



Taking Care of Health Care

EmblemHealth's 2025 HIP Prime
HMO plan for New York state
employees and early retirees

Health Care Plans That Suit New Yorkers.

EmblemHealth offers quality, affordable health plans, convenient community resources, and access to top doctors and hospitals across the New York tristate area. We're committed to creating healthier futures for our members.



HIP Prime HMO: Your Health Care Plan for 2025

New York state offers our HIP Prime HMO plan as one of the health care plans you can choose for your 2025 health benefits.

It's a choice you can feel good about.

Plan Features

When you enroll in the 2025 HIP Prime HMO plan, you can count on:

- Doctors and health care professionals to choose from across New York state.
- Low out-of-pocket costs and copays (the amount you pay for health services).
- Leading hospitals throughout your plan's service area.
- Health and wellness programs, as well as discounts on gym memberships, home exercise equipment, hearing aids, and more.
- Drug coverage through retail pharmacies and our home delivery drug program.
- Online tools at **myEmblemHealth** to help you take care of your health needs and meet your personal wellness goals.

Questions?

If you have questions, visit **[emblemhealth.com](https://www.emblemhealth.com)**.

If you are already enrolled in the HIP Prime HMO plan, you don't need to do anything. You will continue to be covered through the end of 2025.

Our Prime Network: Connect With the Care You Need

Our HIP Prime HMO plan gives you access to quality health care. You may even have no copays for some services. A copay is the set dollar amount you pay for health services each time you use them.

Plus, there are no deductibles (the amount you pay before your plan starts to pay) or coinsurance (the percentage you pay after your plan starts to pay).

The HIP Prime HMO plan uses our Prime Network. A network is a group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services to members.

This network* includes:

- 183,000+ health care professionals.
- 158,000+ specialists.
- 28,000+ primary care providers (PCPs).
- 400+ hospitals.

The Prime Network has private and group practice doctors, health care professionals, facilities, and hospitals in 28 New York state counties — all five boroughs of New York City (the Bronx, Brooklyn, Manhattan, Queens, and Staten Island), plus Nassau, Suffolk, Orange, Rockland, and Westchester counties and upstate areas that stretch north of Albany.

The Prime Network also includes:

- **ConnectiCare Choice HMO Network**, which has primary care providers, specialists, and hospitals in Connecticut.
- **QualCare HMO Network**, which has primary care providers, specialists, and hospitals in New Jersey.

You also have coverage at many of the area's most acclaimed hospitals, such as:

- Hospital for Special Surgery.
- Montefiore Medical Center.
- NYU Langone Hospitals.
- Lenox Hill Hospital.
- Northwell Health.
- Staten Island University Hospital.

Your Doctor: A Partner in Good Health

The first thing you should do when you enroll in the HIP Prime HMO plan is choose a primary care provider for yourself and your enrolled family members.

Your primary care provider (PCP) is the doctor who provides your everyday care. They help you and your family stay healthy. Your PCP:

- Provides most of your health and preventive care.
- Refers you to specialists.
- Arranges hospital admissions, when necessary.

You can change your PCP at any time, by phone or online.

When you call to make an appointment with your doctor, tell them you're a HIP Prime HMO plan member. Remember to bring your member ID card to your appointment.

Find Out More

If you have questions, visit emblemhealth.com.

*As of July 2024.



2025 HIP Prime HMO Plan Benefit Highlights for NYSHIP

SERVICE CATEGORY/COVERAGE	COPAY*
Physician Services	
Primary care provider (PCP) office visits:	
Adults	\$5
Sick-child visits (age 0-25)	\$5
Laboratory services	\$5
X-ray services	\$5
Specialist office visits:	
Office visits	\$10
Laboratory services	\$10
Refractive eye exams	\$0
X-ray services	\$10
Inpatient hospital services:	
Anesthesiology	\$0
Radiology visits/consultations	\$0
Preventive and Wellness Care Services**	
Well-baby, child care, and immunizations	Covered in full
Adult physical	Covered in full
Mammography and prostate cancer screening	Covered in full
Annual Pap test and OB/GYN exam	Covered in full
Immunizations for adults	Covered in full
Colonoscopy and sigmoidoscopy screening for adults	Covered in full
Bone density tests	Covered in full
Hospital	
Hospital inpatient	\$0 per continuous stay
Hospital outpatient surgery	\$0
Hospital outpatient x-ray	Covered in full
Hospital outpatient laboratory	Covered in full
Maternity	
Physician services	\$0
Hospital services	\$0
Nursery care	Covered in full
Emergency Room Visit	\$75 per visit
Ambulance	\$0
Chiropractic Benefit	\$10 per visit
Durable Medical Equipment	Covered in full
Mental Health	
Inpatient	\$0
Outpatient	\$0
Substance Abuse Diagnosis and Treatment	
Inpatient	\$0
Rehabilitation outpatient:	
PCP office	\$0 per visit
Specialist office	\$0 per visit

*A copay is the set dollar amount you pay for health services each time you use them.

**Preventive services are covered in full only when provided in accordance with the comprehensive guidelines supported by the Health Resources and Services Administration; if the items or services have an "A" or "B" rating from the United States Preventive Services Task Force; if the immunizations are recommended by the Advisory Committee on Immunization Practices; or when required by New York state law.



SERVICE CATEGORY/COVERAGE	COPAY*
Physical/Occupational/Speech Therapy	
Outpatient facility	\$0 per visit; Combined 90 visits per calendar year
PCP office	\$5 per visit
Home Health Care	200 visits per calendar year; Covered in full
Prescription Coverage**	
Retail 30-day supply	\$5 generic / \$20 brand
Mail-order 90-day supply	\$7.50 generic / \$30 brand
Lifetime Maximum Coverage	Not applicable
ADDITIONAL BENEFITS	
Autism Spectrum Disorder	
Inpatient	\$0
Outpatient:	
PCP office	\$5
Specialist office	\$5
Assistive communication devices	\$0
Diabetes Supplies	\$5 per 34-day supply
Dialysis Treatment	
PCP office	\$5 per visit
Freestanding center	\$0
Outpatient hospital	\$0
Hospice Care	210 days per lifetime; Covered in full
Skilled Nursing Facility Care	\$0
Urgent Care	\$25 per visit

Annual Out-of-Pocket Maximum: The highest amount you have to pay for in-network services in a calendar year is \$6,850 per individual and \$13,700 per family.

*A copay is the set dollar amount you pay for health services each time you use them.

**Drugs are dispensed in accordance with HIP's Drug Formulary. Please refer to your Prescription Drug Rider for details.

Except for emergency care, the above benefits and services are covered only when provided or referred by a HIP primary care provider and/or approved in advance by our Utilization Management Department. HIP participating doctors and providers have contracted with HIP to provide care to our members; they are not employees, agents, servants, or representatives of HIP. This summary is provided for information only; it does not contain complete details of the plan, which are available only in the Contract or Certificate of Coverage, and it does not constitute an agreement.

Full details of the plan are set forth in the Certificate of Coverage. Please refer to HIP certificate form number 155-23-LGHMOCERT (10/22).

To get a copy of the Summary of Benefits and Coverage, visit emblemhealth.com/resources/new-york-state-employees. To get a printed copy, call Customer Service at **800-447-8255** (TTY: **711**). Our hours are 8 a.m. to 6 p.m., Monday through Friday. A Customer Service representative will be happy to help.

If you have questions about your plan, visit emblemhealth.com or call the Customer Service number above.

Convenient neighborhood locations in
Manhattan, Brooklyn, Queens, the Bronx,
Staten Island, and Long Island.



“Whole You” Care With AdvantageCare Physicians*

AdvantageCare Physicians (ACPNY) is a primary and specialty care practice with 30+ office locations across the New York metropolitan area. ACPNY’s Providers and Care Teams get to know the “whole you” — all of the physical, mental health, and lifestyle factors that contribute to your entire health picture.

Comprehensive:

In addition to primary care, ACPNY has an extensive network of specialists in areas that include cardiology, gastroenterology, women’s health, optometry, and more. Most of our office locations offer on-site access to lab, radiology, or other health and wellness services.

Convenient:

We’re in the neighborhoods where you live and work — in all five boroughs and Long Island.

Continuous:

With our **myACPNY** patient portal, you can immediately access your medical records, schedule appointments, request prescription refills, and more — right from your phone, computer, or other smart device.

For more information about AdvantageCare Physicians, visit [acpny.com](https://www.acpny.com).



Neighborhood Care

Wellness is about much more than just your physical health. It's about the different dimensions of wellness, including emotional, social, financial, and intellectual. We believe that long-term health can be impacted most by the things people do every day, the places where they live, and the resources available to them.

EmblemHealth Neighborhood Care provides in-person and virtual customer service support, care coordination, access to community resources, and health and wellness programming — right in your neighborhood. With locations across New York City, we deliver programming both in person and virtually that fits the unique needs of our communities, all at no cost to you. Whether it's a yoga class, plan benefits seminar, or help with a claim or translating paperwork, Neighborhood Care isn't just for EmblemHealth members; we're a resource for the entire community. We also speak multiple languages, including Spanish, Mandarin, Cantonese, and Haitian Creole.

No matter which Neighborhood Care you visit, you'll always find:

- In-person and virtual customer service.
- Free health and wellness classes.
- Resources for managing your and your family's health.
- Assistance connecting you to in-network health care providers.

Visit emblemhealth.com/neighborhood for the most up-to-date information on classes and programs at Neighborhood Care.



myEmblemHealth

Your Member Portal

Have you visited your member portal, **myEmblemHealth**, lately? It's a one-stop shop to help you take control of your health.

To register for **myEmblemHealth**, go to emblemhealth.com/sign-in. The information you enter is secure.

Once you're registered, you can check:

- The status of a claim, approval, or the amount you have paid toward your deductible, if any. (A deductible is the amount you pay before your plan starts to pay.)
- Descriptions of your health benefits.
- Messages and communicate securely with us through the Message Center.
- A list of your covered drugs.

You can also order member ID cards, download forms, and update your email address.

Get Your Documents Online

When you register for **myEmblemHealth**, you can go paperless by signing up to get your documents online. They will be neatly stored in your secure Document Center on **myEmblemHealth**.

You can choose to get:

- Explanations of Benefits (EOBs).
- Alerts about when your claims are processed.
- Personalized information about your health.
- Your plan newsletter.
- Updated information about your coverage and benefits.

Manage Your Health Online

myEmblemHealth has lots of tools to help you take care of your health and meet your personal wellness goals.

- **Health Assessment:** Gives you an overall picture of your health and shows you steps you can take to make healthy lifestyle changes. Both you and your covered dependents can fill out your own individual Health Assessment.
- **Health Action Plans:** These personalized programs help you make healthy choices and manage your health conditions. Each Action Plan is based on your personal choices to help you change things like sleep and nutrition habits or improve your blood pressure and cholesterol. They can last anywhere from a few days to a few weeks, depending on your unique needs.

Your Info, Anytime — the myEmblemHealth App

The new **myEmblemHealth** mobile app is here! Get your health care information in just a few taps. New features include secure messaging, fingerprint or Face ID sign-in, push notifications, and more.

The **myEmblemHealth** app is available for download from the App Store or from Google Play.

More Than Just Coverage

In addition to your doctor's care, when you enroll in this plan, you'll have access to a range of services, programs, and discounts that help you and your enrolled family members stay healthy, including:

- **Wellness Programs** that provide you with a personalized approach to managing your health and well-being.
- **Tobacco-Free Quit-Smoking Program**, designed to help you quit smoking and tobacco use for good.
- **Care Management**, available to EmblemHealth members, at no additional cost, who have multiple health conditions or behavioral health issues.

You'll also have access to preventive cancer screenings, domestic and intimate partner violence victim support and resources, chronic obstructive pulmonary disease (COPD) support, and more.

Learn more at emblemhealth.com/live-well.



Care for Your Mind

Managing life's ups and downs can be difficult. Maybe you are going through a divorce, recently had a death in the family, or were recently diagnosed with a chronic or serious illness. Or, perhaps you have been drinking more often lately or want to get help for a loved one with possible substance abuse issues.

No matter the concern, caring for your mental health is just as important as caring for your physical health. We can help. To learn more about talking to someone or getting support for a loved one, visit emblemhealth.com/mentalhealth.





Healthy Discounts*

Just for being an EmblemHealth member, you get access to discounts on health-related services.

- **Gym and fitness center memberships:** HUSK Marketplace members have access to exclusive savings and flexible membership options at thousands of fitness facilities. From national chains to specialty studios, HUSK has something for every type of workout.
- **On-demand fitness:** Enjoy the benefits of group exercise classes in the comfort of your own home. HUSK offers a variety of membership options for streaming workouts that allow you to take your workout to the next level no matter where you are.
- **Home equipment and tech:** Whatever your fitness level is, HUSK offers exclusive discounts on exercise equipment and wearable fitness trackers to help support you and your goals in your personal wellness journey.
- **Hearing care:** Save on hearing aid purchases and get other discounts through HearX, HearUSA, and Amplifon centers. At Amplifon centers, you also get a low-price guarantee on hearing aids, free batteries, follow-up care, screenings, and a 60-day trial period with a 100% money-back guarantee.
- **Vision Affinity discount program:** Get discounts on certain vision care services at participating EyeMed centers.
- **Laser vision care:** Save as much as 15% on laser vision correction with EyeMed.

For more information about these services, call us at the number on the back of your member ID card or visit emblemhealth.com/goodhealth.

*Please note: Services included in the Healthy Discounts program are available only through participating vendors. These discount programs are not health care benefits and we do not insure them. For more about these services, please visit emblemhealth.com/goodhealth. EmblemHealth does not guarantee the continued availability of any discount product and/or vendor.





Make HIP Prime[®] HMO your choice today.

This booklet provides general information about the HIP health insurance program. Coverage will be subject to the terms, conditions, limitations, and exclusions set forth in the Certificate of Coverage. Refer to HIP certificate form number **155-23-LGHMOCERT (10/22)**.