

# OUR PREMIUM REWARDS PROGRAM

## A New Way to Reduce Your Health Care Spending



The EmblemHealth Premium Rewards Program provides employers with a unique opportunity to earn back a percentage of their premium dollars. At the end of the year, if your actual claim costs are lower than expected, EmblemHealth's new funding arrangement will credit your premium payment for the following year when you renew with us. Groups that stay year after year will share in a larger percentage of the savings.

And, just as important, if your actual claim costs are higher than expected in a given year, there is no deficit repayment due.

### WHAT YOU NEED TO KNOW

This program is available to large employer groups that have 100 or more employees enrolled in our EmblemHealth plans.\* Groups can opt into the Premium Rewards Program when selecting any one of the following insured plans:

- EmblemHealth EPO or PPO
- EmblemHealth InBalance EPO or PPO
- EmblemHealth ConsumerDirect EPO or PPO

All of these plans offer preventive services covered in full in network, an open formulary for FDA-approved medications, and cost-sharing options. Referrals are not necessary for specialist care. And your employees get access to our National network of doctors and hospitals.

For more information on the EmblemHealth Premium Rewards Program, speak to your broker or account representative.

\*CompreHealth EPO and EPO option plans are not available for the Premium Rewards Program.



### WELLNESS EQUALS SAVINGS

Motivate your employees to improve their health and well-being, and in turn you can lower your health care spending. A healthier work force is a more productive work force — and your EmblemHealth coverage offers a number of wellness benefits that you can easily take advantage of.