Beginning January 1, 2017, EmblemHealth has new partners to manage your dental and vision benefits.

**Dental**
DentaQuest offers excellent dental services from a large network of providers. You can find more information on DentaQuest’s website at [dentaquest.com](http://dentaquest.com) or by calling DentaQuest Customer Service at 1-844-776-8749, Monday to Friday from 8 am to 5 pm.

**Vision**
EyeMed provides a comprehensive provider network and choice of thousands of brand-name frames and contact lenses. You can find more information on EyeMed’s website at [eyemed.com](http://eyemed.com) or by calling EyeMed Customer Service at 1-844-790-3878, Monday to Saturday from 7:30 am to 11 pm, or Sunday from 11 am to 8 pm.

Don’t Forget Your Flu Shot
Everyone, with a few rare exceptions, should get the flu vaccine!

Your doctor can tell you if there’s a reason you shouldn’t get a flu shot or mist. You should also ask your doctor about the pneumonia vaccine.

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. The pharmacy and/or provider network may change at any time. You will receive notice when necessary.
Make Your Voice Heard

An advance directive is a legal document. It provides directions for your family and caregivers if you become unable to express your wishes for medical or end-of-life care. There are two types of advance directives:

1. **Health Care Proxy** — choose someone to make medical decisions on your behalf based on your wishes. You should trust this person and he/she does not have to be a family member.

2. **Living Will** — records your end-of-life instructions if you become too ill to speak for yourself. It allows you to accept or refuse certain medical care, choose to be resuscitated and/or donate your organs.

You don’t need to meet with a lawyer but you can update your lawyer as your wishes or medical situation changes. Give copies of completed forms to your doctor, health care proxy, lawyer and others involved in your care.

To learn more and get sample forms, go to [nyc.gov/doh](http://nyc.gov/doh) and type “Advance Directives” in the search field.

Coordinate Your Care

To help ensure you get the best, most holistic care — and can quickly recover when you need to — it’s important to update your medical and behavioral health doctor on both your physical and mental health.

**What you can do:**

- Make sure you have signed a “Release of Information” form with both your medical and behavioral health doctors.

- Ask your medical and behavioral health doctors to share relevant information with each other to better coordinate your care.

**What EmblemHealth will do:**

As your health plan, we will remind our network doctors to talk to each other and share relevant information at your request.
Am I Covered for That?

Answers to this and other questions you have about your plan can be found online at [emblemhealth.com](http://emblemhealth.com). Helpful information throughout our site includes:

- Covered benefits and services, including a list of covered drugs
- Procedures to follow for prescription drug coverage, as well as your plan’s pharmacy restrictions and preferences
- Copays and other fees for which you are responsible
- Printing a temporary ID card and requesting a replacement permanent card
- The most up-to-date list of network doctors and other practitioners in the network
- How to change your primary doctor
- Submitting claims for covered services
- Benefit restrictions for out-of-network or out-of-area services
- Receiving care after your doctor’s office hours
- How to obtain primary and specialty care, hospital, mental health 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 obtain translation services
- 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
- The latest on health reform

Need a Doctor’s Appointment?

We require our network doctors to schedule appointments within these time frames:

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

To find a doctor visit [emblemhealth.com/findadoctor](http://emblemhealth.com/findadoctor) or call Customer Service at the phone number on the back of your member ID card.
Prevent Joint Damage

Rheumatoid Arthritis (RA) is a chronic inflammatory disorder that affects the lining of your joints. It causes painful swelling that can result in bone erosion and joint deformity. RA typically affects the small joints in your hands and feet first.

Good control of RA requires early diagnosis and, at times, aggressive treatment to reduce symptoms and poor function before your joints develop lasting damage.

- **Seek a rheumatologist.** They are best qualified to make a proper diagnosis and advise you about your treatment options.

- **Begin treatment** with disease-modifying anti-rheumatic drugs (DMARDs). These drugs not only relieve symptoms but also slow progression of the disease.

- **Visit your doctor** frequently to track your disease and check for any medication side effects.

Be a Part of Your Care

Your primary care physician (PCP) has full knowledge of your total health and is your best option for personalized care. It’s important to know where to get the best treatment for your health when your PCP is not available.

**24-Hour Nurse Line:** Speak with an experienced, licensed nurse anytime to access support for everyday health issues and questions that can save you an unnecessary trip to the doctor. Call **1-877-444-7988** for confidential, one-on-one health counseling and accurate information to help you make informed health care decisions.

**Retail Health Clinics:** Access quick and convenient (no appointment required) health care in retail stores and pharmacies for common conditions like sore throats, sprains, strains and colds.

**Urgent Care Center (UCC):** Get care for non-life-threatening injuries and illnesses like minor fractures, flus and minor infections, especially after hours or on weekends. No appointment is needed and prior approvals are not required.

Find an in-network health care professional or facility on our website at **emblemhealth.com**. Click **Find a Doctor** for the most current provider information.

In the event of a life-threatening situation (for example, significant chest pain or losing consciousness), call **911** or go to the nearest emergency room.
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 (UM). EmblemHealth makes UM decisions based only on the right level of care and the proper medical setting for your health needs.

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

Lab Services Reminder

To ensure coverage, all lab samples should be sent to Quest Diagnostics laboratories. It’s a good idea to remind the technician who performs the lab services during your visit.

How to File Complaints and Appeals

As a Medicare member, you or your representative may file a grievance (complaint) within 60 days if you:

- Are unhappy with the quality of services you received.
- Feel you are being encouraged to leave (disenroll from) the plan.
- Have problems getting appointments when you need them or wait too long.
- Are unhappy with the service you received from Customer Service.
- Experienced rude behavior from doctors, nurses, receptionists, network pharmacists or other staff.
- Feel the conditions were poor at a doctor’s office, clinic, hospital or network pharmacy you visited.

How to File an Appeal

If we deny any part of your request for a service, you may ask for an appeal from us and we will reconsider our decision. You or your representative must file your appeal within 60 days after we tell you what we decided.

For Part C Benefits: If we uphold our original decision, we will send your case to an independent review company to make sure we made the right decision. They will contact you directly and tell you about other rights you may have. You also have the right to get a copy of your case file. We may charge you a small fee.

For Part D Benefits: If we uphold our original decision, you have the right to ask for an independent review (appeal) of our decision. We will send you a form and instructions on filing an independent review with our appeal determination letter.

For more information about the appeals process, please refer to your Evidence of Coverage document.
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)
אקטונא: אייך יאכיך איידיש, שפראך הילג סערقوانين, און קינן פריך, זיי פירא, זיי פירא זא דא באקזום פאר איז. רופף 1-877-411-3625 (TTY/TDD: 711).

বাংলা (Bengali)
দৃষ্টি অক্ষরণ করলি আপনি যদি বাংলাদেশী হব আপনার জন্য বিনামূল্যে ভাষা সংক্রান্ত পরিষেবা র ব্যবস্থা থাকবে। 1-877-411-3625 নম্বরে (TTY/TDD: 711) ফোন করুন।

Polski (Polish)

العربية (Arabic)
يرجى الانتباه: إذا كنت تتكلم اللغة العربية، تتوفر لك خدمات المساعدة اللغوية مجانًا، 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, 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, 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 1-800-368-1019, (dial 1-800-537-7697 for TTY services).

Complaint forms are available at hhs.gov/ocr/office/file/index.html.

ATTENTION: If you speak other languages, language assistance services, free of charge, are available to you. Call 1-877-411-3625 (TTY: 711). ATENCIÓN: Si usted habla español, tiene a su disposición, gratis, servicios de ayuda para idiomas. Llame al 1-877-411-3625 (TTY: 711).
We Want to Hear From You!

At EmblemHealth, we want to make sure you get the most out of your plan benefits. Filling out a brief health risk survey helps us better understand your health care needs. Your answers allow us to give you specific information about staying healthy, getting well and living better. You'll also learn about important services available to you, including programs to manage diabetes, heart disease and other chronic conditions and to coordinate transportation or home health needs.

Access the survey online at surveygroup.com/ehmedicaresurvey/?site=login or scan the QR code below using your smart phone.

Provider Directories Are Available

Need to find a network pharmacy or medical provider near you? To order a directory, call the Customer Service number on the back of your member ID card. For the most up-to-date listings, sign into emblemhealth.com and follow the links to search for a pharmacy or medical provider.

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.