes to help you feel better and stay healthy.
- Recommendations for preventing serious illness.

You can also share it with your doctor when talking about your health care.



We're Here to Help

- Register for a secure account at emblemhealth.com/sign-in.
- On the go? Download our mobile app, **myEmblemHealth**.



- Call the Customer Service number on the back of your member ID card (**TTY: 711**), 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help.