

2019 EmblemHealth Individual and Family Plans

EmblemHealth has been providing outstanding service to the New York community for more than 80 years. EmblemHealth is proud to offer Standard Qualified Health Plans, Nonstandard Qualified Health Plans, and the Essential Plan to meet your health insurance needs at a cost that's right for you.

The EmblemHealth Plans on the NY State of Health Marketplace

	EMBLEMHEALTH PLATINUM	EMBLEMHEALTH GOLD	EMBLEMHEALTH GOLD VALUE	EMBLEMHEALTH SILVER	EMBLEMHEALTH SILVER VALUE
Annual Deductible (Individual/Family)	\$0/\$0	\$600/\$1,200	\$3,000/\$6,000	\$1,700/\$3,400	\$6,100/\$12,200
Annual Out-of-Pocket Maximum	\$2,000/\$4,000	\$4,000/\$8,000	\$3,000/\$6,000	\$7,500/\$15,000	\$6,100/\$12,200
PCP/Specialist Visit	\$15/\$35 copay	\$25/\$40 copay after deductible	3 FREE visits, then \$45/\$65 copay before deductible	\$30/\$50 copay after deductible	3 FREE visits, then \$35/\$70 copay before deductible
Annual Physical	\$0 annual	\$0 annual	\$0 annual	\$0 annual	\$0 annual
Emergency Room	\$100 copay	\$150 copay after deductible	0% copay after deductible	\$250 copay after deductible	\$0 copay after deductible
Outpatient Facility (Surgery)	\$100 copay	\$100 copay after deductible	0% copay after deductible	\$100 copay after deductible	\$0 copay after deductible
Gym Discounts	Yes	Yes	Yes	Yes	Yes
Telemedicine	\$0 copay before deductible	\$0 copay before deductible	\$0 copay before deductible	\$0 copay before deductible	\$0 copay before deductible
Prescription Drugs (Generic/preferred brand/ non-preferred brand)	\$10/\$30/\$60 copay	\$10/\$35/\$70 copay before deductible	\$25 copay before deductible (generics)/ \$0 after deductible (brand)	\$10/\$35/\$70 copay before deductible	\$10 copay before deductible (generics)/\$0 after deductible (brand)

Note: Emergency care at any hospital nationwide, including dialysis, is covered no matter what the provider's network status. Emergencies should be reported within 48 hours, or as soon as reasonably possible.

We offer a wide range of quality health insurance plans at affordable prices. Here's a quick overview of our plans.

EMBLEMHEALTH BRONZE	EMBLEMHEALTH BASIC	ESSENTIAL 1	ESSENTIAL 2	ESSENTIAL 3	ESSENTIAL 4
\$4,000/\$8,000	\$7,900/\$15,800	\$0/N/A	\$0/N/A	\$0/N/A	\$0/N/A
\$7,600/\$15,300	\$7,900/\$15,800	\$2,000/N/A	\$200/N/A	\$200/N/A	\$0/N/A
50% cost-sharing after deductible	3 FREE visits, then 0% coinsurance after deductible	\$15/\$25 copay	\$0/\$0 copay	\$0/\$0 copay	\$0/\$0 copay
\$0 annual	\$0 annual	\$0 annual	\$0 annual	\$0 annual	\$0 annual
50% cost-sharing after deductible	0% coinsurance after deductible	\$75 copay	\$0 copay	\$0 copay	\$0 copay
50% cost-sharing after deductible	0% coinsurance after deductible	\$50 copay	\$0 copay	\$0 copay	\$0 copay
Yes	Yes	Yes	Yes	Yes	Yes
\$0 copay before deductible	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
\$10/\$35/\$70 copay after deductible	0% coinsurance after deductible	\$6/\$15/\$30 copay	\$1/\$3/\$3 copay	\$1/\$3/\$3 copay	\$0/\$0/\$0 copay

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.

EMBLEMHEALTH PLANS

All of these EmblemHealth plans are health maintenance organization plans, or HMOs. With an HMO plan, you choose a **primary care doctor** who will provide your everyday care. This doctor will arrange for you to see specialists and get services when you need them. EmblemHealth plans work with large networks of leading health care professionals and facilities that contract with the plan. You are usually **only** covered for care and services you get from this network. In an emergency, you can go to any hospital.

Standard Qualified Health Plans are plans that the State has certified for sale on the Marketplace. All Standard plans must offer the same benefits. These differ by cost. All insurance companies with plans on the Marketplace must offer all Standard plans.

Nonstandard Qualified Health Plans offer all the essential health benefits. But they may do it differently than the Standard plans. And they may also offer additional benefits or have different costs than the Standard plans. Nonstandard plans are not offered by every insurance company.

To join the EmblemHealth **Standard and Nonstandard plans**, you must live in New York City (Brooklyn, Bronx, Manhattan, Queens, and Staten Island), Long Island (Nassau and Suffolk counties), or Westchester, Albany, Broome, Columbia, Delaware, Dutchess, Fulton, Greene, Montgomery, Orange, Otsego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, and Washington counties.

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

READY TO ENROLL

Open Enrollment is November 1, 2018 – January 31, 2019

To enroll directly with EmblemHealth, go to emblemhealth.com/individualsandfamilies

To enroll in a plan on the NY State of Health Marketplace, go to nystateofhealth.ny.gov site to enroll.

Make sure you have these items for yourself and 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