

Prime HMO

HIP Prime Network for NY CT and NJ Residents

MAJOR COST SHARING PROVISIONS	PARTICIPATING PROVIDER
Benefit Period	Plan Year
Maximum Out-of-Pocket Limit	\$6,600 Individual / \$13,200 Family
Medical Deductible	Not Applicable
PCP Office visits	Covered in full
Specialist Office visits	Covered in full
Hospital admission	No Copayment
Emergency Room copay (waived if Hospital admission)	Covered in full
Prescription Drug Deductible	Not Applicable
Prescription drugs – 30 day supply	\$0 generic / \$0 brand
Prescription drugs – 90 day supply	\$0 generic / \$0 brand
> INPATIENT HOSPITAL SERVICES	PARTICIPATING PROVIDER
Hospital and physician services	Subject to Hospital Admission Copayment Physician Services Covered in Full
Semi-private room and board	Included in Hospital Admission Copayment
Operating and recovery room, intensive and special care units, general nursing care, prescribed drugs,anesthesia, X-rays, lab tests, mastectomy care, cardiac and pulmonary rehabilitation and end of life care	Included in Hospital Admission Copayment
Inpatient Rehabilitation & Habilitation Services (Physical, Speech and Occupational Therapy)	Subject to Hospital Admission Copayment; 90 days combined therapies
Human organ transplants	Included in Hospital Admission Copayment
MATERNITY AND NEW BORN CARE	PARTICIPATING PROVIDER
Prenatal care	Covered in full
Inpatient Hospital Services and Birthing Center	Covered in full
Physician and Midwife Services for Delivery	Covered In Full
Breast Pump	Covered in full
Postnatal care	Covered in full



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> SURGICAL SERVICES	PARTICIPATING PROVIDER
Inpatient Hospital Surgery	Covered in full
Outpatient Hospital Surgery	Covered in full
Surgery performed in a PCP Office	Covered in full
Surgery performed in a Specialist Office	Covered in full
Surgery performed at an Ambulatory Surgical Center	Covered in full
CARDIAC REHABILITATION	PARTICIPATING PROVIDER
Performed as Inpatient Hospital Services	Included as part of Inpatient Hospital Service Cost-Sharing
Performed as Outpatient Hospital Services	Covered in full; 32 visits, combined with Specialist Office limits
Performed in a Specialist Office	Covered in full ; 32 visits, combined with Outpatient Hospital limits
OUTPATIENT MEDICAL CARE	PARTICIPATING PROVIDER
PCP office visits	Covered in full
Specialists office visits	Covered in full
 Preventive care, including well-child visits and immunizations, adult annual physical examinations, adult immunizations, routine gynecological services/well woman exams, mammograms, screening and diagnostic imaging for the detection of breast cancer, sterilization procedures for women, and bone density testing 	Covered in full
 Laboratory Procedures, Performed in a PCP Office Performed in Specialist Office Performed in a Free Standing Laboratory Performed as Outpatient Hospital Services 	Covered in full Covered in full Covered in full Covered in full
Diagnostic Radiology	
Performed in a PCP OfficePerformed in Specialist Office	Covered in full Covered in full
 Performed in a Free Standing Radiology Facility 	Covered in full
 Performed as Outpatient Hospital Services 	Covered in full
Diagnostic Testing	
Performed in a PCP Office	Covered in full



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> OUTPATIENT MEDICAL CARE	PARTICIPATING PROVIDER
Performed in Specialist Office	Covered in full
Performed as Outpatient Hospital Services	Covered in full
Advanced Imaging Services (PET scans, MRI, nuclear medicine, CAT scans)	
Performed in a Specialist Office	Covered in full
Performed in a Free Standing Radiology Facility	Covered in full
Performed as Outpatient Hospital Services	Covered in full
Infusion Therapy	
Performed in a PCP Office	Covered in full
Performed in a Specialist Office Referral required	Covered in full
Performed as Outpatient Hospital Services	Covered in full
Home Infusion Therapy	Covered in full
Ambulatory surgery center facility	Covered in full
Outpatient hospital surgery facility	Covered in full
Preadmission testing	Covered in full
Second opinions on the diagnosis of cancer, surgery and other	Covered in full
Outpatient Habilitation Services	90 visits, combined therapies
Performed in a PCP Office	Covered in full
Performed in a Specialist Office	Covered in full
Performed as Outpatient Hospital Services	Covered in full
Radiation therapy	
Performed in a Specialist Office	Covered in full
 Performed in a Free Standing Radiology Facility 	Covered in full
Performed as Outpatient Hospital Services	Covered in full



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> OUTPATIENT MEDICAL CARE	PARTICIPATING PROVIDER
Chemotherapy	
Performed in a PCP Office	Covered in full
 Performed in a Specialist Office 	Covered in full
 Performed as Outpatient Hospital Services 	Covered in full
Outpatient Rehabilitation Services(physical therapy,occupational therapy, speech therapy, pulmonary rehabilitation)	90 visits, combined therapies
Performed in a PCP Office	Covered in full
Performed in a Specialist Office	Covered in full
Performed as Outpatient Hospital Services	Covered in full
Allergy Testing and Treatment	
Performed in a PCP Office	Covered in full
Performed in a Specialist Office	Covered in full
Acupuncture	Not Covered
Telemedicine Program Provided by a Telemedicine Physician	Not Covered
MENTAL HEALTH AND ALCOHOL AND SUBSTANCE USE SERVICES	PARTICIPATING PROVIDER
Mental Health Care	
Inpatient	Covered in full, Unlimited Days
Outpatient	Covered in full, Unlimited Visits
Substance Use Services	
• Inpatient	Covered in full, Unlimited Days
Outpatient	Covered in full
> SPECIAL KINDS OF CARE	PARTICIPATING PROVIDER
Urgent Care Center	Covered in full
Non-Emergency Ambulance Services	Covered in full
Pre-Hospital Emergency Medical Services (Ambulance Services)	Covered in full



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> SPECIAL KINDS OF CARE	PARTICIPATING PROVIDER
Home health care	Covered in full; 200 visits
Hospice care	Covered in full, 210 days
Skilled Nursing Facility (including cardiac and pulmonary rehabilitation)	Covered in full, Unlimited Days
Dialysis treatment	
Performed in PCP Office	\$10 Copayment
Performed in Specialist Office	\$10 Copayment
Performed in Free Standing Center	\$10 Copayment
Performed as Outpatient Hospital Services	\$10 Copayment
Diabetes equipment, supplies, Insulin and education	Covered in full
Chiropractic Services	Covered in full
Family Planning Services	Covered
Vasectomy	Covered in full
Infertility Diagnosis and Treatment	3 Cycles IVF, Per Lifetime, Subject To Applicable Copayment
Dental Care • Preventive Dental	Preventive Included
Durable Medical Equipment and Braces	No Deductible, Covered In Full
Prosthetics	Covered In Full
Orthotics	Covered In Full
Medical Supplies	Covered in full
External Hearing Aids	Not Covered
Cochlear Implants	No Copayment - One (1) per ear per time Covered
Optical Care	
Refractive Eye Exams	Covered in full / Once per covered period
• Eyeglasses	Eyeglasses \$35 Every 24 Months
ABA Treatment for Autism Spectrum Disorder	Covered in full
Assistive Communication Devices for Autism Spectrum Disorder	Covered in full



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NASSAU COUNTY OFFICE OF THE COMPTROLLER 1102109

> ADDITIONAL BENEFITS	PARTICIPATING PROVIDER
Nurse Advice Line	Covered
WellSpark	Health Risk Assessment
Gym Reimbursement	Not Covered

FOOTNOTES

Drugs are dispensed in accordance with EmblemHealth's Drug Formulary. Please refer to your Prescription Drug Rider for details.

The member does not have OON coverage, and is only covered for OON services if performed in An Emergency situation or if referred by a participating provider.

EmblemHealth Participating Physicians and Providers have contracted with EmblemHealth Insurance Company to provide care to our members; they are not employees, agents, servants or representatives of EmblemHealth. This summary is provided for information only; it does not contain complete details of the Plan which are available only in the Contract or Certificate of Coverage and Schedule of Benefits, and it does not constitute an Agreement.

Prime HMO is underwritten by EmblemHealth Insurance Company, an EmblemHealth Company

Effective as of 1/1/2023 MH002718