

A GLANCE AT OUR PLANS

For Groups With More Than 100 Eligible Employees



EmblemHealth has a wide variety of health care products to best fit your needs. Our plans include:

- ✓ **Preventive services** to keep our members healthy. These are covered in full when members use a health care professional in our network.
- ✓ **Cost-sharing options** to meet the needs of the businesses we serve.
- ✓ Access to **AdvantageCare Physicians**, one of the largest physician practices in the New York metropolitan area.
- ✓ **Health and wellness resources** to educate and support members with specific health conditions.
- ✓ **Discounts on health products** such as weight-loss programs and laser-vision care.

COST-EFFECTIVE PLANS

Health Essentials Plus

- A low cost EPO hospital plan.
- 3 fully covered office visits (primary or specialty care) each calendar year.
- Covered inpatient hospital and ambulatory care services.
- Covered outpatient hospital services.
- Access to our National Network.

HIP Prime HMO

- A community-rated plan.
- Cost-sharing options to help lower premiums.
- Preventive dental coverage and reduced rates for specialty dental services.
- Access to our Prime Network.

EmblemHealth HMO Plus

- A community-rated plan.
- Does not include dental coverage.
- Has an upfront deductible.
- Access to our Prime Network.

EmblemHealth Preferred Plus

- Includes features of the EmblemHealth HMO Plus with tiered benefit options.
- Members who choose a preferred primary care doctor pay a lower copay. The lower copays also apply to specialist visits.
- Members who choose a non-preferred primary care doctor pay a higher copay.
- Access to our Prime Network.

Our HMO and EPO plans do not cover services you get outside our network, unless it is an emergency.

PLANS WITH TAX SAVINGS THROUGH HSA OR HRA

ConsumerDirect PPO

- High-deductible health plan with lower premiums.
- Access to our National Network.
- Visit health care professionals in and out of our network.

ConsumerDirect EPO

- High-deductible health plan with lower premiums.
- Visit health care professionals in our network.

TRADITIONAL EPO/PPO HEALTH PLANS

EmblemHealth PPO

- Visit health care professionals in and out of our network.

EmblemHealth EPO

- Visit health care professionals in and out of our National Network.
- Can customize cost-sharing for out-of-network services to meet your business needs.

InBalance PPO

- Cost-sharing options available on services from professionals in and out of our network.
- Access to our National Network.






InBalance EPO


- Cost-sharing options through deductibles and coinsurance on certain services.
- Access to our National Network.

EmblemHealth EPO Value

- Members outside of the tristate region may access Multiplan providers.
- Requires that members choose a primary care doctor in our Prime network.
- Referrals are not required to see a specialist.

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MEDICAL PLANS	EmblemHealth PPO	EmblemHealth EPO	InBalance PPO	InBalance EPO	ConsumerDirect PPO	ConsumerDirect EPO	Health Essentials Plus	HIP Prime HMO	EmblemHealth Plus	EmblemHealth Preferred Plus	EmblemHealth EPO Value
Relative Premium	\$\$\$		\$\$				\$				
Network											
Out-of-Network Coverage	✓		✓		✓						
PCP Election								✓	✓	✓	✓
PCP Referrals Required								✓	✓	✓	
Preventive Dental								✓			
Cost-Sharing	Copays	Copays	Copays, Coinsurance, Deductibles	Copays, Coinsurance, Deductibles	Copays, Coinsurance, Deductibles	Copays, Coinsurance, Deductibles	Copays	Copays	Copays, Deductibles	Copays, Deductibles	Copays, Coinsurance, Deductibles
Health and Wellness Resources	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
HSA/HRA Option					✓	✓					

 **National Network:** Private and group practice practitioners, facilities and leading hospitals in New York, and covered access to physicians and hospitals across all 50 states.

 **Prime Network:** Private and group practice practitioners, facilities and hospitals in 28 New York counties — including the five boroughs of New York City and its surrounding counties, plus upstate regions that stretch north of Albany, plus New Jersey QualCare and Connecticut ConnectiCare networks.

Find A Doctor — Access a complete and up-to-date listing of providers in our networks at emblemhealth.com/find-a-doctor.

The  indicates that the doctor is part of **AdvantageCare Physicians**, who are also Preferred Providers.

Coverage is subject to all terms, conditions, limitations and exclusions set forth in the contract and certificate of insurance. The following plans are underwritten by Group Health Incorporated (GHI). Refer to the policy numbers in parenthesis: EmblemHealth EPO (HCR-EPO-100 Certificate, et al.), ConsumerDirect EPO (HCR-EPO-100 Certificate, et al.), InBalance EPO (HCR-EPO 100, et al.), EmblemHealth PPO (HCR-PPO 100, et al.), ConsumerDirect PPO (PLH-SGC-1000, et al.), InBalance PPO (PLH-SGC-991, et al.) and Health Essentials Plus (HCR-CAT-200, et al.). Plans underwritten by HIP Health Plan of New York (HIP) are HIP Prime HMO (155-23-GRPHMO, et-al.), EmblemHealth Preferred Plus (155-23-LGTIERCERT, et-al.), and EmblemHealth Plus (155-23-LGHMOCERT, et-al.). The following plan is underwritten by HIP Insurance Company of New York (HIPIC). Refer to the policy number in parentheses: EmblemHealth EPO Value (151-23-LGEPOCERT, et al.).