EmblemHealth®

Health Matters

2025, Volume 2





Be Your Best Health Advocate

We get it — navigating the health care system can be complicated! Don't let the fear of knowing how your insurance benefits work prevent you from using them. You can be your biggest advocate when you understand your benefits.

EmblemHealth wants you to get the care you need. Below, we've identified issues that may come up when visiting a doctor. Learn how to get the most out of your plan.

1. Understand your network: Confirm if a doctor or facility is **in-network** before receiving care, especially if you don't have out-of-network benefits. For example, if you need to receive bloodwork at a doctor's appointment, confirm that the doctor will send the bloodwork to a lab that's in your plan's network.

2. Understand the difference between preventive and diagnostic care: Many plans cover preventive care — if your plan covers preventive care, you can visit your primary care provider (PCP), receive routine vaccines, or annually visit an OB/GYN — **at no cost**. However, if you mention a new health issue during a preventive care visit, the visit may become diagnostic care. Your benefit summary should include what your cost share is for diagnostic care. Not all plans have cost sharing.

3. EOBs: EmblemHealth will send you an Explanation of Benefits document (EOB) that shows how much we paid your doctor, and how much you will be expected to pay for your visit. **This is not a bill.** Compare your EOB to the bill that you receive from your doctor. If there are any differences, call the doctor's office to review the bill.

4. Know the lingo: Understanding all the words we use can be tricky. We want to make sure you understand your plan information. Here are some of the most common words you will come across:

Premium: The amount you pay for your insurance every month. If you get your health insurance through your employer, this amount may be deducted from your paycheck. Some plans don't have a premium.

In-network: If a doctor or hospital is in-network, this means that they partner with your health insurance plan. Depending on your plan, you'll usually pay less for services. Some plans have **out-of-network** benefits, which means you can visit any doctor, but you'll usually pay more if they are not in your plan's network.

Primary care provider (PCP): A PCP is a co-captain in your health journey. They are the first person to discuss health issues with. If you haven't visited a PCP, the best time to do so is now, before you start feeling ill. Depending on what coverage you have, an annual preventive care visit may be covered as a part of your plan. Depending on your plan, you may have to visit an in-network doctor.

Deductible: The amount you pay before your plan starts to pay. You can often find this amount listed on your insurance member ID card. Not all plans have deductibles.

Copayment or copay: The flat fee you pay for certain services such as doctor visits or prescriptions. This amount is usually listed on your member ID card and changes depending on the type of medical service. If you visit a doctor before reaching your deductible, you may pay more than your copay. Once your deductible is met, you will pay a copay. Not all plans have copays.

Coinsurance: You and your plan may share the cost of your care. The percentage you pay is called coinsurance. Not all plans have coinsurance.

Maximum out-of-pocket (MOOP): The most you will pay for covered health care services in any year. After that, your plan pays for all covered health care that you receive, as long as it's in your plan's network. Most plans have a MOOP.

Formulary: A list of medicines covered by your plan, often grouped in **tiers**, or payment levels. If a doctor prescribes medicine that is not covered or is in a high tier, ask if they can instead prescribe a less-expensive generic version of the drug.

Remember, going to the doctor early can help prevent a small health issue from becoming a larger one. With these tools, you'll get the most from your next visit.

Have questions? EmblemHealth's Customer Service is happy to help. Call the number on the back of your member ID card for questions about your plan. You'll receive a call reference number from the representative in case you need to call back.

Get Your Lab Tests Sent to Our Preferred Labs

LabCorp and Quest Diagnostics are our preferred labs. If you receive lab tests in your doctor's office, make sure they are sent to either LabCorp or Quest Diagnostics.

If you need to go directly to a lab for tests, you can schedule an appointment at:

LabCorp: **labcorp.com/labs-and-appointments**.
Quest: **appointment.questdiagnostics.com** or **888-277-8772**.

No appointment? Both LabCorp and Quest Diagnostics welcome walk-ins.

Early Detection Saves Lives: Stay Ahead With Men's Health Screenings

Prostate cancer is the second most common cancer among men in the U.S., after skin cancer. According to the American Cancer Society,* about 1 in 8 men will be diagnosed with prostate cancer during their lifetime.

The good news? Early detection saves lives.

Men age 50 and older — or age 40 for those at higher risk, such as African American men or those with a family history — should talk to their doctor about getting a prostate-specific antigen (PSA) blood test.

Other important screenings include colorectal cancer (starting at age 45), routine blood pressure, cholesterol, and diabetes checks. Staying active, eating well, and not smoking can significantly lower your risk for many chronic conditions.

Taking one hour for a screening today could add years to your life. Talk to your doctor about which tests are right for you — and encourage the men in your life to do the same. Visit **emblemhealth.com/live-well/prevention/adults** for more prevention guidance.

*American Cancer Society. (2025, May 30). Key statistics for prostate cancer. **cancer.org/cancer/types/prostate-cancer/about/key-statistics.html**.

It's Prime Time for Positive Change:

Meet Our New Pharmacy Benefit Manager, Prime Therapeutics™



At EmblemHealth, we know getting the medicine you need is important to your overall health. That's why we've partnered with Prime Therapeutics to help you get the medicines you need to feel better and live well.*

Prime Therapeutics proudly serves 25 million members and gives you access to care from a large network of more than 60,000 participating pharmacies.** You also get the PrimeCentral app and portal to manage all your medicines and convenient home-delivery services.

Check your mail or email before Jan. 1, 2026, for a new member ID card plus information about this exciting change and the services that will be available to you. You'll also receive communications about any changes to your plan or benefits.

We're here to help!

Prime Therapeutics and EmblemHealth are dedicated to supporting you through this transition. If you have questions about your current plan, please call the number on the back of your member ID card.

*Although some members do not receive prescription drug coverage through EmblemHealth, there are certain medicines that may be covered by EmblemHealth medical plans.
**Data, Prime Therapeutics, as of June 18, 2025.



Prepare for Holiday Gatherings:

Schedule a Vaccine Today

The holidays are around the corner, which means more indoor gatherings with family and friends. This winter, protect yourself and your loved ones by getting seasonal vaccines for viruses like flu and COVID-19. Expectant parents, new parents, children, adults over 65, or people with chronic conditions like asthma are at a higher risk of flu complications.

According to the Centers for Disease Control and Prevention (CDC), the 2024-2025 flu season affected more than 47 million Americans.* Keep in mind, virus strains change each year, so you will need this year's vaccines to fight this year's flu and COVID-19 strains. For immunization guidance, visit **emblemhealth.com/live-well/prevention**.

Need a flu vaccine appointment? See AdvantageCare Physicians today.

As an EmblemHealth member, you have access to care from in-network health care professionals at **AdvantageCare Physicians** (ACPNY). ACPNY is a primary and specialty care practice with 30+ offices across all five New York City boroughs and Long Island. Find an ACPNY location close to you and schedule** your flu vaccine appointment today at **acpny.com/find-a-provider**.

*Weekly U.S. influenza surveillance report: Key updates for week 18, ending May 3, 2025. (2025, June 6). FluView. **cdc.gov/fluview/surveillance/2025-week-18.html**.
**Some members must choose an ACPNY primary care provider (PCP) before making an appointment. AdvantageCare Physicians is part of EmblemHealth.



Mammograms: Detecting Breast Cancer Early

An x-ray image of breast tissue, also called a mammogram, is the standard early detection test for breast cancer. The U.S. Preventive Services Task Force* suggests women ages 40 to 74 get mammograms yearly or every other year if they have average risk, depending on their age.

Regular breast self-exams are important between tests, since you can feel changes, such as new lumps. If you have a family history of breast cancer, talk with your doctor about screening more often or with other tests.

Even if your last mammogram was normal, or you don't have a family history of breast cancer, it's important to continue these screenings. Regular mammograms increase the chances of identifying a lump early, when it is most treatable, and treaments like radiation, hormone therapy, and surgery are most effective. The National Cancer Institute** noted that more than 91% of women with breast cancer live five or more years after their diagnosis!

Men can also get breast cancer, although it's less common. Make sure to speak with your doctor and set up a screening plan that works for you. Visit **emblemhealth.com/live-well/prevention/adults** for more prevention guidance.

*United States Preventive Services Taskforce. (2024, April 30). Breast cancer: Screening. **uspreventiveservicestaskforce.org/uspstf/recommendation/breast-cancer-screening**
National Cancer Institute. (n.d.). Cancer of the breast (Female) - Cancer Stat facts. SEER: Surveillance, Epidemiology, and End Results Program. Retrieved September 4, 2025, from **seer.cancer.gov/statfacts/html/breast.html

Easily View Your Health Plan Information With myEmblemHealth

EmblemHealth is committed to helping you stay healthy. And now, you can make the most of your health insurance plan in our member portal, myEmblemHealth. Sign in or register at my.emblemhealth.com.

Once you're signed in to your account, you will be able to:

- Instantly find in-network doctors and hospitals that fit your needs.
- Pick a primary care provider (PCP).
- See your claims, copays, deductibles, and more.
- Download a virtual member ID card.

Go Paperless

Go paperless to view your documents and insurance plan materials as soon as they are available. You will be notified of new communications by email or text message, based on your preferences. Click "My Profile" and select "Go Paperless" under "Communication Preferences."



Reverse Type 2 Diabetes With Twin Health

Diabetes management can be difficult. Our partner Twin Health makes it easier by developing a personalized plan to support your metabolism. Twin Health's care team works with eligible members and your primary care team to help you normalize blood sugar, reduce and eliminate medicines, sleep better, and lose weight — all at no cost to you!

If eligible for the program, you'll receive smart devices that connect to the Digital Twin™ app. By tracking your activity, sleep, glucose readings, and meals, you'll get real-time information about how the foods you eat impact your blood sugar and energy levels. Then, your care team will develop a unique plan with:

- Food ideas that make you feel great.
- Personalized suggestions for movement and activity
- Encouragement to build consistent routines.

Start your personalized plan today. Get started with Twin Health by visiting **start.twinhealth.com/EmblemHealthNov2025** to determine eligibility*.

*The Twin Health program is available only to members identified by EmblemHealth as living with unmanaged Type 2 diabetes. Clinical eligibility is verified through a review of your health profile and blood work. Twin Health is for members age 18 and older who live with Type 2 diabetes, have an A1C ≥ 5.7%, and have a smartphone. Members with A1C of 5.7 – 6.4 must be on glucose-lowering medicine other than metformin. Participation in the program is voluntary.



Your Privacy Rights

EmblemHealth is committed to making sure that your health information is kept private and safe. Our Notice of Privacy Practices explains how we use information about you and when we can share it with others.

Effective Nov. 1, 2025, we added the following content to our Notice of Privacy Practices:

We may de-identify your information: This means that we have removed specific information that can identify you before sharing your data. We may use or disclose this data to others for any purpose, without your authorization or consent. For example, we may share de-identified information with certain parties for research studies, the development of advanced technologies, and health care operations improvement activities.

We may participate in one or more health information exchanges (HIEs): This allows us to work with doctors, health care entities and insurers participating in the HIE to share your information for treatment, payment, and other purposes permitted by law. You may opt out of HIE participation by contacting Customer Service at the number on your member ID card.

Substance use disorder information: For information that is covered by the federal regulations governing substance use disorder records at 42 CFR Part 2 ("Part 2 Records"), we will obtain your written consent to use and disclose such records unless we are permitted to use and disclose them without your written consent. We will not disclose any Part 2 Records for use in any civil, administrative, criminal, or legislative proceeding against you unless you provide specific written consent (separate from any other consent) or a court issues an appropriate order.

We know this is a lot of information. We take your privacy seriously. To see the full copy of our privacy policy, visit **emblemhealth.com/privacy** or call the number on your member ID card.

Health Matters is published by EmblemHealth to inform members of current health issues and improve the use of services. This publication should not replace the care and advice of your doctor. Always talk to your doctor about your personal health needs. This is not a complete description of benefits. Limitations, cost-sharing, and restrictions may apply. They may change each year. Our network may change at any time. You will receive notice when necessary.

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Don’t Get Cabin Fever:

Stay Active This Winter With Neighborhood Care

It can be hard to get outside and exercise in the winter. With colder days approaching, don’t curl up on the couch and count the days until spring. Stay active with EmblemHealth Neighborhood Care. You can visit a nearby location or take virtual classes at home.*

With 15 locations across Brooklyn, Manhattan, Staten Island, Queens, and The Bronx, there are a variety of fitness classes for all fitness levels, such as Zumba, tai chi, Pilates, self-defense, and more. Yoga and meditation promote improved physical and mental health.

Join a class today to help you relax, reduce stress, and promote emotional health. You might even make a new friend! For more information, visit **emblemhealth.com/neighborhood**.

*Events are subject to change. All events are free and open to the public, unless otherwise stated in the event description. Registration is required.

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