Personalized Care at AdvantageCare Physicians

Your EmblemHealth plan covers team-based medical services at AdvantageCare Physicians, New York metro's largest physician-led practice. With 450 primary and specialty doctors, AdvantageCare Physicians serves nearly half a million patients each year with its unique care model:

- **CONVENIENT**
  36 locations in NYC and Long Island, plus longer hours to suit your schedule.

- **CONNECTED**
  All doctors have access to their patients' medical records, reducing the need to complete paperwork or transfer forms.

- **COMPASSIONATE**
  Each patient has a Care Team of doctors and nurses who work together to meet your needs.

“"There is no greater appreciation than knowing I have people in my corner that care for my daughter as if she was their only patient. It means more than words can say.”
— Patient, Manhattan

- To schedule an appointment, call **1-646-680-4ACP** (1-646-680-4227).
- Visit **acpny.com** to search doctors, get directions and sign up for myACP.
5 Ways to Make the Most of Your Plan

1 Stay in Network
Choose doctors from your plan’s provider network to be sure your care is covered. If you get nonemergency care outside the network, you may have to pay the full bill.

To find doctors in your network, go to emblemhealth.com/findadoctor and select your plan name, which is on your ID card. This online directory has the most up-to-date listings. To order a printed directory, please call EmblemHealth Customer Service.

<table>
<thead>
<tr>
<th>If you have this health plan...</th>
<th>Use this provider network...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Select Care plan (Platinum, Gold, Silver, Bronze or Basic)</td>
<td>Select Care Network</td>
</tr>
<tr>
<td>Essential Plan</td>
<td>Enhanced Care Prime Network</td>
</tr>
</tbody>
</table>

Did your doctor prescribe lab services?
Use Quest Diagnostics laboratories to be sure your care is covered.

Need urgent care at a lower cost?
- See your primary care physician (PCP). You can likely get an appointment within 24 hours — maybe even same day.
- Visit an in-network urgent care center. It may be faster and less costly than an ER trip.

2 Know Your Benefits
Your plan covers the following types of benefits and services:

- Preventive care. You’ll pay nothing extra — no copay, coinsurance or deductible — for services such as your annual checkup, age-appropriate screenings and immunizations, and a flu shot.
- 10 types of essential benefits. This includes lab services, mental health care and prescription services, including the choice of home-delivered prescription medications. You may have certain out-of-pocket costs for these services.
- Gym reimbursement (emblemhealth.com/gym). Over the calendar year, get gym discounts of up to $400 OR the entire cost of the membership — whichever is lower.
- Free health and wellness programs (emblemhealth.com/healthandwellness). Get help to eat better, quit smoking, manage a condition or have a healthy pregnancy.

3 Keep Your ID Card on You
Bring your ID card to all your doctor’s appointments. The doctor’s office staff may ask to see it before they provide services.

Get our app, myEmblemHealth, to download a temporary ID card to your smartphone.

See items A to D on the ID card at right:

A. See doctors from your plan’s provider network. Your plan covers in-network care only.
B. Your primary care physician (PCP). You can keep this PCP or choose a new one.
C. Your out-of-pocket costs for different types of medical visits or services.
D. Call these phone numbers for questions about your plan or medical care.
4 Stay in the Right Health Plan
Certain life events may affect which health plan you should be in. Call the NY State of Health Marketplace right away at 1-855-355-5777 if you:

- Get married, have a baby or adopt a child.
- Become a U.S. citizen or if your immigration status changes.
- Have a change in income — for example, you get a new job or leave your job.
- Move out of New York State.

5 Choose Automatic Payments
Our auto bill-pay program automatically withdraws your premium from your bank account each month. To enroll, sign in to or register for your secure online account at emblemhealth.com. You can also pay manually, from our app or through your secure online account.

Note: Signing up for auto bill-pay is a different process than paying your bill online. Make sure you’ve taken the right steps. Call us if you need help.

Word Scramble
Complete the puzzle by unscrambling the letters of each health insurance word below. Check the answers at the bottom of the page.

Word Bank: copay, deductible, subscriber, formulary, dependent, coinsurance, referral, premium, specialist

1. TILCSPSEAI Doctor trained in a specific area of medicine, such as cardiology or dermatology
2. ORUYFRMAL List of drugs covered under a health plan
3. SRBIRUCSEB Main person on a health insurance policy
4. ETNPEDEDN Spouse, child or other eligible family member covered under a subscriber’s health plan
5. MEMRPUI The monthly cost of a health care plan
6. CBDDTELUIE A fixed amount an insured person pays before a health insurer starts paying for covered health services
7. AOPYC A fixed amount an insured person pays each time they receive medical services
8. ERFRLARE A recommendation by a doctor that a patient get care from a specialist or at a facility
9. RSNIOCEACNU A percentage of the cost an insured person pays for a covered health service

Answers: 1. specialist, 2. formulary, 3. subscriber, 4. dependent, 5. premium, 6. deductible, 7. copay, 8. referral, 9. coinsurance

Get Appointments in Good Time
To help you get the care you need, when you need it, EmblemHealth sets the following guidelines requiring our network doctors to schedule appointments within the given time frames:

- Urgent care — within 24 hours of calling your doctor
- Nonurgent sick visits — within 48 to 72 hours of calling your doctor
- Routine mental health care or drug abuse concerns — within 10 business days of your request
- Routine care — within 4 weeks of calling your doctor
- Routine specialty care — within 4 weeks of your request

Want help finding a doctor?
Visit emblemhealth.com/findadoctor or call 1-888-447-7703, daily from 8 am to 8 pm.
Are You Getting All Needed Care?

Do you see the doctor only when you’re sick? If so, you may be missing important health care advice and services. When doctors are focused on diagnosing and treating an illness, they may have too little time to discuss other important health issues.

It’s important to also see the doctor for preventive care (aka, “well visits” or checkups) according to the guidelines below. For a full list of preventive health guidelines, by age and gender, visit emblemhealth.com/preventivehealthguidelines.

No Extra Cost!

Your plan covers certain in-network preventive care services with no copay, coinsurance or deductible. See your member contract for details.

<table>
<thead>
<tr>
<th>Who?</th>
<th>How many well visits?</th>
<th>Which services?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between birth and 15 months</td>
<td>Six</td>
<td>• Needed immunizations, including a flu shot&lt;br&gt;• Body mass index (BMI) with counseling for nutrition and physical activity&lt;br&gt;• Help managing chronic conditions like asthma and diabetes&lt;br&gt;• Help managing medications, like those for ADHD</td>
</tr>
</tbody>
</table>
| Starting at age 2           | One per year          | • Needed immunizations, including a flu shot<br>• Body mass index (BMI)  
• Counseling for risky behaviors such as sexual activity, drug and alcohol abuse, tobacco use and depression screening<br>• Help managing chronic conditions like asthma and diabetes<br>• Help managing medications, like those for ADHD and depression |
| Adolescents ages 12 to 18   | One per year          | • Needed immunizations, including a flu shot<br>• Body mass index (BMI)<br>• Blood pressure and cancer screenings such as breast, cervical and colorectal, as recommended by the doctor<br>• Help managing chronic conditions like asthma, diabetes and high blood pressure<br>• Help managing medications, like those for depression<br>• Monitoring the effects of certain medications such as digoxin, diuretics and ACE/ARBs<br>• Discussing aspirin use and smoking cessation |
| Adults ages 18 and up       | One per year          | • Needed immunizations, including a flu shot<br>• Body mass index (BMI)<br>• Blood pressure and cancer screenings such as breast, cervical and colorectal, as recommended by the doctor<br>• Help managing chronic conditions like asthma, diabetes and high blood pressure<br>• Help managing medications, like those for depression<br>• Monitoring the effects of certain medications such as digoxin, diuretics and ACE/ARBs<br>• Discussing aspirin use and smoking cessation |
Why Immunize?

Thanks to vaccines, some diseases are almost gone in the U.S. So, why keep giving them? Because if we take away the protection vaccines offer, more and more people will become sick and spread disease, undoing all the progress we’ve made over the years.

Early Childhood
Most vaccinations are given in early childhood and protect kids for life. From birth to age 13, children need multiple vaccinations at specific intervals. For recommended vaccinations by age, see the “Immunization Schedule” in EmblemHealth’s preventive health guidelines at emblemhealth.com/preventivehealthguidelines. Also check with your child’s doctor.

Adolescence
Adolescents ages 13 to 18 should have an annual influenza vaccine (flu shot) and a meningococcal booster at age 16. Ask the doctor if your adolescent missed any earlier vaccinations they can get now.

Vaccination is one of the best ways to protect infants, children and teens from 16 potentially harmful diseases. These diseases could require hospital care or even be deadly — especially in infants and young children. Talk to the doctor about keeping kids safe.

Screening| What does it test for? | When should I get it? |
---|---|---|
Colonoscopy| **Colorectal cancer.** A colonoscopy can find polyps (small growths in the intestines), which usually show no symptoms and can turn into cancer if untreated. | Every 10 years between ages 50 and 75. You may need to start earlier if you’re at higher risk due to your medical or family history. |
FIT / FOBT*| **Colorectal cancer.** A FIT or FOBT test checks for blood in your stool. You can do this yourself in the privacy of your home and then send it to a lab. | Every year between ages 50 and 75. You may need to start earlier if you’re at higher risk due to your medical or family history. |
Mammogram (women only)| **Breast cancer.** To get a mammogram, you just need a prescription from your doctor — you don’t need a referral. | Every 1 to 2 years, starting at age 40. |
Pap test (women only)| **Cervical cancer.** No referral or prescription is needed to get a Pap test. | Every 3 years, between ages 21 and 65.** |

*FIT = fecal immunochemical test, FOBT = fecal occult blood test
**Or every 5 years between ages 30 and 65 when combined with a human papillomavirus (HPV) test
Stay True to Your Heart

Heart disease is serious, but you can take control:

- **Follow your doctor’s advice.** Your doctor may recommend lifestyle changes like increasing your physical activity, reducing salt in your diet and quitting smoking.

- **Handle your stress.** Spend time every day doing things you enjoy.

- **Take prescribed medication.** Your doctor may prescribe medicine to lower your blood pressure. Make sure you (1) know how to take it correctly, (2) refill it before you run out, and (3) don’t stop taking this or any other medication without talking to your doctor.

- **Is aspirin right for you?** Talk to your doctor about the risks and benefits of daily aspirin therapy.

**Key Terms**

- **Cardiovascular disease (CVD)**, aka heart disease, can narrow the heart's blood vessels, leaving less room for blood to flow to the heart. The heart then has to work harder to pump enough blood through the body. This increases the risk of heart attack or stroke.

- **Hypertension**, aka high blood pressure, means the pressure of blood in the blood vessels is higher than it should be. There are a lot of causes — age, family history, smoking and not staying active, to name a few.

Diabetes Screenings and Services

More than 1 in 4 people in the US are at risk for diabetes. The rate is even higher for African Americans, Hispanics and people with a family history of diabetes.

**You May Not Know You’re at Risk**

The symptoms of diabetes are hard to notice and can include getting really tired or thirsty, going to the bathroom a lot, or having wounds that heal slowly. The sooner you find out, the sooner you can take steps to prevent diabetes and get help.

**What You Can Do**

If you have diabetes, your doctor will tell you it’s important to eat right, be physically active, and have regular checkups. Here are some guidelines for diabetic services you should schedule:

- At least one doctor visit a year to monitor diabetes
- Hemoglobin A1c (HbA1c) blood test every 3 to 6 months
- Urine test to check kidney function annually
- Blood pressure check at every visit
- Retinal or dilated eye exam annually by an optometrist or ophthalmologist

Work with your doctor to control your HbA1c through diet and medication and to keep your blood pressure under 140/90 mm Hg. Follow your doctor’s advice to avoid irreversible damage to your body. Get a flu shot once a year and a dental checkup at least twice a year.

Get Heart-Smart: Quit Smoking

Quitting smoking is one of the best ways to avoid heart disease. If you’re ready to quit, join our Tobacco Free PATH program at no extra cost.

**CALL TODAY!**

1-866-NY-QUITS (1-866-697-8487).
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.
Are You Expecting a Baby or Planning a Pregnancy?

You can earn up to $125 in gift cards* by joining the Healthy Beginnings PATH Program and attending all needed prenatal (before birth) and postpartum (after birth) visits with your OB/GYN (doctor) or midwife.

Healthy Beginnings PATH helps you get the best care during pregnancy and after delivery. You can join as soon as you know you’re pregnant, or up to 37 weeks of pregnancy — but sooner is better.

**It’s Free and Easy to Join Healthy Beginnings PATH**

Call 1-877-736-2229 to speak with a coordinator and complete your first assessment. After that you’ll receive:

- $25 gift card for joining
- Educational materials sent right to your home
- Access to our toll-free, 24/7 nurse BabyLine
- Calls from a specially trained maternity nurse case manager if your pregnancy is high risk

Find pregnancy information at emblemhealth.com/healthybeginnings.

*To receive your gift card, you must be an active EmblemHealth member at the time of service and must remain an EmblemHealth member during the processing period.

New Name — Same Service

Effective January 1, 2016, EmblemHealth’s behavioral health and substance use vendor, ValueOptions, will be known as Beacon Health Options. This is a change in name only; all benefit and contact information remains the same. So, if you receive anything from Beacon Health Options, please be sure to open and read it.

It’s Not Too Late to Get Your Flu Shot!

There’s no better way to prevent the flu. Your health plan covers an annual flu shot at no extra cost (no copay, coinsurance or deductible).

Our Digital Upgrade

Using your feedback, we’ve expanded our digital resources to help ease your health care experience.

- **Our website home page (emblemhealth.com).** It’s now easier to access tools you use the most, such as doctor search and bill payment.
- **myEmblemHealth app (on iTunes and Google Play).** Search for a doctor, check your benefits, pay your bill, download your ID card and more.
- **Who’s Caring for You? — the official EmblemHealth blog (blog.emblemhealth.com).** Get to know how we’re bringing care closer to the community, in real time.
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.

2. **Online.** Pay 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.

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)

**myEmblemHealth app:** Download from iTunes or Google Play

**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:** 1-877-736-2229
(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)