Inside My Plan
HELPFUL INFO JUST FOR YOU
Summer 2015

We want you to get the most out of your benefits. That's why we’ve put this guide together. In these pages, you’ll learn:

- How to find a doctor in the network, p. 2
- Diagnostic or preventive care: why the difference matters, p. 2
- Where to get care when you need it, p.3
- How to get a member ID card, p. 4

Doctor Visits Made Easier

Follow these five simple steps to save yourself time and money.

1. Make sure your doctor is in the network.
2. Know if your doctor visit is a preventive care exam...
   or a diagnostic care exam.
3. Make a list of questions and any health changes to discuss with your doctor.
4. Write the names of your medicines, vitamins, and supplements on your list.
5. Bring your list and current member ID card with you.

We’re Making It Easier
Get helpful info about your benefits. Go to empireblue.com, and select Understand Your Plan and Costs.
Preventive Care vs. Diagnostic Care

Learn the difference between the two and what it means for you.

<table>
<thead>
<tr>
<th>Types of Care</th>
<th>Example: Diabetes</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Care</td>
<td>You don’t have signs of a problem, or your doctor wants to make sure that everything is okay.</td>
<td>Annual exams or screenings</td>
</tr>
<tr>
<td>Diagnostic Care</td>
<td>You have symptoms and your doctor wants to find the cause, or your doctor wants to check an ongoing problem.</td>
<td>Certain lab tests or specialist visits</td>
</tr>
</tbody>
</table>
# Where to Go When You Need Care

Check with your doctor first. If your doctor isn't available, use this chart to find other options.

## What’s My Health Issue?

<table>
<thead>
<tr>
<th>I Need Routine Care</th>
<th>I Have a Minor Issue</th>
<th>I Need Urgent Care</th>
<th>I Have an Emergency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examples: Annual exam, flu vaccine, sinus pain</td>
<td>Examples: Low-grade fever, cough, sore throat</td>
<td>Examples: Broken bone, animal bite, severe cut</td>
<td>Examples: Heart attack or stroke symptoms, trouble breathing, severe bleeding</td>
</tr>
</tbody>
</table>

## Where Should I Go for Care?

<table>
<thead>
<tr>
<th>Doctor’s Office</th>
<th>Retail Health Clinic</th>
<th>Urgent Care Center</th>
<th>Emergency Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Often open in the evenings and on weekends</td>
<td>Often found in a major pharmacy or retail store</td>
<td>Often open in the evenings and on weekends</td>
<td>Always open: 24 hours a day, 7 days a week</td>
</tr>
</tbody>
</table>

## When Are They Open?

| Hours vary, and appointments are usually required | Often open in the evenings and on weekends | Often open in the evenings and on weekends | Always open: 24 hours a day, 7 days a week |

## How Much Will It Cost?

| $20 to $75** | $20 to $75** | $20 to $75** | $150 to 250** |

**RULE OF THUMB** If you think you could put your health at risk by delaying medical care, you should always go to the emergency room or call 911.

* Retail health clinics and urgent care centers are not available in all locations.

** Based on average health plan copays. For many members, deductibles and coinsurance apply.

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**Still Need Help?**

**Call the 24/7 NurseLine**

A nurse can answer your questions and help you decide where to go for care. Just call the phone number on your ID card.

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**Find Urgent Care Fast!**

1. Use the Empire Blue Cross Blue Shield app, or go to empireblue.com.
2. Click Find a Doctor, and select Urgent Care.
3. Enter your location and plan information.
Can’t Find Your ID Card?

Managing your health care is easier with an ID card. There are three ways to get a new one.

1. Download the Empire Blue Cross Blue Shield app to access an electronic version of your ID card.
2. Call Member Services to ask for a new ID card.
3. Log in at empireblue.com. Choose Customer Support to request a new ID card or print a temporary ID card.

FOR MORE INFORMATION

Take advantage of helpful member resources by logging in anytime at empireblue.com.

- **Look for a Doctor**
  Search for an in-network doctor by location, specialty, language, or gender. Select Find a Doctor.
- **Get Answers to FAQs**
  Find answers to questions about emergency care, health and wellness, and more. Select Customer Support.
- **Estimate Your Cost**
  Get an estimate of what a procedure or test may cost before you receive care. Select Know Your Cost.
- **See Your Claims**
  Check if we have your claim, if we are working on it, or if we are finished. Select Check Claim Status.

* The Estimate Your Cost tool may not be available for all plans.

Go Paperless!

Prefer email over paper? Signing up to go paperless is easy. Here’s how:

- Log in at empireblue.com.
- Select Profile, then Email Preferences.
- Select Primary Email Address.
- Select Save/Update.

Plus, stay connected and follow us on:

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