

HEALTH MATTERS

Spring 2013

Tests You Don't Want to Pass Up

Cancer screenings help you get treatment early.



Your routine cancer screenings are some of the most important tests you'll ever take. Screenings can find cancer early, when treatment is most likely to be successful.

This is especially true about colorectal cancer. In fact, screenings can detect precancerous polyps so they can be removed before they turn into cancer. Beginning at age 50, men and women should have regular tests for colorectal cancer.

Depending on your age, health status and family history, other

generally recommended cancer screenings include those for breast cancer, cervical cancer and skin cancer. Men should discuss prostate cancer testing with their doctor to decide if screening is necessary.

The age you should begin certain screenings and the frequency of testing varies. Some screenings can be stopped after a certain age if there's been no sign of cancer.

Your best bet? Ask your doctor if you're due for any screenings and how often you should repeat the tests.

GET A FREE FLU SHOT

Flu season is here and the number of severe flu cases has spiked. So get a free flu shot at a participating pharmacy. It's also free at your doctor's office if it's the only reason for your visit. Questions? Call our Flu Information line at **1-877-859-9001** or visit the member page at **emblemhealth.com** and click Flu Season Information.

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.

Your Care Matters

Receiving care and being satisfied with that care is important. If you have questions about finding a doctor, getting information in your preferred language, using disease or case management, behavioral health care or other services, please call us. Also talk with your doctor about preventing falls, your medications, getting flu or pneumonia shots, becoming more active and how you're feeling physically and emotionally since your last doctor visit. Let your doctor guide you to services that best meet your personal needs.

YOUR SATISFACTION MATTERS

EmblemHealth cares about your satisfaction with your doctors, your interaction with your plan and the quality of care you receive. If you get a Consumer Assessment of Healthcare Providers and Systems (CAHPS®) survey or a CMS Health Outcome Survey in the mail, please complete it and return it right away to help us better serve you.



IMPROVING YOUR CARE

The mission of our Quality Improvement Program is to make sure the medical and behavioral health care services you get from our network doctors, practitioners, hospitals and other providers is the best it can be. We do this by:

- Giving you facts in our calls, newsletters, other mailings and on our Web site to keep you healthy, including sharing information on yearly screenings and health reminders.
- Helping you get better quickly and live well with

chronic illness through our health and case management programs. Members with asthma, cancer, coronary artery disease, depression, diabetes, heart failure, HIV/AIDS, high-risk pregnancy and kidney disease benefit from these programs.

- Providing our network doctors with tools and resources to help give you the best care.

Visit **emblemhealth.com** to learn more about our Quality Improvement Program and its success.

Boost Your Bone Health

Because you can't see them, you might not give your bones a lot of thought. However, paying attention to your bone health can help prevent osteoporosis (brittle bones) and related fractures.

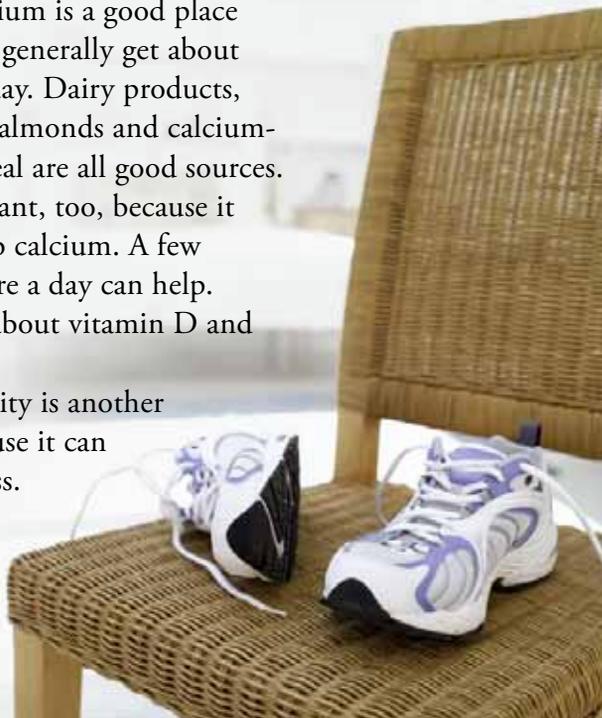
As people age, their bone mass decreases, which can lead to osteoporosis. The good news is there are lifestyle changes you can make to reduce your risk.

Eating plenty of calcium is a good place to start. Adults should generally get about 1,000 milligrams per day. Dairy products, leafy green vegetables, almonds and calcium-fortified foods like cereal are all good sources.

Vitamin D is important, too, because it helps your body absorb calcium. A few minutes of sun exposure a day can help. Also, ask your doctor about vitamin D and calcium supplements.

Weight-bearing activity is another important move, because it can help increase bone mass.

Try dancing, weight training or simply walking for about 30 minutes, most days of the week.



MIND YOUR MENTAL HEALTH

Depression and mental illness aren't always obvious, but there are some warning signs.

- Sleeping more or less than usual
- Overeating or lack of appetite
- Trouble concentrating
- Poor self-esteem
- Loss of interest in activities
- Lack of energy
- Feelings of guilt or hopelessness
- Extreme mood swings
- Excessive anxiety or anger
- Sadness or irritability
- Difficulty coping with daily activities

If you notice these symptoms in yourself or someone you love, talk to your doctor. You can also get help from our mental health and substance abuse program. Quality providers are ready to help you and eligible family members in need. Just call the mental health number listed for your plan on the back page of this newsletter.

THE DOCTOR WILL SEE YOU NOW

Doctors must provide you with urgent and routine care in a timely manner. Turnaround times should be:

- **Urgent care** — within 24 hours of calling your doctor for a visit
- **Non urgent sick visits** — within 48 to 72 hours of calling your doctor
- **Routine care** — within four weeks of calling your doctor
- **Routine mental health care or drug abuse concerns** — within five business days of calling your doctor

TAKE A DEEP BREATH

Chronic obstructive pulmonary disease (COPD) is an illness that does not go away, but there are things you can do that may help you feel better and get around more easily. For starters, your doctor may have you take a Spirometry test, also called Pulmonary Function Testing.

WHAT IS SPIROMETRY?

Spirometry is an important test that measures how well your lungs take in and let out air. This test allows your doctor to check the health and function of your lungs. It also shows the severity of your COPD. The test results help your doctor decide what medicines you should take and the health guidelines you should follow. They also let your doctor see how well your medicines and care plan are working.

HAVE A PLAN OF ACTION

You and your doctor should make a plan to help manage your COPD and for getting prompt medical treatment if your COPD symptoms get worse. This plan should include the addition of medicines when symptoms worsen. Our PATH health management program can also help you better manage your COPD. Call us at **1-866-447-8080**; TDD: **1-866-954-3277**, Monday through Friday, 8 am to 7 pm.



What You Need to Stay Well

Some people think they only need to see the doctor when they're sick. The truth is that being healthy means seeing your doctor even when you're feeling fine. So take time to see your doctor for regular checkups. Your doctor will tell you how often you need to visit depending on your health status, age and family history.

During your visit, your doctor will check your weight and other basic health measurements such as blood pressure and cholesterol. And if it's time for routine screenings for cancer or other diseases, as well as immunizations you might need, such as a flu shot or pneumonia vaccine, your doctor will tell you. You'll need certain booster shots every so often, too.

A routine visit to your primary doctor is a great time to talk about any changes you've noticed in your health. Want to make lifestyle improvements like quitting smoking or losing weight? Your doctor is there to give you the advice you need.

Don't forget about dental care. Start by asking your doctor if any health conditions or medications you take can affect the health of your teeth and gums. See the dentist regularly for checkups and cleanings. Follow the schedule your dentist recommends.

Remember: Much of your preventive care is covered. Which means an ounce of prevention really is worth a pound of cure.

BREAST RECONSTRUCTION SURGERY BENEFITS

The Women's Health and Cancer Rights Act of 1998 requires health plans to cover breast reconstruction following a mastectomy and to provide plan participants with a notice of this coverage each year. We understand that there are many important decisions to consider before undergoing reconstructive breast surgery. That's why we want to make sure you're fully aware of your benefits.

If a covered member has a mastectomy, lymph node dissection or lumpectomy and decides, after consulting with his or her doctor, to have reconstructive surgery, covered services would include:

- Reconstruction of the breast on which the mastectomy was performed
- Prostheses

- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Treatment of physical complications at any stage of the mastectomy, including lymphedema care

This coverage is only for members diagnosed with breast cancer. The benefits do not apply to elective cosmetic surgery, which is not covered.

As with your other surgical benefits, this coverage may be subject to a copay or an annual deductible, if required by your contract. Please refer to your Member Handbook and Contract or Certificate of Coverage for details.

If you have any questions about this or any of your other benefits, please call Customer Service or visit emblemhealth.com.

*REMEMBER

the Medicare HMO Plan telephone number is **1-877-344-7364**.

For all your Medicare plan needs and direct connection to customer service representatives, call us.

- PPO: **1-866-557-7300**
- HMO: **1-877-344-7364**
- TDD: Call **711**

Monday to Sunday,
8 am to 8 pm

Kick Smoking for Good

You know smoking is bad for you. Here's a friendly reminder of the health conditions it can cause or aggravate:

- Heart disease
- Stroke
- Cancer of the lungs, esophagus, mouth, bladder, kidneys and pancreas
- Lung diseases like emphysema, COPD and chronic bronchitis
- Lower bone density and

increased risk of fractures

It's never too late to quit and lower your risk of these health problems. Your doctor can offer advice, refer you for counseling or prescribe smoking cessation aids. We can help you, too. Our **Tobacco-Free PATH** program is available to you at no cost. You'll get free telephone support, guidance and a

personalized plan to quit. Join today by calling **1-866-611-7848**, TDD: **1-877-777-6534**.



Preparing for the Future

Advance directives put your wishes into words.

Have you made your medical wishes known? Completing a legal document called an advance directive will provide clear directions for your family and caregivers — and give you peace of mind — if you can't express your wishes for medical or end-of-life care.

Two main types of advance directives are:

- **Living Will.** This document records your end-of-life instructions in case you become too ill to speak for yourself. It allows you to accept or refuse types of medical care. You can specify if you want to be resuscitated or if you'd like to donate certain organs.
- **Health Care Proxy.** A health care proxy lets you name someone to make medical decisions on your behalf. This person does not have to be a family

member. Naming someone you trust allows this person to make decisions based on individual situations that may arise. Completing these forms may be easier than you think. Sample forms are available online, and you don't need to meet with a lawyer. Once you complete the paperwork, be sure to give copies to your doctor, health care proxy, lawyer and others involved in your care, such as family members.

You can update these forms later if your wishes or medical situation changes. Advance directives prevent confusion and heartache if you become ill. Since accidents and illness aren't age dependent, completing these forms is important for people of all ages. To learn more and get sample forms, go to nyc.gov/doh and type Advance Directives in the search field.

YOUR SEXUAL HEALTH

IF YOU HAVE HIV, THE RIGHT TREATMENT MAY MAKE ALL THE DIFFERENCE.

Sexually transmitted diseases (STDs), including HIV, can happen to anyone, at any age. Sexual contact isn't the only way HIV is spread, but it is one of the most common.

HIV, or human immunodeficiency virus, is the virus that can lead to AIDS. Although HIV weakens the immune system, not everyone with HIV goes on to develop AIDS.

Thanks to advances in treatment, experts now consider HIV a manageable chronic disease. People with HIV should see their primary care provider at least twice a year. It's also smart to work with a doctor who is experienced in

treating HIV infection.

People can lead healthy lives by taking daily medication that can slow down HIV's impact on the immune system. They should also get regular lab tests to monitor their health. Lifestyle changes such as exercise and getting plenty of rest make a big difference, too.

Prompt diagnosis of HIV is important. Especially in its early stages, untreated HIV infection is linked to many health issues such as kidney disease, liver disease, cancer and cardiovascular disease.

HIV can also lead to many kinds of infections because of the body's weakened immune

system — another reason for regular checkups and tests.

Being diagnosed with any chronic condition can lead to depression or other mental health issues. Your doctor can recommend a counselor and any support services you need to live with HIV.



DON'T FORGET!

HIV isn't the only STD. Syphilis is one that can damage your health if it's not caught early. Gonorrhea, herpes and viral hepatitis are also on the rise. So if you're sexually active, get tested for all STDs.



Life Is Sweet, Even With Diabetes

You might be surprised how simple it can be to manage.

If you've recently been diagnosed with type 2 diabetes, it may seem like a lot to handle. A few lifestyle changes and some routine checkups are the keys to living well with diabetes.

First, make sure you have a good health care team. In addition to your primary care physician, it will probably include a dietitian and diabetes educator. If you take medication, your pharmacist will play a role, too.

A diabetes-friendly meal plan is essential. Your dietitian and diabetes educator will help you develop one that's right for you. You'll eat plenty of fruits and vegetables, along with whole-grain products and lean meats or other protein. Eating healthy portions on a regular schedule is fundamental.

Regular exercise is also important. You'll want to include aerobic activity, like walking or swimming. Exercising 30 minutes a day at least five days a week is ideal.

WORK WITH YOUR DOCTOR

Seeing your doctor every three to six months is part of a good diabetes management plan. Your doctor will check your blood glucose, blood pressure and cholesterol levels, as well as your kidney function and weight. You'll also need regular eye exams to check for diabetes-related problems.

Your doctor may have you check your blood glucose at home to monitor your day-to-day management.

If diet and exercise doesn't keep your blood glucose in good control, your doctor may prescribe insulin or oral medication. Even if you're on medication, sticking to a healthy lifestyle is vital — and it's good for every aspect of your health.



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HEALTH OR WELLNESS OR PREVENTION INFORMATION



Steady as You Go

Prevent falls at home with a few simple steps. Pick up trip hazards like throw rugs and extension cords. Don't leave items like shoes in your walkway or on stairs. Make sure there's adequate lighting everywhere, especially on stairways. If you have stairs that don't have handrails, get them installed — and use them all the time. And

wear shoes with non-skid soles that fit properly.

Regular exercise is also an important safety measure, because it can improve your strength, balance, agility and coordination. For more tips to prevent falls, see our Steps-4-Safety PATH Program and click on the fall prevention checklist emblemhealth.com/safety.

HIP Health Plan of New York (HIP) and Group Health Incorporated (GHI) are Medicare Advantage organizations with a Medicare contract. HIP and GHI are EmblemHealth companies.

HOW TO CONTACT US

Customer Service

PPO: 1-866-557-7300

HMO: 1-877-344-7364

Monday to Sunday, 8 am to 8 pm

Tobacco-Free PATH Program

1-866-611-7848

TDD: 1-877-777-6534

Lab Services — Quest Diagnostics

1-888-277-8772 (appointments)

1-866-697-8378 (customer service)

Mental Health and Substance Abuse

Emblem Behavioral Health Services

Program (EBHSP) for HMO members:

1-888-447-2526

ValueOptions for PPO members:

1-866-318-7595

PATH Program

1-866-447-8080

Report Insurance Fraud

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

For TDD assistance, any of the above numbers can be reached by calling NYS Relay Services at **711**.

Web Resources

emblemhealth.com/medicare-express-scripts.com

(mail order pharmacy)

questdiagnostics.com

(lab services)

valueoptions.com

(behavioral health services)

IMPORTANT INFORMATION ABOUT YOUR PRIVACY RIGHTS

NOTICE OF PRIVACY PRACTICES

Effective February 1, 2013

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE READ IT CAREFULLY.

EmblemHealth, Inc. is the parent organization of the following companies that provide health benefit plans: Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York, Inc. (HIPIC) and GHI HMO Select Inc. (d/b/a GHI HMO). All of these entities receive administrative and other services from EmblemHealth Services Company LLC which is also an EmblemHealth, Inc. company.

This notice describes the privacy practices of EmblemHealth companies, including GHI, GHI HMO, HIP and HIPIC (**collectively “the Plan”**).

We respect the confidentiality of your health information. We are required by federal and state laws to maintain the privacy of your health information and to send you this notice.

This notice explains how we use information about you and when we can share that information with others. It also informs you about your rights with respect to your health information and how you can exercise these rights.

We use security safeguards and techniques designed to protect your health information that we collect, use or disclose orally, in writing and electronically. We train our employees about our privacy policies and practices, and we limit access to your information to only those employees who need it in order to perform their business responsibilities. We do not sell information about our customers or former customers.

How We Use or Share Information

We may use or share information about you for purposes of payment, treatment and health care operations, including with our business associates. For example:

- **Payment:** We may use your information to process and pay claims submitted to us by you or your doctors, hospitals and other health care providers in connection with medical services provided to you.
- **Treatment:** We may share your information with your doctors, hospitals, or other providers to help them provide medical care to you. For example, if you are in the hospital, we may give the hospital access to any medical records sent to us by your doctor.

- **Health Care Operations:** We may use and share your information in connection with our health care operations. These include, but are not limited to:
 - Sending you a reminder about appointments with your doctor or recommended health screenings.
 - Giving you information about alternative medical treatments and programs or about health-related products and services that you may be interested in. For example, we might send you information about stopping smoking or weight loss programs.
 - Performing coordination of care and case management.
 - Conducting activities to improve the health or reduce the health care costs of our members. For example, we may use or share your information with others to help manage your health care. We may also talk to your doctor to suggest a disease management or wellness program that could help improve your health.
 - Managing our business and performing general administrative activities, such as customer service and resolving internal grievances and appeals.
 - Conducting medical reviews, audits, fraud and abuse detection, and compliance and legal services.
 - Conducting business planning and development, rating our risk and determining our premium rates. However, we will not use your genetic information for underwriting purposes.
 - Reviewing the competence, qualifications, or performance of our network providers, and conducting training programs, accreditation, certification, licensing, credentialing and other quality assessment and improvement activities.
- **Business Associates:** We may share your information with others who help us conduct our business operations, provided they agree to keep your information confidential.



EmblemHealth®

Group Health Incorporated (GHI), GHI HMO Select, Inc. (GHI HMO), HIP Health Plan of New York (HIP), HIP Insurance Company of New York and EmblemHealth Services Company, LLC are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies.

Other Ways We Use or Share Information

We may also use and share your information for the following other purposes:

- We may use or share your information with the employer or other health-plan sponsor through which you receive your health benefits. We will not share individually identifiable health information with your benefits plan unless they promise to keep it protected and use it only for purposes relating to the administration of your health benefits.
- We may share your information with a health plan, provider, or health care clearinghouse that participates with us in an organized health care arrangement. We will only share your information for health care operations activities associated with that arrangement.
- We may share your information with another health plan that provides or has provided coverage to you for payment purposes. We may also share your information with another health plan, provider or health care clearinghouse that has or had a relationship with you for the purpose of quality assessment and improvement activities, reviewing the competence or qualifications of health care professionals, or detecting or preventing health care fraud and abuse.
- We may share your information with a family member, friend, or other person who is assisting you with your health care or payment for your health care. We may also share information about your location, general condition, or death to notify or help notify (including identifying and locating) a person involved with your care or to help with disaster-relief efforts. Before we share this information, we will provide you with an opportunity to object. If you are not present, or in the event of your incapacity or an emergency, we will share your information based on our professional judgment of whether the disclosure would be in your best interest.

State and Federal Laws Allow Us to Share Information

There are also state and federal laws that allow or may require us to release your health information to others. We may share your information for the following reasons:

- We may report or share information with state and federal agencies that regulate the health care or health insurance system such as the U.S. Department of Health and Human Services, the New York State Department of Financial Services and the New York State Department of Health.
- We may share information for public health and safety purposes. For example, we may report information to

the extent necessary to avert an imminent threat to your safety or the health or safety of others. We may report information to the appropriate authorities if we have reasonable belief that you might be a victim of abuse, neglect, domestic violence or other crimes.

- We may provide information to a court or administrative agency (for example, in response to a court order, search warrant, or subpoena).
- We may report information for certain law enforcement purposes. For example, we may give information to a law enforcement official for purposes of identifying or locating a suspect, fugitive, material witness or missing person.
- We may share information with a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also share information with funeral directors as necessary to carry out their duties.
- We may use or share information for procurement, banking or transplantation of organs, eyes or tissue.
- We may share information relative to specialized government functions, such as military and veteran activities, national security and intelligence activities, and the protective services for the President and others, and to correctional institutions and in other law enforcement custodial situations.
- We may report information on job-related injuries because of requirements of your state worker compensation laws.
- Under certain circumstances, we may share information for purposes of research.

Sensitive Information

Certain types of especially sensitive health information, such as HIV-related, mental health and substance abuse treatment records, are subject to heightened protection under the law. If any state or federal law or regulation governing this type of sensitive information restricts us from using or sharing your information in any manner otherwise permitted under this Notice, we will follow the more restrictive law or regulation.

Your Authorization

If one of the preceding reasons does not apply, we must get your written authorization to use or disclose your health information. If you give us written authorization and change your mind, you may revoke your written authorization at any time, except to the extent we have already acted in reliance on your authorization. Once you give us authorization to release your health information, we cannot guarantee that the person to whom the information is provided will not re-disclose the information.

We have an authorization form that describes the purpose for which the information is to be used, the time period during which the authorization form will be in effect, and your right to revoke authorization at any time. The authorization form must be completed and signed by you or your duly authorized representative and returned to us before we will disclose any of your protected health information. You can obtain a copy of this form by calling the Customer Service telephone number on the back of your ID card or by visiting our Web site at www.emblemhealth.com.

Your Rights

The following are your rights with respect to the privacy of your health information. If you would like to exercise any of the following rights, please contact us by calling the Customer Service telephone number shown on the back of your ID card.

Restricting Your Information

- **You have the right to ask us to restrict** how we use or disclose your information for treatment, payment or health care operations. You also have the right to ask us to restrict information that we have been asked to give to family members or to others who are involved in your health care or payment for your health care. Please note that while we will try to honor your request, we are not required to agree to these restrictions.

Confidential Communications for Your Information

- **You have the right to ask to receive confidential communications** of information if you believe that you would be endangered if we send your information to your current mailing address (for example, in situations involving domestic disputes or violence). If you are a minor and have received health care services based on your own consent or in certain other circumstances, you also may have the right to request to receive confidential communications in certain circumstances, if permitted by state law. You can ask us to send the information to an alternative address or by alternative means, such as by fax. We may require that your request be in writing and you specify the alternative means or location, as well as the reason for your request. We will accommodate reasonable requests. Please be aware that the explanation of benefits statement(s) that the Plan issues to the contract holder or certificate holder may contain sufficient information to reveal that you obtained health care for which the Plan paid, even though you have asked that we communicate with you about your health care in confidence.

Inspecting Your Information

- **You have the right to inspect and obtain a copy** of information that we maintain about you in your designated record set. A “designated record set” is the group of records used by or for us to make benefit decisions about you. This can include enrollment, payment, claims and case or medical management records. We may require that your request be in writing. We may charge a fee for copying information or preparing a summary or explanation of the information and in certain situations, we may deny your request to inspect or obtain a copy of your information.

Amending Your Information

- **You have the right to ask us to amend** information we maintain about you in your designated record set. We may require that your request be in writing and that you provide a reason for your request. We may deny your request for an amendment if we did not create the information that you want amended and the originator remains available or for certain other reasons. If we deny your request, you may file a written statement of disagreement.

Accounting of Disclosures

- **You have the right to receive an accounting** of certain disclosures of your information made by us for purposes other than treatment, payment or health care operations during the six years prior to your request. We may require that your request be in writing. If you request such an accounting more than once in a 12-month period, we may charge a reasonable fee.

Please note that we are not required to provide an accounting of the following:

- Any information collected prior to April 14, 2003.
- Information disclosed or used for treatment, payment and health care operations purposes.
- Information disclosed to you or following your authorization.
- Information that is incidental to a use or disclosure otherwise permitted.
- Information disclosed to persons involved in your care or other notification purposes.
- Information disclosed for national security or intelligence purposes.
- Information disclosed to correctional institutions or law enforcement officials.
- Information that was disclosed or used as part of a limited data set for research, public health or health care operations purposes.

Collecting, Sharing and Safeguarding Your Financial Information

In addition to health information, the plan may collect and share other types of information about you. We may collect and share the following types of personal information:

- Name, address, telephone number and/or email address;
- Names, addresses, telephone numbers and/or email addresses of your spouse and dependents;
- Your social security number, age, gender and marital status;
- Social security numbers, age, gender and marital status of your spouse and dependents;
- Any information that we receive about you and your family from your applications or when we administer your policy, claim or account;
- If you purchase a group policy for your business, information to verify the existence, nature, location and size of your business.
- We also collect income and asset information from Medicaid, Child Health Plus, Family Health Plus and Healthy New York subscribers. We may also collect this information from Medicare subscribers to determine eligibility for government subsidized programs.

We may share this information with our affiliates and with business associates that perform services on our behalf. For example, we may share such information with vendors that print and mail member materials to you on our behalf and with entities that perform claims processing, medical review and other services on our behalf. These business associates must maintain the confidentiality of the information. We may also share such information when necessary to process transactions at your request and for certain other purposes permitted by law.

To the extent that such information may be or become part of your medical records, claims history or other health information, the information will be treated like health information as described in this notice.

As with health information, we use security safeguards and techniques designed to protect your personal information that we collect, use or disclose in writing, orally and electronically. We train our employees about our privacy policies and practices, and we limit access to your information to only those employees who need it in order to perform their business responsibilities. We do not sell information about our customers or former customers.

Exercising Your Rights, Complaints and Questions

- **You have the right to receive a paper copy of this notice upon request at any time.** You can also view a copy of this notice on the Web site. See information on the next page. We must abide by the terms of this notice.
- **If you have any questions** or would like further information about this notice or about how we use or share information, you may write to the Corporate Compliance Department or call Customer Service. Please see the contact information on the next page.
- **If you believe that we may have violated your privacy rights, you may file a complaint.**

We will take no action against you for filing a complaint.

Call Customer Service at the telephone number and during the hours of operation listed on the next page. You can also file a complaint by mail to the Corporate Compliance Department at the mailing address on the next page.

You may also notify the Secretary of the U.S. Department of Health and Human Services.

If we become aware that we or one of our business associates has experienced a breach of your personal information, as defined by federal and state laws, we will take action in accordance with applicable laws, regulations and contracts. This may include notifying you and certain governmental, regulatory and media agencies about the breach.

Personal Information After You Are No Longer Enrolled

Even after you are no longer enrolled in any plan, we may maintain your personal information as required by law or as necessary to carry out plan administration activities on your behalf. Our policies and procedures that safeguard that information against inappropriate use and disclosure still apply if you are no longer enrolled in the Plan.

Changes to this Notice

We are required to abide by the terms of this Notice of Privacy Practices as currently in effect. We reserve the right to change the terms of the notice and to make the new notice effective for all the protected health information that we maintain. Prior to implementing any material changes to our privacy practices, we will promptly revise and distribute our notice to our customers. In addition, for the convenience of our members, the revised privacy notice will also be posted on our Web site: www.emblemhealth.com.

Contact Information

Please check the back of your ID card to call us or use the following contact information for your plan. Read carefully to select the correct Customer Service number.

Write to:

Corporate Compliance Dept.
P.O. Box 2878
New York, NY 10116-2878

Call:

EmblemHealth program members: M-F, 8 am-6 pm, **1-877-842-3625**, TTY: **1-866-248-0640**

EmblemHealth Medicare members: M-Sun., 8 am-8 pm

PPO: **1-866-557-7300**, TTY: **1-866-248-0640**

HMO: **1-877-344-7364**, TTY: **1-866-248-0640**

PDP (City of NY Retirees): **1-800-624-2414**, TTY: **1-866-248-0640**

PDP (non-City of NY Retirees): **1-877-444-7241**, TTY: **1-866-248-0640**

GHI members: M-F, 8 am-6 pm, **1-800-624-2414**, TTY: **1-866-248-0640**

GHI HMO members: M-F, 8 am-6 pm, **1-877-244-4466**, TTY: **1-877-208-7920**

HIP/HIPIC members: M-F, 8 am-6 pm, **1-800-447-8255**, TTY: **1-888-447-4833**