

Quick Start Guide to Your Benefits

ConsumerDirect EPO

Welcome to the EmblemHealth ConsumerDirect 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 ConsumerDirect 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 covered products and services. If you see a health care professional who is not in the National Network, you may have to pay the costs yourself (except for emergency hospital care).

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.

Your Deductible

There are two types of deductibles in this plan:

- **Individual deductible:** The amount of the deductible for the plan-year that must be met only by the individual member.
- **Family deductible:** The family deductible applies if your plan covers more than one person. It may be met by one or by two or more family members combined. The entire family deductible for the plan-year must be met before services will be reimbursed for any family member.

Choose a Network Doctor

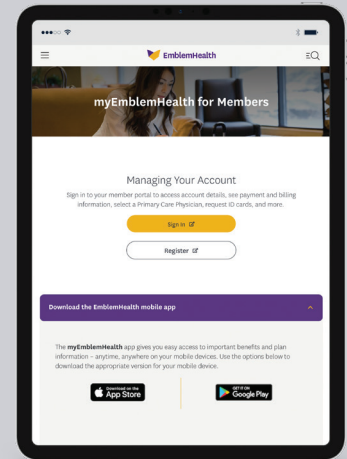
- Go to emblemhealth.com/findadoctor.
- Choose your plan and click Search.
- Choose the doctor or type of doctor you're looking for, search by location or name, and click Search.
- You'll see a list of doctors. Read their profiles and find one who best meets your needs.

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.

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.

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**.



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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).

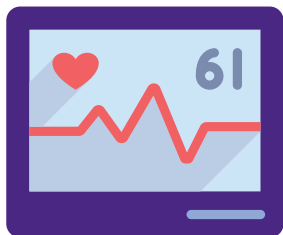
Lab Tests: Quest Diagnostics

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

Keep Your Costs Down

Because out-of-network services (except emergency services performed in a hospital) are not covered, seeing doctors and using hospitals only in the National Network helps to keep your costs lower. If you need a procedure and it's not an emergency, be sure the doctor or place where you are being treated contacts us for approval first.

After you meet the deductible (the amount you pay before your plan starts to pay), you may have either a copay or coinsurance. A copay is the amount you pay for health services each time you use them. Coinsurance is the percentage you pay for health services, after your deductible, when your insurance plan begins to pay. These will depend on where you get care. Check your Schedule of Benefits for details.



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](https://www.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).