Help When It Matters Most

A condition like cancer, diabetes, or hypertension needs a lot of care and attention. When you have a health problem like this, we can help you manage it.

We have resources like social workers and registered nurses to guide you to the right care. These care managers are here to:

• Help you understand your disease or health issue.
• Work with you and your doctors.
• Connect you with local services.

Call Care Management at **800-447-0768 (TTY: 711)** for more information. Our hours are 9 a.m. to 5 p.m., Monday through Friday.

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We Want to Hear From You

Help us serve you better! Complete our health survey anytime:

• By phone: **888-246-2934**
• Online: [emblemhealth.com/members](http://emblemhealth.com/members). Log in, then select “Health Assessment” from the “Manage Your Health” menu.

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This information is not a complete description of benefits. Contact the plan for more information. Limitations, copays and restrictions may apply. Benefits, premiums and/or copayments/coinsurance may change on January 1 each year. You must continue to pay your Medicare Part B premium. The formulary, pharmacy network and/or provider network may change at any time. You will receive notice when necessary.
Important Information About Your ID Cards

EmblemHealth and Original Medicare are sending you new ID cards. You will receive two separate ID cards in the mail at no charge.

Original Medicare ID Card
Original Medicare is run by the Centers for Medicare & Medicaid Services (CMS). Your new red, white and blue Medicare card:

- Will arrive between April 2018 and April 2019.
- Will have a new Medicare Number (MBI) that’s unique to you, instead of your Social Security Number (SSN). This will help to protect your identity. Keep it confidential.

EmblemHealth ID Card
At EmblemHealth, we have upgraded our technology to better serve you. Your new EmblemHealth member ID card:

- Has been mailed to you.
- Will include a new member ID number. Double check that all of the information on the front of your card is correct. Call us if there’s a mistake.

You should store your new Medicare red, white and blue card in a safe place. Keep your EmblemHealth member ID card with you at all times in case of emergency.

Please start using your new EmblemHealth member ID card going forward. Continue to use this card to receive health care benefits. Your coverage and benefits will stay the same.

If you have questions or need a correction on your EmblemHealth member ID card, call us at 877-344-7364 (TTY: 711). Our hours are 8 a.m. to 8 p.m., seven days a week. A representative will be happy to help.

Watch Out for Scams!
Medicare will never ask you to give them personal or private information to get your new red, white and blue Medicare card or your number. Scam artists may try to get personal information (like your current Medicare Number) by contacting you about your new card. If someone asks you for your information, for money, or threatens to cancel your health benefits if you don’t share your personal information, hang up and call 1-800-MEDICARE (1-800-633-4227) (TTY: 1-877-486-2048) 24 hours a day, 7 days a week.
Ask Us About Your Coverage

You can find answers online at emblemhealth.com. Helpful information on our website includes:

- Benefits and services included in, and excluded from, coverage.
- Procedures to follow for prescription drug coverage, as well as your plan’s pharmacy restrictions and preferences.
- Copays and other fees you may need to pay.
- Printing a temporary ID card and requesting a replacement permanent card.
- The most up-to-date list of network doctors and other health care professionals and facilities.
- How to change your primary doctor.
- Submitting claims for covered services.
- Benefit restrictions for out-of-network or out-of-area services.
- How to get care outside of normal business hours.
- How to get primary care, specialty care, hospital services, mental health care, and substance use services.
- How to get care when you’re out of your plan’s service area.
- How to voice a complaint or file an appeal.
- How to get help in another language.
- Emergency care and when to call 911.
- How we evaluate new medical technology for covered benefits.
- Creating a personal health record.
- Taking a health risk assessment.
- Health and wellness information.

To learn more about your plan’s pharmacy restrictions and preferences, please log in to emblemhealth.com. Pharmacy information can be found in both your Evidence of Coverage and the pharmacy web page.

Care to Keep You Healthy

We give doctors in our network the tools and resources to deliver the best care. Our network is a group of health care professionals and facilities that contract with EmblemHealth. They provide high quality covered products and services.

Our Quality Improvement Program can help you:

- Learn about your health through materials with evidence-based health information you can trust.
- Recover quickly or live well with chronic illness through care management programs. These programs help you take care of conditions like cancer, depression, diabetes, high-risk pregnancy, HIV/AIDS, hypertension and organ transplants.

Please visit emblemhealth.com for more on our Quality Improvement Program and its successes.
Help Is Right Around the Corner

Sometimes you want in-person help understanding your coverage. Our Neighborhood Care locations have trained and friendly Customer Care Navigators to help you in person with your questions.

You can get help with benefits, customer service support, and even take a fitness or wellness class. All services at EmblemHealth Neighborhood Care are offered at no cost to you. To learn more, please visit emblemhealth.com/community.

Your Breast Reconstruction Surgery Benefits

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under your plan. If you would like more information on WHCRA benefits, call EmblemHealth at the number on the back of your member ID card or your group health plan administrator.

Care When You Need It

When you need a checkup, if you are sick, or if you need to see a specialist, you can visit AdvantageCare Physicians. We provide primary and specialty care. We have 36 locations across New York City and Long Island. We also have convenient hours, after hours, and urgent care hours. To find a doctor near you, visit acpny.com.
Help Your Health Care Team Help You

It’s important for patients, doctors and health plans to work together to share information. For the best results, update all of your doctors about your physical and mental health.

Sometimes medical and behavioral health issues are linked. Someone with diabetes may also suffer from depression, stress or substance use.

To help manage your care:

- Make a list of medicines and supplements (for example, vitamins) you take or have taken in the past.
- Ask your doctors to share relevant medical information with each other.

We also remind our network doctors to talk to each other and share related medical information at your request.

For help, call Customer Service at the number on the back of your member ID card.

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 representative will be happy to help.

Appoint a Representative

Choose someone you trust to help access or manage your health plan. Complete the Authorization to Use and Disclose Protected Health Information form. You can find and print it at emblemhealth.com/forms.

What is CAHPS?

You may receive an experience survey called Consumer Assessment of Healthcare Providers and Systems (CAHPS®). It asks you questions about your experience with EmblemHealth and your doctors.

Members are chosen to participate at random. If you receive a yellow envelope from DSS Research, please fill out the survey and return it.

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).

Your Privacy Rights

EmblemHealth is committed to making sure that your health information is kept private and safe. Our Notice of Privacy Practices explains how we use information about you and when we can share it with others. This important document also informs you about your rights with respect to your health information and how you can exercise these rights. To get a copy, visit emblemhealth.com/privacy or call the Customer Service number on the back of your member ID card.
ATTENTION: If you speak other languages, language assistance services, free of charge, are available to you. Call 1-877-411-3625 (TTY/TDD: 711).

Español (Spanish)

中文 (Traditional Chinese)
注意：如果您講中文，我們免費提供相關的語言協助服務。請致電 1-877-411-3625 (TTY/TDD: 711)。

Русский (Russian)
ВНИМАНИЕ! Если Вы говорите на русском языке, Вам доступны бесплатные услуги переводчика. Звоните по тел. 1-877-411-3625 (служба текстового телефона, TTY/TDD: 711).

Kreyòl Ayisyen (Haitian Creole)

한국어 (Korean)

Italiano (Italian)

אידיש (Yiddish)
אכטונג: איו דאך אידעס, צאפרער רידאך ט_samek, און קיינ אינען יא בו קאנון פאר איז. רוף акטונג: אייך פאר באן קומען צו דא ציינען. רופט 1-877-411-3625 (TTY/TDD: 711)

বাংলা (Bengali)
দৃষ্টি আকর্ষণ করিঁ ‘আপনি যদি বাংলাভাষী হন আপনার জন্য বিনামূল্যে ভাষা সংক্রান্ত পরিষেবার ব্যবস্থা থাকবে। 1-877-411-3625 নম্বরে (TTY/TDD: 711) ফোন করুন।

Polski (Polish)

العربية (Arabic)
يرجى الاتصال حتى تتمكن اللغة العربية، تتوفر لك خدمات المساعدة اللغوية مجاناً. اتصل بالرقم 1-877-411-3625 (TTY/TDD: 711) أو Y0026_126476 Accepted 8/29/16
Notice of Nondiscrimination Policy

EmblemHealth complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. EmblemHealth does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

EmblemHealth:

• Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  – Qualified sign language interpreters
  – Written information in other formats (large print, audio, accessible electronic formats, other formats)

• Provides free language services to people whose primary language is not English, such as:
  – Qualified interpreters
  – Information written in other languages

If you need these services, contact 1-877-411-3625.

If you believe that EmblemHealth has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with EmblemHealth Grievance and Appeals Department, PO Box 2844, New York, NY 10116, or call 1-877-411-3625. (Dial 711 for TTY/TDD services.) You can file a grievance in person, by mail or by phone. If you need help filing a grievance, EmblemHealth’s Grievance and Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office of Civil Rights electronically through the Office of Civil Rights Complaint Portal, available at ocrportal.hhs.gov/ocr/portal/lobby.jsf or by mail or phone at U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201; 1-800-368-1019, (dial 1-800-537-7697 for TTY services).

Complaint forms are available at hhs.gov/ocr/office/file/index.html.
5 Ways to Pay for Coverage

If you have an EmblemHealth premium (the amount you pay for your insurance every month), your payment is due the first of the month. Here are five ways you can pay your premium:

1. Automatic deductions from your Social Security benefit check.
2. Visit emblemhealth.com, sign in to myEmblemHealth and click on the Pay My Bill option under Tools.
3. EmblemHealth’s secure and automated phone system. Call 877-344-7364 (TTY: 711) and select the Pay My Bill option.
4. By check or money order. You can mail your payment to: EmblemHealth, Box 9221, GPO New York, NY 10087. Be sure your payment is mailed by the 23rd of each month.

Remember to use your new member ID number when making your premium payments.

HIP Health Plan of New York (HIP) is an HMO plan and Group Health Incorporated (GHI) is a PPO plan with a Medicare contract. Enrollment in HIP and GHI depends on contract renewal. HIP and GHI are EmblemHealth companies.