



Final Level Grievance Appeal Rights Important Information About Your Grievance Appeal Rights

EmblemHealth has processed your request for benefits based on the terms of your contract. Decisions about coverage are based on your benefits package and the information sent to us with your request.

If all or some of the items or services were not covered, you or your authorized representative have reasonable access to, and can get copies of, all documents, records, and other information. This information may include the written rule, guideline, or criteria we used to make our decision about your request.

You can get the above information and the specific diagnosis or treatment codes and their meanings as they relate to request for free. Write to us at:

EmblemHealth
Grievance and Appeals Dept.
PO Box 2844
New York, NY 10116-2844

Or, you can visit any of our Neighborhood Care locations.

You have completed your final level of internal review. This means that you have no further internal appeal rights with us.

Helpful Resources

If you have questions about this letter or would like us to tell you why we made our decision, call Customer Service at **877-842-3625 (TTY: 711)**. Our hours are 8 am to 6 pm, Monday through Friday (excluding major holidays). A Customer Service representative will be happy to help.

We can give you that information verbally or in another format, or talk with you in a language other than English.

If you have questions about your rights, contact the Community Service Society of New York to reach a Community Health Advocate:

- Call **888-614-5400**
- Visit **communityhealthadvocates.org**
- Write to Community Service Society of New York, 633 Third Ave, 10th FL, New York, NY 10017

Be assured we will not retaliate or take any discriminatory action against you for filing a grievance or other complaint.

Employment Retirement Income Security Act of 1974 (ERISA) plan information

If you are a member or beneficiary of an ERISA plan, you may also have the right to bring a civil action under section 502(a) of the Employment Retirement Income Security Act of 1974 (ERISA) following this decision.

You and your plan may have other voluntary dispute resolution choices, such as mediation. You can find out what is available to you by contacting your local U.S. Department of Labor Office and your state insurance regulatory agency.

If you are not sure whether your health benefit plan is an ERISA plan, contact your employer and/or plan sponsor. Please do not contact EmblemHealth for this information.

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