



# EMBLEMHEALTH GOLD OPEN ACCESS PLAN



## VALUE PROPOSITION

The Gold Open Access Plan lets members visit a specialist without a referral from their primary care doctor. Perks like 3 free primary care doctor's visits, a \$0 copay with our telemedicine program, and access to acupuncture services let members take care of their health, on their terms. Dental and vision benefits for adults and children, and access to our Prime network round out this package. This plan is a great value for small employers taking care of their employees and their families.

## PLAN DETAILS

- 3 free visits to a primary care doctor and 1 free wellness visit.
- Referrals are NOT required.
- Includes coverage for new services like telemedicine and acupuncture.
- Dental and vision benefits for adults and children.

## NETWORK DESCRIPTIONS

Starting January 1, 2018, EmblemHealth's small group plans will include access to our larger Prime network. Members can now choose from 51,000 more health care professionals and 39 more hospitals than with the Select Care network.

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.

All of our current groups will be moved when they renew. Unless it's an emergency, members must pay for medical services, if they get treatment outside of our network.

## COST SHARING

Individuals will have a \$700 deductible, the amount members have to pay before EmblemHealth starts to pay, and a \$1,400 family deductible. Deductibles don't apply to primary care visits, acupuncture services, or dental and vision benefits. Once the deductible is paid, the member will pay a set copay or coinsurance.

## PHARMACY

Individuals will have a \$100 deductible for prescription drugs, and a \$200 family deductible. If members use lower cost generic drugs, they will only have to pay a \$10 copayment which is not subject to the deductible.

Your sales representative is:

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