

Quick Start Guide to Your Benefits

Health Essentials Plus EPO

Welcome to the EmblemHealth Health Essentials Plus 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

This plan uses the National Network for preventive services.

Health Essentials Plus EPO is a **hospital plan**. That means it covers only services and procedures that are done in and billed by hospitals or ambulatory surgical centers. (Ambulatory surgical centers are places where you get care without admission to a hospital or other facility.)

This plan **does not** include surgical services billed by a surgeon. For the doctors' hospital-related fees to be covered, he or she must be employed by the hospital or facility in which your procedure was done — they cannot bill you separately for the services you received.

Office Visit Coverage

You are covered for three (3) office visits each year to a doctor or specialist in the National Network. You will have a copay for these visits. (A copay is the set dollar amount you pay for health services each time you use them.)

You may use the three (3) visits for any of the types of following services:

- Treatment of injury or illness.
- Treatment of mental illness and/or chemical dependence.
- Getting surgical and/or cancer treatment opinions
- Urgent care center.
- Chiropractic care, physical, speech, or occupational therapy.

Please refer to the PLA-157 Rider in your Welcome Package for additional information.

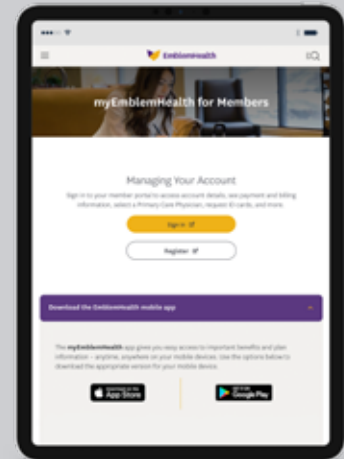
Preventive Care Office Visits Coverage

You can also see doctors in the National Network for preventive services, at no cost to you. Some common preventive services include:

- Annual checkup.
- OB/GYN (two visits per year).
- Mammograms and pap tests.
- Child immunizations.
- Well-child care.
- Prostate (PSA) screenings.

If you need more information about preventive services, visit emblemhealth.com/live-well/preventive-care.

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**.



Health Essentials Plus EPO



Pharmacy Coverage

Your plan covers a wide range of prescription drugs. To receive this benefit, you must use an EmblemHealth participating pharmacy. Visit [emblemhealth.com/resources/pharmacy](https://www.emblemhealth.com/resources/pharmacy) for a pharmacy located near you.

This plan covers generic drugs only. Generic drugs are usually lower-cost drugs that have the same active ingredients as the brand-name drugs.

• You are responsible for the following copays:

- **Retail:** \$15 copay for a 30-day supply.
- **Home delivery:** \$30 for a 90-day supply.

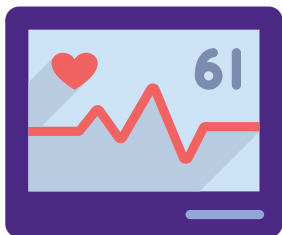
Under the Women’s Preventive Services mandate of the health reform law, your pharmacy benefit includes contraceptives, which are covered in full for both generic and brand-name drugs when no generic equivalent is available.

- Visit [emblemhealth.com/resources/pharmacy/drugs-covered](https://www.emblemhealth.com/resources/pharmacy/drugs-covered) to see the full list of drugs your plan covers.

Choose a Network Doctor

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



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.

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](https://www.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](https://www.emblemhealth.com).

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Health Essentials Plus EPO

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).

