



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.emblemhealth.com or by calling 1-800-447-8255.

| Important Questions | Answers | Why this Matters: |
|--|---|---|
| What is the overall deductible? | For out-of-network providers \$750 person / \$2250 family Does not apply to preventive care and generic drugs. Out-of-network co-insurance and co-payment don't count toward the deductible. | You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible . |
| Are there other deductibles for specific services? | No | You don't have to meet deductibles for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an out-of-pocket limit on my expenses? | Yes, \$6350 individual/\$12700 family in-network maximum. For out-of-network providers, \$3000 individual / \$9000 family out of pocket maximum. | The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the out-of-pocket limit? | Premiums, penalties, balanced-bill charges, and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the out-of-pocket limit . |
| Is there an overall annual limit on what the plan pays? | No | The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits. |
| Does this plan use a network of providers? | Yes. See www.EmblemHealth.com or call 1-800-447-8255 for a list of participating providers. | If you use an in-network doctor or other health care provider , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network provider for some services. Plans use the term in-network, preferred , or participating for providers in their network . See the chart starting on page 2 for how this plan pays different kinds of providers . |
| Do I need a referral to see a specialist? | Yes, written approval is required to see an in-network specialist. | This plan will pay some or all of the costs to see a specialist for covered services but only if you have the plan's permission before you see the specialist . |
| Are there services this plan doesn't cover? | Yes | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about excluded services . |

Questions: Call 1-800-447-8255 or visit us at www.emblemhealth.com/sbc.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.emblemhealth.com/sbc or call 1-800-447-8255 to request a copy.



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use in-network **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|--|--|---|---|---|
| If you visit a health care provider's office or clinic | Primary care visit to treat an injury or illness | \$10 co-pay/visit | 30% co-insurance | ----None---- |
| | Specialist visit | \$15 co-pay/visit | 30% co-insurance | ----None---- |
| | Other practitioner office visit | Chiropractor: \$15 co-pay/visit | 30% co-insurance | ----None---- |
| | Preventive care/screening/immunization | No charge | 30% co-insurance | ----None---- |
| If you have a test | Diagnostic test (x-ray, blood work) | No charge | 30% co-insurance | ----None---- |
| | Imaging (CT/PET scans, MRIs) | No charge | 30% co-insurance | Prior approval required |
| If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.EmblemHealth.com . | Generic drugs | Not covered | Not covered | Must be dispensed by a Participating Pharmacy. |
| | Preferred brand drugs | Not covered | Not covered | |
| | Non-preferred brand drugs | Not covered | Not covered | |
| | Specialty drugs | Not covered | Not covered | Must be dispensed by a Specialty Pharmacy. Written referral required. |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | \$100 co-pay | 30% co-insurance | Prior approval required |
| | Physician/surgeon fees | No charge | 30% co-insurance | Prior approval required |

Questions: Call 1-800-447-8255 or visit us at www.emblemhealth.com/sbc.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.emblemhealth.com/sbc or call 1-800-447-8255 to request a copy.



EmblemHealth® NYC POS Base Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 07/01/2015 - 06/30/2016

Coverage for: Individual/Family

Plan Type: POS

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|--|---|---|--|
| If you need immediate medical attention | Emergency room services | \$100 co-pay/visit | \$100 co-pay/visit | -----None----- |
| | Emergency medical transportation | No charge | No charge | -----None----- |
| | Urgent care | \$10 co-pay/visit | Not covered | -----None----- |
| If you have a hospital stay | Facility fee (e.g., hospital room) | \$100 per continuous confinement | 30% co-insurance | Prior approval required |
| | Physician/surgeon fee | No charge | 30% co-insurance | -----None----- |
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | \$10 co-pay/visit | 30% co-insurance | Prior approval may be required |
| | Mental/Behavioral health inpatient services | \$100 per continuous confinement | 30% co-insurance | Prior approval required |
| | Substance use disorder outpatient services | \$10 co-pay/visit | 30% co-insurance | Prior approval may be required |
| | Substance use disorder inpatient services | \$100 per continuous confinement | 30% co-insurance | Prior approval required Certain services may not be covered, see plan documents for details |
| If you are pregnant | Prenatal and postnatal care | No charge | 30% co-insurance | -----None----- |
| | Delivery and all inpatient services | \$100 per continuous confinement | 30% co-insurance | Limited to 48 hours for natural delivery and 96 hours for caesarean delivery. Prior approval required. |

Questions: Call 1-800-447-8255 or visit us at www.emblemhealth.com/sbc.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.emblemhealth.com/sbc or call 1-800-447-8255 to request a copy.

PPSTD2735



| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|---|---|---|--|
| If you need help recovering or have other special health needs | Home health care | No charge | 30% co-insurance | Coverage limited to 200 visits/year for both in and out of network combined. Prior approval required. |
| | Rehabilitation services | Inpatient: \$100 per continuous confinement Outpatient: \$15 copay/visit | Inpatient: 30% co-insurance Outpatient: 30% co-insurance | Inpatient coverage limited to 90 days/year. Outpatient coverage limited to 90 visits/year. Limits are for both in and out of network combined. |
| | Habilitation services | Inpatient: \$100 per continuous confinement Outpatient: \$15 copay/visit | Inpatient: 30% co-insurance Outpatient: 30% co-insurance | Inpatient coverage limited to 90 days/year. Outpatient coverage limited to 90 visits/year. Limits are for both in and out of network combined. Limited to Autism services. |
| | Skilled nursing care | No charge | Not covered | Prior approval required. |
| | Durable medical equipment | No charge | Not covered | Prior approval required. |
| | Hospice service | No charge | Not covered | Coverage limited to 210 days. |
| | If your child needs dental or eye care | Eye exam | No charge | No charge |
| Glasses | | \$45 co-pay/pair | Not covered | Limited to one pair every twenty-four (24) months from an authorized provider. |
| Dental check-up | | \$5 co-pay/visit | Not covered | One examination (comprehensive or periodic) every six months. |

Excluded Services & Other Covered Services:

| Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other <u>excluded services</u> .) | |
|---|---|
| <ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Dental care | <ul style="list-style-type: none"> • Hearing aids • Long-term care • Non-emergency care when traveling outside the U.S. • Routine foot care |

Benefits paid as a result of injuries caused by another party may need to be repaid to the health plan or paid for by another party under certain

Questions: Call 1-800-447-8255 or visit us at www.emblemhealth.com/sbc.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.emblemhealth.com/sbc or call 1-800-447-8255 to request a copy.



circumstances.

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Bariatric surgery
- Chiropractic care
- Infertility treatment
- Private-duty nursing
- Routine eye care
- Weight loss programs

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact EmblemHealth at 1-800-447-8255. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact EmblemHealth.

By phone: 1-800-447-8255. Customer Service Advocates are available to assist You.

In writing: Health Insurance Plan of New York
Grievance and Appeals Department
JAF Station
P.O. Box 2844
New York, NY 10116-2844

In person: Health Insurance Plan of New York
55 Water Street, Lobby
New York, NY 10041-8190
Hours of operation 8:30 am – 5:00 pm

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-800-447-8255.

Questions: Call **1-800-447-8255** or visit us at www.emblemhealth.com/sbc.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.emblemhealth.com/sbc or call **1-800-447-8255** to request a copy.



EmblemHealth® NYC POS Base Plan

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 07/01/2015 - 06/30/2016

Coverage for: Individual/Family

Plan Type: POS

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-447-8255.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-800-447-8255.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-800-447-8255

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

Questions: Call **1-800-447-8255** or visit us at **www.emblemhealth.com/sbc**.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at **www.emblemhealth.com/sbc** or call **1-800-447-8255** to request a copy.

PPSTD2735

6 of 8

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$7260
- Patient pays \$280

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|--------------|
| Deductibles | \$0 |
| Co-pays | \$100 |
| Co-insurance | \$0 |
| Limits or exclusions | \$180 |
| Total | \$280 |

Note: These numbers assume the patient has given notice of her pregnancy to the plan. If you are pregnant and have not given notice of your pregnancy, your costs may be higher. For more information, please contact: 1-800-447-8255.

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4700
- Patient pays \$700

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|--------------|
| Deductibles | \$0 |
| Co-pays | \$0 |
| Co-insurance | \$0 |
| Limits or exclusions | \$700 |
| Total | \$700 |

Note: These numbers assume the patient is participating in our diabetes wellness program. If you have diabetes and do not participate in the wellness program, your costs may be higher. For more information about the diabetes wellness program, please contact: 1-800-447-8255.

Questions: Call 1-800-447-8255 or visit us at www.emblemhealth.com/sbc.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.emblemhealth.com/sbc or call 1-800-447-8255 to request a copy.

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **co-payments**, and **co-insurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **co-payments**, **deductibles**, and **co-insurance**. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

Questions: Call 1-800-447-8255 or visit us at www.emblemhealth.com/sbc.

If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at www.emblemhealth.com/sbc or call 1-800-447-8255 to request a copy.

PPSTD2735

8 of 8