It’s Flu Season!

Stay Healthy This Season
Now is the time to get your flu shot. If you’ve ever had the flu, you already know the advantage of getting a flu vaccine before you get sick. Everyone over the age of six months should get a flu shot. The Centers for Disease Control and Prevention (CDC) especially recommends flu shots for:

- Children over the age of 6 months.
- Adults over the age of 65.
- Pregnant women.
- Children and adults with a chronic health problem like asthma, diabetes, or heart disease.

In case you’re wondering why you need a flu shot each year, it’s because the types of flu virus can change each year. Getting a flu shot each year is an important thing you can do to protect yourself and your family. It can take two weeks from the time you get your flu shot for your body to start building the antibodies it needs to protect you from the flu. Call your doctor today to schedule your flu shot.

If you have a chronic health problem, weakened immune system, or are over 65, ask your doctor if you should get vaccinated for pneumonia, too.

The benefit information provided is a brief summary, not a complete description of benefits. For more information, contact EmblemHealth. Limitations, copays and restrictions may apply. Benefits, formulary, pharmacy network, premium copays and coinsurance may change on January 1 each year.
Be a Smart Health Consumer — Save Time and Money

Sometimes when you’re sick or get hurt it’s not easy to figure out who to call. Your primary care doctor should be your first stop, but it helps to know your options:

**URGENT CARE:** If you need care now, but the situation is not life-threatening, an urgent care center in our network can provide care quickly. Be sure the health care professional you see gets in touch with your doctor after your visit for follow-up care. This includes sending over a report.

**RETAIL HEALTH CLINICS:** These can be found in participating retail stores, including drug stores, and can give you fast care at different hours.

**24-HOUR NURSE HOTLINE:** Not sure what to do? Call us at 877-444-7988 for help figuring out your next steps. A nurse can coach you on what to do to get the help you need.

**TELEMEDICINE:** This is a great choice when it’s not an emergency but you’re too sick to get out of bed. Telemedicine is a virtual office visit. It’s just like going to the doctor’s office but faster, easier, and more convenient. You can connect to board-certified doctors and registered dieticians from your computer, mobile device, or phone, any time of day, 365 days a year. Visit [emblemhealth.com/telemedicine](http://emblemhealth.com/telemedicine) or call 844-SEE-DOCS (844-733-3627).

**EMERGENCY ROOM:** It’s an emergency when you have a life-threatening situation such as a stroke, heart attack, or serious injury. In this case, you need to call 911 or go to the emergency room right away. But if you have, for example, a high fever, the flu, or a twisted ankle, you’ll usually be seen faster and save money by seeing your doctor or using one of the other options above.

Go to [emblemhealth.com/findadoctor](http://emblemhealth.com/findadoctor) for the latest list of doctors, urgent care centers, and retail health clinics in our network.

**Avoid Unnecessary Costs**

- Use Quest, our lab partner. Tell your doctor that this is where your lab tests should be sent.
- Use an anesthesiologist in our network, if you need to schedule an elective surgery. Anesthesiologists are doctors who give you pain-numbing medication before surgery or a procedure.
Take That Healthy Step — Quit Now

Quit smoking and you’ll feel better. Your body begins to heal within 24 hours, and your risk drops for heart attacks, stroke, lung disease, and cancer.

Our Tobacco-Free PATH program can help:

• It’s free.
• You have unlimited access to counselors.
• Nicotine replacement therapy like nicotine patch, gum, or lozenge can be mailed directly to you.
• If you have pharmacy benefits, we pay for prescription drugs including bupropion (generic Zyban*) and Chantix® when prescribed by your doctor and filled at a network pharmacy.


*If you are a GHI New York City PPO member, you are not eligible for the Tobacco-Free PATH program. Call the National Quitline at **800-QUITNOW** (800-784-8669) to find a quit smoking program run by your state.

Good to Know

We’re working hard to make sure you understand your health care plan. Here are some of the terms you’ll see when you use your benefits:

**Premium** — The amount you pay for your insurance every month.

**Copay** — The set dollar amount you pay for health services each time you use them.

**Deductible** — The amount you pay each plan year before your plan starts to pay.

**Coinsurance** — The percentage you pay for services, usually once you have met your deductible.

**Maximum Limit** — Copays, coinsurance, and deductibles go toward the maximum amount you pay. Once you reach this limit, your plan pays for in-network services in full.

If English Is Not Your First Language

Knowing how to use your benefits is important. If you speak a language other than English:

• Call our translation service at **800-447-8255**. Services are available in more than 100 languages – including Chinese, Spanish, Russian, French, Korean, and Japanese. We will find an interpreter for you.

• Many doctors and staff speak more than one language. If someone in the office does not speak your language, we can set up a conference call in the exam room with a translator.
Taking Your Medicine Correctly

It can sometimes be hard to take your medicine the right way. But if you don’t, you may become sicker or end up in the hospital. Tell your doctor if you have trouble getting or taking your medicine because:

- You are not filling or refilling a prescription.
- You forget to take your medicine.
- You are afraid of side effects.
- You cannot afford your medicine.

You can also talk to your pharmacist or an EmblemHealth Customer Service representative.

Safety Tip: Ask your doctor or pharmacist about the side effects of your medicines. If you don’t feel well after taking something, call your doctor or pharmacist right away.

Learn About Our Case Management Services

When you have a health problem that requires a lot of care, such as cancer, high-risk pregnancy, diabetes, or hypertension, we have resources such as social workers and registered nurses to help you sort through your options and make sure you get the right care. They are available to:

- Help you understand your disease or health issue.
- Work with you and your doctors.
- Provide guidance on taking care of yourself.
- Connect you with local services.

Take a look at emblemhealth.com for more information, or call 800-447-0768 (TTY: 711).

As Your Child Grows

When your child becomes an adolescent, it’s time to find the right doctor to help with the transition to adulthood. We’re here to help. Simply go to emblemhealth.com/findadoctor to see a list of doctors in our network suitable for your growing child’s needs. If you have questions, call Customer Service at the phone number on the back of your child’s member ID card and a representative will be happy to help.
## Taking Care: Checkup Schedule

No matter how old you are, it’s important to have regular checkups. Refer to this chart when you see your doctor, and ask which preventive screenings and tests you and your family need to stay healthy.

### PREVENTIVE CARE

<table>
<thead>
<tr>
<th>Who</th>
<th>What</th>
<th>When</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Children</strong></td>
<td>• Needed immunizations, including a flu shot for children older than six months.</td>
<td>• At least six preventive care visits between birth and 15 months.</td>
</tr>
<tr>
<td>(birth to age 12)</td>
<td>• Body Mass Index (BMI), with counseling for eating right and exercise.</td>
<td>• One preventive care visit each year starting at age two.</td>
</tr>
<tr>
<td></td>
<td>• Help managing chronic conditions like asthma and diabetes.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Help managing drugs, like those for attention deficit hyperactivity disorder (ADHD).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• At least six preventive care visits between birth and 15 months.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• One preventive care visit each year starting at age two.</td>
<td></td>
</tr>
<tr>
<td><strong>Adolescents</strong></td>
<td>• Needed immunizations, including a flu shot, and by age 13 a meningococcal shot; a Tdap booster shot to prevent tetanus, diphtheria, and pertussis; and have completed the human papillomavirus (HPV) vaccine series.</td>
<td>• One preventive care visit each year.</td>
</tr>
<tr>
<td>(age 12-21)</td>
<td>• Body Mass Index (BMI).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Counseling for risky behaviors such as sexual activity, drug and alcohol abuse, and smoking.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Screening for depression.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Help managing chronic conditions such as asthma and diabetes.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Help managing medications like those for ADHD and depression.</td>
<td></td>
</tr>
<tr>
<td><strong>Adults</strong></td>
<td>• Needed immunizations, including a flu shot and tetanus vaccine.</td>
<td>• One preventive care visit each year.</td>
</tr>
<tr>
<td>(age 18 and up)</td>
<td>• Body Mass Index (BMI).</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Blood pressure measurement and cholesterol blood test.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Cancer screenings such as breast, cervical, colorectal, and skin, as recommended by the doctor.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Help managing chronic conditions such as asthma, diabetes, and high blood pressure.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Help managing medications like those for depression.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Discuss quitting smoking.</td>
<td></td>
</tr>
</tbody>
</table>

Don’t forget to schedule an appointment with the dentist, too. Remember, you and your family should get a checkup every year. For more information, visit [emblemhealth.com/preventivehealthguidelines](http://emblemhealth.com/preventivehealthguidelines).
We’re Upgrading Our Technology to Better Serve You

As we put these changes into place, you may receive a new member ID card in the mail.

Make sure that you give your doctor and pharmacist your NEW ID card at your next visit.

What Is Utilization Management?

When a health plan uses medical guidelines to consider your need for health care services, this is known as utilization management. EmblemHealth makes these decisions based only on the right level of care, with the most appropriate health care professional, and in the proper medical setting for your health needs.

We never reward doctors or other individuals who conduct utilization management reviews for denying coverage of care.

Rights and Responsibilities: Yours and Ours

Understanding your rights and responsibilities as a plan member helps you — and helps us help you — make the most of your membership. That’s why we ask that you go to emblemhealth.com/members/resources and read your Member Rights and Responsibilities. These outline what you can expect of us, as well as what we expect from you. When you know more about your rights and responsibilities as an EmblemHealth member, it’s easier for us to give you the best health care possible.
Keep Your Balance

Speak with your doctor if you have had any recent falls or issues with balance or walking. Falling is a serious issue. It can lead to broken bones and a long healing process. To prevent a fall from happening to you or someone you know, share these safety tips:

- Wear shoes that fit properly and have non-skid soles.
- Have a bathmat and grab bar in your shower.
- Keep your front steps and walkways clear of fallen leaves, and keep an eye out for them whenever you’re walking. Wet leaves can be slippery.
- Keep items within your reach and avoid climbing ladders and using step stools.
- Keep your indoor steps free of clutter or anything you can slip on.
- Tell your doctor about all of the medicine you are taking, including over-the-counter, herbal and supplements. Certain combinations of medicine may cause dizziness, which can result in a fall.

Looking for a Doctor?

Provider Directories are Available
Need to find a network pharmacy or medical provider near you? Our online directories are updated daily. Go to emblemhealth.com/findadoctor and follow the links to search our most up-to-date listings for doctors, dentists, drug stores, and other health care professionals. Or call Customer Service at the phone number on the back of your member ID card. A Customer Service representative will be happy to help.
Easy Access to Your Benefit Information

Are You Registered at emblemhealth.com?
Get started and register today to review your benefits, check on claims and more.

Go Paperless! Once registered, you can sign up to go paperless and choose what to get through email. It’s a great way to get rid of clutter, stay organized, and store your information in one safe place. Once you sign in, select “Go Paperless” under “Tools That Help You.”

Our myEmblemHealth mobile app gives you easy access to useful benefit and plan information, anytime, anywhere:

- Search for a doctor or hospital.
- See copay, benefit and claims information.
- Access your ID card.

Download it today. Available on all iOS and Android devices.

Who’s Caring for You? Who’s Caring for You is EmblemHealth’s blog about health and wellness in New York (blog.emblemhealth.com).

Need a Translator? We provide free language translation services by phone in more than 100 languages, including Spanish and Chinese. To speak with someone in your preferred language, please call the Customer Service number on the back of your member ID card.

HOW TO CONTACT US

- EmblemHealth: 877-842-3625
- GHI HMO: 877-244-4466
- GHI PPO: 800-624-2414
- HIP: 800-447-8255
- Child Health Plus: 855-283-2146

Mental Health and Substance Abuse
- EmblemHealth CompreHealth HMO/EPO: 877-347-2552
- EmblemHealth EPO/PPO: 866-208-1424
- GHI PPO NYC residents: 866-208-1424
- GHI PPO non-NYC residents: 866-208-1424
- GHI HMO: 888-447-2526
- HIP: 888-447-2526

Quit Smoking
- 866-NY-QUITS (866-697-8487)
- 877-500-2393
- 800-QUIT-NOW (800-784-8669)

Report Insurance Fraud
- 888-4KO-Fraud (888-456-3728)

Web Resources
- emblemhealth.com
- questdiagnostics.com/patient (Lab)
- beaconhealthoptions.com (Mental Health)