



Taking Care of Health Care

EmblemHealth's 2024 HIP Prime
HMO Plan for New York State
Employees and Early Retirees

Health Care Plans That Suit New Yorkers.

EmblemHealth offers quality, affordable health plans, convenient community resources, and access to top doctors and hospitals across the New York tristate area. We're committed to creating healthier futures for our members and our community.



HIP Prime HMO: Your Health Care Plan for 2024

New York State offers our HIP Prime HMO plan as one of the health care plans you can choose for your 2024 health benefits.

It's a choice you can feel good about.

Plan Features

When you enroll in the 2024 HIP Prime HMO plan, you can count on:

- Low out-of-pocket costs and copays (the amount you pay for health services).
- Access to leading hospitals throughout your plan's service area.
- Health and wellness programs, as well as discounts on gym memberships, weight loss services, hearing aids, and more.
- Online tools at **myEmblemHealth** to help you take care of your health needs and meet your personal wellness goals.
- Drug coverage through retail pharmacies and our home delivery program if you are eligible for prescription drug coverage through the plan. Check with your employer for eligibility.

Questions?

If you have questions, visit **emblemhealth.com**.

If you are already enrolled in the HIP Prime HMO plan, you don't need to do anything. You will continue to be covered through the end of 2024.

Our Prime Network: Connect With the Care You Need

Our HIP Prime HMO plan gives you access to quality health care. You may even have no copays for some services. A copay is the set dollar amount you pay for health services each time you use them.

Plus, there are no deductibles (the amount you pay before your plan starts to pay) or coinsurance (the percentage you pay after your plan starts to pay).

The HIP Prime HMO plan uses our Prime Network. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services to members.

The Prime Network has many private and group practice doctors, health care professionals, facilities, and 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 Prime Network also includes:

- **ConnectiCare Choice HMO Network**, with many primary care providers (PCPs) and specialists, and 28 hospitals in all eight counties in Connecticut.
- **QualCare HMO Network**, with many PCPs and specialists, and hospitals in all 21 counties in New Jersey.

You also have coverage at many of the area's most acclaimed hospitals, such as:

- Hospital for Special Surgery.
- Montefiore Medical Center.
- NYU Langone Hospitals.
- Lenox Hill Hospital.
- Northwell Health.
- Staten Island University Hospital.

Your Doctor: A Partner in Good Health

The first thing you should do when you enroll in the HIP Prime HMO plan is choose a primary care provider (PCP) for yourself and your enrolled family members.

Your PCP is the doctor who provides your everyday care. They help you and your family stay healthy. Your PCP:

- Provides most of your health and preventive care.
- Refers you to specialists.
- Arranges hospital admissions, when necessary.

You can change your PCP at any time, by phone or online.

When you call to make an appointment with your doctor, tell them you're a HIP Prime HMO plan member. Remember to bring your member ID card to your appointment.

Find Out More

If you have questions, visit [emblemhealth.com](https://www.emblemhealth.com).



2024 HIP Prime HMO Plan Benefit Highlights for NYSHIP

SERVICE CATEGORY/COVERAGE	COPAY*
Physician Services	
Primary care provider (PCP) office visits:	
Adults	\$5 per visit
Sick-child visits (age 0-25)	\$5 per visit
Laboratory services	\$5 per visit
X-ray services	\$5 per visit
Specialist office visits:	
Office visits	\$10 per visit
Laboratory services	\$10 per visit
Refractive eye exams	\$0
X-ray services	\$10 per visit
Inpatient hospital services:	
Anesthesiology	\$0
Radiology visits/consultations	\$0
Preventive and Wellness Care Services**	
Well-baby, child care, and immunizations	Covered in full
Adult physical	Covered in full
Mammography and prostate cancer screening	Covered in full
Annual Pap test and OB/GYN exam	Covered in full
Immunizations for adults	Covered in full
Colonoscopy and sigmoidoscopy screening for adults	Covered in full
Bone density tests	Covered in full
Hospital	
Hospital inpatient	\$0 per continuous stay
Hospital outpatient surgery	\$0
Hospital outpatient x-ray	Covered in full
Hospital outpatient laboratory	Covered in full
Maternity	
Physician services	\$0
Hospital services	\$0
Nursery care	Covered in full
Emergency Room Visit	\$75 per visit
Ambulance	\$0
Chiropractic Benefit	\$10 per visit
Durable Medical Equipment	Covered in full
Mental Health	
Inpatient	\$0
Outpatient	\$0
Substance Use Diagnosis and Treatment	
Inpatient	\$0
Rehabilitation outpatient:	
PCP office	\$5 per visit
Specialist office	\$5 per visit

*A copay is the set dollar amount you pay for health services each time you use them.

**Preventive services are covered in full only when provided in accordance with the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA), if the items or services have an "A" or "B" rating from the United States Preventive Services Task Force (USPSTF), if the immunizations are recommended by the Advisory Committee on Immunization Practices (ACIP), or when required by New York state law.



SERVICE CATEGORY/COVERAGE	COPAY*
Physical/Occupational/Speech Therapy	
Outpatient facility	\$0 per visit; Combined 90 visits per calendar year
PCP office	\$5 per visit
Home Health Care	200 visits per calendar year; Covered in full
Prescription Coverage*	
Retail 30-day supply	\$5 generic / \$20 brand
Mail-order 90-day supply	\$7.50 generic / \$30 brand
Lifetime Maximum Coverage	Not applicable
ADDITIONAL BENEFITS	COPAY**
Autism Spectrum Disorder	
Inpatient	\$0
Outpatient:	
PCP office	\$5 per visit
Specialist office	\$5 per visit
Assistive communication devices	Covered in full
Diabetes Supplies	\$5 per 34-day supply
Dialysis Treatment	
PCP office	\$5 per visit
Freestanding center	\$0
Outpatient hospital	\$0
Hospice Care	210 days per lifetime; Covered in full
Skilled Nursing Facility Care	\$0
Urgent Care	\$25 per visit

Annual Out-of-Pocket Maximum: The highest amount you have to pay for in-network services in a calendar year is \$6,850 per individual and \$13,700 per family.

*Drugs are dispensed in accordance with HIP's Drug Formulary. Please refer to your Prescription Drug Rider for details. **Copays for active employees and early retirees and their covered family members. A copay is the set dollar amount you pay for health services each time you use them.

Except for emergency care, the above benefits and services are covered only when provided or referred by a HIP primary care provider (PCP) and/or approved in advance by our Utilization Management department. HIP participating physicians and providers have contracted with HIP to provide care to our members. They are not employees, agents, servants, or representatives of HIP. This summary is provided for information only; it does not contain complete details of the Plan, which are available only in the Contract or Certificate of Coverage, and it does not constitute an Agreement.

Full details of the Plan are set forth in the Certificate of Coverage. Please refer to HIP certificate form number 155-23-LGHMOCERT (10/22).

To get a copy of the Summary of Benefits and Coverage (SBC), visit emblemhealth.com/resources/new-york-state-employees. To get a printed copy, call Customer Service at **800-447-8255** (TTY: **711**). Our hours are 8 a.m. to 6 p.m., Monday through Friday. A Customer Service representative will be happy to help.

If you have questions about your plan, visit emblemhealth.com or call the Customer Service number above.

Convenient neighborhood locations
in Manhattan, Brooklyn, Queens, the
Bronx,* Staten Island, and Long Island.



“Whole You” Care With AdvantageCare Physicians

AdvantageCare Physicians (ACPNY) is a primary and specialty care practice with 30+ office locations across the New York metropolitan area. ACPNY’s providers and Care Teams get to know the “whole you” — all of the physical, mental health, and lifestyle factors that contribute to your entire health picture.

Comprehensive:

In addition to primary care, ACPNY has an extensive network of specialists in areas that include cardiology, gastroenterology, women’s health, optometry, and more. Many of our office locations offer on-site access to lab, radiology, or other health and wellness services.

Convenient:

We’re in the neighborhoods where you live and work — in all five boroughs and Long Island.* We offer appointment options designed to fit your busy schedule.

Continuous:

With our **myACPNY** patient portal, you can immediately view your medical records, schedule appointments, request prescription refills, and more — right from your phone, computer, or other smart device.

For more information about AdvantageCare Physicians, visit [acpny.com](https://www.acpny.com).

*Bronx residents receive care at three locations of BronxDocs, an affiliate of AdvantageCare Physicians. AdvantageCare Physicians and BronxDocs are part of the EmblemHealth family of companies. Other providers are available in our network.



EmblemHealth Neighborhood Care

Wellness is about much more than just your physical health. It's about the different dimensions of wellness, including emotional, social, financial, and intellectual. We believe that long-term health can be impacted most by the things people do every day, the places where they live, and the resources available to them.

EmblemHealth Neighborhood Care provides in-person and virtual customer service support, care coordination, connections to community resources, and no-cost public classes and events — right in your neighborhood. With locations across New York City, we deliver a variety of programs and classes tailored to the unique needs of the surrounding communities.

Whether you're looking for a yoga class or want to get the most from your health plan benefits, our local Customer Care Navigators are a resource for the entire community, including non-members. We speak multiple languages, including Spanish, Mandarin, Cantonese, Fuzhounese, and Haitian Creole. Stop by and visit any of our locations, no appointment required.

No matter which Neighborhood Care you visit, you'll always find:

- Fitness classes, nutrition and health education, and wellness events.
- Connections to local resources such as transportation and farmer's markets.
- 1:1 support with health insurance for EmblemHealth members.
- Help choosing the right health coverage plan for you.

Visit emblemhealth.com/neighborhood to find a location near you or to register for a class.



Easily View Your Health Plan Information With myEmblemHealth

EmblemHealth is committed to helping you stay healthy. And now, you can make the most of your health plan in our member portal, **myEmblemHealth**. Sign in or register at my.emblemhealth.com. Once you're signed in to your account, you will be able to check:

- The status of a claim, approval, or the amount you have paid toward your deductible, if any. (A deductible is the amount you pay before your plan starts to pay.)
- Descriptions of your health benefits.
- Messages and communicate securely with us through the Message Center.
- A list of your covered drugs.

You can also order member ID cards, download forms, and update your email address.

Go Paperless!

When you register for **myEmblemHealth**, you can go paperless by signing up to get your documents online as soon as they're available. They will be neatly stored in your secure Document Center on **myEmblemHealth**. You will be notified of new communications by email or text message, based on your preferences. Click "My Profile" and select "Go Paperless" under "Communication Preferences."

You can choose to get:

- Explanations of Benefits (EOBs).
- Alerts about when your claims are processed.
- Personalized information about your health.
- Your plan newsletter.
- Updated information about your coverage and benefits.

Your Info, Anytime – the myEmblemHealth App

The **myEmblemHealth** mobile app is here! Get your health care information in just a few taps. Features include secure messaging, fingerprint or Face ID sign-in, push notifications, and more.

The **myEmblemHealth** app is available for download from the App Store or from Google Play.

We Go Beyond Coverage

At EmblemHealth, we've made it our purpose to be there for you, to advocate for you, and to come through for you when you need us most. We want to make staying healthy as easy as possible for you, with programs, tools, and more to help you stay fit and enhance your quality of life.

More Than Just Coverage

In addition to your doctor's care, when you enroll in this plan, you'll have a range of services, programs, and discounts available to help you and your enrolled family members stay healthy. They include:

- **Wellness Programs** that provide you with a personalized approach to managing your health and well-being.
- **Tobacco-Free Quit-Smoking Program**, designed to help you quit smoking and tobacco use for good.
- **Care Management**, available at no additional cost to EmblemHealth members with multiple health conditions or behavioral health issues.

You can also receive preventive cancer screenings, domestic and intimate partner violence victim support and resources, chronic obstructive pulmonary disease (COPD) support, and more.

Learn more at emblemhealth.com/live-well.

Get Healthy With WellSpark Health!

Tired of scrolling through random content on your phone? We've got something better. WellSpark Health's* well-being platform, MySpark Central, offers a curated health content library with topics that can help you focus more on your wellness. Take advantage of wellbeing resources that interest you to create healthier habits, help reduce your risk for preventable chronic diseases, and move towards your health goals.

Sign in today to get started!

- Visit emblemhealthwellness.com or download the WellSpark Health app using the QR codes here and enter code: **EMBLEM**.
- If signing in for the first time, click "Create A New Account."
- Complete the one-time registration process. You will need your EmblemHealth member ID number to register.
- Once registered, you will be directed to the MySpark Central homepage where you can review WellSpark well-being resources.



or



*WellSpark Health is part of the EmblemHealth family of companies.



Care for Your Mind

Managing life's ups and downs can be difficult. Maybe you are going through a divorce, recently had a death in the family, or were recently diagnosed with a chronic or serious illness. Or, perhaps you have been drinking more often lately or want to get help for a loved one with possible substance use issues.

No matter the concern, caring for your mental health is just as important as caring for your physical health. We can help. To learn more about talking to someone or getting support for a loved one, visit emblemhealth.com/mentalhealth.





Healthy Discounts*

Just for being an EmblemHealth member, you receive discounts on health-related services. We're here to make sure you get what you need at an affordable price.

- **Hearing care:** Save on hearing aid purchases and get other discounts through HearX, HearUSA, and Amplifon centers. At Amplifon centers, you also get a low-price guarantee on hearing aids, free batteries, follow-up care, screenings, and a 60-day trial period with a 100% money-back guarantee.
- **EyeMed Vision Discount Program:** Get discounts on certain vision care services at participating EyeMed centers.
- **Laser vision care:** Save as much as 15% on laser vision correction with EyeMed.
- **Honor Yoga:** Video on demand that puts a library of more than 300 classes (and growing) right at your fingertips. Your discounted membership rate is \$10/month compared to retail rate of \$18/ month.
- **Forte:** Stream live and on-demand boutique fitness classes from top studios worldwide. Your discount membership rate is \$29/month compared to retail rate of \$39/month.
- **Copilot:** A one-on-one remote personal trainer to build you a personalized fitness plan and help you stick to it. Your discounted membership rate is \$79/month compared to retail rate of \$89/month.
- **Fit4Mom:** At-home, on-demand workout classes for moms at all stages of motherhood, including HIIT, strength training, yoga and more that you can do anytime, anywhere. Your discounted membership rate is \$6.99/month compared to retail rate of \$12.99/month.
- **Mossa On Demand:** Includes group cardio, strength, cycle, dance workouts and more. Your discounted membership rate of \$7.99/month compared to retail rate of \$9.99/month.
- **Stronger thru Cancer:** A nationally accessible exercise and wellness program for people with cancer created by cancer survivor Priscilla Fitzpatrick. Your discount membership rate is \$42.50/month compared to retail rate of \$50/month.
- **Healthy Body, Healthy Baby:** A virtual health coaching program that helps individuals create a healthy lifestyle, physically and emotionally, from pre-conception through the first twelve weeks of parenthood. Various plans available depending on member's needs starting at a one-time payment of \$43.99.
- **Best Whole Self:** With six different health coaching programs available, there is something for everyone. Programs vary from 7 days to 8 weeks and start at \$18.90.
- **Diet-To-Go:** For less than the cost of eating out you can have healthy, portion-controlled meal plans that are fully prepared and restaurant quality. Various plans depending on nutritional needs and meal frequency. 20% off your first week, plus 5% off additional weeks.
- **Gym membership discount:** Receive 5-25% off of the standard retail rate of a gym membership at select gyms.

For more information about these services, call us at the number on your member ID card or visit emblemhealth.com/goodhealth.

* Please note: Services included in the Healthy Discounts program are available only through participating vendors. These discount programs are not health care benefits and we do not insure them. For more about these services, please visit emblemhealth.com/goodhealth. EmblemHealth does not guarantee the continued availability of any discount product and/or vendor.



Make HIP Prime[®] HMO your choice today.

This booklet provides general information about the HIP health insurance program. Coverage will be subject to the terms, conditions, limitations, and exclusions set forth in the Certificate of Coverage. Refer to HIP certificate form number **155-23-LGHMOCERT (10/22)**.