



EmblemHealth

WHAT IS HEALTHPASS NEW YORK?

A private insurance exchange since 1999, we provide companies in the New York metropolitan area affordable and accessible coverage. As part of an exchange, employees have the ability to choose healthcare and benefit plans that fit their needs and budget from an ever growing range of choices. The exchange allows employees to pick from a wide range of insurance carriers, provider networks, metal levels and plan types.



The administration is streamlined and easy with HealthPass. There's one group set-up and one employee enrollment form. Groups receive one invoice and write one check. The HealthPass Online Portal (HOP) allows brokers, group administrators and employees access to review their accounts, process enrollments and make administrative changes.



HealthPass will administer COBRA and offer a Section 125 POP kit at no additional cost to the employer. Members benefit from our dedicated Client Services team, as well as Health Advocate as a healthcare assistance service.



HEALTHPASS FOR YOUR BUSINESS

HealthPass is available to companies with 1-100 full-time equivalent employees. Companies must be located in the five boroughs of NYC, Long Island, Westchester, Rockland, Orange, Putnam, Dutchess, Ulster or Sullivan counties to be eligible. Eligible employees residing in the tri-state area (including Bucks County, PA) can enroll. In addition, HealthPass will cover up to 75% of enrolled employees who reside outside of the coverage area. Employers can set eligibility requirements, waiting periods and contribution levels within the Affordabe Care Act (ACA) guidelines. These simple eligibility standards make health insurance accessible to even more employers than in a traditional direct to carrier relationship.



HEALTHPASS BENEFITS



Employees appreciate being included in the selection of their benefit and insurance options. They are able to choose from:

- Medical plans through EmblemHealth, Healthfirst, Oscar & Oxford (HMOs, EPOs & HSAs)
- Multiple Dental & Vision plans through Guardian, Solstice & UnitedHealthcare (DMOs, EPOs & PPOs)
- Life/AD&D/LTD plans through Guardian (bundled & guaranteed issue)
- Accident plan through Guardian
- ID Theft options through InfoArmor & LifeLock

Info**Armor**

