

Quick Start Guide to Your Benefits

ConsumerDirect PPO

Welcome to the EmblemHealth ConsumerDirect PPO 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:

Plan Coverage

The ConsumerDirect PPO plan uses the National Network and offers both **in- and out-of-network benefits**. 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. This plan lets you see specialists **without a referral**.

With this plan, your deductible (the amount you pay before your plan starts to pay) and coinsurance (the percentage you pay for health services, after your deductible, when your insurance plan begins to pay) apply to all covered medical, hospital, and pharmacy services.

However, they **do not** apply to in-network preventive services, including:

- Routine physicals
- Screenings
- Immunizations
- Mammograms, gynecological exams, and well-baby care

These services are all covered in full.

Your Deductible

There are two types of deductibles in this plan:

- **Individual deductible:** The amount of the deductible for the plan-year that must be met only by the individual member.
- **Family deductible:** The family deductible applies if your plan covers more than one person. It may be met by one or by two or more family members combined. The entire family deductible for the plan-year must be met before services will be reimbursed for any family member.

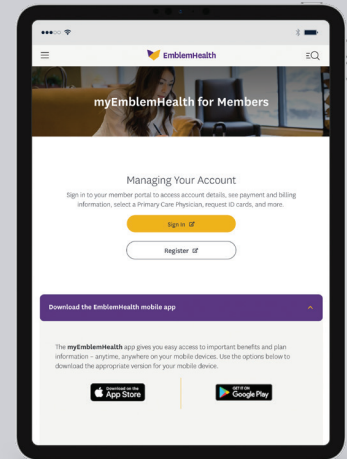
Choose a Network Doctor

- 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.



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**.



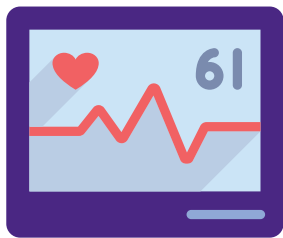
Simply go to emblemhealth.com/sign-in, click **Register**, and fill in the required information. You'll have immediate access to your account, and will be able to see your plan benefits, find doctors and hospitals, choose a primary care doctor, request a member ID card, and much more.

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



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ConsumerDirect PPO



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.

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](https://www.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](https://www.emblemhealth.com).

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](https://www.questdiagnostics.com/appointment) or by calling **888-277-8772**. No appointment? Walk-ins are always welcome.

Keep Your Costs Down

To keep your out-of-pocket costs as low as possible, be sure to see doctors in the National Network. If you need a non-emergency procedure, make sure the doctor or facility has contacted us for preauthorization (approval) first.

Health Savings Account (HSA)

Your plan may qualify for a health savings account (HSA) that is administered by a bank or other financial service.

An HSA is a tax-free account used to pay for certain medical and/or pharmacy expenses. With an HSA, you put money into an account every month. This money is not subject to federal income tax. However, it **must** be used to pay for certain medical costs. Any money in the plan that you don’t use in a calendar year can be rolled over and used for future medical costs.

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. Visit [emblemhealth.com/neighborhood](https://www.emblemhealth.com/neighborhood) for locations and hours.

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