



NATIONAL NETWORK

Benefit Summary EmblemHealth InBalance EPO
\$40/\$2,000/80%/\$3,000

BENEFIT HIGHLIGHTS EmblemHealth InBalance EPO provides in-network benefits only. Except for emergency hospital care, no out-of-network services are covered.

	Comments	In-network
Office Visits and Diagnostic Services for Dependent Children/Students		\$0 Copay per visit
Office Visit, Including Outpatient Clinic Visits		\$40 Copay per visit
Specialist Office Visits		\$40 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Annual Deductible (Individual/Family)		\$2,000/\$6,000
Coinsurance		80%/20%
Annual Coinsurance Maximum (Individual/Family)		\$3,000/\$9,000
Inpatient Hospital Admission	PRECERTIFICATION: YES 365 days per confinement	Deductible and coinsurance
Emergency Room Care Facility Copay		\$100 copay (waived if admitted)
Ambulatory Surgery Facility		Deductible and coinsurance
Annual Maximum Benefit Per Individual		Unlimited
Lifetime Maximum		Unlimited
Unmarried Dependent Children/Unmarried Dependent Students	Coverage effective until end of calendar year	Eligible to age 19/25

INPATIENT HOSPITAL SERVICES PERFORMED AND BILLED BY A HOSPITAL

Inpatient Hospital Admission	PRECERTIFICATION: YES 365 days per confinement	Deductible and coinsurance
Skilled Nursing Facility Care	PRECERTIFICATION: YES	Deductible and coinsurance
Inpatient Admission for Medical Rehabilitation (i.e. Physical Therapy, Physical Medicine and Rehabilitation)	PRECERTIFICATION: YES 30 days per calendar year	Deductible and coinsurance
Hospice Care - Inpatient and Outpatient	PRECERTIFICATION: YES 210 days per lifetime	Deductible and coinsurance

OUTPATIENT HOSPITAL SERVICES PERFORMED AND BILLED BY A HOSPITAL OR FACILITY

Pre-Admission Testing		Deductible and coinsurance
Ambulatory Surgery Facility Charge (Free-standing)	PRECERTIFICATION: YES	Deductible and coinsurance
Ambulatory Surgery Facility Charge (Outpatient hospital)	PRECERTIFICATION: YES	Deductible and coinsurance
Home Health Care Services	PRECERTIFICATION: YES 200 visits per calendar year	20% Coinsurance (deductible waived)
Diagnostic Lab/Radiology	PRECERTIFICATION: YES Required for radiology services	Deductible and coinsurance
Preventive Mammography, Pap Smear and Prostate Screening		Covered in full

MEDICAL SERVICES PERFORMED AND BILLED BY A PHYSICIAN OR OTHER MEDICAL PROVIDER

Office Visits and Diagnostic Services for Dependent Children/Students		No copay for unmarried dependent children and unmarried dependent students
Office Visit, Including Outpatient Clinic Visits		\$40 Copay per visit

	Comments	In-network
Specialist Office Visits		\$40 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Maternity Pre-Postnatal Care		Covered in full
Annual Physical Check-up (Adult)		Covered in full
Preventive Mammography, Pap Smear and Prostate Screening		Covered in full
Chiropractic Care		\$40 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Allergy Care		\$40 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Physical Therapy, Osteopathic Manipulation, Occupational Therapy	30 visits per calendar year	\$40 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Speech Therapy	10 Visits per calendar year	\$40 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Outpatient Surgery	Office	Deductible and coinsurance
	Outpatient hospital	Deductible and coinsurance
	Ambulatory free-standing	Deductible and coinsurance
Inpatient Surgery		Deductible and coinsurance
Durable Medical Equipment (DME)	PRECERTIFICATION: YES when amount >\$2,000; \$10,000 calendar year maximum	Deductible and coinsurance
Diabetic Management: Education		\$40 Copay per visit; no copay for unmarried dependent children and unmarried dependent students
Prescriptions		\$5 Brand; \$0 copay for unmarried dependent children and unmarried dependent students
Supplies	Covered under DME benefit, DME annual maximum does not apply	Covered in full
Diagnostic Laboratory	Performed in provider's office/ free-standing facility	\$40 Diagnostic copay per visit; No copay for unmarried dependent children and unmarried dependent students
Diagnostic Radiology	PRECERTIFICATION: YES Performed in providers office/ free-standing facility. Precertifi- cation required In-network only	\$40 Diagnostic copay per visit; No copay for unmarried dependent children and unmarried dependent students
WELL BABY AND CHILD CARE		
Well Baby and Well Child Care, Including Immunizations	Up to age 19	Covered in full
EMERGENCY COVERAGE		
Emergency Room Care Facility Copay		\$100 Facility copay, waived if admitted
Emergency Ground Ambulance		Covered up to 100% of usual and customary amount, subject to deductible and coinsurance
INPATIENT MENTAL HEALTH & CHEMICAL DEPENDENCY		
Inpatient Mental Health	PRECERTIFICATION: YES 30 days per calendar year; No limits for biologically-based mental illness and children with serious emotional disturbances	Deductible and coinsurance
Chemical Dependency: Detoxification	PRECERTIFICATION: YES 7 days per calendar year	Deductible and coinsurance
Chemical Dependency: Rehabilitation	PRECERTIFICATION: YES 30 days per calendar year	Deductible and coinsurance

	Comments	In-network
OUTPATIENT MENTAL HEALTH & CHEMICAL DEPENDENCY		
Outpatient Chemical Dependency	PRECERTIFICATION: YES 60 visits per calendar year	\$40 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Outpatient Mental Health	PRECERTIFICATION: YES 30 visits per calendar year, no limits for biologically-based mental illness and children with serious emotional disturbances	\$40 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
VISION		
Exam	Performed by Davis Vision providers only; One eye exam every 24 months; Eligibility: all ages	\$10 Office visit copay for adults; No copay for dependent children and unmarried dependent students
Frames, Lenses, Contacts	Eligibility: Children under the age of 19; every 24 months	Lenses, Frames, contacts (in lieu of frames and lenses) \$20 copay

The EmblemHealth InBalance EPO is underwritten by Group Health Incorporated ("GHI") and provides in-network benefits only. Except for emergency hospital care, no out-of-network services are covered. Coverage is subject to all terms, conditions, limitations and exclusions set forth in the contract and certificate of insurance. Refer to GHI policy form number PLH-SGH-995, et. al.

EmblemHealth provides health benefit coverage and services through its subsidiary companies in New York State: Group Health Incorporated, HIP Health Plan of New York, The PerfectHealth Insurance Company, HIP Insurance Company of New York, GHI HMO Select, Inc., ConnectiCare of New York, Inc. and EmblemHealth Services Company LLC.

Covered services received from non-participating anesthesiologists, radiologists, pathologists and assistant surgeons while receiving covered services in a network hospital, facility, OPD, ambulatory facility or office is covered up to 100% of the 90th percentile of Ingenix Prevailing Healthcare Charges System. The benefits described herein are only highlights of the coverage available. The terms, limitations, conditions and exclusions of the insurance contract and certificate will govern.

EmblemHealth Prescription Drug Options

EmblemHealth EPO and InBalance EPO

Option S	
Annual deductible per individual.*	\$50
Retail copayment for generic/preferred brand name/ nonpreferred brand name drugs.	\$0/\$30/\$50
Annual retail maximum per individual (no maximum on home delivery).	\$1,000
Home delivery copayment for generic/preferred brand name/ nonpreferred brand name drugs.	\$0/\$60/\$100

- Covered at EmblemHealth participating pharmacies only.
- Generic drugs are not mandatory. Other than the applicable copayment, no additional costs apply.
- All prescription drug options include clinical prior authorization and specialty pharmacy programs.
- Rx home delivery is unlimited. The maximum applies to retail Rx purchases only.
- The retail maximum is based on EmblemHealth's discounted rate minus the applicable copay.

All services and benefits are subject to the specific terms and conditions of your Certificate of Insurance and Certificate Attachment and/or riders.

For more information, contact your EmblemHealth Sales Representative.

* Deductible applies to brand preferred and brand nonpreferred drugs only.

Policy form # PLA-100B



Group Health Incorporated (GHI), HIP Health Plan of New York (HIP), HIP Insurance Company of New York and EmblemHealth Services Company, LLC are EmblemHealth companies. EmblemHealth Services Company, LLC provides administrative services to the EmblemHealth companies.