

# Quick Start Guide to Your Benefits

## InBalance EPO

Welcome to the EmblemHealth InBalance EPO 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

### Plan Coverage

The InBalance EPO plan uses the National Network and offers **in-network benefits only**. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide you with covered products and services. You can choose from many doctors who are part of our National Network. If you go to an out-of-network doctor, you will have to pay the costs yourself.

When you call to make an appointment, ask if the doctor is in our network. If he or she has more than one office, make sure the one you want to go to is in-network as well.

For more information about the network and your plan, see the Certificate of Insurance.

### Choose a Network Doctor

- Go to [emblemhealth.com/findadoctor](http://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.

### 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.

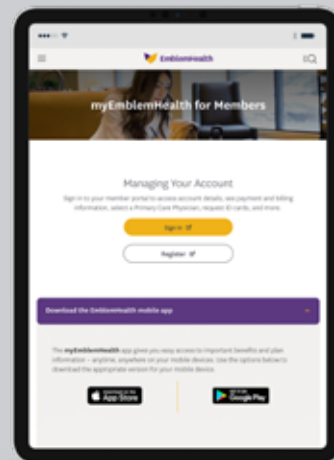
With offices in all five boroughs (includes BronxDocs, an affiliate of ACPNY) and on Long Island, ACPNY offers convenient hours and same- and next-day appointments in many offices, along with related services, such as lab and radiology. Go to [acpny.com](http://acpny.com) to see a full list of services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

Plus, ACPNY offers services that improve your care experience, including easy referrals. You'll leave your office visit with a printed, approved referral in-hand. And, your referring specialist will already have it when you arrive for your appointment. It's that easy.

To see a full listing of doctors and facilities in your network, go to "Find a Doctor" on [emblemhealth.com](http://emblemhealth.com).



## 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**.



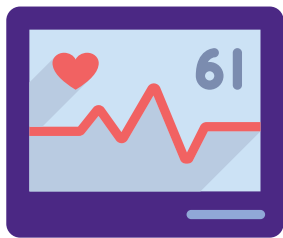
Simply go to [emblemhealth.com/sign-in](http://emblemhealth.com/sign-in), click **Register**, and fill in the required information. You'll have immediate access to your account, and will be able to see your plan benefits, find doctors and hospitals, choose a primary care doctor, request a member ID card,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

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



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# InBalance EPO



**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.

## 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](https://questdiagnostics.com/appointment) or by calling **888-277-8772**. No appointment? Walk-ins are always welcome.

## Keep Your Costs Down

To keep your out-of-pocket costs as low as possible, be sure to see doctors in the National Network. If you need to have a non-emergency procedure, have the doctor or facility contact us for preauthorization (approval) first.

When you get services from doctors in the National Network, your deductible (the amount you pay before your plan starts to pay) and coinsurance (the percentage you pay at each visit one you have met your deductible) apply only to the following:

- Hospital or facility-based services.
- In-office surgical procedures (including biopsy, endoscopy, and other general surgical procedures).
- Outpatient diagnostic radiology procedures performed in a hospital or facility.

When you get services from providers **who are not** in the National network, your deductible and coinsurance apply to all covered services.

You will have to pay a copay (the set dollar amount you pay for health services each time you use them) for most office visits. However, preventive services from an in-network doctor are covered in full.

## 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](https://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).**