

EmblemHealth ConsumerDirect PPO

A high-deductible plan eligible for a Health Savings Account (HSA) that gives members access to providers across the nation, with no referrals required*



Cost-containment programs for benefits and rates



Custom plan designs available to meet your needs



National coverage available for employees to access care



Choice of banking arrangements to maximize tax benefits



806,000+

Providers

EmblemHealth ConsumerDirect PPO is a great, cost-saving insurance option in the large group marketplace that is eligible* for a Health Savings Account (HSA).

The plan has competitive benefits and rates, flexible plan designs, in- and out-of-network benefits, and access to providers across the country. Plus, you can choose the banking arrangement to help maximize tax benefits. It's an option you should consider.

Let us show you why EmblemHealth ConsumerDirect PPO is the right choice for your portfolio today!



657,000+

Specialists

National Coverage

EmblemHealth ConsumerDirect PPO offers access to services through the National Network. It's made up of more than 806,000 health care professionals, facilities, and hospitals across the nation. This gives members the coverage that they need, where they need to receive it.

Coverage for the National Network outside of New York and New Jersey is provided by First Health®, an NCQA-accredited provider network. With consistent processes, First Health gives members access to a wide range of high-quality inpatient and outpatient services in both urban and rural areas.

Flexible Cost-Sharing Options

Tailor our plans to your needs! EmblemHealth ConsumerDirect PPO has a wide range of cost-sharing options to drive access and reduce costs. Cost-sharing options for all covered services include deductibles and coinsurance. These apply to both in-network and out-of-network services.



5,400+

Hospitals*

Pharmacy Benefits

EmblemHealthConsumerDirect PPO offers pharmacy benefits through the Express Scripts National Preferred Formulary. Express Scripts provides many benefits for members that can lead to better health outcomes:

- Home delivery makes it easy to fill prescriptions and can save members money.
- Members can fill 90-day supplies for certain prescription drugs. This way, members will need refills less often and may be less likely to miss a dose.

Easy Transition and Administration

Our Account Management Team and an Implementation Team are ready to help every step of the way, so your transition from your present carrier will be smooth. For employees, ID cards will be issued promptly. And, we can arrange for transition of care services when needed.

First Health,



a nationwide network for in-network coverage outside of the tristate area

For more information, call your broker or dedicated sales representative today. You can also find more information at emblemhealth.com.

New Vision to Help You Navigate Today's Health Insurance.

Health care for all of us.

*Please note that all data pertaining to providers, specialists, and hospitals in New York and New Jersey are as of May, 2020. First Health numbers are as of May, 2020 from the First Health data warehouse.

Underwritten by EmblemHealth Plan, Inc., an EmblemHealth company. Refer to policy form PLH-SGC-1000, et. al.

First Health is a brand name of First Health Group Corp., an indirect, wholly owned subsidiary of Aetna Inc.

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