EmblemHealth
WHAT CARE FEELS LIKE.

PLANS AT A GLANCE

For Groups With More Than 50 Eligible Employees

With EmblemHealth's diverse product portfolio, you can help your clients find the health care coverage that works best for their business.

All EmblemHealth Large Group Commercial Plans Include:

- ✔ **Preventive services** covered in full in network
- ✔ **Cost-sharing options** to meet budgetary needs
- ✔ Access to **AdvantageCare Physicians**, one of the largest physician practices in the New York metropolitan area
- ✔ **Positive Actions Towards Health** (PATH) programs for education and support in managing specific health conditions
- ✔ **Discounts on health-related products** such as weight-loss programs and laser vision care

OUR MOST COST-EFFECTIVE PLANS

Health Essentials Plus

- Low-cost, EPO hospital plan with 3 office visits (primary or specialty care) per calendar year
- Inpatient hospital and ambulatory care, plus outpatient hospital services
- Access to our National network

CompreHealth EPO

- Affordable experience-rated plan with lower premiums and limited out-of-pocket costs for members
- Referral-free, in-network coverage from providers in our NY Metro network

HIP Prime HMO

- Community-rated plan with predictable renewals
- Customizable cost-sharing options that help lower premiums
- Includes preventive dental coverage and reduced rates for specialty dental services
- Access to our Prime network

TRADITIONAL EPO/PPO HEALTH PLANS

EmblemHealth PPO

- Our highest level of coverage, offering members the choice of seeing physicians in or out of our National network
- Options to customize out-of-network cost-sharing to meet budgetary needs

EmblemHealth EPO

- Same quality network and benefits design as EmblemHealth PPO, but with network-only coverage to help reduce costs

InBalance PPO

- Cost savings through in-network deductibles and coinsurance on certain services
- Shared deductible for both in- and out-of-network benefits
- Cost-effective way to gain access to our National network

InBalance EPO

- Cost savings through in-network deductibles and coinsurance on certain services
- Cost-effective way to gain access to our National network

PLANS WITH TAX SAVINGS

ConsumerDirect PPO

- High-deductible health plan with affordable premiums
- Tax savings with contributions to an HSA or HRA
- In- and out-of-network coverage from providers in our National network

ConsumerDirect EPO

- Network-only high-deductible health plan with affordable premiums
- Tax savings with contributions to an HSA or HRA

(Continued)

Group Health Incorporated (GHI), 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.

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PLANS AT A GLANCE

Members deserve health plan options that give them the freedom to get the care they need, when they need it. Our selection of plans gives you the flexibility to offer multiple options to your employees.

MEDICAL PLANS	EmblemHealth PPO	EmblemHealth EPO	InBalance PPO	InBalance EPO	ConsumerDirect PPO	ConsumerIDirect EPO	Health Essentials Plus	CompreHealth EPO	HIP Prime HMO
Relative Premium	$$$			$$			$		
Network									
Out-of-Network Coverage	✔		✔		✔				
PCP Referrals Required									✔
Preventive Dental									✔
Cost-Sharing	Copays	Copays	Copays, Coinsurance, Deductibles	Copays, Coinsurance, Deductibles	Copays, Coinsurance, Deductibles	Copays, Coinsurance, Deductibles	Copays	Copays	Copays
Health and Wellness Resources	✔	✔	✔	✔	✔	✔	✔	✔	✔
HSA/HRA Option					✔	✔			
Premium Rewards Eligible*	✔	✔	✔	✔	✔	✔			

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.

NY Metro Network: Private and group practice practitioners, facilities and hospitals in all five boroughs of New York City (the Bronx, Brooklyn, Manhattan, Queens and Staten Island) and in Nassau, Suffolk and Westchester counties.

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.

*At the end of the year, if your actual claim costs are lower than expected, we will credit your premium payment for the following year when you renew with us.

Find A Doctor — Access a complete and up-to-date listing of providers in our networks at **emblemhealth.com/find-a-doctor**. The icon indicates that the doctor is part of **AdvantageCare Physicians.**

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, ConsumerDirect EPO and InBalance EPO (HCR-EPO 100), EmblemHealth PPO (HCR-PPO 100), ConsumerDirect PPO (SGC -1000), InBalance PPO (PLH-SGC-991) and Health Essentials Plus (HCR-CAT-200). HIP Prime* HMO is underwritten by HIP Health Plan of New York (HIP). Refer to policy form number 155-23-GRPHMO, et al. CompreHealth EPO is underwritten by HIP Insurance Company of New York (HIPIC). Refer to policy form number 151-23-EMEPPOCERT