



# EMBLEMHEALTH EPO VALUE PLAN



## VALUE PROPOSITION

Our new EPO Value Plan is a cost-savings alternative to our community-rated HMO plans. This is an experience-rated plan that bases your group's rates on your group's history of health care spending. This helps you control costs. Special hospital discounts also help you keep spending down. Members will have access to ConnectiCare HMO network providers located in Connecticut, in addition to our Prime network in New York, our QualCare PPO Network in New Jersey, and Multiplan Complementary Networks.

## PLAN DETAILS

Important information about this plan:

- Rates are based on your group's history of healthcare spending (Experience-rated plan).
- Members must choose a Primary Care Physician (PCP).
- Referrals are NOT required.
- Includes coverage for new services like Telemedicine (through Amwell) and acupuncture.
- Capitated providers, those that receive a flat fee for each patient no matter how many times they are seen, help keep the costs low for the group.
- Preventive services, such as annual exams, routine screenings and immunizations are covered in full.
- A great value for an employer with healthy employees.

## NETWORK DESCRIPTIONS

With our **Prime Network**, members can choose from over 90,000 private and group practice health professionals, facilities and 144 hospitals in 28 New York State counties — all five boroughs of New York City (the Bronx, Brooklyn, Manhattan, Queens and Staten Island), plus Nassau, Suffolk, Orange, Rockland, and Westchester counties and upstate areas that stretch north of Albany.

The **Connecticare HMO Network** has 18,000 Primary Care Providers and specialists, and all 31 hospitals located in the eight counties in the State of Connecticut.

The **QualCare PPO Network** includes 114,000 Primary Care Providers and specialists, and 65 hospitals in the 21 counties across the State of New Jersey.

If members live outside the New York tristate area, they can use the MultiPlan Network to receive health care. The MultiPlan Network includes a group of health care professionals that provide care to EmblemHealth members across the country.

Your sales representative is:

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## COST SHARING

Cost-sharing options depend on the group, but can include copays, deductibles, and coinsurance. When members have met the out-of-pocket maximum, or the maximum amount they will pay for coverage per year, EmblemHealth will pay for 100% of the allowed amount for the rest of the year.

## PHARMACY

- Members have access to Express Script's National Preferred Network.
- Express Scripts home delivery is convenient and can save members money when filling prescriptions for some medicines.
- Express Scripts can deliver a 90-day supply of certain prescription drugs instead of the typical 30-day supply, so members will need refills less often and may be less likely to miss a dose of their medicine. This can lead to better health outcomes.