
Frequently Asked Questions Upcoming Health Benefits Changes 2016

General Questions

- 1) **Q. I heard that there are going to be some health benefits changes coming soon. When will the changes be effective?**
A. The changes will be effective as of July 1, 2016.
- 2) **Q. Which health plans are going to change?**
A. The Emblem GHI CBP and HIP HMO plans will have changes.
- 3) **Q. Are any other plans changing?**
A. No. GHI CBP and HIP HMO are the only health plans that are changing.
- 4) **Q. Why are these changes happening?**
A. The City and the Municipal Labor Committee reached an agreement in 2014 to work together to achieve health care cost savings to help support wage increases and keep the program free. These changes are being developed to improve employee access to preventive and primary care health care, encourage the appropriate use of services and to provide wellness benefits to help you and your family improve your health. Some benefits may cost you less and some benefits may cost you more.

GHI CBP Questions

- 5) **Q. I am enrolled in GHI CBP. What changes are being made to that plan?**
A. You recently received a letter from Emblem Health outlining the changes to GHI CBP. If you did not receive that letter please contact Emblem Health Customer Service at 1.800.624.2414. Briefly, the changes include:
 - \$0 copayments **in-network** preventive services such as routine physicals, immunizations, colonoscopies, mammograms, birth control prescriptions and other preventive prescriptions. Visit www.emblemhealth.com/city for a full list of preventive services and prescriptions.
 - \$0 copayment when you visit a primary care physician (PCP) or specialist affiliated with the multispecialty physician practice of AdvantageCare Physicians (ACPNY). This is a new opportunity for a \$0 copay in GHI CBP! For more information, visit www.emblemhealth.com/city or www.acpny.com.
 - An increase in the cost in some services such as use of Urgent Care facilities (\$50 copay), the Emergency Room (\$150 copay), lab and radiology (\$20 copay), physical therapy (\$20 copay) and visiting a specialist outside of the ACPNY network (\$30 copay).
- 6) **Q. Are there any benefits that are being added to my GHI CBP coverage?**
A. Yes! There are some exciting changes to help you take care of your health and avoid time consuming and costly visits to Urgent Care and the Emergency Room. Briefly, these changes include:
 - Access to ZocDoc to help you quickly find a doctor and book an appointment online. For more information go to www.zocdoc.com/nyc.

- Access to “telehealth” through American Well (AmWell) so you can “visit” a doctor immediately by phone or online. For more information go to www.emblemhealth.amwell.com.

7) Q. Will I be getting a new Member ID card for my GHI CBP coverage?

- A.** Yes. Look for that card in the mail approximately 10 days prior to the July 1, 2016 effective date. Destroy your previous card once you receive your new one.

HIP HMO Questions

8) Q. I am enrolled in HIP HMO. What changes are being made to that plan?

- A.** You recently received a letter from Emblem Health outlining the changes to HIP HMO. If you did not receive a letter please contact the HIP HMO Preferred Plan at 1.800.447.8255. Briefly, changes include:

- A Prime Network of preferred Primary Care Physicians (PCPs). There are no copayments for primary and specialty care visits if you use a PCP from the Prime Network. Additional services, such as diagnostic and lab tests, will also be provided with no copayment.
- If you choose a PCP that is not in the Prime Network, you will have a \$10 copayment for primary care and specialty office visits, and diagnostic and lab tests. To see a list of participating and preferred providers, visit emblemhealth.com/city.

9) Q. Are there any benefits that are being added to my HIP HMO coverage?

- A.** Yes! There are some exciting changes to help you take care of your health and avoid time consuming and costly visits to Urgent Care and the Emergency Room. Briefly, these changes include:

- Access to ZocDoc to help you quickly find a doctor and book an appointment online. For more information go to www.zocdoc.com/nyc.

10) Q. Will I be getting a new Member ID card for my HIP HMO coverage?

- A.** That will depend upon whether your current Primary Care Physician (PCP) is a preferred PCP in the Prime Network.
- If you are currently using a preferred PCP, in the Prime Network, you will not receive a new card. You may continue to use the member ID card you already have.
 - If you are currently using a non-preferred PCP, your new member ID card will be mailed to you approximately 10 days prior to the July 1, 2016 effective date. Destroy your previous card once you receive your new one.

11) Q. If I want to switch to a Preferred Primary Care Physician (PCP) in the Prime Network can I do that?

- A.** Yes! You can switch your PCP at any time. For a list of Preferred PCPs visit www.emblemhealth.com/city.

Other Questions

12) Q. I heard Weight Watchers will be available to City employees. Does it matter what plan I have?

- A.** Weight Watchers will be available as of June 1, 2016, at a *deeply reduced rate*, to all City employees and their dependents, age 18 and over, who are eligible for health benefits! It does not matter what plan you are in, or if you have waived your City health benefits, as long as you are *eligible* for City health benefits. For more information go to www.NYC.gov/olr.