

**NATIONAL NETWORK**

**Benefit Summary EmblemHealth EPO \$20/\$0**

**BENEFIT HIGHLIGHTS** EmblemHealth 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		\$20 Copay per visit
Specialist Office Visits		\$20 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Inpatient Hospital Admission		Covered in full
Emergency Room Care Facility Copay		\$50 Copay per visit
Ambulatory Surgery Facility		Covered in full
Skilled Nursing Facility Care		Covered in full
Unmarried Dependent Children/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	Covered in full
Skilled Nursing Facility Care	PRECERTIFICATION: YES	Covered in full
Inpatient Admission for Medical Rehabilitation (i.e. Physical Therapy, Physical Medicine and Rehabilitation)	PRECERTIFICATION: YES 30 days per calendar year	Covered in full
Hospice Care - Inpatient and Outpatient	PRECERTIFICATION: YES 210 days per lifetime	Covered in full

**OUTPATIENT HOSPITAL SERVICES PERFORMED AND BILLED BY A HOSPITAL OR FACILITY**

Pre-Admission Testing		Covered in full
Ambulatory Surgery Facility Charge (Free-standing )		Covered in full
Ambulatory Surgery Facility Charge (Outpatient hospital)		Covered in full
Home Health Care Services	PRECERTIFICATION: YES 200 visits per calendar year	Covered in full
Diagnostic Laboratory/Radiology	PRECERTIFICATION: YES	\$20 Diagnostic copay per visit; No copay for unmarried dependent children and unmarried dependent students
Preventive Mammography, Pap Smear and Prostate Screening		Covered in full

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

Physician Office Visits		\$20 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Specialist Office Visits		\$20 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		\$20 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Allergy Care		\$20 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Physical Therapy, Osteopathic Manipulation, Occupational Therapy	PRECERTIFICATION: YES 30 visits per calendar year	\$20 Copay per visit; No copay for unmarried dependent children and unmarried dependent students

**MEDICAL SERVICES PERFORMED AND BILLED BY A PHYSICIAN (Continued)**

	Comments	In-network
Speech Therapy	10 visits per calendar year	\$20 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Outpatient Surgery	Office	Covered in full
	Outpatient hospital	Covered in full
	Ambulatory free-standing	Covered in full
Inpatient Surgery		Covered in full
Durable Medical Equipment (DME)	PRECERTIFICATION: YES when amount >\$2,000; \$10,000 calendar year maximum	Covered in full, up to calendar year max
Diabetic Management: Education		\$20 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
Prescriptions		\$5 brand; \$0 generic
Supplies	Covered under DME benefit, DME annual maximum does not apply	Covered in full
Diagnostic Laboratory	Performed in provider's office/ free-standing facility	\$20 Diagnostic copay per visit; No copay for unmarried dependent children and unmarried dependent students
Diagnostic Radiology	PRECERTIFICATION: YES Performed in provider's office/ free-standing facility	\$20 Diagnostic copay per visit; No copay for unmarried dependent children and unmarried dependent students
<b>WELL BABY AND CHILD CARE</b>		
Well Baby and Well Child Care, Including Immunizations	Up to age 19	Covered in full
<b>EMERGENCY ROOM COVERAGE</b>		
Emergency Room Care Facility Copay	ER copay, waived if admitted	\$50 ER facility copay per visit
Emergency Ground Ambulance		Covered up to 100% of usual and customary amount
<b>INPATIENT MENTAL HEALTH &amp; CHEMICAL DEPENDENCY</b>		
Inpatient Mental Health	PRECERTIFICATION: YES 30 days/calendar year; No visit lim- its for biologically-based mental illness and children with serious emotional disturbances	Covered in full
Chemical Dependency: Detoxification	PRECERTIFICATION: YES 7 days per calendar year	Covered in full
Chemical Dependency: Rehabilitation	PRECERTIFICATION: YES 30 days calendar year	Covered in full
<b>OUTPATIENT MENTAL HEALTH &amp; CHEMICAL DEPENDENCY</b>		
Outpatient Chemical Dependency	PRECERTIFICATION: YES 60 visits per calendar year	Covered in full
Outpatient Mental Health	PRECERTIFICATION: YES 30 visits per calendar year, no limits for biologically-based mental illness and children with serious emotional disturbances	\$20 Copay per visit; No copay for unmarried dependent children and unmarried dependent students
<b>VISION</b>		
Exam	Performed by Davis Vision provid- ers 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
Lenses, Frames, Contacts	Eligibility: Children under the age of 19; every 24 months	Lenses, frames, contacts (in lieu of frames and lenses) \$20 copay

The EmblemHealth 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 numbers PLS-EPO-100A, 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 P	
Annual deductible per individual.	\$0
Retail copayment for generic/preferred brand name/ nonpreferred brand name drugs.	\$0/\$30/\$50
Annual retail maximum per individual (no maximum on home delivery).	None
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.

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.

Policy form # PLA-100B



**EmblemHealth**<sup>™</sup>

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.