



**EmblemHealth Gold Premier-P  
Summary of Benefits**

**Prime Network with Tristate Access - No Referral Required**

PHGLD1506 / MH001222

<b>Deductible and Out-of-Pocket Maximum</b>	<b>In-Network (INET) Member Pays</b>
<b>Plan deductible</b>	\$500 \$1,000
<b>Separate Prescription Drug Deductible</b>	\$0 \$0
<b>Out-of-Pocket Maximum</b>	\$7,500 \$15,000
<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>
<b>Provider Office Visits</b>	
<b>Mental Health and Substance Abuse Office Visits</b> First 3 visits (any combination of PCP, ABA, MH/SUD) covered in full.	Office Visits: \$25 copayment not subject to deductible All Other Outpatient Services: \$25 copayment not subject to deductible
<b>ABA Treatment for Autism Spectrum Disorder</b> First 3 visits (any combination of PCP, ABA, MH/SUD) covered in full. Preauthorization required.	\$25 copayment not subject to deductible
<b>Primary Care Provider Office Visits</b> (includes services for illness, injury, follow-up care and consultations) First 3 visits (any combination of PCP, ABA, MH/SUD) covered in full.	\$25 copayment not subject to deductible
<b>Specialist Office Visits</b>	\$50 copayment not subject to deductible
<b>Telemedicine Services</b>	No Charge
<b>Preventive Office Visits</b>	
<b>Adult/Pediatric Preventive Visits</b>	No Charge
<b>Prenatal Care</b>	No Charge
<b>Routine Gynecological Services/Well Woman Exams, Mammography Screenings*</b>	No Charge

This EmblemHealth Plan is underwritten by Health Insurance Plan of Greater New York (HIP). The above benefits and services do not require referrals by a Prime network primary care physician. Preauthorization will still be required for noted benefits.

MH001222

<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>
<b>Well-Baby and Well-Child Care, including Immunizations*</b>	No Charge
<b>*When preventive services are not provided in accordance with the comprehensive guidelines supported by USPSTF or HRSA</b>	No Charge
<b>Vasectomy</b>	See surgical services
<b>All other preventive services*</b>	No Charge
<b>Outpatient Diagnostic Services</b>	
<b>Acupuncture</b> 12 visits per plan year.	No Charge
<b>Advanced Radiology</b> (CT/PET Scan, MRI) Preauthorization required.	\$50 copayment after deductible
<b>Laboratory Services</b> Preauthorization required for Outpatient services.	Performed in a PCP Office: \$25 copayment not subject to deductible Performed in a Specialist Office: \$50 copayment not subject to deductible
<b>Non-Advanced Radiology</b> (X-ray, Diagnostic) Preauthorization may be required.	Performed in a PCP Office: \$25 copayment after deductible Performed in a Specialist Office: \$50 copayment after deductible
<b>Preadmission Testing</b> Preauthorization required.	\$0 copayment after deductible
<b>Second Opinions on the Diagnosis of Cancer, Surgery and Other</b>	\$50 copayment after deductible
<b>Prescription Drugs - Retail Pharmacy (cost share based on 30 day supply per prescription) Preauthorization is not required for a Covered Prescription Drug used to treat a substance use disorder, including a prescription drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal.</b>	
<b>Preferred Generic</b> Tier 1	\$0 copayment
<b>Non-preferred Generic</b> Tier 2	\$40 copayment
<b>Preferred Brand</b> Tier 3	\$80 copayment
<b>Prescription - Mail Order Pharmacy (up to a 90 day supply per prescription)</b>	
<b>Preferred Generic</b> Tier 1	\$0 copayment
<b>Non-preferred Generic</b> Tier 2	\$100 copayment

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<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>
<b>Preferred Brand</b> Tier 3	\$200 copayment
<b>Outpatient Rehabilitative and Habilitative Services</b>	
<b>Physical and Occupational Therapy</b> 60 visits per condition/plan year, combined therapies. Preauthorization required.	Performed in a PCP Office: \$25 copayment after deductible Performed in a Specialist Office: \$50 copayment after deductible
<b>Other Services</b>	
<b>Anesthesia Services</b>	No Charge
<b>Cardiac and Pulmonary Rehabilitation</b> Preauthorization required.	\$65 copayment after deductible
<b>Chemotherapy</b>	Performed in a PCP Office: \$25 copayment after deductible Performed in a Specialist Office: \$50 copayment after deductible
<b>Chiropractic Services</b>	\$50 copayment not subject to deductible
<b>Diabetic Equipment and Supplies</b> 90-day supply mail-order available. Preauthorization required.	\$25 copayment not subject to deductible, per 30-day supply
<b>Dialysis</b> Preauthorization may be required.	Performed in a PCP Office: \$25 copayment after deductible Performed in a Specialist Office: \$50 copayment after deductible
<b>Durable Medical Equipment (DME)</b>	20% coinsurance after deductible
<b>External Hearing Aids</b> Single purchase once every 3 years. Preauthorization required.	20% coinsurance after deductible
<b>Home Health Care</b> 40 visits per plan year. Preauthorization required.	\$50 copayment after deductible
<b>Outpatient Services</b> (in a hospital or ambulatory facility) Preauthorization required.	\$350 copayment after deductible
<b>Inpatient Services</b>	
<b>Inpatient hospital services include mental health, substance abuse, maternity, hospice, skilled nursing facility and all IP settings</b> Preauthorization required, except for emergency admissions.	30% coinsurance after deductible, per admission

<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>
<b>Inpatient Rehabilitation Services</b> 60 days per condition/plan year, combined therapies. Preauthorization required.	30% coinsurance after deductible, per admission
<b>Inpatient Habilitation Services</b> 60 days per condition/plan year, combined therapies. Preauthorization required.	30% coinsurance after deductible, per admission
<b>Emergency and Urgent Care</b>	
<b>Ambulance Services</b>	\$350 copayment after deductible
<b>Emergency Room</b> Waived if admitted to Hospital.	\$800 copayment after deductible
<b>Urgent Care Centers</b>	\$100 copayment after deductible
<b>Pediatric Dental Care - up to age 19 end of month</b>	
<b>Preventive Dental Care</b> 1 dental exam and cleaning per 6-month period.	No Charge
<b>Routine Dental Care</b> Full mouth x-rays or panoramic x-rays at 36-month intervals and bitewing x-rays at 6-month intervals.	\$25 copayment not subject to deductible
<b>Major Dental Care</b> Preauthorization required.	\$50 copayment after deductible
<b>Orthodontia</b> Preauthorization required.	\$50 copayment after deductible
<b>Pediatric Vision Care (for children under age 19)</b>	
<b>Contact Lens</b> 1 set of prescribed lenses and frames per 12-month period.	20% coinsurance not subject to deductible
<b>Prescription Eye Glasses</b> 1 set of prescribed lenses and frames per 12-month period.	20% coinsurance not subject to deductible
<b>Routine Eye Exam</b> 1 exam per 12-month period.	No Charge
<b>Additional Covered Services</b>	
<b>Allergy Testing</b>	Performed in a PCP Office: \$25 copayment after deductible Performed in a Specialist Office: \$50 copayment after deductible

<b>Benefits</b>	<b>In-Network (INET) Member Pays</b>
<b>Gym Reimbursement</b> Gym reimbursement benefit does not apply towards the deductible or out-of-pocket maximum	\$200 per 6-month calendar year period; \$100 per 6-month calendar year period for covered Dependent(s)
<b>Important information</b>	

EmblemHealth Plans are underwritten by Health Insurance Plan of Greater New York (HIP). Except for emergency care, the above benefits and services are covered only when provided by an Prime network physician and/or approved in advance by the EmblemHealth Care Management Program.

Participating physicians and providers have contracted with EmblemHealth to provide care to our members; they are not employees, agents, servants or representatives of EmblemHealth. This summary is provided for information only; it does not contain complete details or limitations of the Plan which are available only in the Contract or Certificate of Coverage/Insurance, and it does not constitute an agreement.

Refer to policy form number 155-OA-NSSGGoldPremierPSch (4/22), et al.

Certain services must be approved in advance by EmblemHealth.

Second opinions on diagnosis of cancer are covered at participating cost sharing for non-participating Specialist.

Dialysis performed by non- participating providers is limited to 10 visits per calendar year. Preauthorization required.



**ATTENTION:** Language assistance services, free of charge, are available to you. Call **1-877-411-3625** (TTY/TDD: **711**).

**Español (Spanish)**

ATENCIÓN: Usted tiene a su disposición, gratis, servicios de ayuda para idiomas. Llame al **1-877-411-3625** (TTY/TDD: **711**).

**中文 (Traditional Chinese)**

注意：我們免費提供相關的語言協助服務。請致電 **1-877-411-3625** (TTY/TDD: **711**)。

**Русский (Russian)**

ВНИМАНИЕ! Вам доступны бесплатные услуги переводчика. Звоните по тел. **1-877-411-3625** (служба текстового телефона TTY/TDD: **711**).

**Kreyòl Ayisyen (Haitian Creole)**

ATANSYON: Gen sèvis èd nan lang gratis ki disponib pou ou. Rele nimewo **1-877-411-3625** (TTY/TDD: **711**).

**한국어 (Korean)**

주의: 귀하에게 언어 지원 서비스가 무료로 제공됩니다. **1-877-411-3625**(TTY/TDD: **711**)번으로 전화하십시오.

**Italiano (Italian)**

ATTENZIONE: sono disponibili servizi gratuiti di assistenza linguistica. Chiami il numero **1-877-411-3625** (TTY/TDD: **711**).

**אידיש (Yiddish)**

אכטונג: שפראך הילף סערוויסעס, אהן קיין פרייז, זיינען דא צו באקומען פאר אייך. רופט **1-877-411-3625** (TTY/TDD: **711**).

**বাংলা (Bengali)**

মনোযোগ দিন: ভাষা সহায়তা পরিষেবাগুলি আপনার জন্য বিনামূল্যে উপলব্ধ আছে। **1-877-411-3625** (TTY/TDD: **711**) নম্বরে ফোন করুন।

**Polski (Polish)**

UWAGA: dostępna jest bezpłatna pomoc językowa. Prosimy zadzwonić pod numer **1-877-411-3625** (TTY/TDD: **711**).

**العربية (Arabic)**

يرجى الانتباه: تتوفر لك خدمات المساعدة اللغوية مجاناً، اتصل على الرقم **1-877-411-3625** أو (TTY/TDD: **711**).

**Français (French)**

ATTENTION : une assistance d'interprétation gratuite est à votre disposition. Veuillez composer le **1-877-411-3625** (TTY/TDD : **711**).

وجہ دیں: آپ کے لیے زبان سے متعلق اعانت کی خدمات، مفت دستیاب ہیں۔ 1-877-411-3625 (TTY/TDD: 711) پر کال کریں۔

### Tagalog (Tagalog)

NANANAWAGAN NG PANSIN: Mayroon kang magagamit na mga serbisyo para sa tulong sa wika nang walang bayad. Tawagan ang 1-877-411-3625 (TTY/TDD: 711).

### Ελληνικά (Greek)

ΠΡΟΣΟΧΗ: Διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε το 1-877-411-3625 (για άτομα με προβλήματα ακοής (TTY/TDD): 711).

### Shqip (Albanian)

VINI RE: Shërbime ndihmore për gjuhën, falas, janë në dispozicionin tuaj. Telefononi në 1-877-411-3625 (TTY/TDD: 711).

## NOTICE OF NONDISCRIMINATION POLICY

EmblemHealth complies with Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. EmblemHealth does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

### EmblemHealth:

- Provides free aids and services to people with disabilities to help
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose first language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please call member services at **1-877-411-3625 (TTY/TDD: 711)**.

If you believe that EmblemHealth has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with EmblemHealth Grievance and Appeals Department, PO Box 2844, New York, NY 10116, or call member services at **1-877-411-3625**. (Dial **711** for TTY/TDD services.) You can file a grievance in person, by mail or by phone. If you need help filing a grievance, EmblemHealth's Grievance and Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office of Civil Rights electronically through the Office of Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf) or by mail or phone at **U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201; 1-800-368-1019**, (dial **1-800-537-7697** for TTY services).

Complaint forms are available at [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).