HEALTH BENEFITS

We're Here to Help

- Download our app, myEmblemHealth. It puts plan and benefits information right at your fingertips.
- Open an online account. Find and store your health plan details on your secure personalized online account. Sign in or register at emblemhealth.com.
- Call us. Get support from a dedicated service team. Call 1-888-447-7703, Monday to Friday, from 8 am to 6 pm (except major holidays).

KEEP IN MIND:
We're committed to
helping you make the most
of your health plan.
Keep our number handy.



\$0 Preventive Care

No out-of-pocket costs for your annual physical and a range of screenings.

10 Types of Essential Health Benefits

Coverage for specialist visits, prescription drugs, lab services, and more.

Dental and Vision Benefits

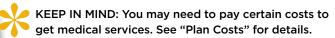
Coverage at either no cost or for a low added cost as part of your EmblemHealth medical plan. The cost depends on your income.

Telehealth

New this year for our Essential Plan members! For \$0, you can consult online doctors 24/7 about non-urgent medical needs, from a phone, computer or tablet. You can also get a registered dietitian's support at no extra cost.

Pharmacy Benefits

Coverage for generic and brand-name medications, with your share of the costs. Find covered drugs at **emblemhealth.com/pharmacy**.





PLAN COSTS

Low or \$0 Premiums

Your premium (monthly plan cost) will be either \$0 or \$20. The cost depends on your income.

How to Make Payments

If you have a premium, you'll receive an invoice each month. There are five ways to pay:

- Auto bill-pay. Choose to have your payment automatically withdrawn from your bank account.*
- Online. Pay through your secure online account.
- Through our app. Download the myEmblemHealth app to your Apple or Android device.
- By phone. Call 1-888-447-7703 and choose to pay by phone.*
- By mail. Send in a check with the bill you get by mail. Pay well in advance to be sure we receive payments by the due date.

To pay online (manually or auto bill-pay), sign in to or register for your online account at **emblemhealth.com**. Learn more at **emblemhealth.com/paymybill**.

Copays

You may need to pay part of your care, called a copay. This is the fixed amount you may pay for certain services like doctor visits and prescription drugs. Copays may be as low as \$0, depending on your income.



*These payment methods are available only after you have paid your first premium to EmblemHealth.



SPECIAL FEATURES

Local Fruit & Veggies Program (emblemhealth.com/fruitandveggies)

In summer and fall, get monthly discounts on fresh produce at NYC farmers markets.

Gym Discounts at Participating Centers (emblemhealth.com/gym)

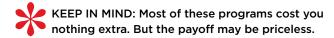
Over the calendar year, get gym discounts of up to \$400 and \$200 for your spouse or partner OR the entire cost of each membership — whichever is lower.

Free Health and Wellness Programs (emblemhealth.com/healthandwellness)

Get help to eat better, quit smoking, manage a condition, or have a healthy pregnancy.

myEmblemHealth App (On iTunes and Google Play)

Search for a doctor, check your benefits, pay your bill, download your ID card, and more.











PROVIDER NETWORK

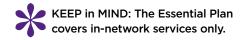


Large network of Doctors (emblemhealth.com/findadoctor)

Choose from thousands of primary care physicians (PCPs) in the Enhanced Care Prime Network. Your PCP will provide basic care and refer you to in-network specialty doctors.

Free Annual Preventive Care Visit
Stay healthy by getting your \$0 annual

physical from your PCP.





AdvantageCare Physicians (acpny.com)

AdvantageCare Physicians is part of the Enhanced Care Prime Network. There you'll get team-based primary and specialty care at any one of the 36 NYC or Long Island

locations — including lab services, X-rays, cardiology screenings, and even on-site pharmacies at some locations.

KEEP in MIND: Emergency care is covered. But make sure to get nonemergency care from in-network providers, or you may have to pay the full bill.



The EmblemHealth Experience

