

# Quick Start Guide to Your Benefits

## HIPaccess® II

Welcome to the EmblemHealth HIPaccess® II 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 HIPaccess® II plan uses our Prime Network and offers both in- and out-of-network benefits. A network is a group of health care professionals and facilities that contracts with EmblemHealth. They provide covered products and services. You'll usually pay less when you use in-network doctors.

When you call to make an appointment, ask if the doctor is in our network. If he or she has more than one office, make sure the one you want to go to is in-network as well.

### Your Doctor's Role

With the HIPaccess® II plan, you don't have to choose a participating doctor (also known as a primary care physician - (PCP)), but it is recommended. Your PCP knows your health care history and is the best one to manage your care if you are sick or get hurt. Your doctor can help you find a specialist when you need more care. You don't need a referral to see a network specialist. That is, you don't need permission from your doctor. However, for some services, you do need approval first. In those cases, your doctor must call us or our health care partners at the number on your member ID card.

### Choose a Network Doctor

- Go to [emblemhealth.com/findadoctor](http://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.

### Receiving Care

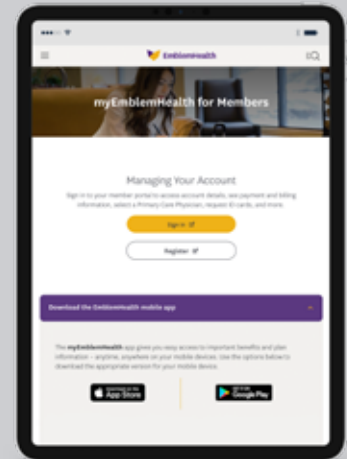
You must get prior approval from EmblemHealth if you receive any of the following services from an out-of-network doctor:

- Hospital or facility inpatient admissions.
- Ambulatory surgery services.
- Home health care services.

If you don't get prior approval before you get these services, EmblemHealth will pay only 50% of the benefit we would otherwise pay.



## 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](http://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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Certain services are available only in-network, such as skilled nursing facility, hospice care services, and durable medical equipment (DME). Please refer to your Certificate of Coverage for details and a complete listing of covered services. If you have any questions, call the Customer Service number on the back of your member ID card.

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

## Keep Your Costs Down

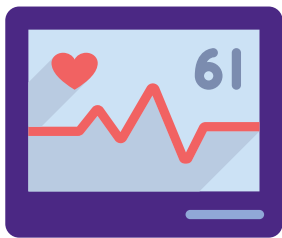
To keep your out-of-pocket costs (what you pay for health services) as low as possible, be sure to see doctors and use facilities in the Prime Network. You may get care from out-of-network specialists whenever you choose but using out-of-network benefits usually means you'll pay more for out-of-pocket costs. If you need non-emergency care, be sure that the doctor or facility has contacted us for prior approval.

## 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).**



**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.