

Quick Start Guide to Your Benefits

HMO Plus

Welcome to the EmblemHealth HMO Plus 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

The HMO Plus plan uses either the Prime, Select Care, or Millennium Networks, depending on which one your employer selected. (Your network is noted on the front of your member ID card.)

This plan offers **in-network coverage only**. 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. If you use an out-of-network provider, you will have to pay all of the costs yourself, except for emergency services. For more information, see "How Your Coverage Works" in your Certificate of Coverage.

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.

Your Deductible

You must meet your deductible as described in the Schedule of Benefits. A deductible is the amount you pay before your plan starts to pay.

Deductibles don't apply to the following services:

- Outpatient mental health and substance use disorders
- Maternity care
- Acupuncture
- Preventive services such as annual adult physical exams, well-baby and well-child exams, mammograms, and prostate cancer screening.

For more information, see the "Schedule of Benefits" in your Certificate of Coverage.

Your Doctor's Role

With the HMO Plus plan, you must choose a participating doctor, also known as a primary care physician (PCP). Your PCP knows your health care history and is the best one to manage your care if you are sick or get hurt. When you need specialty care, your PCP will refer you to a specialist in your network. Your PCP or specialist will also contact us to get any needed approvals (permission). Referrals and prior approvals are only valid for the specialist or hospital named on the referral and for a specific number of visits and length of time.

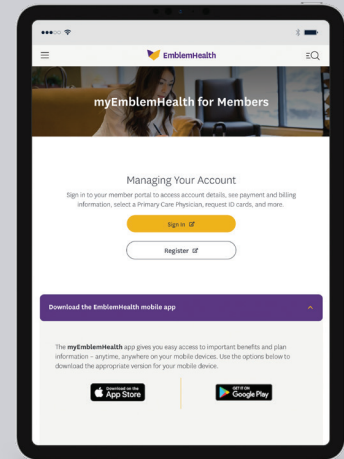
Choose a Network Doctor

- 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.



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**.



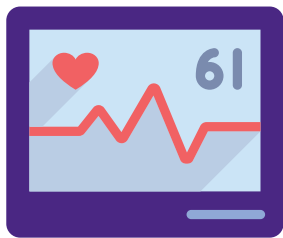
Simply go to emblemhealth.com/sign-in, click **Register**, and fill in the required information. You'll have immediate access to your account, and will be able to see your plan benefits, find doctors and hospitals, choose a primary care doctor, request a member ID card, and much more.

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



(Continued)

HMO Plus



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.

Referrals

You must have a written or electronic referral from your PCP before receiving specialist care. Specialists are doctors such as allergists and dermatologists who provide services other than primary care. You **do not** need a referral for the following specialist services:

- Primary and preventive care
- Chiropractic services
- Outpatient mental health services
- Preventive and primary gynecologic (GYN) care
- Diabetes-related eye exams from an ophthalmologist

Prior Approval

Some inpatient and outpatient services require prior approval by EmblemHealth before you receive them. Your PCP will contact us to take care of this for you. Examples of these services are:

- Inpatient nonemergency procedures
- Outpatient surgery
- Home health care
- Hospice care
- Outpatient physical, occupational, and speech therapies.

See your Certificate for a full list of services that require prior approval.

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.

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.

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).