

Quick Start Guide to Your Benefits

PPO Value

Welcome to the EmblemHealth PPO Value plan. We are here to help you get the most from your health care benefits. Here's what you need to know to get started:

Your Network and Your Doctor

You have both in-network and out-of-network benefits. You can maximize your coverage and reduce out-of-pocket costs when you use in-network doctors. A network is a group of health care professionals and facilities that contract with EmblemHealth.

They provide covered products and services to members. For services outside of the tristate area, you have in-network coverage through the First Health network, an NCQA-accredited provider network. To find a First Health participating provider, please click on the First Health button in our providers search area or call **888-626-0553**.

Be sure to check with your doctors to see if they participate in your EmblemHealth network at all locations. You can use EmblemHealth's online directory to find a list of participating professionals. For more information about your network and your plan, see "How Your Coverage Works" in your Contract.

Choose a Network Doctor

- Go to emblemhealth.com/findadoctor.
- Choose your plan and click Search.
- Choose the doctor or type of doctor you're looking for, search by location or name, and click Search.
- You'll see a list of doctors. Read their profiles and find one who best meets your needs.

You can also request a paper directory by calling Customer Service (**800-447-8255**; **TTY: 711**). Our hours are 8 am to 6 pm, Monday through Friday. A Customer Service representative will be happy to help.

Referrals

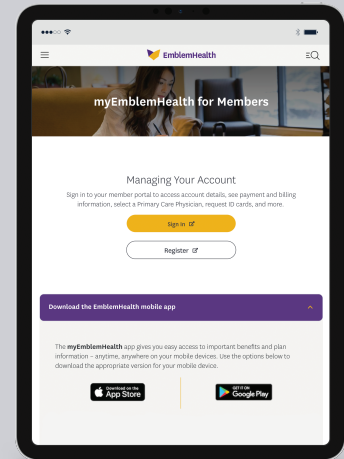
No referrals are required to receive specialist care.

Need a Doctor? Consider AdvantageCare Physicians

AdvantageCare Physicians (ACPNY), part of the EmblemHealth family of companies, is a primary and specialty care practice that cares for the whole you. This means ACPNY doctors and providers consider the physical, mental, and lifestyle factors that affect your health.

With offices in all five boroughs (includes BronxDocs, an affiliate of ACPNY) and on Long Island, ACPNY offers convenient hours and same- and next-day appointments in many offices, along with related services, such as lab and radiology. Go to acpny.com to see a full list of services and locations.

myEmblemHealth: Our member portal



Go paperless! Keep your health care information online in one secure, convenient place. It's easy — just set up an account on our member portal — **myEmblemHealth**.



Simply go to emblemhealth.com/sign-in, click **Register**, and fill in the required information. You'll have immediate access to your account, and will be able to see your plan benefits, find doctors and hospitals, choose a primary care doctor, request a member ID card, and much more.

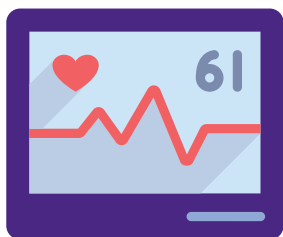
On the go? Download our mobile app: **myEmblemHealth**.



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Check out the Health Assessment (HA) tool on our member portal. To sign in, enter your user ID and password, find the “Manage Your Health” tab, and click on “Health Assessment.”

This tool gives you a “snapshot” of your current health based on how you answer the questions. You will get a personalized report with tips for improving and maintaining your health, and preventing serious illness.

Your results are confidential, but you can share them with your doctor when talking about your health care.

To see a full listing of doctors and facilities in your network, go to “Find a Doctor” on emblemhealth.com.

Prior Approval

Some inpatient and outpatient services require prior approval by EmblemHealth before you receive them. Your network provider will contact EmblemHealth to take care of this for you. Examples of these services are: inpatient non-emergency procedures; outpatient surgery; home health care; hospice care; and outpatient physical, occupational and speech therapies. See your Contract for a full list of services that require prior approval.

Preventive Care

In-network preventive care services described in your Contract are covered in full and not subject to any cost-sharing when you use an in-network professional. These services include routine checkups, immunizations, gynecologic exams, mammograms, well-baby care, and prescription birth control for women.

Your Deductible

A deductible is the amount you pay before your plan starts to pay. Some services, like checkups, don’t require a deductible. For others, once you reach this amount, your plan shares the costs for your care. You have a separate in-network and out-of-network deductibles. Your Certificate of Coverage has more information about in-network and out-of-network cost-sharing.

Keep Your Costs Down

Out-of-network services are covered. However, seeing doctors and using hospitals in your network helps to keep your costs lower.

After you meet the deductible, you may have either a copay or coinsurance. A copay is the amount you pay for health services each time you use them. Coinsurance is the percentage you pay for health services, after your deductible, when your insurance plan begins to pay. These will depend on where you get care. Check your Schedule of Benefits for details.

What You Pay: Maximum

Copays, coinsurance, and deductibles go toward the maximum you pay. You have separate in-network and out-of-network maximums.

Once you reach your maximum, we will provide coverage for 100% of the allowed amount for covered services for the rest of the plan year.

Lab Tests: Quest Diagnostics

Quest Diagnostics is our preferred lab. If you have lab tests in your doctor’s office, make sure they are sent to Quest. If you need to go to Quest for tests, you can set up an appointment online at questdiagnostics.com/appointment or by calling **888-277-8772**. No appointment? Walk-ins are always welcome.

Pharmacy

Your plan covers a wide range of prescription drugs. Visit emblemhealth.com/resources/pharmacy/drugs-covered to see a list of covered drugs under your plan’s formulary.

Telehealth: \$0 Copay

Your plan covers online consultations between you and health care professionals who participate in our telemedicine program for non-emergency medical conditions. Based on your plan’s start or renewal date, telemedicine copays for a physician will be \$0. To get started, visit emblemhealth.com/live-well/plan-benefits/telehealth or search “Teladoc” to download the iOS or Android app.

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Vision

Vision services are administered by EyeMed with CPS Optical. To reach an EyeMed Customer Service representative, call **877-324-6211 (TTY: 711)** Monday to Saturday, 7:30 am to 11 pm or Sunday, 11 am to 8 pm. You can find more information on EyeMed's website at eyemed.com.

Acupuncture

We take a holistic approach to health and now offer a new acupuncture benefit. Acupuncture can help the body heal naturally. It can be added to treatment you are already following. Or, it can be used in place of treatment for pain related to many types of conditions. Acupuncture is inserting needles or applying heat or electrical stimulation to specific parts of the body to help the healing process. We've partnered with American Specialty Health, Inc. (ASH) to bring this new benefit to you. Acupuncture visits are available through ASH at no cost to you; 12-visit limit per calendar year. You don't need to meet your deductible to use this benefit. To speak with an ASH Customer Service representative, call **800-678-9133 (TTY: 711)**. Their hours are Monday to Friday, 7 am to 9 pm. You can find more information at emblemhealth.com/live-well/plan-benefits/acupuncture-benefit.

Network Options

The EmblemHealth Prime Network includes the Prime Network in New York, the QualCare network in New Jersey, and the ConnectiCare network in Connecticut. With our enhanced Prime Network, members have more convenience and access to over 125,000 providers across the tristate region. The Prime Network covers the 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 network covers all eight counties in the state of Connecticut. The QualCare network covers all 21 counties in the state of New Jersey.

The EmblemHealth Select Care Network features a carefully selected group of providers and hospitals to cover all medical specialties across 28 New York counties including the QualCare network in New Jersey, and the ConnectiCare network in Connecticut.

The EmblemHealth Millennium Network gives members in New York City, Long Island, and Westchester access to top providers and hospitals in the region, including the QualCare network in New Jersey, and the ConnectiCare network in Connecticut.

You have access to high-quality inpatient and outpatient services outside of your network service area through First Health®, an NCQA-accredited national provider network.

Neighborhood Care Provides Support and Wellness in the Neighborhood

EmblemHealth Neighborhood Care locations provide in-person customer support, help in gaining access to community resources, and health and wellness programs.

From learning a language to fitness classes to diabetes management and much more — at no cost! Now with 12 locations, and new locations coming soon. Visit emblemhealth.com/neighborhood for locations and hours.

Questions? Call the Customer Service number on the back of your member ID card (TTY: 711), Monday to Friday, 8 am to 6 pm (excluding major holidays).

