Time to Check Your Progress!

It is important to stay healthy, not just for your own well-being, but for your family, too. Be sure to get the checkups you need as an adult:

- One preventive care visit including a blood pressure and body mass index (BMI) screening each year.
- Immunizations recommended by your doctor, including flu every year.
- Cancer screenings like breast, cervical, skin and colorectal.
- Assistance managing chronic conditions like asthma and diabetes.
- Monitoring and managing the effects of medications for depression and high blood pressure.

Children and adolescents should have at least one preventive care visit annually even if they have already seen the doctor for an illness. Infants need six preventive care visits between birth and 15 months. Ask your child’s doctor:

- If all immunizations are up to date.
- How your child’s height, weight and BMI compare to other children.
- For assistance managing:
  - Chronic conditions like asthma and diabetes.
  - Medications like those for ADHD.
- For counseling about nutrition, physical activity, and risky behaviors like drug and alcohol abuse, tobacco use and sexual activity.

Everyone has different needs, so talk with your doctor about what’s right for you and your family.

Learn More: Review the 2015 Preventive Health Guidelines. Visit emblemhealth.com/2015preventiveguide for more on the tests and screenings that may be right for you and your family.

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.
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
EmblemHealth Neighborhood Care is a unique, one-on-one approach to solving the challenges of health care. We can help you find the right health plan, make the most of your benefits, look for ways to lower out-of-pocket costs and solve claims or billing issues. There are health and wellness programs you can join and opportunities to connect with community resources. It’s all free and you don’t even have to be an EmblemHealth member! To find a location near you, visit ehnc.com.

Asthma and COPD

Asthma and chronic obstructive pulmonary disease (COPD) are conditions that affect your lungs, causing shortness of breath and a cough. While they appear to be alike, the care needed for each is very different. Your doctor may have you take a spirometry test which measures how much air you breathe in and out, and how fast you can breathe out.

**Medications you may need to take:**

- **For COPD**, you may need to use a bronchodilator. It will help to relax the muscles around your airway. You may also need an inhaled corticosteroid to get rid of inflammation and avoid flare-ups.
- **For asthma**, you’ll need to use a long-term controller and quick-relief rescue medicine.

<table>
<thead>
<tr>
<th>Long-Term Controller</th>
<th>Quick-Relief Rescue Medicine</th>
</tr>
</thead>
<tbody>
<tr>
<td>Controls inflammation so you are less likely to have an attack</td>
<td>Provides quick relief during an asthma episode</td>
</tr>
<tr>
<td>Used each day to prevent attack</td>
<td>Helps relieve first signs of attack quickly</td>
</tr>
<tr>
<td>Does not get rid of wheezing, coughing or chest tightness right away</td>
<td>Will not prevent an attack</td>
</tr>
<tr>
<td>Does not treat a severe attack</td>
<td></td>
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</tbody>
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Download and print an Asthma Action Plan, a written, individualized worksheet that shows you how to adjust your medicines depending on your symptoms and peak flow readings.

Visit emblemhealth.com/asthmaplan for more information.

**Notes for New Moms**

While bringing home your baby can be a time of great joy, there can be emotional and physical challenges you might not have anticipated. See your doctor between 21 and 56 days after you give birth to ensure that you’re healing properly. Some women experience “baby blues,” caused by changes in their body and hormones. These “blues” are normal if symptoms are mild and decrease over a few weeks. If you’re sad for an extended period of time or feel you may harm yourself or your baby, seek help immediately by calling 911 or 311. For general post baby blues help, call the Postpartum Resource Center of New York at 1-631-422-2255 or the number on the back of your member ID card.

**It’s a Healthy Beginning** Join our free Healthy Beginnings PATH program. Call 1-877-736-2229 up to your 37th week of pregnancy. You’ll get a pregnancy book, access to a 24/7 nurse BabyLine and more. 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.
EmblemHealth Pharmacies Co-Located with AdvantageCare Physicians

EmblemHealth Pharmacies have been serving New York City and Long Island communities for more than 50 years. They are not restricted to EmblemHealth members and are open to the public. Most major insurance plans, as well as union and government plans, are accepted.

Our 12 pharmacies are co-located alongside AdvantageCare Physicians (ACP), allowing for quick and easy, one-stop prescription services. The setup is designed to develop relationships between the pharmacists and physicians, making it easier for them to come together in support of your health care needs. This innovative approach provides safe, quality and integrated care because EmblemHealth pharmacists have access to your full medical record.

Getting medications in hand is simple and convenient. You can choose from in-store pick up, home delivery (within 10 miles) and mail order services — all free of charge.

For pharmacy information, visit emblemhealth.com/emblempharmacy.
To learn more about AdvantageCare Physicians, visit acpny.com.

Out-of-Network Protections

A new law was recently put in place to protect you from unexpected out-of-network costs for health care services received on or after April 1, 2015.

What does this mean?

This new law will protect you if you receive:

1. Out-of-network emergency services in a hospital.

Visit emblemhealth.com/outofnetwork or call us at the number on the back of your member ID card for more information.

Make an Impact

October is Breast Cancer Awareness Month and a great time to join in the fight through the American Cancer Society’s Making Strides Against Breast Cancer walks.

EmblemHealth is a multi-site flagship sponsor for walks taking place on Sunday, October 18, 2015, in NYC’s Central Park, Long Island’s Jones Beach, Washington Park Parade Grounds in Albany and Clinton Square in Syracuse. These are the largest network of breast cancer awareness events in the nation. By signing up, fundraising, or participating, you will be helping fund research, provide comfort and save lives – now and in the future.

For more details, visit makingstrides.acsevents.org.

DID YOU KNOW? Here’s a reminder of some important health benefit terms.

**Coinsurance:** A percentage of the allowed charge that you pay for covered services received from a non-participating provider after you meet your deductible.

**Copay:** The fixed dollar amount you must pay for certain covered services. It is paid to a doctor at the time the service is rendered.

**Deductible:** A portion of eligible expenses that an individual or family must pay during a calendar year before EmblemHealth begins to pay benefits for covered services.

For more definitions, visit emblemhealth.com/glossary.
Getting the Help You Need

If you or your teen have been diagnosed with, or you think you have a drug or alcohol problem, EmblemHealth wants you to get the care you need to help you recover.

Seek treatment right away: Getting into treatment early can help avoid future problems. Explore what treatment options best fit your needs. If you have been diagnosed with a substance use disorder, it is recommended you participate in aftercare treatment right away (within 14 days of being diagnosed).

Stay engaged in treatment: It is important to stay connected to care. For the best success, participate in ongoing treatment. You and your doctor will work together to decide what types of services will be most helpful. Ongoing care can help you work through stress and stay well.

We want you and your family to have the best quality of life possible. Early involvement in treatment and ongoing support can help.

If you have questions or need a referral, please call Emblem Behavioral Health Services at 1-888-447-2526. You can also locate providers at emblemhealth.com.

The Time to Quit is Now!

Within 20 minutes of quitting smoking, your health benefits increase. Make this healthy change now and quit for good. Ask your doctor for help.

Our Tobacco-Free PATH smoking cessation program can help. You’ll get a personal quit plan and unlimited access to counselors. You will also have full coverage for smoking cessation medicine like nicotine patches, gum, lozenges, bupropion (generic Zyban®) or Chantix® for members with EmblemHealth pharmacy benefit coverage.

To join this program, NY State residents can call 1-866-NY-QUITS (1-866-697-8487); non-residents can call 1-877-500-2393. TTY/TDD users can call 711. For a step-by-step quit guide, visit smokefree.gov.

Don’t Miss Out on Important Information

Has your address or contact information changed? Please let us know so you’ll receive communications like benefit changes and incentive checks. If we send something out in the mail and it is returned, we can only reach you if we have the correct telephone number. Sign in to your secure online account at emblemhealth.com or call the number on the back of your member ID card to confirm that we have your correct contact information.
Leaving the Hospital? Your Next Steps

Before leaving the hospital, your nurse will prepare Discharge Instructions explaining the steps you need to take when you get home.

This will include a list of all the medications you have been prescribed. They will also include instructions about your follow-up care and any scheduled doctor appointments with your primary care physician (PCP) or specialists. They may tell you about changes needed in your daily activities, like following a low-salt diet.

**Be sure you understand all Discharge Instructions.** Ask questions if you are not sure what they mean.

**Make all doctor appointments as soon as you get home.** Following up with your doctors within a week of leaving the hospital can reduce your chances of being readmitted to the hospital.

**Stay connected to care.** You and your doctor will work together to decide what types of services will be most helpful. If you need help making a follow-up appointment, please call the Customer Service number on the back of this newsletter.

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**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 is 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 help provide guidance for dealing with specific symptoms and struggles.

**Tips for Taking an Antidepressant**

- Do not 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.

**Help When You Need It**

It’s normal for teens to have mood swings, but it can be hard to tell if your child is just feeling down or depressed. That’s why it is 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 with emotional or behavioral problems.
- Talk about medicines or other treatments.
- Order tests to check for other health problems.

**Ask Questions**

Depression can be treated with counseling and/or medicine. Talk to your doctor or contact Emblem Behavioral Health Services:

HMO members: **1-888-447-2526**
PPO members: **1-866-318-7595**

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Health Matters

Flu Prep

Getting a flu shot is probably not at the top of your to-do list as you enjoy the last days of summer. But it’s important that you make it a priority. You can catch the flu any time of the year, so prepare and protect yourself and others with a vaccination.

The Centers for Disease Control and Prevention (CDC) recommends:

1. Flu vaccines for anyone over the age of 6 months
2. Pneumococcal vaccinations for children under age 5, adults over age 65 and anyone at high risk for complications from the flu or pneumonia

Vaccination is most critical for those at high risk for flu complications or those caring for high-risk individuals. It really is your best protection against getting and passing the flu on to others. Call your doctor today to schedule shots for you and your family. You can also visit emblemhealth.com for more about the flu and finding nearby plan-sponsored flu shot locations.

Flu Prep

Help When You Need It

A registered nurse or social worker (case manager) can help you sort through your health care options. This person will work closely with you and your primary doctor to:

- Help you better understand your disease or condition
- Be a link between you and your doctors
- Connect you to community agencies
- Be your health care advocate
- Offer expert guidance on effective self-care

If you have a condition that requires a lot of care, your case manager can help you get the right care, in the right setting. If you think this program may be right for you, speak with your doctor or call 1-800-447-0768.

New! Pay Your Bill by Phone

Do you know that as an EmblemHealth member, you can pay your monthly premium securely by phone? Simply call 1-888-447 7703. We accept payments from your checking or savings account, Visa or MasterCard.

Interested in Auto Bill-Pay?

You can set up automatic monthly payments from your bank account. Once you choose this option, we withdraw your premium from your account every month until you cancel this request. To enroll, sign in to or register from your secure online member account at emblemhealth.com.

Rights and Responsibilities: Yours and Ours

Understanding your rights and responsibilities as a plan member can help you — and help us help you — make the most of your membership. That’s why we ask that you go to emblemhealth.com and read your Member Rights and Responsibilities. It outlines what you can expect of us, as well as what we expect from you. When you become familiar with your rights and responsibilities, it makes it easier for us to provide you with access to the best health care possible.

The list of Member Rights and Responsibilities is also available in your Member Handbook.

Help When You Need It
Convenient Access to Your Benefit Information

Our myEmblemHealth mobile app provides useful benefit and plan information for members, right at your fingertips:

- Search for a doctor or hospital
- See copay, benefit and claims information
- Access your ID card
- Pay your bill
- View your physician (PCP)

Easy access — anytime, anywhere! Download it today.

Available on all iOS and Android devices.

Do more on-the-go. Check out our Small Steps to a Healthier You app at smallsteps.emblemhealth.com.

Are You Registered at emblemhealth.com? Easy-to-use timesavers are only a click away. Get started and register today on emblemhealth.com to review your benefits, check on claims, create a personal health record, find discounted ways to stay healthy and more.

Go Paperless! Once registered, you can sign up to go paperless. Choose which communications you want to receive electronically. It’s a great way to reduce clutter, stay organized and store your information in one safe place. Once you sign in and get to your account home page, select “Go Paperless” under “Tools That Help You.”

HOW TO CONTACT US

- EmblemHealth: 1-877-842-3625
- GHI HMO: 1-877-244-4466
- GHI PPO: 1-800-624-2414
- HIP: 1-800-447-8255
- Child Health Plus: 1-855-283-2146

Mental Health and Substance Abuse

- EmblemHealth CompreHealth HMO/EPO: 1-877-347-2552
- EmblemHealth EPO/PPO: 1-866-208-1424
- GHI PPO NYC residents: 1-800-692-2489
- GHI PPO non-NYC residents: 1-866-208-1424
- GHI HMO: 1-888-447-2526
- HIP: 1-888-447-2526

Quit Smoking

- 1-866-NY-QUITS (1-866-697-8487)
- 1-877-500-2392
- 1-800-QUIT-NOW (1-800-784-8669)

Report Insurance Fraud

- 1-888-4KO-Fraud (1-888-456-3728)

Web Resources

- emblemhealth.com
- questdiagnostics.com/patient (Lab)
- valueoptions.com (Mental Health)