

HIP HMO Preferred

With the HIP HMO Preferred plan, you will:

- Have a concierge Gold Line to call for support, where you'll connect to a live, dedicated agent.
- Have a wellness program that provides personalized health coaching and gives you the chance to win rewards for healthy habits.
- Have \$0 copays at Centers of Excellence Memorial Sloan Kettering Cancer Center (MSKCC) and the Hospital for Special Surgery (HSS).
- Have a \$0 premium for the base plan.
- Have a \$0 copay for preventive services in our network, including routine physicals, vaccinations, colonoscopies
 to check for colon cancer, and mammograms to check for breast cancer. You will also pay \$0 for birth control
 and most preventive medicines.

This plan does not cover services you get outside our network, unless it is an emergency.*

Our Prime Network includes preferred and non-preferred primary care doctors. When you choose a preferred primary care doctor and get a referral, you will not have to pay a copay when you see a specialist. All doctors at AdvantageCare Physicians are preferred.

| Medical Care | In-network copays when you select a preferred primary care doctor in our Prime Network. | In-network copays when you select a non-preferred primary care doctor in our Prime Network. |
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| Specialist office visit | \$0 | \$10 |
| Diagnostic lab/X-ray | \$0 | \$10 |
| Routine physical exam | \$0 | \$0 |
| Well-child care | \$0 | \$0 |
| Physical therapy | \$0 | \$10 |
| Outpatient mental health | \$0 | \$10 |
| Urgent care | \$50 | \$50 |
| Ambulance | \$0 | \$0 |
| Inpatient hospital care | \$100 \$0 at a Center of Excellence | \$100 \$0 at a Center of Excellence |
| Emergency room* | \$150 (You do not have to pay this if you are admitted) | \$150 (You do not have to pay this if you are admitted) |
| Diagnostic testing | \$100 at hospital / \$0 at other facilities | \$100 at hospital / \$10 at other facilities |
| High-tech radiology | \$100 at hospital / \$0 at other facilities | \$100 at hospital / \$10 at other facilities |
| Infusion therapy | \$100 at hospital / \$0 at other facilites | \$100 at hospital / \$10 at other facilities |
| Ambulatory surgery | \$150 at hospital / \$50 at other facilities | \$150 at hospital / \$50 at other facilities |

If you are thinking about becoming a member, call us at **800-447-6929 (TTY: 711)**. If you are a current member, please call the Customer Service phone number on your member ID card. A Customer Service representative will be happy to help. You can also visit **emblemhealth.com/gold**.

The information above is intended to provide general information and highlights regarding the HIP HMO Preferred plan. It does not provide a complete benefits description. HIP HMO Preferred plan coverage is subject to all terms, conditions, limitations, and exclusions contained in the certificate of insurance. Refer to HIP policy forms 155-23-LGTIERSCH(12/18) and 155-23-LGTIERCERT(12/18). EmblemHealth insurance plans are underwritten by EmblemHealth Plan, Inc., Health Insurance Plan of Greater New York (HIP) and EmblemHealth Insurance Company. Wellness program and Centers of Excellence benefits are subject to approval by the New York State Department of Financial Services. 10-9424a 10/20