



**OFFICE OF THE COUNTY EXECUTIVE
ALL-EMPLOYEES MEMORANDUM**

DATE: October 7, 2014

HEALTH BENEFITS ANNUAL OPEN ENROLLMENT PERIOD

During this Annual Open Enrollment Period, eligible Suffolk County employees and retirees are offered the opportunity to switch their health benefits plan. This year the open enrollment period will be from October 15, 2014, through December 15, 2014. The effective date of change will be January 1, 2015.

If you are satisfied with your current plan, you do not need to take any action.

Enrollees may select one of the following plans. Please see the reverse side for a brief summary of the plans available to you.

- **EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)**
- **HIP-HMO**
- **EMPIRE DIRECT HMO**

If you wish to change your plan, a Suffolk County Health Benefits Transaction Form (SCER#001) must be completed (both sides) requesting that change. This form can be downloaded from the County's Intranet site or the EMHP website, www.emhp.org. You may also request it from the Employee Benefits Unit via e-mail, ebu@suffolkcountyny.gov. If you select coverage under one of the HMOs, you must also complete an application for that HMO. If you are selecting HIP-HMO, you must indicate on the application the HIP center that you will be using or the primary care physician selected. If you are selecting Empire Direct HMO, you must complete the application for the Empire Direct HMO, selecting a primary care physician for each person under the contract. These applications are included in the HMO packets.

Informational packets are available for all plans and will be furnished upon request by contacting the Employee Benefits Unit via e-mail, ebu@suffolkcountyny.gov or telephone, 631-853-4866.

If you are contemplating a change in your health benefits plan, you should carefully consider the benefits available under each option and should be especially aware of any limitations in the benefits under the coverage requested. You should take into consideration the deductible or co-payments and consider your medical needs and the out-of-pocket costs associated with each of the plans to meet those needs. You should also take into account that participation in the HMO plans may require that you pay a portion of the annual premium via payroll deduction for active employees and direct pay for retirees. The 2015 premium rates for the HMOs have not been established at this time. When the 2015 rates are established, those enrollees who are affected will be notified individually so that they can determine whether they wish to switch their plan. Anyone requesting to change into an HMO for which there will be a payroll deduction will also be notified before the change is made.

SUMMARY OF THE HEALTH BENEFITS OPTIONS

EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)

(Effective 1/1/2013, all new employees will contribute towards their health benefits.)

This plan provides coverage for in-patient and out-patient hospital charges, medical/surgical coverage, using a participating provider or through traditional medical for non-participating providers, as well as prescription drug coverage and mental health/substance abuse coverage.

The hospital and medical/surgical portion of the EMHP is administered and claims are paid by Empire Blue Cross/Blue Shield. Value Options administers the mental health and substance abuse benefits. WellDyneRx, Inc. administers the prescription drug coverage for active members, non-Medicare eligible retirees and non-Medicare eligible dependents of retirees. Express Scripts Medicare Prescription Drug Program (PDP) is the prescription drug coverage for Medicare eligible retirees and Medicare eligible dependents of retirees.

You may find a copy of the EMHP Benefit Booklet on our website, www.emhp.org. EMHP members who are enrolled in the Direct POS plan from EBCBS have a national network (PPO) of medical providers available to them. This means, out-of-state college students, covered family members, snowbirds and vacationers alike are able to access an in-network provider wherever you are and take advantage of in-network benefits. You may access the hospital and medical providers through the www.empireblue.com website. When searching for a provider, please be sure to access the appropriate network ("Direct POS" or "PPO"). Mental health and substance abuse providers may be accessed through the www.valueoptions.com/referralconnect website. Active members, non-Medicare eligible retirees and non-Medicare eligible dependents of retirees can access a list of pharmacies through WellDyneRx's website, emhp.welldynernx.com. Medicare eligible retirees and Medicare eligible dependents of retirees who are enrolled in the Express Scripts Medicare PDP can access a list of pharmacies through www.express-scripts.com.

The Patient Protection and Affordable Care Act requires the EMHP to make available a Summary of Benefits and Coverage (SBC) which is attached. In general, the SBC contains standard insurance and medical terms; a description of coverage including cost sharing provisions; coverage limitations; coverage examples; contact information for questions; an internet address for obtaining a list of network providers; an internet address for obtaining information on prescription drug coverage (e.g., formulary, if applicable); and an internet address for obtaining a "uniform glossary" (uniform definitions of certain health-coverage-related terms and medical terms, specified by the Secretary of HHS).

Be advised, however, that the terms of the comprehensive EMHP benefits booklet January 2012, as may be subsequently amended from time to time, govern the terms of the EMHP. The EMHP benefits booklet is available on the EMHP website at www.emhp.org. In the event of a conflict between the SBC and the benefits booklet, as amended, the terms of the benefits booklet will prevail.

HIPAA NOTICE OF PRIVACY PRACTICES

As you know, the Employee Medical Health Plan of Suffolk County ("EMHP") issued a HIPAA Notice of Privacy Practices ("Privacy Notice") describing how health information about individuals covered by the EMHP may be used and disclosed. The EMHP distributed the Privacy Notice to all covered members in September 2013. However, the HIPAA Privacy Rule requires that, every three years, the EMHP notify currently covered members of the availability of the Privacy Notice and how to obtain a copy of it.

You may obtain a copy of the EMHP's Privacy Notice by writing to the EMHP Privacy Officer, at the Employee Medical Health Plan of Suffolk County, Department of Civil Service/Human Resources, North County Complex, P. O. Box 6100, Bldg.158, 725 Veterans Memorial Highway, Hauppauge, New York 11788. A copy of the Privacy Notice is also available on the web at www.emhp.org.

NOTICE OF GRANDFATHERED STATUS UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

Suffolk County believes the Employee Medical Health Plan (the "EMHP") is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the EMHP may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at Employee Benefits, Department of Civil Service/Human Resources, North County Complex, Building 158, 725 Veterans Memorial Highway, Hauppauge, New York 11788. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

HEALTH MAINTENANCE ORGANIZATIONS (HMO) OPTIONS

(If you enroll in an HMO, you may incur payroll deductions for your health benefits coverage, which is in addition to the contributions of new employees hired after January 1, 2013.)

HIP-HMO – In the Long Island and Metropolitan area, the HIP-HMO offers an Independent Practice Association (IPA) in addition to the HIP-HMO centers. Coverage may be utilized in one of two ways. HIP enrollees may continue to use the HIP centers and the physicians within those centers or they may select a primary care physician from the HIP Provider Guide. HIP Medical Centers in Suffolk County are located in Riverhead, Lake Ronkonkoma and North Babylon. If you are enrolling under HIP-HMO, you must indicate on the HIP application which center you will be using or list the primary care physician selected for each family member. A list of the HIP Affiliated Hospital Facilities is listed in the Provider Guide.

If you would like more information about the HIP HMO or would like to access a list of providers, you may visit HIP online at www.emblemhealth.com.

EMPIRE DIRECT HMO - The Empire Direct HMO is an Independent Practice Association (IPA) whereby you must choose a primary care physician for each family member. If medical service is needed, an appointment is made with a primary care physician who may, if necessary, refer you to a specialist. The hospitals covered would be the hospitals where your primary care physician has privileges.

You can obtain the information packet for the Empire Direct HMO by contacting the Employee Benefits Unit. If you would like more information on the Empire Direct HMO or would like to access a list of providers, you may visit www.empireblue.com.

The Patient Protection and Affordable Care Act requires that your health plan make available a Summary of Benefits and Coverage (SBC). If you are enrolled in one of the HMOs offered by Suffolk County, you

may access an electronic version, which is available on the appropriate HMO's website or by contacting the appropriate Customer Service number for a hard copy as follows:

- Empire Direct HMO – www.empireblue.com or 1-800-453-0113
- HIP HMO – www.emblemhealth.com/sbc or 1-800-447-8255

COVERAGE FOR ADULT CHILD(REN) UP TO AGE 26

In accordance with the Patient Protection and Affordable Care Act (PPACA), young adults, between the ages of 19 through 26, may continue or receive coverage under his/her parent's group health benefits until age 26 regardless of whether or not they are covered under their own or a spouse's employer sponsored coverage. If your adult child(ren) is covered under their own or their spouse's employer sponsored plan, that plan would be primary and the County's plan would be secondary. The young adult coverage is subject to all terms and conditions of the applicable health benefits plan. The plan defines eligible children as natural, legally adopted or a dependent stepchild(ren). The young adult can only enroll under the plan in which his/her parent is currently enrolled. (Refer to the EMHP Benefit Booklet for complete definition/requirements).

To enroll your adult child(ren) who have not yet turned 26 years old, and who are not currently enrolled, you must complete and submit the appropriate paperwork between October 15, 2014, through December 15, 2014. The effective date of coverage will be January 1, 2015.



JENNIFER K. MCNAMARA, ESQ.
Director of Labor Relations

Distribution:

One copy per employee/retiree

(Attachment – EMHP Summary of Benefits and Coverage)

Employee Medical Health Plan of Suffolk County Coverage Period: 01/01/2014 – 12/31/2014
 Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual + Family | Plan Type: PPO/POS



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the comprehensive benefits booklet published 2012, as updated, at www.emhp.org or by calling EBU at 631-853-4866.

Important Questions	Answers	Why this Matters:
<p>What is the overall deductible?</p>	<p>For Hospital: None For Major Medical: In-network providers - None Out-of-Network providers - \$550 per employee; \$550 per spouse/domestic partner; \$500 aggregate for all eligible children / \$1,100 combined family maximum For Mental Health: In-network providers - None Out-of-Network providers - \$500 per employee; \$500 per spouse/domestic partner; \$500 aggregate for all eligible children For Substance Abuse: In-network providers - None Out-of-Network providers - \$500 per employee; \$500 per spouse/domestic partner; \$500 aggregate for all eligible children For Prescription Drug: None</p>	<p>You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your benefit booklet to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 3 for how much you pay for covered services after you meet the deductible.</p>
<p>Are there other deductibles for specific services?</p>	<p>No. There are no other specific deductibles.</p>	<p>You don't have to meet deductibles for specific services, but see the chart starting on page 3 for other costs for services this plan covers.</p>
<p>Is there an out-of-pocket limit on my expenses?</p>	<p>For Hospital: None For Major Medical: In-network providers - 2 copayment max/visit person; no limit/family Out-of-Network providers - \$1,550 either for individual or family depending on enrollment For Mental Health: None</p>	<p>The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.</p>

Questions: Call 1-800-939-7515 or visit us at www.emhp.org and follow the links for each benefits administrator. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or www.emhp.org or call 1-800-939-7515 to request a copy.

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	<p>For Substance Abuse: None For Prescription Drug: None</p>	
<p>What is not included in the <u>out-of-pocket limit</u>?</p>	<p>Premiums; balance billing; and health care services this plan doesn't cover.</p>	<p>Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u>.</p>
<p>Is there an overall annual limit on what the plan pays?</p>	<p>For Hospital: None For Major Medical: None For Mental Health: None For Substance Abuse: In-network - none Out-of-Network - \$50,000 for calendar year 2014 per covered person For Prescription Drug: None</p>	<p>This plan will pay for covered services only up to the limit indicated during each coverage period, even if your own need is greater. You're responsible for all expenses above this limit. The chart starting on page 3 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits.</p>
<p>Does this plan use a <u>network</u> of <u>providers</u>?</p>	<p>Yes. For Hospital/Major Medical see www.empireblue.com or call 1-800-939-7515 for a list of participating providers. For Mental Health/Substance Abuse see www.achievesolutions.net/suffolk or call 1-866-909-6472. For Prescription Drug see emhp.welldynrx.com or call 1-855-799-6831 or for specialty medications see www.uspecialtycare.com or call 1-800-641-8475. For Prescription Drug for Medicare eligible Retirees see www.express-scripts.com or call 1-800-987-5242.</p>	<p>If you use an in-network doctor or other health care <u>provider</u>, this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u>, or participating for <u>providers</u> in their <u>network</u>. See the chart starting on page 3 for how this plan pays different kinds of <u>providers</u>.</p>
<p>Do I need a referral to see a specialist?</p>	<p>No. You don't need a referral to see a specialist.</p>	<p>The plan will pay some or all of the costs to see a specialist for covered services.</p>
<p>Are there services this plan doesn't cover?</p>	<p>Yes.</p>	<p>Some of the services this plan doesn't cover are listed on page 8. See your benefits booklet for additional information about excluded services.</p>



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.

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- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

Common Medical Event	Services You May Need	Your Cost If You Use In-Network Major Medical	Your Cost If You Use Out-of-Network Major Medical	Limitations & Exceptions
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	\$20 copay	Deductible, 20% coinsurance, plus charges above reasonable and customary ("R&C" or "allowed amount"), if applicable	_____none_____
	Specialist visit	\$25 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____
	Other practitioner office visit	\$25 copay for chiropractor and acupuncture	Effective September 1, 2014, a \$25 Deductible per visit plus charges above the in-network reimbursement allowance for chiropractor services; Deductible, 20% coinsurance, plus charges above R & C, if applicable for acupuncture services	Chiropractic - 1 additional copay for necessary related X-rays done at time of visit; maximum 2 copays per visit. Coverage during active phase of treatment only. Must be pre-certified after 15 th visit. Acupuncture - benefits during active phase of treatment only.
	Preventive care/screening/immunization	\$20 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	Well child care (Routine pediatric care) visits & immunizations covered at no copay in-network
If you have a test	Diagnostic test (x-ray, blood work)	No charge blood work; \$20 copay x-ray in doctor's office; \$25 copay in specialists' office	Deductible, 20% coinsurance, plus charges above R & C, if applicable	2 copay max in-network for multiple x-ray services performed during one office visit. \$25 copay if x-ray or blood work received in outpatient hospital setting.
	Imaging (CT/PET scans, MRIs)	\$25 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	2 copay max in-network for multiple services performed during one office visit. \$25 copay if x-ray or blood work received in outpatient hospital setting.

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		<p>Home Delivery/ Mail Order (up to 90 days)</p>	<p><i>Prescription drugs are covered under the portion of the EMHP administered by WellDyneRx effective May 1, 2014. All members who are non-Medicare eligible are covered under a mandatory mail order program and maintenance medication prescriptions must be filled through WellDyneRx mail order facility only. See 2012 Benefit Booklet for more details. For Retired Medicare eligible members, prescription drug coverage will be through the Medicare Part D program. You will be enrolled in Express Scripts Medicare™ (PDP) for Suffolk County Employee Medical Health Plan (EMHP). Further information will be provided by Express Scripts Medicare regarding the Plan benefits.</i></p>
<p>If you need drugs to treat your illness or condition</p>	<p>Generic drugs</p>	<p>\$5</p>	
	<p>Preferred brand drugs</p>	<p>\$15</p>	<p>generic non-sedating antihistamines, which include, levocetirizine, are charged the preferred drug copayment</p>
<p>More information about <u>prescription drug coverage</u> is available at www.emhp.org</p>	<p>Non-preferred brand drugs</p>	<p>\$30</p>	<p>Brand non-sedating antihistamines, whether preferred or not, include Clarinex/D, Allegra/D, Zyrtec (for children through age 6 only), Xyzal/D</p>
	<p>Specialty drugs</p>	<p>See above copay chart</p>	<p>Specialty drug prescriptions must be filled through US Specialty Care (USSC) or provided by your physician. No copay for specialty drugs received from an in-network physician; out of network plan deductibles and cost sharing apply.</p>
<p>Common Medical Event</p>	<p>Services You May Need</p>	<p>Your Cost If You Use In-Network Major Medical</p>	<p>Your Cost If You Use Out-of-Network Major Medical</p>
<p>Limitations & Exceptions</p>			

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	Oral Oncology Program	See above copay chart	See above copay chart	Prescriptions for drugs included in the Oral Oncology Program will only be dispensed by USSC for a 15-day supply for the first month of therapy, at one-half the applicable retail co-pay. If member is tolerating the prescribed medication, they will then receive another 15-day supply. Thereafter, members can fill their prescriptions for a full 30-day supply.
If you have outpatient surgery	Facility fee - ambulatory surgery center	\$15 copay	Deductible, 20% coinsurance, plus charges above reasonable and customary, if applicable	_____none_____
	Physician/surgeon fees	No charge	Deductible, 20% coinsurance, plus charges above reasonable and customary, if applicable	_____none_____
Common Medical Event	Services You May Need	Your Cost If You Use In-Network Major Medical	Your Cost If You Use Out-of-Network Major Medical	
	Emergency room services	No charge	No charge	_____none_____
If you need immediate medical attention	Emergency medical transportation	Out of network benefits apply.	Deductible, 20% coinsurance, plus charges above R & C, if applicable	Ground Ambulance. Cost of local, professional ambulance in excess of \$35 is covered. Cost of organized voluntary ambulance service is covered up to a maximum of \$50.00 for under 50 miles and \$75.00 for over 50 miles. Air Ambulance. Covered in full if land transport would pose threat to health or cannot be provided due to distance. Pre-certification required within 48 hours of services.
If you have a hospital stay	Urgent care	\$0 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____
	Facility fee (e.g., hospital room)	No copay	Greater of 10% of billed charges or \$75	Limited to inpatient/outpatient combined \$1500 annual max/member or spouse and \$1500 annual max for eligible dependent children combined

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	Physician/surgeon fee	No charge	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____
If you have mental health, behavioral health, or substance abuse needs* <i>*Administered by ValueOption s, Inc.</i>	Mental/Behavioral health outpatient services	\$20 copay	Deductible plus 50% of R & C or provider's charge, whichever is less	Out-of-network provider maximum 30 visits per calendar year
	Mental/Behavioral health inpatient services	\$0	Deductible plus 50% of R & C or provider's charge, whichever is less	Out-of-network provider maximum 30 days per calendar year
	Substance use disorder outpatient services	\$10	Deductible plus 50% of R & C or provider's charge, whichever is less	Out-of-network provider maximum 30 visits per calendar year
	Substance use disorder inpatient services	\$0	Deductible plus 50% of R & C or provider's charge, whichever is less	Out-of-network provider maximum of 1 stay per year and 3 stays per lifetime
If you are pregnant	Prenatal and postnatal care	\$20 copay for first visit only.	Deductible, 20% coinsurance, plus charges above reasonable and customary, if applicable	Your doctor's charges for delivery are part of prenatal and postnatal care
	Delivery and all inpatient services	No charge	10% of billed charges or \$75 (whichever is greater)	Limited to inpatient/outpatient combined \$1500 annual max/member or spouse and \$1500 annual max for eligible dependent children combined

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If you need help recovering or have other special health needs	Home health care	No charge	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____
	Rehabilitation services	\$25 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	Physical, occupational and speech therapies and rehabilitation services during the active phase of treatment only. Speech therapy not covered for learning problems or developmental speech impediments with no medical cause. Routine vision care is not covered. Pre-certification required for coverage of visits after the 20th - call 1-800-939-7515.
	Habilitation services	\$25 copay	Deductible, 20% coinsurance, plus charges above R & C, if applicable	See Limitations & Exceptions under "Rehabilitation Services" above.
	Skilled nursing care	No charge	Deductible, 20% coinsurance, plus charges above R & C, if applicable	No coverage for skilled nursing facilities if Medicare is primary. Pre-certification required - call 1-800-939-7515.
	Durable medical equipment	10% of the cost of purchasing or renting same.	Deductible, 20% coinsurance, plus charges above R & C, if applicable	_____none_____
	Hospice service	No charge	Not covered	Pre-certification required - call 1-800-939-7515. Covered when provided by a hospice organization certified under New York State law, or comparable certification if outside of NYS.
	Eye exam	Not covered	Not covered	_____none_____
	Glasses	Not covered	Not covered	_____none_____
	Dental check-up	Not Covered	Not Covered	_____none_____
	If your child needs dental or eye care			

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Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your comprehensive benefits booklet for other excluded services.)

- Care which is not deemed medically necessary • Long-term care • Private-duty nursing
- Care which is deemed experimental and/or investigational • Custodial care • Routine eye care
- Cosmetic surgery except reconstructive surgery • Treatment for chronic mental conditions • Dental care
- Conditions resulting from an act of war

Other Covered Services (This isn't a complete list. Check your comprehensive benefits booklet for other covered services and your costs for these services.)

- Acupuncture (if prescribed for rehabilitation purposes) • Infertility treatment
- Bariatric surgery • Most coverage provided outside the United States. See www.empireblue.com
- Chiropractic care (during the active phase only)

Questions: Call 1-800-939-7515 or visit us at www.emhp.org and follow the links for each benefits administrator. If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or www.emhp.org or call 1-800-939-7515 to request a copy.

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Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact your Employee Benefits Unit at 631-853-4866. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform. Be advised however, that the EMHP is not subject to ERISA application.

To appeal a claim decision, an appeal must be made in writing to the respective benefit provider within sixty (60) days of your receipt of written notification of the denial of your claim. The respective benefit provider will provide a written decision on this first level appeal within thirty (30) days of receipt of your request for review. If you disagree with this decision, then you must submit a second level appeal to the subject benefit provider within sixty (60) days of this first level decision. The benefit provider must provide a written decision on this second level appeal within thirty (30) days of receipt of your second request for review. If you disagree with the final judgment on the claim from the benefit provider, you may submit a final appeal within sixty (60) days of the benefit provider's final notice of judgment on the claim in writing to:

EMHP Labor/Management Committee,
Attention: EMHP Administrator
c/o the Department of Civil Service/Administration
Building 158, North County Complex
725 Veterans Memorial Highway,
P.O. Box 6100
Hauppauge, New York 11788-0099

Questions: Call 1-800-939-7515 or visit us at www.emhp.org and follow the links for each benefits administrator.
If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.dol.gov/ebsa/healthreform or www.cciio.cms.gov or www.emhp.org or call 1-800-939-7515 to request a copy.

Employee Medical Health Plan of Suffolk County Coverage Period: 01/01/2014 – 12/31/2014
Summary of Benefits and Coverage: What this Plan Covers & What it Costs Coverage for: Individual + Family | Plan Type: PPO/POS

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” This plan does provide minimum essential coverage.

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-800-939-7515. Si usted habla español y necesita ayuda o tiene cualquier pregunta, por favor presione la líbra Tres, y un representante responderá.

_____ To see examples of how this plan might cover costs for a sample medical situation, see the next page.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.

This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby
(normal delivery)

- Amount owed to providers: \$7,540
 - Plan pays \$7,520
 - Patient pays \$20
- | Sample care costs: | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

Deductibles	\$0
Copays	\$20
Coinsurance	\$0*
Limits or exclusions	none
Total	\$20

* If in-network, there is no coinsurance requirement

Managing type 2 diabetes
(routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$4,825
- Patient pays \$575†

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays:

Deductibles	\$0
Copays	\$275
Coinsurance	\$0*
Limits or exclusions	\$300†
Total	\$575

* If in-network, there is no coinsurance requirement

†Benefits are not payable for diabetes education services not provided by a physician

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

❌ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

❌ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

✔ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

✔ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.