

HEALTHFUL CHOICES

HELPING YOU TAKE A HANDS-ON APPROACH TO YOUR HEALTH

EmblemHealth is committed to helping our members make the health care and lifestyle decisions that are right for them. In addition to offering a broad choice of physicians, as well as around-the-clock health benefits information, we also offer preventive health and wellness programs, discounts on products and services that promote good health, and more. We strive to give our members a solid foundation so they can take an active role in their health.



YOUR GOOD HEALTH STARTS WITH YOUR DOCTOR

One of the best ways to ensure good health is to maintain a close relationship with the doctors you know and trust. That's why we give our members plenty of choice by recruiting a network of quality providers.

In fact, with provider networks that include some 92,000 physicians and other health care providers in 142,000 locations, our networks include virtually every acute care hospital in the region, including highly regarded names like Memorial Sloan-Kettering, Montefiore Medical Center, Lenox Hill Hospital, and North Shore-Long Island Jewish Health System. The majority of "Top Docs" listed by *New York* magazine as the best in the area can be found in our networks. What's more, our networks even include physician group practices, which offer a full range of commonly used health services, providing coordinated care from one convenient location. In addition to the regional providers available, you will have access to a national network with more than a million providers across all 50 states.

ENCOURAGING HEALTHIER CHOICES, IMPROVING QUALITY OF LIFE

EmblemHealth offers a broad range of programs that help you live a healthier life. These programs are provided at no additional cost to you, and your participation is voluntary. You can use the following programs whenever you wish as part of the value-added advantages of your EmblemHealth coverage.

Tobacco Cessation Program

This program, in partnership with the American Cancer Society, is available free of charge to all eligible members 18 years of age and older who use tobacco and want to quit. Participants in the program receive full coverage for smoking cessation medications (nicotine patch, gum, lozenge, bupropion [generic Zyban®] and Chantix®). Program participants also receive unlimited telephone access to professional counselors, educational information tailored to their stage of readiness to quit, and access to an interactive Web site where they can track their progress and post messages in the discussion forums.

Promoting Maternity Care

If you are planning for or expecting a baby, you will receive a lot of support from EmblemHealth's Baby Benefits® program. You can call any time day or night to consult with a registered nurse about pregnancy-related questions. You'll find helpful information at our Web site and can request a special prenatal care book online, *My Baby & Me: The Essential Guide to Pregnancy and Newborn Care*.

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We Encourage Participation in these Popular Programs



The *Good Health Incentives*SM program encourages a healthy lifestyle

through attractive discounts on popular products and services. Among the Good Health Incentives offerings are:

Jenny Craig

Get a free consultation on weight loss and a trial 30-day supply of Jenny Craig meals at no cost.

Jazzercise

Get one week free and 15% off the monthly fee for this unique dance and body-conditioning program.

NutriSystem

Get \$30 off a 28-day supply of NutriSystem meals, a daily meal planner, and more.

Weight Watchers[®]

Choose one of three weight-loss programs and get free meeting registration or \$10 off the At-Home or Online programs.

Fitness Club Memberships

Save on monthly memberships at participating clubs. Lower enrollment fees, lower monthly dues, and no long-term contract requirements.

Vision Care

Save on examinations, eyewear, and contact lenses.

Laser Vision Correction

Get discounts on LASIK procedures.

Hearing Care

Receive complimentary screenings and product discounts.

Health Care Products and Services

Get significant discounts on medical and dental supplies and on home nursing care.

Vitamins and Herbal Supplements

Get discounts on brand name skin care, nutrition products, and more. Free shipping.

Acupuncture, Massage Therapy, and Nutrition Counseling Services

Get discounts on these programs.

PLACING IMPORTANT INFORMATION AT YOUR FINGERTIPS

EmblemHealth's easy-to-use Web site, EmblemHealth.com, has the information you need to make the most of your health benefits coverage.

The cornerstone of the EmblemHealth site is the secure members section, which offers confidential access around-the-clock to your personal data.

Once you register and receive your PIN, you'll have a direct link to your current claim history, benefits eligibility, explanations of benefits, year-to-date deductible balances, and more. The site also provides the latest provider listings, as well as health quizzes, a health encyclopedia, and a vast library of wellness information.

You can also access EmblemHealth's Health Manager, which consists of a Health Risk Assessment (HRA) and a Personal Health Record (PHR).

The HRA is a confidential, online survey that provides a "picture" of your current health with personalized feedback based on your survey responses. You'll find suggestions for lifestyle changes that can help maintain and improve your health, including if you are at risk for more significant medical conditions and recommendations for preventive actions.

The PHR enables you to create, organize, store, and view personal health information in one secure central location on EmblemHealth's Web site. You can print out copies to share with your doctor(s) and to keep on hand in case of emergencies.

KEEPING DECISIONS IN YOUR HANDS



EmblemHealth makes it a point to treat our members as individuals.

We are committed

to keeping the important decisions concerning your health care where they belong—with you and your doctor.

Our goal is to support good health for each and every one of our members.

That's why we offer special programs that empower our members to take their lives in the healthiest direction possible.

We invite you to take advantage of the opportunities for good health that EmblemHealth offers—opportunities that may far exceed what you might expect from a health insurer.