

**Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services**
**EmblemHealth : Essential Plan 3**
**Coverage for:** Individual

**Plan Type:** HMO


The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. **NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.**

**This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, call 1-888-447-8255. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at [www.emblemhealth.com](http://www.emblemhealth.com) or call 1-888-447-8255 to request a copy.

Important Questions	Answers	Why this Matters:
What is the overall <a href="#">deductible</a> ?	\$0	See the Common Medical Events chart below for your costs for services this <a href="#">plan</a> covers.
Are there services covered before you meet your <a href="#">deductible</a> ?	Yes. Preventive care, prenatal care and telemedicine are covered before you meet your deductible.	This <a href="#">plan</a> covers some items and services even if you haven't yet met the <a href="#">deductible</a> amount. But a <a href="#">copayment</a> or <a href="#">coinsurance</a> may apply. For example, this <a href="#">plan</a> covers certain <a href="#">preventive services</a> without <a href="#">cost-sharing</a> and before you meet your <a href="#">deductible</a> . See a list of covered <a href="#">preventive services</a> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> .
Are there other <a href="#">deductibles</a> for specific services?	No	You don't have to meet <a href="#">deductibles</a> for specific services.
What is the <a href="#">out-of-pocket limit</a> for this <a href="#">plan</a> ?	For in network providers \$200 for an Individual	The <a href="#">out-of-pocket limit</a> is the most you could pay in a year for covered services. If you have other family members in this <a href="#">plan</a> , they have to meet their own <a href="#">out-of-pocket limits</a> until the overall family <a href="#">out-of-pocket limit</a> has been met.
What is not included in the <a href="#">out-of-pocket limit</a> ?	Premiums, penalties, balanced-bill charges, and health care this plan doesn't cover.	Even though you pay these expenses, they don't count toward the <a href="#">out-of-pocket limit</a> .
Will you pay less if you use a <a href="#">network provider</a> ?	Yes. See <a href="http://www.EmblemHealth.com">www.EmblemHealth.com</a> or call 1-800-447-8255 for a list of participating providers.	This <a href="#">plan</a> uses a <a href="#">provider network</a> . You will pay less if you use a <a href="#">provider</a> in the <a href="#">plan's network</a> . You will pay the most if you use an <a href="#">out-of-network provider</a> , and you might receive a bill from a <a href="#">provider</a> for the difference between the <a href="#">provider's</a> charge and what your <a href="#">plan</a> pays ( <a href="#">balance billing</a> ). <b>Be aware, your <a href="#">network provider</a> might use an <a href="#">out-of-network provider</a> for some services (such as lab work). Check with your <a href="#">provider</a> before you get services.</b>
Do you need a <a href="#">referral</a> to see a <a href="#">specialist</a> ?	Yes.	This <a href="#">plan</a> will pay some or all of the costs to see a <a href="#">specialist</a> for covered services but only if you have a <a href="#">referral</a> before you see the <a href="#">specialist</a> .



All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		*Limitations, Exceptions, & Other Important Information
		<a href="#">Network Provider</a> (You will pay the least)	<a href="#">Out-of-Network Provider</a> (You will pay the most)	
<b>If you visit a health care <a href="#">provider's</a> office or clinic</b>	Primary care visit to treat an injury or illness	No charge	Not covered	----None----
	<a href="#">Specialist</a> visit	No charge	Not covered	Referral required. Failure to obtain Referral will result in a denial of payment or reduced payment.
	<a href="#">Preventive care/screening/immunization</a>	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your Plan will pay for.
<b>If you have a test</b>	<a href="#">Diagnostic test</a> (x-ray, blood work)	No charge	Not covered	Referral required for services performed in Specialist Office and Outpatient Hospital. Failure to obtain referral will result in denial of payment or reduced payment.
	Imaging (CT/PET scans, MRIs)	No charge	Not covered	Referral required. Failure to obtain Referral will result in denial of payment or reduced payment.
<b>If you need drugs to treat your illness or condition</b> More information about <a href="#">prescription drug coverage</a> is available at <a href="http://www.EmblemHealth.com">www.EmblemHealth.com</a> .	Generic drugs (Tier 1)	Retail: \$1 co-pay/30 day supply Mail Order: \$2.50 co-pay/90 day supply	Not covered	Prescription drugs not subject to Plan deductible. If you have an emergency condition, Prior Approval is not required for a five (5) day emergency supply of a covered prescription drug used to treat a substance use disorder, including a prescription drug to manage opioid withdrawal and/or stabilization and for opioid overdose reversal. Must be dispensed by a Participating Pharmacy.
	Preferred brand drugs (Tier 2)	Retail: \$3 co-pay/30 day supply Mail Order: \$7.50 co-pay/90 day supply	Not covered	
	Non-preferred brand drugs (Tier 3)	Retail: \$3 co-pay/30 day supply Mail Order: \$7.50 co-pay/90 day supply	Not covered	
	<a href="#">Specialty drugs</a> (Tier 4)	Tier 1: \$1 co-pay/30 day supply Tier 2: \$3 co-pay/30 day supply Tier 3: \$3 co-pay/30 day supply	Not covered	Must be dispensed by a Specialty Pharmacy. Written referral required.

\* For more information about limitations and exceptions, see the plan or policy document at [www.emblemhealth.com](http://www.emblemhealth.com).

Common Medical Event	Services You May Need	What You Will Pay		*Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	No charge	Not covered	Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment.
	Physician/surgeon fees	No charge	Not covered	Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment.
<b>If you need immediate medical attention</b>	<a href="#">Emergency room care</a>	No charge	No charge	Waived if admitted.
	<a href="#">Emergency medical transportation</a>	No charge	No charge	-----None-----
	<a href="#">Urgent care</a>	No charge	Not covered	In network only
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	No charge	Not covered	Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. However, Prior Approval is not Required for emergency admissions.
	Physician/surgeon fee	No charge	Not covered	Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment.
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Outpatient services	No charge	Not covered	Unlimited visits. For Substance Abuse care, up to twenty (20) visits per plan year may be used for family counseling.
	Inpatient services	No charge	Not covered	Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. However, Prior Approval is not required for emergency admissions.

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Common Medical Event	Services You May Need	What You Will Pay		*Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
If you are pregnant	Office visits	No charge	Not covered	Prenatal Care that is not provided in accordance with the comprehensive guidelines supported by USPSTF and HRSA will use the cost sharing for the appropriate service.
	Childbirth/delivery professional services	No charge	Not covered	Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound). Depending on the type of service, a copayment, coinsurance or deductible may apply. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment.
	Childbirth/delivery facility services	No charge	Not covered	Limited to forty-eight (48) hours for natural delivery and ninety-six (96) hours for cesarean delivery. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment. Depending on the type of service, a copayment, coinsurance or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC.

\* For more information about limitations and exceptions, see the plan or policy document at [www.emblemhealth.com](http://www.emblemhealth.com).

Common Medical Event	Services You May Need	What You Will Pay		*Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Out-of-Network Provider</u> (You will pay the most)	
<b>If you need help recovering or have other special health needs</b>	<a href="#">Home health care</a>	No charge	Not covered	Forty (40) visits per plan year. Home infusion counts toward home health care visit limits. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment.
	<a href="#">Rehabilitation services</a>	No charge	Not covered	Inpatient: Sixty (60) days per plan year. Combined therapies.
	<a href="#">Habilitation services</a>	No charge	Not covered	Outpatient: Sixty (60) visits per condition per plan year. Combined therapies. Speech and physical therapy are only covered following a hospital stay or surgery. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment
	<a href="#">Skilled nursing care</a>	No charge	Not covered	200 days per plan year. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment.
	<a href="#">Durable medical equipment</a>	No charge	Not covered	One (1) external prosthetic device per limb per lifetime. No orthotics. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment.
	<a href="#">Hospice services</a>	No charge	Not covered	210 days per plan year. Five (5) visits for family bereavement counseling. Prior Approval required. Failure to obtain Prior Approval will result in denial of payment or reduced payment.
<b>If your child needs dental or eye care</b>	Children's eye exam	Not covered	Not covered	
	Children's glasses	Not covered	Not covered	
	Children's dental check-up	Not covered	Not covered	

\* For more information about limitations and exceptions, see the plan or policy document at [www.emblemhealth.com](http://www.emblemhealth.com).

## Excluded Services & Other Covered Services:

### Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- |                    |                                                      |                        |
|--------------------|------------------------------------------------------|------------------------|
| • Acupuncture      | • Long-term care                                     | • Private-duty nursing |
| • Cosmetic surgery | • Most coverage provided outside the United States   | • Routine foot care    |
|                    | • Non-emergency care when traveling outside the U.S. | • Weight loss programs |

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- |                                               |                                                   |                            |
|-----------------------------------------------|---------------------------------------------------|----------------------------|
| • Abortion services                           | • Hearing aids (Prior Approval required)          | • Routine eye care (Adult) |
| • Bariatric surgery (Prior Approval required) | • Infertility treatment (Prior Approval required) |                            |
| • Chiropractic care                           |                                                   |                            |
| • Dental care (Adult)                         |                                                   |                            |

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov/](http://www.dfs.ny.gov/), U.S. Department of Health and Human Services at 1-877-267-2323 x1565 or [www.cciio.cms.gov](http://www.cciio.cms.gov), U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa/contactEBSA/consumerassistance.html](http://www.dol.gov/ebsa/contactEBSA/consumerassistance.html) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596 or NY State of Health Marketplace at 1-855-355-5777 or [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov)..

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your right, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact:

#### **EmblemHealth**

##### **By Phone:**

Please call the number on your ID card.

##### **In writing:**

EmblemHealth  
Grievance and Appeals Department  
P.O. Box 2801  
New York, NY 10116-2807  
Website: [www.emblemhealth.com](http://www.emblemhealth.com)

#### **For All Coverage Types**

##### **New York State Department of Financial Services**

**By Phone:** 1-800-342-3736

##### **In writing:**

New York State Department of Financial Services  
Consumer Assistance Unit  
One Commerce Plaza  
Albany, NY 12257  
Website: [www.dfs.ny.gov](http://www.dfs.ny.gov)

**For HMO Coverage**

**New York State Department of Health**

**By Phone:** 1-800-206-8125

**In writing:**

New York State Department of Health

Office of Health Insurance Programs

Bureau of Consumer Services – Complaint Unit

Corning Tower – OCP Room 1607

Albany, NY 12237

Email: [managedcarecomplaint@health.ny.gov](mailto:managedcarecomplaint@health.ny.gov)

Website: [www.health.ny.gov](http://www.health.ny.gov)

**Consumer Assistance Program**

**New York State Consumer Assistance Program**

**By Phone:** 1-888-614-5400

**In writing:**

Community Health Advocates

633 Third Avenue, 10<sup>th</sup> Floor

New York, NY 10017

Email: [cha@cssny.org](mailto:cha@cssny.org)

Website: [www.communityhealthadvocates.org](http://www.communityhealthadvocates.org)

**For Group Coverage:**

**U.S. Department of Labor**

**Employee Benefits Security Administration** at 1-866-444-EBSA (3272)

Website: [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform)

**Does this plan provide Minimum Essential Coverage? Yes**

If you don't have Minimum Essential Coverage for a month, you'll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

**Does this plan meet the Minimum Value Standards? Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

**Language Access Services:**

Spanish (Español): Para obtener asistencia en Español, llame al 1-888-447-8255

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-888-447-8255

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码 1-888-447-8255

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-888-447-8255

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*





**This is not a cost estimator.** Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

**Peg is having a baby**  
(9 months of in-network pre-natal care and a hospital delivery)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) (cost sharing) \$0
- Hospital (facility) [cost sharing](#) \$0
- Other [cost sharing](#) \$60

This **EXAMPLE** event includes services like:  
Specialist office visits (prenatal care)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
 Diagnostic tests (ultrasounds and blood work)  
Specialist visit (anesthesia)

<b>Total Example Cost</b>	\$12,800
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In the example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$4
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$64</b>

**Managing Joe's type 2 diabetes**  
(a year of routine in-network care of a well-controlled condition)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) (cost sharing) \$0
- Hospital (facility) [cost sharing](#) \$0
- Other [cost sharing](#) \$55

This **EXAMPLE** event includes services like:  
Primary care physician office visits (including disease education)  
 Diagnostic tests (blood work)  
Prescription drugs  
Durable medical equipment (glucose meter)

<b>Total Example Cost</b>	\$7,400
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In the example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$70
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$55
<b>The total Joe would pay is</b>	<b>\$125</b>

**Mia's Simple Fracture**  
(in-network emergency room visit and follow up care)

- The [plan's](#) overall [deductible](#) \$0
- [Specialist](#) (cost sharing) \$0
- Hospital (facility) [cost sharing](#) \$0
- Other [cost sharing](#) \$0

This **EXAMPLE** event includes services like:  
Emergency room care (including medical supplies)  
 Diagnostic test (x-ray)  
Durable medical equipment (crutches)  
 Rehabilitation services (physical therapy)

<b>Total Example Cost</b>	\$1,900
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In the example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Co-insurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.





**ATTENTION:** Language assistance services, free of charge, are available to you. Call **1-877-411-3625** (TTY/TDD: **711**).

**Español (Spanish)**

ATENCIÓN: Usted tiene a su disposición, gratis, servicios de ayuda para idiomas. Llame al **1-877-411-3625** (TTY/TDD: **711**).

**中文 (Traditional Chinese)**

注意：我們免費提供相關的語言協助服務。請致電 **1-877-411-3625** (TTY/TDD: **711**)。

**Русский (Russian)**

ВНИМАНИЕ! Вам доступны бесплатные услуги переводчика. Звоните по тел. **1-877-411-3625** (служба текстового телефона TTY/TDD: **711**).

**Kreyòl Ayisyen (Haitian Creole)**

ATANSYON: Gen sèvis èd nan lang gratis ki disponib pou ou. Rele nimewo **1-877-411-3625** (TTY/TDD: **711**).

**한국어 (Korean)**

주의: 귀하에게 언어 지원 서비스가 무료로 제공됩니다. **1-877-411-3625**(TTY/TDD: **711**)번으로 전화하십시오.

**Italiano (Italian)**

ATTENZIONE: sono disponibili servizi gratuiti di assistenza linguistica. Chiami il numero **1-877-411-3625** (TTY/TDD: **711**).

**אידיש (Yiddish)**

אכטונג: שפראך הילף סערוויסעס, אהן קיין פרייז, זיינען דא צו באקומען פאר אייך. רופט **1-877-411-3625** (TTY/TDD: **711**).

**বাংলা (Bengali)**

মনোযোগ দিন: ভাষা সহায়তা পরিষেবাগুলি আপনার জন্য বিনামূল্যে উপলব্ধ আছে। **1-877-411-3625** (TTY/TDD: **711**) নম্বরে ফোন করুন।

**Polski (Polish)**

UWAGA: dostępna jest bezpłatna pomoc językowa. Prosimy zadzwonić pod numer **1-877-411-3625** (TTY/TDD: **711**).

**العربية (Arabic)**

يرجى الانتباه: تتوفر لك خدمات المساعدة اللغوية مجاناً، اتصل على الرقم **1-877-411-3625** أو (TTY/TDD: **711**).

**Français (French)**

ATTENTION : une assistance d'interprétation gratuite est à votre disposition. Veuillez composer le **1-877-411-3625** (TTY/TDD : **711**).

وجہ دیں: آپ کے لیے زبان سے متعلق اعانت کی خدمات، مفت دستیاب ہیں۔ 1-877-411-3625 (TTY/TDD: 711) پر کال کریں۔

**Tagalog (Tagalog)**

NANANAWAGAN NG PANSIN: Mayroon kang magagamit na mga serbisyo para sa tulong sa wika nang walang bayad. Tawagan ang **1-877-411-3625** (TTY/TDD: **711**).

**Ελληνικά (Greek)**

ΠΡΟΣΟΧΗ: Διατίθενται για σας υπηρεσίες γλωσσικής βοήθειας, δωρεάν. Καλέστε το **1-877-411-3625** (για άτομα με προβλήματα ακοής (TTY/TDD): **711**).

**Shqip (Albanian)**

VINI RE: Shërbime ndihmore për gjuhën, falas, janë në dispozicionin tuaj. Telefononi në **1-877-411-3625** (TTY/TDD: **711**).

**NOTICE OF NONDISCRIMINATION POLICY**

EmblemHealth complies with Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. EmblemHealth does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

**EmblemHealth:**

- Provides free aids and services to people with disabilities to help
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose first language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, please call member services at **1-877-411-3625** (TTY/TDD: **711**).

If you believe that EmblemHealth has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with EmblemHealth Grievance and Appeals Department, PO Box 2844, New York, NY 10116, or call member services at **1-877-411-3625**. (Dial **711** for TTY/TDD services.) You can file a grievance in person, by mail or by phone. If you need help filing a grievance, EmblemHealth's Grievance and Appeals Department is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office of Civil Rights electronically through the Office of Civil Rights Complaint Portal, available at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf) or by mail or phone at **U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F, HHH Building, Washington, DC 20201; 1-800-368-1019**, (dial **1-800-537-7697** for TTY services).

Complaint forms are available at [hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html).