



EmblemHealth Essential Plan

EmblemHealth is proud to offer the Essential Plan to meet your health care needs — and your budget.

EMBLEMHEALTH PLANS

When you qualify for the Essential Plan, you'll enjoy:

- Medical, vision, and dental benefits.
- No referrals to see specialists.
- Virtual access to 24/7 non-emergency care, plus primary care, mental health, and dermatology services through Teladoc® Primary360.*

And you'll get all that for a \$0 premium per month.

All of these EmblemHealth plans are health maintenance organization plans, or HMOs. With an HMO plan, you choose a **primary care provider** (PCP) who will provide your everyday care. Essential Plan members see health care professionals and facilities in the **Enhanced Care Prime Network**. You can find a doctor by signing in to your member portal at my.emblemhealth.com and clicking "Find Care." In an emergency, you can go to any hospital.

To enroll in the EmblemHealth **Essential Plan**, you must live in New York City (Brooklyn, the Bronx, Manhattan, Queens, or Staten Island), Long Island (Nassau or Suffolk counties), or Westchester county. You must also qualify for the **Essential Plan** based on income and other factors.

READY TO ENROLL?

Make sure you have these items for yourself and for each member of your household who needs health care coverage when you apply:

- Social Security numbers (or document numbers for legal immigrants).
- Employer and income information (for example, from your pay stubs or W-2 forms – wage and tax statements).
- Policy numbers for any current health insurance plans covering members of your household.
- Email address.

Call us at **866-838-9144** (TTY: 711), seven days a week, 8 a.m. to 8 p.m. or go to emblemhealth.com/essential-plan to learn more about the Essential Plan and what may be available to you.

*Telemedicine provided by Teladoc. Not all services available 24/7.

THE EMBLEMHEALTH ESSENTIAL PLAN ON THE NY STATE OF HEALTH MARKETPLACE

Here's a quick overview of our Essential Plan options for qualifying individuals.

	ESSENTIAL PLAN 200-250	ESSENTIAL PLAN 1	ESSENTIAL PLAN 2	ESSENTIAL PLAN 3	ESSENTIAL PLAN 4
Annual Deductible ²	\$0	\$0	\$0	\$0	\$0
Annual Out-of-Pocket Maximum	\$2,000	\$360	\$200	\$200	\$0
PCP/Specialist Visit	\$15/\$25 copay	\$15/\$25 copay	\$0/\$0 copay	\$0/\$0 copay	\$0/\$0 copay
Annual Physical	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Emergency Room	\$75 copay	\$75 copay	\$0 copay	\$0 copay	\$0 copay
Outpatient Facility (Surgery)	\$50 copay	\$50 copay	\$0 copay	\$0 copay	\$0 copay
Gym Reimbursement Program	Yes	Yes	Yes	Yes	Yes
Telemedicine*	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Prescription Drugs** (Generic/preferred brand/non-preferred brand)	\$6/\$15/\$30 copay	\$6/\$15/\$30 copay	\$1/\$3/\$3 copay	\$1/\$3/\$3 copay	\$0/\$0/\$0 copay
Monthly Premium includes dental and vision coverage*** (New York City rates)	\$0 premium	\$0 premium	\$0 premium	\$0 premium	\$0 premium

This chart is not a comprehensive list of benefits. You will find a more detailed list in the Summary of Benefits and Coverage (SBC) for each plan on the EmblemHealth website. Full plan benefits, terms, conditions, and limitations are set forth in the applicable plan contract.

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**30-day supply.

***For those who qualify.



For more information, visit us online at emblemhealth.com/essential-plan or call us at **866-838-9144** (TTY: **711**).

We mean health.

EmblemHealth Essential Plans are underwritten by Health Insurance Plan of Greater New York (HIP), an EmblemHealth company.

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Refer to HIP policy form numbers for Essential Plan 1: 155-23-EPP1NONAIAN (01/24), 155-23-EPP1AIAN (01/24), et al, Essential Plan 2: 155-23-EPP2NONAIAN (01/24), 155-23-EPP2AIAN (01/24), et al, Essential Plan 3: 155-23-EPP3Aliessa (01/24), and Essential Plan 4: 155-23-EPP4Aliessa (01/24), et al.