BRINGING CARE CLOSER TO YOU

GHI Plans for Federal Employees and Retirees — 2014 Coverage

EmblemHealth
WHAT CARE FEELS LIKE.
Our goal is to connect you with care that meets your needs where you live and work, all the while providing you with an exceptional customer experience.

This past year, we’ve developed ground-breaking care coordination initiatives and innovative ways to stay firmly rooted in the community, such as with AdvantageCare Physicians and EmblemHealth Neighborhood Care.

The future is even brighter. We plan to continue connecting, supporting and caring for our members in a personalized way that helps you to stay healthy, get well and live better.

If you are new to our family, welcome. And if you are renewing for another year, thank you for your continuing trust and loyalty.

Make a GHI FEHB Plan your Choice for 2014

If you have any questions or need help choosing a GHI FEHB plan, call us at 1-800-624-2414, Monday through Friday, 8:30 am to 5 pm. If you have a hearing or speech impairment and use a TDD, please call 711.

If you already have the GHI FEHB plan that’s right for your needs, you don’t need to do anything. Your coverage will continue automatically.

If you’d like to join a GHI FEHB plan in which you’re not currently enrolled, simply fill out the enrollment form available from your agency’s Human Resources office. Make sure to include the GHI FEHB plan enrollment codes as shown on the last page of this brochure.
The plans that we’ve designed for federal employees and retirees make sense for you and the life you are living today.

As a federal employee or retiree, you can choose from one of two options we offer through the GHI FEHB program: GHI Standard Option plan and GHI High Option plan.

**Standard Option Plan**

This is our *in-network* plan, which means you can get care from our large network of quality doctors, including specialists, without a referral. Simply choose one of our network doctors and make an appointment.

In most cases, your only out-of-pocket cost will be a copay. For dependent children under age 26, copays are eliminated for all office visits, including but not limited to allergy, physical & speech therapy, specialist, laboratory and radiology services.

**High Option Plan**

With this plan, in addition to coverage for in-network care, *you’re covered for out-of-network care*. Please note that the cost-sharing requirements for this plan are different from the Standard Option, which means your out-of-pocket costs will be higher.

When you see an out-of-network doctor, you pay the doctor. You request the doctor’s office to fill out a claim form with the type of service you received, and then send the form to us. We’ll send you a check for the amount we cover.
You can find network doctors throughout the neighborhoods of all five boroughs of New York City, plus in Nassau, Suffolk, Westchester, Rockland and Orange counties.

With a GHI plan you have coverage at top-ranked area hospitals, including:

- Lenox Hill Hospital
- Memorial Sloan-Kettering Cancer Center
- Montefiore Medical Center
- North Shore-Long Island Jewish Health System
- NYU Hospital Center
- Staten Island University Hospital
- St. Barnabas Hospital Health Center

**Need to See a Doctor?**

You can see a full listing of the doctors in your plan at emblemhealth.com. Just follow these simple steps:

**Step 1:** Go to *Find a Doctor at emblemhealth.com.*

**Step 2:** You can click “Sign In” if you are a member and you have your ID card handy. If not, you can continue as a visitor. Just enter your ZIP code and click “Go” to start your search.

**Step 3:** On the next screen, select “EmblemHealth EPO/PPO GHI Plan” as your network.

**Step 4:** Enter your search preferences and click “Search.” You have the option to search by name, specialty or hospital location. You can also review your doctor’s qualifications and compare hospitals for quality.
WE’RE IN THE NEIGHBORHOOD

EmblemHealth Neighborhood Care

Come with Questions. Stay for Solutions. Leave with a Smile.

At EmblemHealth Neighborhood Care, you get face-to-face support and personal attention from solution specialists, right in the heart of your neighborhood.

These services are part of your EmblemHealth benefits and are offered at no additional cost to you.

Our nurses, pharmacists and care navigators will help you to:

• Find a doctor who meets your needs
• Arrange needed health care services
• Make the most of your benefits
• Solve claims issues
• Understand what your doctor wants you to do
• Live better with long-term illness
• Connect with community resources
• Join health and wellness programs

Open to Everybody: While the services listed above are for EmblemHealth members, we welcome everyone in the community to take classes, use our health and wellness library, discover possible health risks and learn a healthy weight range for their height.

Locations are open Monday through Saturday from 10 am to 7 pm.

Cambria Heights
206-20 Linden Blvd
Cambria Heights, NY 11411
1-866-539-0999

Chinatown (Opening December 2013)
87 Bowery
New York, NY 10002
1-855-283-2151

Harlem
215 West 125th Street
New York, NY 10027
1-866-469-0999

Find out more at ehnc.com.

AdvantageCare Physicians

It’s having all your medical services in one place.

AdvantageCare Physicians is a new unified physician practice that was created by bringing together four affiliated, multispecialty medical groups with whom we’ve had a long-standing relationship:

• Manhattan’s Physician Group
• Staten Island Physician Practice
• Preferred Health Partners
• Queens-Long Island Medical Group

You get a full range of preventive and specialty health services from your care team, which is comprised of highly skilled physicians, nurses and other clinical staff. Together, they deliver quality coordinated care designed to produce better health outcomes.

With offices in Brooklyn, Manhattan, Queens, Staten Island and on Long Island, chances are there’s an AdvantageCare Physicians office right in your neighborhood.

To find an office near you, visit www.AdvantageCarePhysicians.com.
WEB TOOLS TO SUPPORT YOUR HEALTH

We’re here to support your health needs by making sure you have the right tools and information at your fingertips. With emblemhealth.com, you can get answers to your health and benefit questions whenever it’s convenient for you.

The New Emblemhealth.com — A Superior Online Experience

Easy, customized, comprehensive, transparent, rich and mobile. We heard what members wanted from our Web site and we delivered. With the redesigned emblemhealth.com, getting the information you need is easier than ever.

Here are some highlights:

• Full-site, seamless experience on all devices — including desktop, tablet and smartphone
• Clean, uncluttered design that works with touchscreens
• Fewer clicks to get where you want to go
• Eye-catching “How Do I?” links to help you breeze through the site
• Easier-to-use myEmblemHealth — your personalized, secure site
• A completely new and comprehensive health reform section, for the latest developments in federal laws that affect your health care coverage

Your Personalized Information at myEmblemHealth

You can easily access important information about your benefits in one secure place with myEmblemHealth. It takes just minutes to register through emblemhealth.com, after which you can:

• Review descriptions of your health benefits and look up covered drugs.
• Find out the status of a claim or a prior approval request and the amount paid toward your deductible.
• Go paperless. Sign up to receive certain types of communications electronically, including alerts when a claim is settled.
• Order ID cards, download forms, and update personal information like your e-mail address.

With myEmblemHealth, you’ll also enjoy access to a number of valuable health management tools:

• Health Assessment (HA) — It gives you a customized picture of your health. You can also fill out HRAs for your covered dependents.
• Journeys — Individualized Journeys help you to reshape your habits and better self-manage chronic conditions.
• Personal Health Record (PHR) — It keeps your medical claims history in one secure place.
• Health Encyclopedia — You can research a range of health topics, and use the wellness calculator to help estimate healthy body weight, target heart rate and more.
STAY HEALTHY. GET WELL. LIVE BETTER.

Health & Wellness Programs

Designed to supplement your doctor's care, the services listed below can help you (or any enrolled family member) get well, feel better and improve overall quality of life. As a plan member you can get:

- Help staying on a diabetes treatment plan
- Help to stop smoking
- Coronary artery disease (CAD) and other heart condition support
- Chronic obstructive pulmonary disorder (COPD) support
- Cancer screenings
- Free checkups and shots for children and adults
- Pregnancy management and support for depression after giving birth

For complete details, please visit www.emblemhealth.com/stayhealthy.

Integrative Wellness

For EmblemHealth, “integrative” relates to a multifaceted approach to wellness — essentially, to approaches that raise awareness of the connection between the mind and the body.

Our Integrative Wellness department serves members and their communities with programs that promote overall wellness, such as:

- **Care for the Family Caregiver** — Caregivers need care too. This program recognizes the health needs of caregivers and provides them with information, resources and support.

- **Healthy Living with Chronic Conditions** — Educates and empowers people living with chronic disease conditions of many types to better manage their overall health and well-being.

- **Personal Health Improvement Program** — Provides the tools to combat stress, pain or discomfort and embrace a healthier lifestyle.

- **Hospital Visitation Program** — Recruits and trains volunteers who offer comfort and support to hospitalized members.

Complete details about the plan’s self-care support services can be found at www.emblemhealth/integrativewellness.
MAKING HEALTH A GOOD HABIT

Get discounts — and save money — for services provided by participating health care professionals in the neighborhood, such as:

- **Weight Loss Services** — Save on Jenny Craig and Nutrisystem.
- **Health Club Memberships** — Join selected clubs for the lowest publicly available rate.
- **Registered Dietitians** — Save 25 percent on nutrition counseling.
- **Hearing Care** — Save 20 percent on hearing aids at HearUSA centers, and get other discounts through TruHearing.
- **Vitamins and Natural Supplements** — Order online and save up to 45 percent.
- **Vision Affinity Discount Program** — Receive discounts of up to 20 percent at participating Davis Vision Centers.
- **Laser Vision Care** — Save up to 25 percent on laser vision correction.
- **Health Care Services and Products** — Get as much as half off the cost of over-the-counter drugs, dental care, home nursing care and more.

For more about these services, please visit [www.emblemhealth.com/goodhealth](http://www.emblemhealth.com/goodhealth).

Please note: Services included in the Healthy Discounts program are available only through participating vendors. These discount programs are not health care benefits and we do not insure them.
ENHANCED COVERAGE FOR 2014

Preventive Services to Women

We've enhanced the GHI FEHB plans to include more preventive services to women with no cost-sharing (no copays or deductibles). Services covered completely by your plan include:

- Well-woman visits
- HIV screening and counseling
- Gestational diabetes screening
- Oral contraception and contraceptive counseling
- HPV DNA testing
- Breastfeeding support, supplies and counseling
- STI counseling
- Domestic violence screening

These services are required by new guidelines established by federal health reform law. The new guidelines are based on recommendations by the Institute of Medicine, which was commissioned by the Health Resources and Services Administration to determine what preventive services are necessary for women's well-being.

A full list of services is available at [www.healthcare.gov/law/resources/regulations/index.html](http://www.healthcare.gov/law/resources/regulations/index.html) under Other Regulations and Guidance.

More Pharmacy Choices — Express Advantage Network

Starting January 1, 2014, you'll be able to choose from pharmacies in the Express Advantage Network (EAN), provided by Express Scripts. This is a smaller network that is available in addition to the larger network of pharmacies you can choose from that are included in your GHI FEHB plan.

By choosing an EAN pharmacy, you could see smaller copays. A small change like using EAN pharmacies can make a big difference in your annual cost savings. Here's a comparison of your pharmacy network options.

<table>
<thead>
<tr>
<th>Plan Choices</th>
<th>Generic Drug Copay</th>
<th>Brand Drug Copay</th>
<th>Non-Formulary Copay</th>
<th>Specialty Drug Coinsurance</th>
<th>Out-of-Network Pharmacies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard Option</strong></td>
<td>GHI FEHB Plan – Pharmacy Benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$10</td>
<td>$45</td>
<td>$85</td>
<td>25% coinsurance for specialty drugs with a $3,000 out-of-pocket maximum</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Express Advantage Network</td>
<td>$5</td>
<td>$40</td>
<td>$80</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Hgh Option</strong></td>
<td>GHI FEHB Plan – Pharmacy Benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$20</td>
<td>$45</td>
<td>$85</td>
<td>25% coinsurance for specialty drugs with a $3,000 out-of-pocket maximum</td>
<td>Not covered</td>
</tr>
<tr>
<td></td>
<td>Express Advantage Network</td>
<td>$15</td>
<td>$40</td>
<td>$80</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

Go to [www.emblemhealth.com/pharmacy](http://www.emblemhealth.com/pharmacy) to access the EAN pharmacy directory, available January 1, 2014. If you have any questions, please call the Express Scripts Customer Service Center at the number on the back of your member ID card.
THE BENEFITS THAT MATTER MOST TO YOU

Benefits Summary for GHI FEHB Plan (High and Standard Options)

The following is a side-by-side comparison of the benefits offered through the two options. Please review them and carefully consider which best suits your needs, and those of your family, before making your selection. Rate information for both plans can be found on the last page.

<table>
<thead>
<tr>
<th>Benefits Summary: GHI FEHB</th>
<th>Plan Choices</th>
<th>Standard Option</th>
<th>Standard Option</th>
<th>High Option</th>
<th>High Option</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
<td>In-network</td>
<td>Out-of-network</td>
<td></td>
</tr>
<tr>
<td>Medical Care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PCP office visit</td>
<td>$30 copay</td>
<td>Not covered</td>
<td>$20 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Specialist office visit</td>
<td>$30 copay</td>
<td>Not covered</td>
<td>$20 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Diagnostic lab/X-ray</td>
<td>$30 copay</td>
<td>Not covered</td>
<td>$20 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Preventive Care</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Routine physical exam</td>
<td>$0 copay</td>
<td>Not covered</td>
<td>$0 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Well child care</td>
<td>$0 copay</td>
<td>Not covered</td>
<td>$0 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Women’s wellness services</td>
<td>$0 copay</td>
<td>Not covered</td>
<td>$0 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Other Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient mental health</td>
<td>$0 copay</td>
<td>Not covered</td>
<td>$0 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Urgent care</td>
<td>$30</td>
<td>Not covered</td>
<td>$20 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Ambulance</td>
<td>You pay all charges after $100</td>
<td>Not covered</td>
<td>You pay all charges after $100</td>
<td>You pay all charges after $100</td>
<td></td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>$10 generic/$45 brand/$85 non-formulary copay/25% coinsurance for specialty drugs with a $3,000 out-of-pocket maximum No deductible</td>
<td>Not covered</td>
<td>$20 generic/$45 brand/$85 non-formulary copay/25% coinsurance for specialty drugs with a $3,000 out-of-pocket maximum</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Hospital Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inpatient care</td>
<td>$250/$750</td>
<td>Not covered</td>
<td>$150/$450 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
<tr>
<td>Emergency room</td>
<td>$150 copay (waived if admitted)</td>
<td>$150 copay (waived if admitted)</td>
<td>$150 copay (waived if admitted)</td>
<td>$150 copay (waived if admitted)</td>
<td></td>
</tr>
<tr>
<td>Ambulatory surgery</td>
<td>$50 copay</td>
<td>Not covered</td>
<td>$50 copay</td>
<td>50% of plan’s fee schedule</td>
<td></td>
</tr>
</tbody>
</table>

For your detailed Summary of Benefits and Coverage (SBC), go to www.emblemhealth.com/SBC. You can also request a printed copy of the SBC free of charge by calling Customer Service at 1-800-624-2414, Monday through Friday, from 8:30 am to 5 pm. Your SBC shows what your plan covers and what (if any) cost-sharing responsibilities you have.

For complete details about the benefits available through these plans, please ready the Federal RI 73-007.
2014 GHI PLAN
ENROLLMENT CODES AND
RATES FOR FEDERAL
EMPLOYEES AND RETIREES

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, refer to the
Guide to Federal Benefits for that category or contact the agency that maintains your health benefits enrollment.

Postal Category 1 rates apply to career employees covered by the National Postal Mail Handlers Union
(NPMHU), National Association of Letter Carriers (NALC) and Postal Police bargaining units.

Postal Category 2 rates apply to other non-APWU, non-PCES, non-law enforcement Postal Service career
employees, including management employees, and employees covered by the National Rural Letter Carrier's
Association bargaining unit.

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal
employee organization who are not career postal employees. Refer to the applicable Guide to Federal Benefits.

GHI Options Include:

High Option Plan, serving all of New York and Northern New Jersey.

Standard Option Plan, serving New York City plus most New York counties, as well as Northern New Jersey.

These plans are only available to individuals who live or work in certain counties. Please see federal brochure
RI 73-007 for the counties included in these plans' service area.

<table>
<thead>
<tr>
<th>Type of Enrollment</th>
<th>NON-POSTAL PREMIUM</th>
<th>POSTAL PREMIUM</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Biweekly</td>
<td>Monthly</td>
</tr>
<tr>
<td></td>
<td>Gov’t Share</td>
<td>Your Share</td>
</tr>
<tr>
<td>High Option Self Only</td>
<td>801</td>
<td>$196.68</td>
</tr>
<tr>
<td>High Option Self and Family</td>
<td>802</td>
<td>$437.62</td>
</tr>
<tr>
<td>Standard Option Self Only</td>
<td>804</td>
<td>$195.72</td>
</tr>
<tr>
<td>Standard Option Self and Family</td>
<td>805</td>
<td>$437.62</td>
</tr>
</tbody>
</table>
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If you have any questions or need help choosing a GHI FEHB plan, call us at 1-800-624-2414, Monday through Friday, 8:30 am to 5 pm. If you have a hearing or speech impairment and use a TDD, please call 1-866-248-0640, Monday through Friday from 8:30 am to 5 pm.

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