



EMBLEMHEALTH HMO PREFERRED PLUS



VALUE PROPOSITION

Our HMO Preferred Plus plan is a unique approach to a traditional HMO plan. It offers three levels of benefit choices with a range of deductibles (the amount a member must pay before the plan starts to pay) that lower premium costs. Groups can choose a health plan that fits members' financial comfort level.

HMO Preferred Plus has no participation requirement. Groups can offer this option even if only one employee chooses to enroll.

Plus, with no cost for preventive services, and maternity and newborn care, members will save money.

PLAN DETAILS

- Tiered benefit plan.
- Choice of three “packaged” plans for ease of administration.
- Out-of-pocket costs for primary and specialist care are based on type of primary care physician (PCP) selected.
 - Members control costs by using preferred health care professionals and facilities.
 - If a member chooses a Preferred Provider as a PCP copayments will be lower.
- In-network coverage only through the Prime network.
- Access to benefits like Telemedicine through Amwell and acupuncture through American Specialty Health.

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 25,000 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.

Your sales representative is:

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AFFILIATED PREFERRED PROVIDERS

Members can keep their out-of-pocket costs down by selecting a Preferred Provider who practices at one of the following physician groups we contract with:

- AdvantageCare Physicians (ACPNY)
- Montefiore Providers
- St. Barnabas Providers
- HealthCare Partners (HCP)
- Middletown Medical Providers

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

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.