

EmblemHealth

Adelphi University

1/1/2027 Open Enrollment Meeting



EmblemHealth®

WELCOME!

- What will be covered:
 - Details about the plan's network
 - Details about the plan's benefits
 - Important Changes for 2027
 - Advanced online tools and apps
 - Special discounts and innovative wellness programs
 - AdvantageCare Physicians (ACPNY) and Neighborhood Care Centers





COME JOIN US

OPEN ENROLLMENT Coverage Period

January 1, 2027– December 31, 2027

During Annual Open Enrollment you can:

- Make any changes to your benefit for the 2027 plan year
- Add or drop coverage for you and/or your eligible dependents



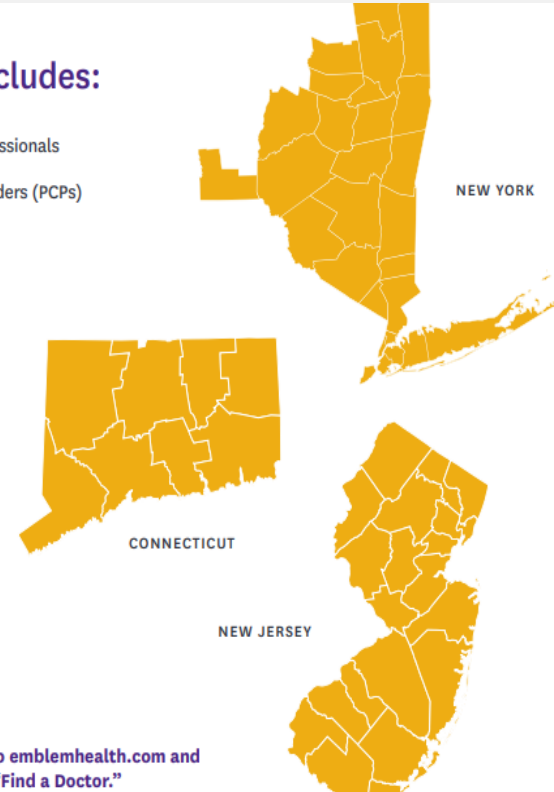
EmblemHealth Prime Network

Reminder!!! The EmblemHealth Prime Network includes the Prime Network in New York, and the **Cigna Healthcare PPO Network** in New Jersey and Connecticut. Send all Cigna claims to address for Cigna on ID card.



Prime Network includes:

- 64,000+ health care professionals
- 11,000+ primary care providers (PCPs)
- 54,000+ specialists
- 160+ hospitals



To find in-network doctors, go to emblemhealth.com and use the "Find Care" tool under "Find a Doctor."



OUR NETWORKS ACCLAIMED HOSPITALS

GO TO [EMBLEMHEALTH.COM/FIND-A-DOCTOR](https://www.emblemhealth.com/find-a-doctor) FOR A COMPLETE LISTING

New York
Bellevue Hospital Center
Memorial Sloan Kettering Hospital - David H. Koch Center
Harlem Hospital Center
Hospital for Special Surgery
Manhattan Eye, Ear & Throat Hospital
Memorial Sloan Kettering Hospital
Metropolitan Hospital Center
Mount Sinai Beth Israel
Mount Sinai Hospital
Mount Sinai Morningside
Mount Sinai West
New York Eye & Ear Infirmary
NewYork-Presbyterian Allen Hospital
NewYork-Presbyterian Columbia University Irving Medical Center
NewYork-Presbyterian Weill Cornell Medical Center
NewYork-Presbyterian Lower Manhattan Hospital
NYU Langone Orthopedic Hospital
NYU Langone Health - Tisch Hospital

NASSAU
Glen Cove Hospital
Long Island Jewish Valley Stream
Manhattan Eye, Ear & Throat Hospital
Mercy Medical Center
Mount Sinai South Nassau
Nassau University Medical Center
North Shore University Hospital
NY Eye & Ear Infirmary of Mount Sinai
NYU Langone Hospital Long Island
Plainview Hospital
St. Francis Hospital and Heart Center
St. Joseph's Hospital
Syosset Hospital

QUEENS
Elmhurst Hospital Medical Center
Flushing Hospital Medical Center
Jamaica Hospital Medical Center
Long Island Jewish Forest Hills
Long Island Jewish Medical Center
Mount Sinai Hospital Queens
NewYork-Presbyterian Queens
Queens Hospital Center
St. John's Episcopal Hospital
Steven and Alexandra Cohen Children's Medical Center of New York

SUFFOLK
Good Samaritan Hospital Medical Center
Huntington Hospital
John T. Mather Memorial Hospital
Long Island Community Hospital
Peconic Bay Medical Center
South Shore University Hospital
St. Catherine of Siena Hospital
St. Charles Hospital
Stony Brook Eastern Long Island Hospital
Stony Brook Southampton Hospital
Stony Brook University Hospital

BRONX
BronxCare Hospital Center
Jacobi Medical Center
Lincoln Medical and Mental Health Center
Montefiore Medical Center - Jack D Weiler Hospital of A. Einstein College
Montefiore Medical Center - Henry and Lucy Moses
Montefiore Medical Center - Wakefield Hospital
North Central Bronx Hospital
St. Barnabas Hospital



AdvantageCare Physicians (ACPNY)

AdvantageCare Physicians is always in-network with any EmblemHealth plan — and always conveniently located.

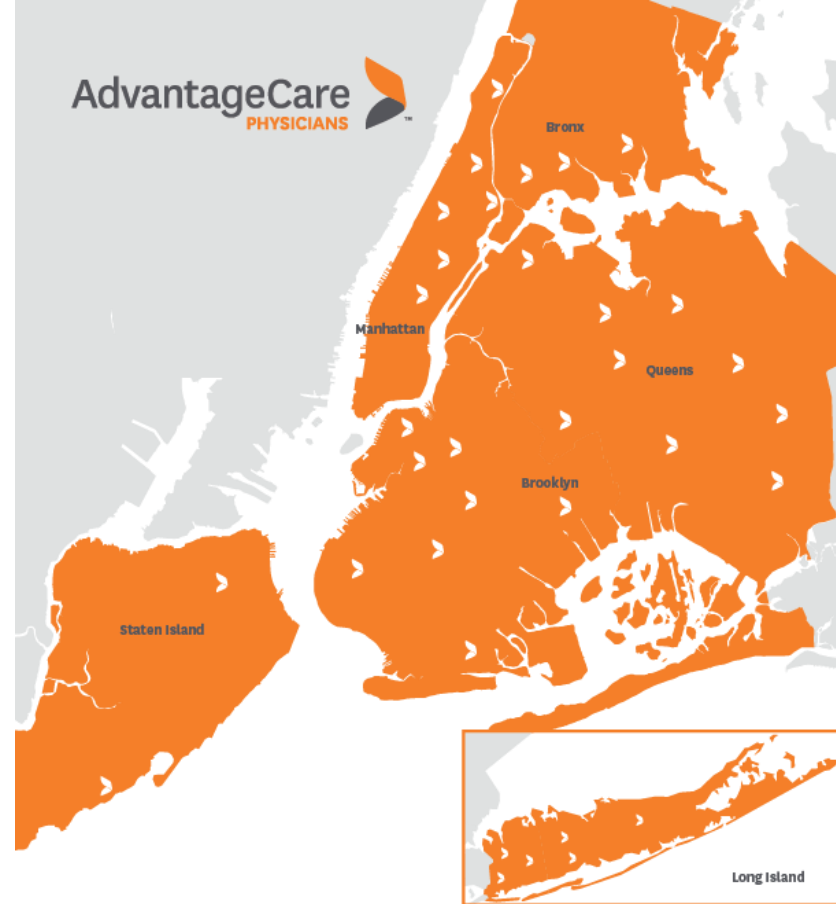
ACPNY takes a “whole you” approach through a care team that works together to understand all the physical, emotional, and lifestyle factors that affect member health.

Access to a full range of specialties and services ACPNY offers primary care, pediatrics, cardiology, Gynecology, many offices feature an on-site lab, radiology services, virtual visits.

And with 30 medical office locations in all five boroughs, it's easy to find care where members live and work. Same day appointments available.

To learn more or schedule an appointment, visit **acpny.com**

For free classes and other community programs:
emblemhealth.com/events



Award-Winning Community Services

**EmblemHealth
Neighborhood Care** is
in your corner and on
your corner, with in-
person resources to
help members find care,
understand benefits,
and more.

www.emblemhealth.com/events

15 locations in New York City.

20,000+ one-on-one consultations on greater health.*

173,000 customer service and social support-related
services completed.

60,000 health, wellness, and exercise class enrollees.

4,900 total classes hosted.

75+ community events, farmers markets, and open houses annually.



DATA AS OF JULY 2025

*ONE-ON-ONE CONSULTATIONS REFER TO UNIQUE ENCOUNTERS THAT PROVIDE
MULTIPLE SERVICES RELATED TO SOME ASPECT OF GREATER HEALTH SUPPORT.



EmblemHealth®

HIP PRIME HMO (In-Network only)

Benefit Highlights

Effective Date: January 1, 2027

HIP PRIME HMO - In-Network only

PCP Office Visit	\$10 Copay
Specialist Office Visit	\$20 Copay
Urgent Care Facility	\$10 Copay (Subject to PCP Copay)
Emergency Room	\$75 Copay (waived if admitted)
Inpatient Hospital Admission	\$100 Copay
Outpatient Hospital	\$100 Copay
Preventive Services	Covered in Full
Diagnostic Radiology/Laboratory	Included in office visit Copay
Chiropractic Services	\$20 Copay
Outpatient Mental Health/Substance Use	\$10 Copay
Inpatient Mental Health/Substance Use	Subject to Hospital Admission Copay
Maximum out of Pocket (MOOP)	\$6,600 / \$13,200
Dependent Child Age	26 EOM

Prescription Coverage Benefit Highlights

Retail Rx 30 Day Supply

Mail Order Rx 90 Day Supply

Tier 1 - \$10 Copay

Tier 1 - \$15 Copay

Tier 2 - \$25 Copay

Tier 2 - \$37.50 Copay

Tier 3 - \$50 Copay

Tier 3 - \$150 Copay



Specialty

- **Advocate+™ Pharmacy Match™** quickly finds the best pharmacy.
- **Streamlined for members** with end-to-end support to improve process and adherence.
- **Conflict-free pharmacy matching** for competitive bidding on price and efficacy.



Mail Order

- Fast, reliable **Amazon Pharmacy** home delivery.



Introducing Prime Therapeutics

Save, Simplify, and Support!

EmblemHealth is innovating pharmacy benefits management (PBM) with **Prime Therapeutics**.

- Like EmblemHealth, Prime Therapeutics is **not-for-profit** and uses **New York-based Capital Rx** for claims processing.
- One of the country's largest PBMs:
 - More than 60,000 pharmacies.
 - Walgreens- and CVS-anchored network options for retail prescriptions (mandatory for HMO 1/1/26).
 - Walgreens, CVS, or home delivery options for 90-day prescriptions.
- Augmented by Judi® technology, Amazon Pharmacy home delivery, and Advocate+™ specialty services.



25M	613M	\$71B
	+	
Members managed	Claims processed	Drug spend managed



Prime Therapeutics: Specialty

Advocate+ Pharmacy Match™ pinpoints the ideal pharmacy for members' specialty prescriptions.

- **Simplified experience** removes roadblocks for prescribers and coordinates prior approvals.
- **End-to-end support** improves member experience and adherence.
- **Configurable set of rules** based on price, experience, and care.
- **Conflict-free pharmacy matching** based on competitive bidding.
- **Savings** driven through the pharmacy auction competitive bidding format.

PRESCRIBE



INTAKE AND COLLABORATION



Care Specialist



Welcome Call



Preauthorization
Support



Financial
Assistance

PHARMACY MATCH



DISPENSE



HIP PRIME HMO PLAN

HOW THE PLAN WORKS / IMPORTANT REMINDERS

- You must select an in-network PCP to provide and coordinate your care.
- Plan requires a referral from your PCP when you need to see a specialist.
- Go to doctors, hospitals, and other facilities that are part of the HIP Prime HMO network. Out-of-network care is not covered except in the case of emergency care you receive at an out-of-network hospital.
- Use Quest Diagnostics, our preferred laboratory provider for lab work.
- Preventive care is covered at no cost to you, well visits, mammograms, colonoscopies, & immunizations.

Learn the ABCs of HMOs

Understanding health insurance should be simple. Yet there are always so many industry terms you need to know. Here are some definitions to make things easier:

- **HMO** — Health maintenance organization
- **PCP** — Primary care physician
- **Copay** — The set dollar amount you pay for health services each time you use them.
- **Coverage** — The benefits and services available to you from your health insurance plan.
- **Deductible** — The amount you pay each year for health services before your plan starts to pay.
- **Coinsurance** — The percentage you pay for health services usually after the deductible, when your insurance plan begins to pay.
- **Network** — A group of health care professionals and facilities that contract with EmblemHealth. They provide covered products and services to members. For plans with only in-network coverage, unless it's an emergency, members need to use the plan network to get services under their plan.
- **Premium** — The amount you pay for your insurance every month.
- **Preventive Services** — Routine health care services, like annual office visits, shots, screenings, and tests. These services can prevent illnesses or find conditions before they become serious.



Find a provider or obtain a referral for all behavioral health needs

- Inpatient or residential admissions
- Medically managed, or ambulatory detoxification service
- Partial hospitalizations
- Outpatient visits
- Psychological testing
- Behavioral health medication evaluations
- Care management and peer support services
- Educational resources

24/7 support, resources and referral services

888-447-2526 (TTY:711) or emblemhealth.com/live-well/mental-health

talkspace.com/emblemhealth must register and set up account to access telehealth

- Provider response via voice, text or video or book live sessions
- Provides best persona lmatch for counseling and therapy based on intake assessment



Supporting Members' Health Across the Risk Spectrum

All of our care management solutions contain behavioral health and social determinants of health screening and support.

Core Programs:

Care management, disease specific and advocacy programs

- Comprehensive Care Coordination.
- Transition of Care Program.
- Maternity Management Program.
- Palliative Care Management.
- Cost containment initiatives and programs.
- Diabetes Management Program.
- Kidney Care Program.
- Oncology Care Management Program.
- Sleep Apnea Management Program.
- Cardiac Rehab Program.
- Community Based Diabetes Program.
- Fertility Benefit Navigator Program.
- Care Coordination Home Visit Program.
- Hospital-at-Home Program.
- Treat-in-Place, Alternate Destination Program.
- Weight loss management.



Preventive Care Begins With Wellness

Integrated, end-to-end coaching for lifestyle and chronic condition management built seamlessly into your program.

Fully integrated experience

- **App and web portal** for members to get coaching.
- **Expert certified coaches** use advanced health analytics to help members overcome obstacles and reach goals.
- **Holistic health support** for a wide range of areas, including:
 - Weight loss.
 - Sleep.
 - Diet.
 - Smoking cessation.
 - Exercise.
 - Stress.
 - Emotional health.
 - Anxiety.
 - Coping skills.
 - Burnout.
 - Chronic diseases.

Proven results

- 75%** self-identified as having high stress reported improvements in their ability to cope and manage stress.*
- 74%** of participants reached a 5% weight loss goal.**
- 67%** of participants with diabetes lowered their A1C levels.***



* 2025 MEMBER SURVEYS: PERCENTAGE OF RESPONDENTS RESPONDING AGREE OR STRONGLY AGREE TO THE STATEMENT 'AS A RESULT OF COACHING, I DEAL WITH STRESS BETTER'.

** BOOK PARTICIPANTS FOR WHOM THERE ARE TWO WEIGHT MEASURES AT LEAST 3 MONTHS APART, 2022-2024.

*** BOOK PARTICIPANTS FOR WHOM THERE ARE TWO A1C MEASURES AT LEAST 3 MONTHS APART, 2022-2024.



YOUR NEW MEMBER ID CARD – SEE SAMPLE BELOW

THE KEY TO YOUR HEALTH CARE

Your personalized ID card will have your:



HIP Prime™ HMO

MEMBER: **John Doe**
ID NUMBER: **K1234567801**
NETWORK: **Prime**

PCP: Not Selected
PCP Phone: 800-447-8255
Rx BIN#: 610455
PCN: NY1000
Formulary: LG

Copays: PCP \$0
Urgent Care \$0
Rx \$0 / \$0
SPEC \$0
ER \$0
In-Network
MOOP: \$6600 / \$13200
Deductible: \$0 / \$0

Go Paperless - Visit my.emblemhealth.com

MEMBERS AND PROVIDERS: Network providers must provide or arrange non-emergency care. Providers call **866-447-9717** to request prior approval of a hospital admission.

Customer Service: **800-447-8255 (TTY: 711)**
Claims Questions: **866-447-9717**
Emblem Behavioral Health Services: **888-447-2526**

Behavioral Health claims to: Emblem Behavioral Health Services, PO Box 1850, Hicksville, NY 11802
All other claims to: EmblemHealth, PO Box 2845, New York, NY 10116-2845

OUTSIDE NEW YORK/CIGNA

Cigna: PO Box 188061 Chattanooga, TN 37422
Payer ID No. 62308

Benefits are not insured by Cigna Healthcare or affiliates.
Underwritten by Health Insurance Plan of Greater New York
Fully insured coverage

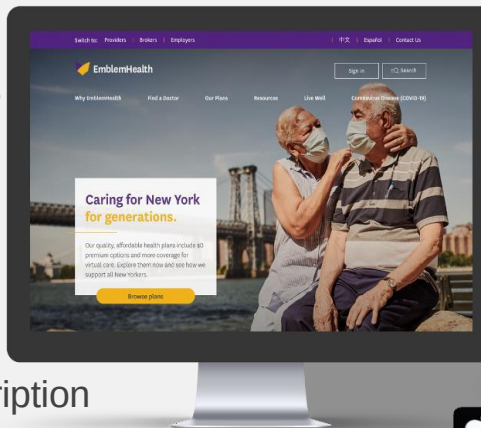
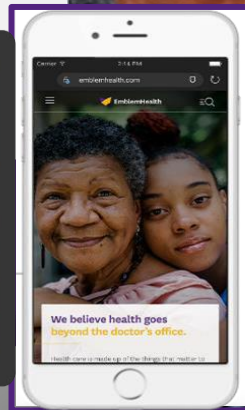
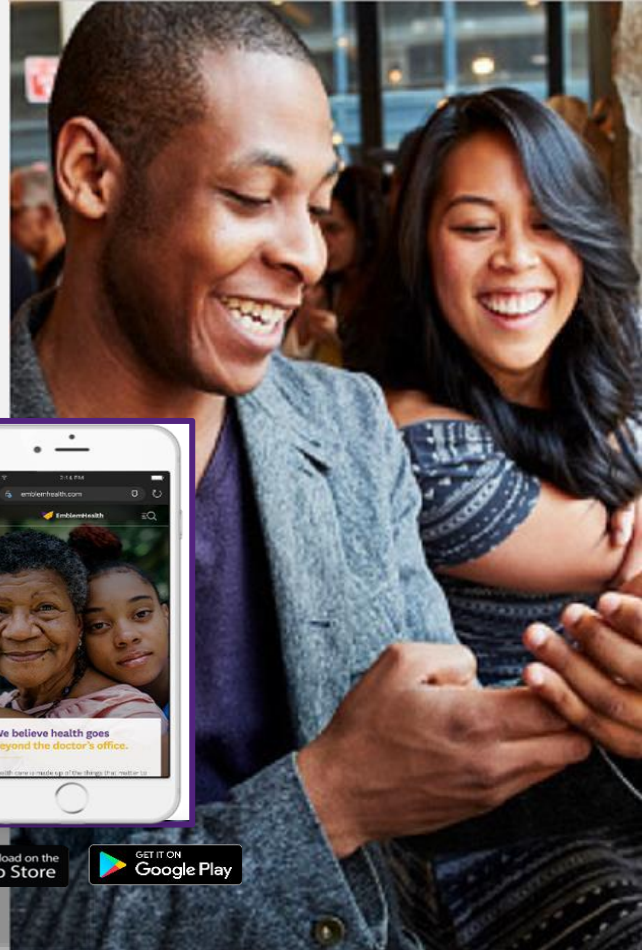
AWAY FROM HOME CARE



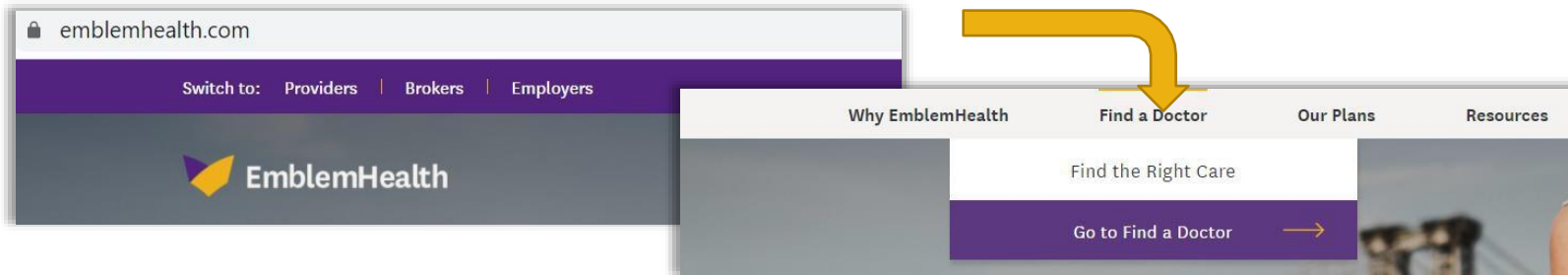
ONLINE & MOBILE DIGITAL TOOLS TO MAKE YOUR LIFE EASIER

Get access to important plan benefits and information – anytime, anywhere, 24/7 with our easy-to-use digital app and website:

- Print your temporary ID card
- Find a doctor, hospital, urgent care center, wellness programs
- Get forms and documents
- Manage billing and payments
- Sign up for our newsletter
- Free health assessment tool
- Find a pharmacy, set up prescription delivery/refills and more...



FIND A DOCTOR IN YOUR HIP PRIME HMO NETWORK



1. Emblemhealth.com
2. Click on “Find a Doctor”
3. Search by Network Or Plan
4. Select HIP PRIME HMO – PRIME
5. Choose Service Type
6. Search by Provider Name or Specific Zip code
7. You will see a list of providers. Review the profiles until you find one who best meets your needs.

Service Type

Select an option below to begin your search for providers and facilities in your network.

Network & Plan Name Information

Network Name Plan Name*

① If your plan includes telemedicine, visit [Teladoc](#) to schedule virtual visits with a doctor.

Choose Service Type



Primary and
Specialty Care



Primary Care
Provider



Dental



Wellness Program – Vitality (Wellspark) Foundation

www.powerofvitality.com

Vitality is packed with fun, engaging activities to support your health journey.



An engaging & simplified platform (app & website)

for easy access to resources and activities.



Activity recommendations

based on your health results to help you engage in the program meaningfully



Focused lifestyle assessments

designed to help you understand and improve key areas of your health.



Expanded educational resources,

including videos, articles, webinars and more.



Interactive goal tracking

to help you set and reach meaningful health goals.

GROUP COACHING



New 4-week group coaching programs are offered each month and provides a sense of community, peer support, and accountability. Join weekly virtual sessions with a dedicated health coach and group of peers to explore strategies for building healthy habits. The programs cover key areas such as nutritious eating, regular physical activity, effective stress management, and quality sleep.



Healthy Discounts – Husk Marketplace



Gym & 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 & 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.

GET STARTED

Sign up for HUSK Marketplace at:
marketplace.huskwellness.com/emblemhealth

QUESTIONS?

Email customerservices@huskwellness.com or call (888) 654-7708



QUESTIONS?