Time to Renew Your Health Plan

Plan renewal on the NY State of Health marketplace (NYSOH) is from November 1, 2015 to January 31, 2016. You will receive a letter from NYSOH about renewing your plan for 2016. The letter may tell you either that:

• **Your plan will automatically renew** if your program eligibility stays the same from 2015 to 2016 and the same plan is still available in 2016, **OR**
• **You need to take action** on the NYSOH website (nystateofhealth.ny.gov) to address one of the following: your eligibility changes from 2015 to 2016, your plan is no longer available in 2016 or you qualify for a different plan.

The letter may also tell you the following about your 2016 coverage:
• Plan you are enrolled in, and any family members on your policy
• Type of coverage (for example, individual only, individual plus spouse, or family)
• 2016 plan premium (monthly cost)
• 2016 tax credit amount, if applicable

Questions?
• **For information on your EmblemHealth coverage**, call our Customer Service team at 1-888-447-7703, daily from 8 am to 8 pm.
• **For answers on your tax credits or enrolling through NYSOH**, call NYSOH at 1-855-355-5777, Monday through Friday, from 8 am to 8 pm, and Saturday, from 9 am to 1 pm.

**Important reminders about payments:**
• January premiums are due by January 10, 2016. This is required in order to keep your coverage for 2016.
• For all additional 2016 premiums, we must receive payment by the due date listed on your invoice.
• If you are enrolled in automatic bill-pay, the new 2016 premium amount will be automatically withdrawn from your account as of January 1, 2016.
Dear Members,

For 30 years, Frank Branchini served GHI and EmblemHealth as President and CEO. Frank dedicated his long and distinguished career to providing access for the health needs of New York's working men and women, seniors and the underserved. I am honored to take the wheel and continue EmblemHealth’s mission — to provide our members with access to quality, affordable health care.

I want to take a moment to introduce myself. For me, joining EmblemHealth reintroduces familiar faces. My mother and father served our local Rhode Island community as a city worker and firefighter, and I saw firsthand the importance of health coverage for families. I have worked to make this happen throughout my career, first by ensuring access to health coverage as the director of the AFL-CIO's Department of Employee Benefits; and most recently by working to extend insurance coverage to every American as President and CEO of America's Health Insurance Plans (AHIP).

Now I am excited to join EmblemHealth as we work to make the promise of health care coverage a reality for all New Yorkers. We will continue our long history of serving communities across the region, not just as an insurance plan, but as a trusted partner working to improve your health and well-being. We are committed to keeping you healthy, not just helping you get better when you are sick. We understand our role in reminding you to stay on your medications, follow your care plan, and help you live a healthy lifestyle.

Here are just a couple of ways we are working every day to protect and extend the health of our members and the entire New York community:

- At EmblemHealth Neighborhood Care we offer free face-to-face education, social services, fitness, nutrition advice and support to everyone who needs it, not just members, because a healthy community is a better place for everyone.

- Through AdvantageCare Physicians (ACP) we provide access to convenient, coordinated and compassionate health care at 36 locations throughout New York City and Long Island, with services that range from basic emergency care to doctors of almost every specialty.

- With tools like our website, mobile app and ‘Health Journeys’ — our personalized online road map to better health — we continue to develop new and effective ways to make the member experience even better.

This is our contribution, our legacy and our commitment to the people we serve. For the past 75 years, EmblemHealth has served our neighborhoods across New York — caring for members from Bay Ridge to Bayside, Morris Park to Midtown and everywhere in between. We offer a health insurance and customer service experience that is uniquely New York and uniquely EmblemHealth. I know that our best years lie ahead . . . and most importantly, so do yours.

Sincerely,

Karen Ignagni
Is Your Care Up-to-Date?

Fall is a good time to check you’ve had all the recommended doctor visits and screenings for the year. It also leaves enough time for you to have these services done before the year ends.

Check off the services you still need for 2015. Then call your doctor as soon as you can to schedule your visits.

Did You Know? Your Select Care plan covers many of the services listed below at no cost-sharing (no copay, coinsurance or deductible). Check your member contract for the terms of your coverage.

<table>
<thead>
<tr>
<th>WHO?</th>
<th>WHICH SERVICE(S)?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adults</td>
<td>□ One preventive care visit</td>
</tr>
<tr>
<td></td>
<td>□ Blood pressure screening</td>
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<tr>
<td></td>
<td>□ Needed immunizations, including flu</td>
</tr>
<tr>
<td></td>
<td>□ Cancer screenings such as breast, cervical, colorectal and skin*</td>
</tr>
<tr>
<td></td>
<td>□ Help managing chronic conditions like asthma, diabetes and high blood pressure, as applicable</td>
</tr>
<tr>
<td></td>
<td>□ Help managing medications, like those for depression</td>
</tr>
<tr>
<td></td>
<td>□ Monitoring the effects of certain medicine, like digoxin, diuretics and ACE/ARBs, as applicable</td>
</tr>
<tr>
<td>Children/ Adolescents</td>
<td>□ One preventive care visit</td>
</tr>
<tr>
<td></td>
<td>□ Needed immunizations, including flu</td>
</tr>
<tr>
<td>Newborns (birth to 15 months)</td>
<td>□ Six preventive care visits</td>
</tr>
<tr>
<td></td>
<td>□ Needed immunizations, including flu for babies 6 months and older</td>
</tr>
</tbody>
</table>

*Ask your doctor when you should have these services done.

For your children or adolescents, ask their doctor:

□ Whether all their immunizations are up-to-date, including a yearly flu shot
□ How their height and weight compare with other children their age
□ For help managing chronic conditions, like asthma or diabetes
□ For help managing medications, like those for ADHD
□ For counseling on nutrition, physical activity, and risky behaviors like drug and alcohol abuse, tobacco use and sexual activity

Your Online Prevention Guide

If you’re a patient at AdvantageCare Physicians (ACP), you may be familiar with team-based care focused not just on curing sickness, but on preventing serious health problems before they start.

ACP now has a new online tool for creating and tracking a personalized Preventive Care Plan for you and your family. Here’s how it works:

1. Go to acpny.com/prevention.
2. Type in some basic information about yourself.
3. Get back a list of the routine care and screenings your doctor recommends based on your age, sex and health status. You’ll get a description of each one and why it’s important.
4. If you wish, you can save the Preventive Care Plan to your computer or mobile device so you can discuss it with your doctors.

Your health plan covers a long list of preventive care services at no cost-sharing (no copay, coinsurance or deductible). Take advantage of this opportunity to stay healthy, get well and live better.
Sign Up for Automatic Payments

Shorten Your Monthly To-Do List: Join Auto Bill-Pay
Our automatic bill-pay program withdraws your premium (monthly plan cost) from your bank account each month. To enroll, sign in to or register for your secure online member account at emblemhealth.com.

Questions? Call us at 1-888-447-7703, daily from 8 am to 8 pm (excluding major holidays).

Auto Bill-Pay vs. Online Premium Payments
Auto bill-pay is a separate process from paying your premium online each month. Both can be done through your secure online member account. Get the details at emblemhealth.com/paymybill.

Which Drugs Are Covered?
Your health plan covers hundreds of prescription drugs. But certain drugs may not be covered or may cost you more.

See which drugs are covered under your plan:

- Sign in to or register for your member account at emblemhealth.com.
- Review covered drugs at emblemhealth.com/pharmacy.
- Review your member contract.


Give Your Lungs a Break
Smoking can cause or worsen lung conditions like asthma and COPD. If you’re ready to quit, join our Tobacco-Free PATH program at no extra cost. Call today!

- New York State residents: 1-866-NY-QUITS (1-866-697-8487)
- Non-NY State residents: 1-877-500-2393
- TTY/TDD users: 711

Call Monday to Friday, 8 am to 9 pm, Saturday, 9 am to 7 pm, or Sunday, 9 am to 5 pm.

Get Help for a Drug or Alcohol Issue
If you or your teen has been diagnosed with a drug or alcohol problem, take these steps for a successful recovery:

- Seek treatment right away: Begin treatment within 14 days of being diagnosed. Early treatment can help you avoid future problems.
- Stay engaged in treatment: Teens and adults with the best success participate in ongoing treatment.

Not getting treatment can make the problem worse. Work with your doctor to explore which treatment options will be the most helpful. Take advantage of your plan’s coverage for substance-use services. Check your member contract for the terms of your coverage.
Avoid the Flu: Get Vaccinated

Having a flu vaccine is the best way to prevent the flu. It’s especially important if you have a chronic health condition like asthma, diabetes or heart disease, or if you’re over age 65.

It can take about two weeks from the time you get vaccinated for your body to start building the antibodies it needs to protect you from the flu. So, call your doctor today to schedule your vaccination.

No extra cost! Your Select Care plan covers an annual flu vaccine at no cost-sharing (no copay, coinsurance or deductible).

Questions? Call the EmblemHealth Flu Information Hotline at 1-877-859-9001.

Make a Habit of Flu Prevention

Choose the word or phrase that best completes the tip for avoiding the flu. Check the answers at the bottom of the page.

Word Bank: mouth, rest, tissue, throw it away, soap and water, sick, diet

1. Cough or sneeze into a ______ or your elbow.
2. Use a tissue instead of a handkerchief so you can ______.
3. Don’t rub your eyes, nose or ______.
4. Wash your hands often with ______. It can prevent the spread of flu.
5. Avoid close contact with others who may be ______.
6. Eat a healthy ______.
7. Get lots of ______.

Answers: 1. tissue, 2. throw it away, 3. mouth, 4. soap and water, 5. sick, 6. diet, 7. rest

How Do You Stay Healthy As the Temperature Drops?

Cold weather alone doesn’t cause illness. But the dry air can thin out the lining of the airways, leaving you more prone to viruses like colds and flu.

We asked some EmblemHealth employees how they avoid getting sick in the autumn months. Here’s what they said:

“I stock up on herbal teas, increase my oatmeal intake and do more indoor cardio workouts. I can’t wait till it’s warm again so I can get back outdoors on my bike!”

- Raphael, Marketing & Communications

“I amp up on Vitamin C and make sure I am well covered before going out in a colder climate.”

- Franchesca, Grievance & Appeals

“I drink fresh juices, eat nutritious meals and stay active. I also try to meet up with friends at least once a week — I think it’s an important way to keep a healthy mental state.”

- Charlotte, Health Care Reform
Stay Safe: Avoid Substances

Depression is hard enough. Alcohol and drug use just make it harder. Studies find that people with depression are more likely to abuse alcohol and drugs, and that those who use these substances are at greater risk for depression. The mix of the two has led some to take their lives.

Do you or someone you know struggle with depression or substance abuse?

If so, tell someone. Help is available. Doctors can provide guidance and medical support. Several treatment programs are available, such as Alcoholics Anonymous (aa.org) or Narcotics Anonymous (na.org).

Behavioral Health Notes

After Leaving the Hospital

When stress sets in, a behavioral health condition can become overwhelming. At these times, hospitalization can provide targeted care and a safe place to cope.

When you’re ready to head home, it’s important to have a plan in place for continuing your recovery and reducing the chance you’ll need to return to the hospital.

Make an appointment with your behavioral health doctor within one week of leaving the hospital — even if you’re feeling better. Your behavioral health doctor will check to be sure you’re continuing the progress you made in the hospital.

Hospital staff may help you set this appointment and other care plans before you head home. But it’s up to you to follow the plan. So, be sure you understand all the instructions before leaving.

Depression: A Chemical Inbalance

We now know that behavioral health conditions like depression may be the result of a chemical imbalance that can be treated with medication. People are talking more openly about behavioral health and removing the shame these diagnoses once carried.

For those struggling, an antidepressant may provide relief. These medications work slowly and need to be taken for four to six months before they are fully effective. This is why it’s important to take your medication every day at the same time.

Some people also find it helpful to meet with a trained therapist who can provide guidance for dealing with specific symptoms and struggles.

Tips for Taking an Antidepressant

- Don’t stop taking your medication without first speaking with your doctor.
- Refill your prescription before it runs out. Ask your doctor if a 90-day supply is right for you.
- Talk to your doctor about any side effects. A change in medication or dosage may be needed.

Have Your Teen Screened

It’s normal for teens to have mood swings. So, it can be hard to tell if your child is just feeling down — or is depressed. That’s why it’s important for all teens to be screened for depression.

Screening can be done as part of your teen’s yearly checkup. If your child is showing signs of depression, the doctor might:

- Refer your teen to a therapist or doctor with special training in helping young people deal with emotional or behavioral problems.
- Talk about medicines or other treatments.
- Order tests to check for other health problems.

Find a behavioral health provider

Have questions or need a referral? Your doctor may be able to recommend a mental health expert. We can help find you one, too. Call Emblem Behavioral Health Services at 1-888-447-2526, or visit our website at emblemhealth.com/findadoctor.

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Support After Pregnancy

While bringing home your baby can be a time of great joy, there can also be emotional and physical challenges. See your doctor 21 to 56 days after birth to ensure you’re healing properly.

Some women have “baby blues” (aka, postpartum depression) caused by changes in their body and hormones. It’s normal to have a mild case of “blues” that decreases over time — even up to six weeks after birth. Seek help if the symptoms last for much longer.

- To find a doctor, call us at 1-888-447-7703 or visit emblemhealth.com/findadoctor.
- For help with the “blues,” call the Postpartum Resource Center of New York at 1-855-631-0001 or visit postpartumny.org.
- Call 911 or 311 right away if you feel you may harm yourself or your baby.

Join Our Healthy Beginnings PATH Program

Call 1-877-736-2229 once you know you’re pregnant, or up to your 37th week of pregnancy. Get a pregnancy book, access to a 24/7 nurse Babyline, and more. Plus, see if you qualify for up to $125 in rewards.

If you’re pregnant and having problems, or if your baby is less than 8 weeks old, call 1-888-447-0337 to speak with a maternity nurse case manager.

Who’s Caring For You?

We’re excited to announce the launch of WHO’S CARING FOR YOU? — the official EmblemHealth blog. This blog allows us to tell the story of the work we do in real time. Visit blog.emblemhealth.com for stories on health and wellness in the neighborhoods of New York, showcasing our efforts to bring care closer to the community.

Following Up on ADHD

ADHD (attention deficit hyperactivity disorder) is a behavioral health condition that generally starts in childhood, but can remain throughout adulthood. Symptoms can vary and include trouble focusing, being overly active, and acting without thinking through outcomes. Treatments are usually tailored to the specific form of ADHD and may combine counseling, lifestyle changes and medicine.

Follow-Up Is an Important Part of ADHD Treatment

ADHD medication dosage (amount given) is based on how a child responds to the medicine. This is unlike most medications, where the dosage is based on a child’s weight.

During follow-up visits, the doctor will make sure any ADHD medications your child is taking are properly addressing symptoms and that any related side effects aren’t causing problems.

Managing ADHD at Home

You play an important role in helping your child manage ADHD. Here are some tips:

- Take your child to the doctor for a medicine check within 3 to 4 weeks of starting a medicine, then every 3 to 4 months during the first year.
- Give your child the medicine every day, including weekends, holidays and vacations.
- Add talk therapy to your child’s care plan. A behavioral health doctor can provide a safe space to talk about ADHD, and help your child focus energy in positive ways.
Paying Your Monthly Bill

Each month you will need to pay EmblemHealth a premium (monthly plan cost). You have four payment options:

1. **Auto bill-pay (online).** Sign up for this EmblemHealth service, which automatically withdraws your premium from your bank account each month.

2. **Online each month.** Pay each month through your secure online member account.

3. **By phone.** Call 1-888-447-7703 and choose the option to pay by phone — through your checking or savings account, or with your Visa or MasterCard.

4. **By mail.** Send in a check with the bill you get in the mail each month.

Visit emblemhealth.com/paymybill for details.

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**Go Paperless!**

Going paperless is a great way to reduce clutter, stay organized and store your information in one safe place. By choosing this option, you’ll receive EmblemHealth communications in your secure online message center at emblemhealth.com, instead of by mail.

Just go to emblemhealth.com and sign in to or register for your secure online account. Once you get to your account home page, select “Go Paperless” under “Tools That Help You.”

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**Let Your Voice Be Heard**

Join our online panel, EmblemHealth Member Insights Community. We’ll use ideas we gather to create new tools and improve your EmblemHealth experience. Visit emblemhealth.com/community.

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**HOW TO CONTACT US**

**EmblemHealth:** 1-888-447-7703  
daily, 8 am-8 pm (excluding major holidays)

**NY State of Health Marketplace:**  
1-855-355-5777  
Mon-Fri, 8 am-8 pm, and Sat, 9 am-1 pm  
(Call for questions about your tax credits and subsidies.)

**Lab Services — Quest Diagnostics**  
• 1-888-277-8772 (appointments)  
• 1-866-697-8378 (customer service)

**Emblem Behavioral Health Services:** 1-888-447-2526

**Healthy Beginnings PATH:** 1-888-447-0337  
(one-on-one support before and after pregnancy)

**Web Resources**  
• emblemhealth.com  
• acpny.com (AdvantageCare Physicians)  
• ehnc.com (EmblemHealth Neighborhood Care)  
• emblemhealth.com/familycaregiver  
(EmblemHealth’s Care for the Family Caregiver program)  
• nystateofhealth.ny.gov (NY State of Health marketplace)  
• questdiagnostics.com/patient  
(lab services)