



EMBLEMHEALTH HMO PLUS



VALUE PROPOSITION

Our HMO Plus plan lets groups choose from three benefit levels with different rates, for a choice of benefit options that fits members' health care needs and budget. Groups can save money when compared with other similar plans.

With no cost for preventive services, and maternity and newborn care, members will save money. They may also be more likely to see their doctors for services that can keep them healthy. This can lead to better overall health outcomes.

PLAN DETAILS

- An HMO with a deductible — amount member has to pay before the plan starts to pay. Certain health services do not apply to the deductible. (See “Cost Sharing” section below.)
- Members must choose a Primary Care Physician (PCP) to oversee their everyday care, and are required to get referrals from their PCP to see specialists.
- Includes access to benefits like Telemedicine through Amwell and acupuncture.

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.

Unless it's an emergency, members may have to pay for medical services if they get treatment outside of our tristate network.

COST SHARING

Costs and copays for the following health services do not apply to the deductible:

- Services provided by a Primary Care Physician (PCP)
- Diabetic equipment, supplies, and self-management
- Outpatient mental health and substance abuse care
- Treatment for autism spectrum disorder
- Telemedicine through AmWell
- Acupuncture

There is a separate deductible for:

- Prescription Drugs
- Equipment and Devices

Your sales representative is:

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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.