


## 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](http://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](http://emblemhealth.com/pharmacy).

 **KEEP IN MIND:** You may need to pay certain costs to get medical services. See "Plan Costs" for details.



## 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- **Auto bill-pay.** Choose to have your payment automatically withdrawn from your bank account.\*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](http://emblemhealth.com). Learn more at [emblemhealth.com/paymybill](http://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.

 **KEEP IN MIND:** Pay premiums before the due date to ensure your coverage continues. We're happy to help.

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



This brochure is just a summary of the plans' benefits. Coverage is subject to all terms, conditions, limitations and exclusions set forth in the policy form numbers: 155-23-EPPINONAIAN (01/17), 155-23-EPPIVDAIAN (01/17).

Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York and EmblemHealth Services Company, LLC are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies.

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## SPECIAL FEATURES

### Local Fruit & Veggies Program ([emblemhealth.com/fruitandveggies](http://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](http://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](http://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.

 **KEEP IN MIND:** Most of these programs cost you nothing extra. But the payoff may be priceless.



## PROVIDER NETWORK




### Large network of Doctors ([emblemhealth.com/findadoctor](http://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.

 **KEEP in MIND:** The Essential Plan covers in-network services only.



### AdvantageCare Physicians ([acpny.com](http://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.



# ESSENTIAL PLAN FAST FACTS

The EmblemHealth Experience