

Quick Start Guide to Your Benefits

HIP Select PPO

Welcome to the EmblemHealth HIP Select PPO 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 HIP Select PPO plan uses our Prime Network and offers both in- and out-of-network benefits. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services. You'll usually pay less when you use in-network doctors.

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.

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.

Your Doctor's Role

With this plan, you do not have to choose a primary care doctor and can visit network specialists **without a referral** (permission). However, having a primary care doctor is important. They can help you with your everyday care, treat illnesses or conditions before they become serious, and coordinate care with other doctors.

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.

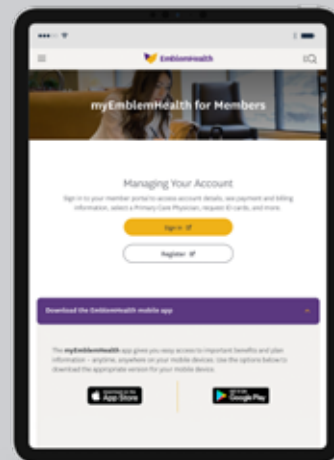
With offices in all five boroughs (includes BronxDocs, an affiliate of ACPNY) and on Long Island, ACPNY offers convenient hours and same- and next-day appointments in many offices, along with related services, such as lab and radiology. Go to acpny.com to see a full list of services and locations.

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.



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**.



(Continued)

HIP Select PPO



Lab Tests: Quest Diagnostics

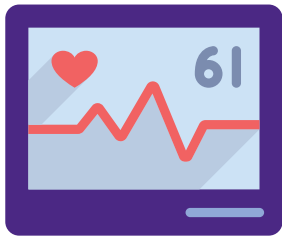
Quest Diagnostics is our preferred lab. If you have lab tests in your doctor's office, make sure they are sent to Quest. If you need to go to Quest for tests, you can set up an appointment online at questdiagnostics.com/appointment or by calling **888-277-8772**. No appointment? Walk-ins are always welcome.

Keep Your Costs Down

To keep your out-of-pocket costs (what you pay for health services) as low as possible, be sure to see doctors and use facilities in the Prime Network. You may get care from out-of-network specialists whenever you choose but using out-of-network benefits usually means you'll pay more for health services. If you need non-emergency care, be sure the doctor or facility has contacted us for prior approval.

Some of your covered services may:

- Require you to pay a copay (the set amount you pay for health services each time you use them).
- Be subject to a deductible (the amount you pay before you plan starts to pay) or coinsurance (the percentage you pay for health services, after your deductible, when your insurance plan begins to pay).



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.

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).