

Quick Start Guide to Your Benefits

HIP HMO Preferred

Welcome to the HIP HMO Preferred 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:

Your Network and Your Doctor

The HIP HMO Preferred plan uses the Prime Network and provides **in-network coverage** only. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services. You'll usually pay less when you use in-network doctors. If you use an out-of-network doctor, you will have to pay all of the costs yourself, except for emergency services. For more information, see "How Your Coverage Works" in your Certificate of Coverage

When you call to make an appointment, make sure the doctor is either a **preferred** or **participating** Prime Network doctor. If he or she has more than one office, make sure the one you want to go to is in-network as well.

Benefits of Choosing a Preferred Doctor

With this plan, you **must** choose a doctor who participates in the Prime Network, also known as a Primary Care Physician (PCP). If you select a **preferred participating** doctor, you will have **no copay** (the set dollar amount you pay for health services each time you use them) for primary care office visits. You will also have no copay for most specialist care when referred by your preferred doctor.

If you can't find a preferred doctor, there are many other **participating** doctors in the Prime Network to choose from. For visits with a participating doctor, you'll have a moderate copay.

Your Doctor's Role

When you need specialty care, your doctor will send you to a specialist in your network. Your doctor or specialist will also contact us to get any needed approvals (permission). Referrals and prior approvals are only valid for the specialist or hospital named on the referral and for a specific number of visits and length of time.

How Your Plan Works

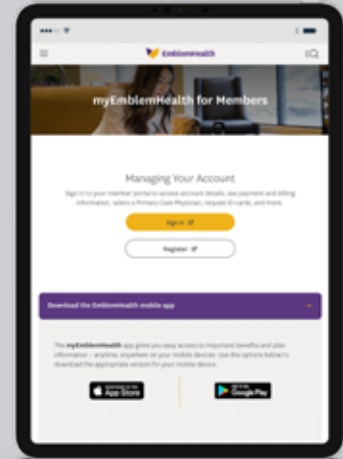
Selecting a Preferred doctor can help keep costs* down.

Your doctor (PCP)	Copay	Specialist copay when referred by your doctor
Preferred	\$0	\$0
Participating	Moderate	Moderate
Non-participating (Not in the Prime Network)	Not covered	Not covered

*Some services, regardless of whether or not you pick a preferred doctor, have a different copay, such as emergency, ambulatory center facility, and home health care. Check your Schedule of Benefits for more detail.



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**.



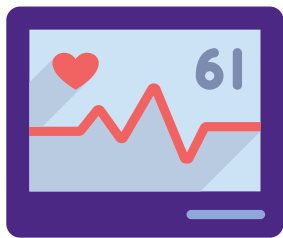
Simply go to **emblemhealth.com/sign-in**, click **Register**, and fill in the required information. You'll have immediate access to your account, and will be able to see your plan benefits, find doctors and hospitals, choose a primary care doctor, request a member ID card, and much more.

On the go? Download our mobile app: **myEmblemHealth**.



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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.

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.

Referrals

You must have a written or electronic referral from your PCP before getting care from a specialist. Specialists are doctors such as allergists and dermatologists who provide services other than primary care. You **do not** need a referral for the following specialist services:

- Primary and preventive care
- Chiropractic services
- Outpatient mental health services
- Preventive and primary gynecologic (GYN) care
- Diabetes-related eye exams from an ophthalmologist

Prior Approval

Some inpatient and outpatient services require prior approval by EmblemHealth before you receive them. Your PCP will contact us to take care of this for you. Examples of these services are:

- Inpatient nonemergency procedures
- Outpatient surgery
- Home health care
- Hospice care
- Outpatient physical, occupational, and speech therapies.

See your Certificate for a full list of services that require prior approval.

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.

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 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.

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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 or by calling **888-277-8772**. No appointment? Walk-ins are always welcome.

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.

Questions? Call the Customer Service number on the back of your member ID card (TTY: 711), Monday through Friday, 8 am to 6 pm (excluding major holidays).

