



**YOU DEMAND A PLAN WITH  
COMPREHENSIVE COVERAGE.**

## Empire's EPO Plan

Helping you find health care that lives up to your tough standards.

With Empire's EPO (Exclusive Provider Organization) plan, you have access to an extensive network of doctors and hospitals across the country. So chances are your doctor is in our network. You don't need to pick a Primary Care Physician (PCP), and you don't need a referral to see a specialist. An EPO will cover your expenses for covered services from providers who are in-network. There are no out-of-network benefits, except for emergency and out-of-area urgent care.

**You want to know what you're getting for your money. That's why we've made it quick and easy to see the advantages of being an Empire EPO member.**

### Here's how your EPO plan works:

- **You don't need to pick a Primary Care Physician (PCP),** and you don't need a referral to see a specialist.
- There are no out-of-network benefits, except for emergency and out-of-area urgent care. It's up to you to make sure you pick in-network doctors and hospitals — **or you could end up paying much more for care.**

### Your health care benefits are easy to use

- **Preventive care visits are covered 100%** when in-network providers are utilized.<sup>1</sup> You can also receive reimbursement toward gym membership with your EPO plan.
- **Access to more than 85,000 health care professionals** and 149 hospitals that participate in the EPO network.<sup>2</sup>
- **Coast-to-coast coverage.** That means access to 93% of doctors and 96% of hospitals in the United States through the BlueCard® program.
- **Emergency care coverage around the world.** You have access to doctors and hospitals in more than 200 countries and territories with BlueCard® Worldwide.



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## What's the difference between in-network and out-of-network providers?

When you need care, visiting a doctor, hospital or other health care provider, the **EPO network** will help ensure you get the best value. **In-network** refers to doctors, hospitals and other health care providers who have agreed to lower rates (discounted prices) for covered services for our members.

**Out-of-network** refers to doctors, hospitals and other health care providers who are not contracted with your health plan. Our EPO plans do not offer out-of-network benefits (except for emergency and out-of-area urgent care or when we authorize care). This means you will pay the entire cost for any service you get from a provider **outside of the network**.

## Using an EPO network doctor can save you a lot

It's simple and quick to find a great doctor nearby:

To find a doctor or medical facility near you:

1. Log in to **empireblue.com** and under *Useful Tools* on the right, select **Find a Doctor**.
2. Select:
  - a. Insurance type — **Through my employer**
  - b. Your state — **New York**
  - c. Searching for — **Medical**
  - d. Plan/Network — Select your specific **EPO plan** (For example: Empire Gold EPO)
3. Select **Continue**.
4. Choose what kind of doctor you want to find.
5. Enter your location.
6. Select **Search**.
7. Next, your list of in-network doctors will appear.

## Empireblue.com gives you great online tools and resources

Through our website, empireblue.com, we offer 24-hour secure access to personalized member services and value-added tools. Here's a quick glance at what you can do online:

- See what services are covered.
- Check the status of your claims.
- Find doctors in your network.
- Get discounts on products and services that can help you live healthier.

## All plans with the EPO network provide:

- In-network preventive care covered at 100%.
- Emergency care and out-of-area urgent care services.
- Reimbursement toward gym membership.
- Online tools like empireblue.com, health management programs and SpecialOffers<sup>SM</sup> designed to help you get and stay healthy.



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<sup>1</sup>Preventive care covered with no cost share consists of services provided by participating providers in accordance with comprehensive guidelines supported by the Health Resources and Services Administration, services with an "A" or "B" rating from the U.S. Preventive Services Task Force, and immunizations recommended by the Advisory Committee on Immunization Practices.

<sup>2</sup>Based on Empire internal data, 2016.

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.