This handbook will answer questions about your Healthfirst plan. Keep this handbook where you can find it when you need it.
Welcome!

Thank you for choosing Healthfirst.

Your Healthfirst plan gives you access to a wide range of care and services to fit your needs and budget, including our large network of doctors and specialists at many top hospitals and medical centers in New York City and on Long Island, and in Westchester, Orange, Rockland, and Sullivan counties.

This Member Handbook will help you get to know your new health plan. Use it to find important information about your benefits, online tools, and more. We also included these member materials in your Welcome Kit:

- Dental and Vision Benefits Insert: A quick guide to some of the services and savings that come with Healthfirst Essential Plans
- Summary of Benefits and Coverage (SBC): An easy-to-read list of what your plan covers and what it costs

You can count on us.

If you ever have any questions or concerns, we are here to help. Visit MyHFNY.org to register your Healthfirst account and get the information you need, including a complete list of plan benefits and coverage (as detailed in your Subscriber Contract). You can also call Member Services at 1-888-250-2220 (TTY 1-888-542-3821), Monday to Friday, 8am–8pm.

This handbook is available in English, Spanish, Chinese, and Russian. We also have free language services that include access to an interpreter and translation of important documents for you. Please call Member Services at 1-888-250-2220 for more information.

Este manual está disponible en inglés, español, chino y ruso. También contamos con servicios lingüísticos gratuitos que incluyen acceso a un intérprete y traducción de documentos importantes. Para más información, por favor comuníquese con el Departamento de Servicios a los Miembros al 1-888-250-2220.

本手册可用英文、西班牙文、中文与俄文提供。我們還為您免費提供多種口譯服務，翻譯重要文件。詳情請致電會員服務部1-888-250-2220。

Этот справочник также доступен на английском, испанском, китайском и русском языках. При необходимости вы можете воспользоваться бесплатными услугами устного и письменного перевода для важных документов и др. Для получения дополнительной информации звоните в отдел обслуживания участников по номеру 1-888-250-2220.
Get started.

Here is a list of the member materials you should have received in the mail by now:

- Your **Member ID card** identifies you as a Healthfirst member and helps you receive care at doctor offices, hospitals, specialists, urgent care centers, retail health clinics, and pharmacies in the Healthfirst network. Please carry it with you at all times.

- A **welcome letter with primary care provider (PCP) assignment** that shows your account information and the PCP assigned to you. You can choose to switch to another doctor in the Healthfirst network at any time.

**What you can do in the next 30 days to help you get the most from your Healthfirst health plan:**

- Visit [MyHFNY.org](http://MyHFNY.org) to sign up for your own Healthfirst account, accessible 24/7. See page 12 for details.

- Decide whether you want to switch from your assigned PCP to another doctor in the Healthfirst network. Visit [MyHFNY.org](http://MyHFNY.org) to view our provider directory and switch on your own, or call Member Services to make the change.

- Schedule your annual checkup with your PCP. All recommended preventive care visits are available at no cost to you. See page 8 for details.

- Set up your 24/7 telemedicine account through Teladoc. Talk to a doctor anytime for free. See page 8 for details.

- Complete your **Annual Health Assessment** at [MyHFNY.org](http://MyHFNY.org). It’s a simple online survey that helps us get to know your health needs better.

- Call and enroll in our no-cost **Care Management Program** if you need help managing a chronic condition like asthma or diabetes. See page 10 for more information.

- Connect with a local Healthfirst representative by visiting [HFVirtualCommunityOffice.org](http://HFVirtualCommunityOffice.org) or go to [healthfirst.org/locations](http://healthfirst.org/locations) to find a convenient community office near you.

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**Not sure what a health insurance term means?**

See our glossary on page 18.

**Set your preferences:**

By signing up for your account at [MyHFNY.org](http://MyHFNY.org), you will be able to review plan benefits, choose how you want to receive communications from Healthfirst, and more.
# Get to know Healthfirst.

## Table of Contents

<table>
<thead>
<tr>
<th>Question</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>What should I know about my health plan?</td>
<td>5</td>
</tr>
<tr>
<td>What information is on my Member ID card?</td>
<td>6</td>
</tr>
<tr>
<td>How do I change my primary care provider (PCP)?</td>
<td>7</td>
</tr>
<tr>
<td>Which healthcare services do I have access to with my Healthfirst plan?</td>
<td>8</td>
</tr>
<tr>
<td>Do I have access to urgent care and emergency care?</td>
<td>9</td>
</tr>
<tr>
<td>What else does Healthfirst offer to help me stay healthy?</td>
<td>10</td>
</tr>
<tr>
<td>What are my pharmacy benefits?</td>
<td>11</td>
</tr>
<tr>
<td>What kind of online tools are available?</td>
<td>12</td>
</tr>
<tr>
<td>What is an Explanation of Benefits (EOB)?</td>
<td>15</td>
</tr>
<tr>
<td>How do I contact Healthfirst and other important programs/services?</td>
<td>16</td>
</tr>
<tr>
<td>Where can I find definitions of health insurance terms? (Glossary)</td>
<td>18</td>
</tr>
</tbody>
</table>
What should I know about my health plan?

Your Healthfirst plan covers essential health benefits, including access to:

- Preventive and wellness visits (annual checkups, shots, and mammograms, etc.)
- Dental and vision care
- ER and urgent care visits
- Hospital stays
- Maternity care
- Behavioral health and substance abuse services
- Prescription drug coverage
- Physical and occupational therapy
- Ambulatory (outpatient) patient services, including PCP and specialist visits
- Lab tests and imaging (blood tests, X-rays, etc.)

You can put your trust in Healthfirst. For specific plan benefits and cost information, please visit MyHFNY.org. You can also access your account information with our Healthfirst NY Mobile App. Use it to find care that’s in your network, locate essential services nearby, view your digital member ID, and more.

REMEMBER: Your covered services are available from a provider in our network. However, depending on the service and your plan, there may be some out-of-pocket costs involved. See our glossary on page 18 for definitions of health insurance terms.
What information is on my Member ID card?

Please remember to keep your Healthfirst Member ID card handy so you can get access to care when you need it. If you have not received your card in the mail yet, please call Member Services to let us know.

This is a sample Member ID card. Your actual Member ID card may be different, based on your specific plan.

Essential Plan 1

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Member ID: 0000000000000</th>
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<tbody>
<tr>
<td>Individual Deductible:</td>
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Visit MyHFNY.org to find a doctor, view your benefits, pay your monthly premium and more!

<table>
<thead>
<tr>
<th>Essential Plan 1</th>
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<tbody>
<tr>
<td>Rx Bin: 004336</td>
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<tr>
<td>Rx PCN: ADV</td>
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<td>Rx Group: RX1108</td>
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<table>
<thead>
<tr>
<th>Copay</th>
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<tbody>
<tr>
<td>PCP Office Visit: $15</td>
</tr>
<tr>
<td>Specialist Office Visit: $25</td>
</tr>
<tr>
<td>Urgent Care: $25</td>
</tr>
<tr>
<td>Emergency Room: $75</td>
</tr>
<tr>
<td>Inpatient Hospital: $150</td>
</tr>
<tr>
<td>Prescriptions: $0/$15/$30</td>
</tr>
</tbody>
</table>

Codes used by pharmacies to identify Healthfirst
Primary care provider (PCP) office visit copay
Hotline for doctors to call to determine a patient’s coverage
For doctors/hospitals to check if a patient’s treatment has been preauthorized
ID number used for patient’s electronic claims payment
Healthfirst pharmacy help desk hotline
Mailing address for prescription drug claims

Essential Plan 3 only: For prescription drugs, the Maximum Out-of-Pocket limit is $50 per calendar quarter.

What if I lose my Member ID card?

Don’t worry. You’re still covered! We’ve made it easy for you to get a replacement Member ID card as soon as possible:

1. The fastest way is to go online at MyHFNY.org and request a replacement Member ID card (see page 13 for more information),

OR

2. Call Member Services at 1-888-250-2220, Monday to Friday, 8am–8pm.

IMPORTANT: Please make sure we have your correct mailing address in our system. If it is wrong, please call Member Services or contact NY State of Health to update your information.

Tip! If you need to see a doctor before you get your replacement Member ID card, you can use our Healthfirst NY Mobile App or log in to your Healthfirst account at MyHFNY.org to display the image of your Member ID card on your smartphone or tablet.
How do I change my primary care provider (PCP)?

Your PCP is the main doctor you go to for your healthcare needs. Your PCP can be a general doctor, an OB/GYN, or (in some cases) a specialist.

**PCPs help with things like:**
- Guiding you through healthcare decisions
- Coordinating your care
- Authorizing treatments
- Recommending specialists

To check if a doctor, specialist, or medical facility is in the Healthfirst network, visit [HFDocFinder.org](http://HFDocFinder.org) or call Member Services.

**To change your PCP:**
If you would like to change your PCP from the one initially assigned to you and you have a physician in mind, first check [HFDocFinder.org](http://HFDocFinder.org) to see if he or she is in the Healthfirst network. Then, use the Healthfirst NY Mobile App or log in to your account at [MyHFNY.org](http://MyHFNY.org) to change your PCP.

**Healthfirst NY Mobile App**
Search for a new PCP under Access Care in the app and then tap on “Make my Primary Care Provider” to change your PCP.

**MyHFNY.org**
Log in to your account at [MyHFNY.org](http://MyHFNY.org), go to the “Physicians and Facilities” page, and click on “Change PCP Here.”

Having trouble? Just call Member Services at 1-888-250-2220 or visit [HFVirtualCommunityOffice.org](http://HFVirtualCommunityOffice.org) to connect with a local Healthfirst representative.

*See page 13 to learn more about the Healthfirst NY Mobile App.*
Which healthcare services do I have access to with my Healthfirst plan?

As a Healthfirst member, you have access to many healthcare services. Where you choose to go for care can make a big difference in how long you’ll wait for treatment and how much you’ll spend out-of-pocket.

**Preventive Care**

Your recommended preventive care services are covered 100% when you see an in-network doctor. These services include:

- Routine exams and checkups
- Immunizations (shots)
- Screenings (for diabetes, blood pressure, etc.)
- Mammograms
- Maternity care
- And more!

**Dental and Vision Care**

To see an overview of your benefits, look at the Dental and Vision Benefits insert or the Additional Benefits insert enclosed in your Welcome Kit.

**Prescription Drug Coverage**

You have many pharmacy benefits, including a tiered drug list to help you save on your drug costs a convenient mail-order option to help you save money, and more. See page 11 for more details.

**Telemedicine**

Teladoc gives you 24/7 access to U.S. board-certified doctors by phone or video chat when your PCP is not available.¹ These doctors can diagnose conditions, recommend treatments, and write prescriptions for most non-emergency care at no cost. Dermatology services are also available.

Set up your Teladoc account today by visiting Teladoc.com/healthfirst or calling 1-800-TELADOC (1-800-835-2362). You also have access to Teladoc through our Healthfirst NY Mobile App.

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¹Dental benefits are administered by DentaQuest. Vision benefits are administered by Davis Vision.

¹Telemedicine isn’t a replacement for your Primary Care Provider (PCP). Your PCP should always be your first choice for care (both in-person and virtual visits).

¹¹The Teladoc website and the mobile app are available in English, French, and Spanish. If you need assistance in another language, please call Teladoc at 1-800-835-2362. Interpretation services are available.
Do I have access to urgent care and emergency care?

Retail Health Clinics
Retail health clinics are inside retail pharmacy stores (such as Minute Clinic at CVS), providing a way for members to access immediate walk-in care (without an appointment) for non-emergency conditions, even during evenings and weekends. Retail health clinics do not include urgent care centers.
Covered services include, but are not limited to, diagnosis and treatment of minor acute illnesses and covered vaccinations.

Urgent Care
With the many urgent care centers in the Healthfirst network, you’ll have access to immediate, non-emergency care whenever your PCP’s office is closed. This can help save you time and money. Urgent care centers are walk-in medical facilities where no advance appointments are needed. They are equipped to handle minor health issues such as:
- Infections
- Upset stomach
- Earaches
- Fevers
- Asthma*
- Sprains
- Minor fractures/Broken bones
- Wounds/Stitches
- X-rays (most locations)
- And more!

Visit HFDocFinder.org to find an in-network urgent care center near you. Many of these centers have extended hours and are open seven days a week, even on holidays. However, it is a good idea to call ahead to find out their hours and offered services. Please keep in mind that urgent care centers do not take the place of your PCP. Your PCP is the best place to start when you are sick or hurt.

Emergency
If you have an emergency, always call 911 or visit the nearest emergency room, especially if you think waiting will worsen your condition. Emergencies are things like:
- Uncontrollable bleeding
- Poisoning
- Loss of consciousness
- Chest pain
- Severe allergic reaction
- Behavioral health issues (severe anxiety, depression, etc.)
- Substance overdose

*Contact your PCP at the earliest sign of an asthma flare-up to find out if urgent care or the hospital would be the best option for your care.

Did you know?
You do not need prior authorization if you need immediate emergency care. However, please call us within 48 hours to let us know you have been treated in an emergency room. If you forget to do this, you may have to pay more.
What else does Healthfirst offer to help me stay healthy?

In addition to preventive, dental, vision, and urgent/emergency care, we offer these programs and services:

**ExerciseRewards™ Program**
To help you live a healthier lifestyle, we offer the ExerciseRewards program. With ExerciseRewards, you can get paid back up to $200 of your membership dues every six months (if you visit a qualifying fitness center at least 50 times during the same six-month period). Contact ExerciseRewards to learn more about qualifying fitness centers.

**Active&Fit Direct™**
Working out just got easier. For just $25/month plus a one-time enrollment fee of $25, you can get a standard membership to a fitness center in your area. With Active&Fit Direct, you can track your activity, keep an eye on your progress, meet your fitness goals, and so much more! (Note: A three-month membership commitment is required.) Visit [activeandfitdirect.com](http://activeandfitdirect.com) to learn more.

**Care Management Program**
If you are living with a chronic condition like diabetes, high blood pressure, asthma, or chronic obstructive pulmonary disease (COPD), it helps to have as many medical professionals as possible on your side. With Healthfirst's Care Management Program, you do not have to go through it alone. We can help coordinate care between your PCP and specialists to make sure they all stay up-to-date with your care. That way, you can get access to the services you need to stay healthy. Best of all, this program is available at no cost to you.

**Chiropractic Services**
If you suffer from chronic stiffness or aches in your neck and back, you may benefit from seeing a chiropractor in our network. With Healthfirst, you don't need a referral from your PCP to see a participating chiropractor in our network. Visit [HFDocFinder.org](http://HFDocFinder.org) to find a chiropractor near you and make an appointment today.
What are my pharmacy benefits?

Healthfirst members have access to many pharmacies and pharmacy benefits. Plus, using a pharmacy in our network will cost less than using an out-of-network pharmacy. Visit HFDocFinder.org to find an in-network pharmacy near you.

**Brand-Name and Generic Drugs**

Sometimes you may be able to choose between brand-name and generic drugs. Using generic instead of brand-name drugs can help you save money. By law, generic drugs must meet the same quality standards as brand-name drugs. So they have the same active ingredients, strength, and dosage as brand-name drugs but cost much less. Ask your doctor if generic drugs are right for you.

**Tier 1**

is your lowest copay. This level includes low-cost brands and generic drugs approved by the Food and Drug Administration (FDA). Generic drugs are just as safe and effective as brand-name drugs, but they cost less. Ask your doctor if generic drugs are right for you.

**Tier 2**

is your mid-range copay. This level includes preferred drugs.

**Tier 3**

is your highest copay. This level includes non-preferred drugs and any drugs that do not appear on our drug list. Please note that you will need to receive prior authorization from your doctor to order them.

**Formulary (Drug List) and Prior Authorization**

Our Formulary (also called a drug list) can be found online at healthfirst.org/formulary. This is where you can see a listing of the prescription drugs covered by your health plan. Your prescription drug benefit is divided into three tiers/levels to make it easier for your doctor to choose the most appropriate and lowest-cost drug for you. Your doctor may be required to get prior authorization/approval for certain drugs, which helps make sure you are getting the most appropriate and affordable drug.

Healthfirst might not cover certain drugs without prior authorization.

**CVS Pharmacy Mail Order Service**

Have your prescription drugs sent right to your home, office, or any location that works for you. By ordering a 90-day supply of your medicine, you’ll also save money! Your doctor has three easy ways to order your prescriptions for you:

- Call CVS Pharmacy Mail Order Service at 1-800-378-5697
- Fax your prescription to 1-800-378-0323
- Mail your prescription to:
  CVS Caremark, P.O. Box 2110, Pittsburgh, PA 15230-2110

Download a Mail Order Service form at healthfirst.org/mail-order-form.

**Same-Day Delivery of Prescriptions**

You can also request same-day delivery of your prescriptions:

- Call your local CVS
- Visit Capsule at capsulecares.com or call 1-212-675-3900
- Visit Medly at healthfirst.medlypharmacy.com or call 1-800-620-2561
- Visit ExactCare at exactcarepharmacy.com or call 1-844-287-1609
What kind of online tools are available?

Whether you want to find a doctor, estimate the cost of a medical service, or review your plan benefits, you can easily do it online 24/7. If you have a smartphone, download our Healthfirst NY Mobile App for even more convenient access to your account.

How to activate your Healthfirst account:

**STEP 1**
- Visit MyHFNY.org and "Create a New Account"
- Click "New to Healthfirst" if your Member ID has not yet arrived
- Click on "Member" if you already have a Member ID number
- Fill out the requested information (including your email address and mobile number)
- Read and confirm the Terms and Conditions
- Click Create Account

**STEP 2**
- Verify your account by email or text to your mobile phone

**STEP 3**
- Set up a Username and Password

And you’re all set!
Need a new doctor or want to see if your current doctor is in our network?
Visit HFDocFinder.org and select your Healthfirst health plan to access our provider directory. You can search for PCPs, specialists, dentists, pharmacies, hospitals, and urgent care centers, then see their hours of operation, address, and hospital affiliation. Our website is available in English, Spanish, and Chinese.

Download our Healthfirst NY Mobile App.
Stay up-to-date with your plan benefits and more right at your fingertips, on your mobile device.

Simply:
- **Get the App**
  - **Apple Devices:**
    Go to the Apple App Store and search for “Healthfirst NY”
  - **Android Devices:**
    Go to the Google Play Store and search for “Healthfirst NY”
- **Create Your Account**
  Already have an account on the Healthfirst member portal (MyHFNY.org)? Use your existing ID and Password to log in to the app.
  To create a new account:
  - Open the Healthfirst NY Mobile App
  - Tap on “Create New Account” at the bottom of the screen
  - Fill out the requested information (including your email address and mobile number)

**MyHFNY.org**
Enjoy 24/7 access to your Healthfirst account:
- Search for a doctor, pharmacy, urgent care center, or clinic in our network
- Change your PCP
- See a complete list of prescription drugs covered under your plan
- View and print a temporary Member ID card
- View recent medical claims and authorizations
- Review your plan benefits
- Choose how you would like to receive communications from Healthfirst
- Estimate your treatment costs
- Keep track of your deductible expenses
- Take an online Annual Health Assessment survey
- Access pharmacy benefits through CVS Caremark™

Having trouble getting online?
You can always call Member Services for help. We can set up your online account for you!
What kind of online tools are available? (continued)

- Read and confirm the Terms and Conditions
- Verify your account by email or text to your mobile phone
- Set up a Username and Password
- You can use your new ID and Password to log in to both the app and our member portal at MyHFNY.org

Use the Healthfirst NY Mobile App to:

- Search for in-network care providers by specialty, location, gender, and language
- Find essential services nearby—food, housing, education, employment, financial and legal assistance, and more
- Access digital member ID and save, email, and text
- View primary care provider (PCP)
- View membership information
- Access Teladoc to speak with U.S. board-certified doctors 24/7 by phone and video

Want to see an estimate of how much a certain medical service, supply, or procedure costs before going to the doctor?

Go to HFCostLookup.org to see your estimated costs, reimbursement amount, and out-of-pocket costs for:

- Tests (X-ray, ultrasound, blood, allergy, etc.)
- Treatments (acupuncture, injections, allergy shots, etc.)
- Transportation (ambulance)
- Supplies (diabetic, medical, surgical)
- Equipment (orthopedic, wheelchairs, accessories)

Manage your prescriptions easily online. Register your account with CVS Caremark at caremark.com to quickly order refills, compare medication costs, find lower-cost options, get prescription alerts, check order status, get your medicine mailed to you, and more.
What is an Explanation of Benefits (EOB)?

Did You Know?
The cost of lab tests (blood, urine, etc.) counts toward your deductible. However, there may still be some out-of-pocket costs after you’ve met your deductible.

An Explanation of Benefits (EOB) is a statement we send you after we process a claim. It is not a bill. It is simply a summary showing you the following information:

- Patient’s name
- Doctor’s name
- Date of the appointment
- Type of healthcare service
- How much was charged
- How much we paid
- How much you owe (if anything)

What are the steps in the claims process?

1. You go to your doctor and pay a copay or coinsurance, if applicable.
2. Your doctor submits a claim to Healthfirst for the healthcare services provided to you.
3. We process the claim based on your plan benefits.
4. We let your doctor know how much we are paying for covered services and how much, if anything, you have to pay out of your own pocket.
5. We then send you an Explanation of Benefits (EOB) in the mail. This EOB is not a bill. It’s a summary showing you how we processed the claim and what, if anything, you owe your doctor. You can also view your EOB online through your Healthfirst account at MyHFNY.org.
6. If you owe your doctor any money, they will send you a bill and you can pay your doctor directly.
7. If your doctor bills you for more than the amount on the EOB, call Member Services so we can help make sure your bill is correct. This claim process works the same way when you visit other types of in-network healthcare providers such as specialists, hospitals, and pharmacies.
8. As long as you choose doctors and hospitals in our network, you will only have to pay your deductible, copay, and coinsurance. If you go to a doctor or hospital that is not in our network, you will have to pay more. If it is not an emergency or we have not authorized the service, you will have to pay your copay and coinsurance, plus the doctor’s or hospital’s normal rate.

You can see all your claims and recent medical services online at MyHFNY.org.

If you have any questions about an EOB you receive, call Member Services at 1-888-250-2220. Be sure to have your Member ID and the claim number ready before you call.

Not sure what a health insurance term means?
See the glossary on page 18.

Visit your Healthfirst account: MyHFNY.org
How do I contact Healthfirst and other important programs/services?

Usually, the fastest way to get the answers you need is by logging in to [MyHFNY.org](http://MyHFNY.org). You can also visit [HFVirtualCommunityOffice.org](http://HFVirtualCommunityOffice.org) to connect with a local Healthfirst representative.

### ONLINE

<table>
<thead>
<tr>
<th>Healthfirst Websites</th>
<th>healthfirst.org (View general information)</th>
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<tbody>
<tr>
<td></td>
<td>MyHFNY.org (Log in to your Healthfirst account)</td>
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<tr>
<td></td>
<td>HFDocFinder.org (Find a doctor, specialist, or hospital)</td>
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<tr>
<td></td>
<td>HFCostLookup.org (Check the cost of a service or procedure)</td>
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### MAIL

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<th>General Member Correspondence</th>
<th>Healthfirst Leaf Plans</th>
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<tbody>
<tr>
<td></td>
<td>100 Church Street</td>
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<tr>
<td></td>
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<table>
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<tbody>
<tr>
<td></td>
<td>P.O. Box 958438</td>
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<tr>
<td></td>
<td>Lake Mary, FL 32795-8438</td>
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<table>
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<tr>
<th>External Appeal Application Requests</th>
<th>New York State Department of Financial Services</th>
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<tbody>
<tr>
<td></td>
<td>One Commerce Plaza</td>
</tr>
<tr>
<td></td>
<td>Albany, NY 12257</td>
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<tr>
<td></td>
<td>1-800-400-8882</td>
</tr>
<tr>
<td></td>
<td>dfs.ny.gov</td>
</tr>
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<th>CVS Pharmacy Mail Order Prescription Service</th>
<th>CVS Caremark</th>
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<tbody>
<tr>
<td></td>
<td>P.O. Box 2110</td>
</tr>
<tr>
<td></td>
<td>Pittsburgh, PA 15230-2110</td>
</tr>
<tr>
<td>Service</td>
<td>Phone Number</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>Member Services (For help with your medical, dental, vision, or behavioral health benefits)</td>
<td>1-888-250-2220</td>
</tr>
<tr>
<td>Care Management Department</td>
<td>1-888-250-2220</td>
</tr>
<tr>
<td>General Pharmacy Services (For help with your prescriptions)</td>
<td>1-800-364-6331</td>
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<tr>
<td>CVS Pharmacy Mail Order Prescription Service</td>
<td>1-800-378-5697</td>
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<tr>
<td>ExerciseRewards</td>
<td>1-877-810-2746</td>
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<tr>
<td>Active&amp;Fit Direct</td>
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<tr>
<td>Chiropractic Services</td>
<td>1-800-678-9133</td>
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Where can I find definitions of health insurance terms?

Glossary

We know that there is a lot of uncertainty around healthcare. Sometimes it’s hard to understand some of the terms being thrown around. That is why we made this easy-to-read glossary for you. It will help take the mystery and misunderstanding out of your health coverage.

**Claim**
A request for payment that you or your doctor submits to Healthfirst when you get items or services.

**Coinsurance**
The fee you owe a doctor for care after you meet your annual deductible (if applicable). The amount you owe is part of the cost of your care. Healthfirst pays the rest. (Note: You may pay all medical costs until you reach your deductible. After that, you will pay only copays and/or coinsurance for covered services.)

**Comprehensive Drug List**
A listing of the most commonly prescribed drugs covered by your plan (also called a Formulary). It can be viewed at MyHFNY.org.

**Copay**
A flat fee you must pay for doctor visits or prescriptions (if applicable). (Note: You must pay all medical costs until you reach your deductible. After that, you will pay only copays and/or coinsurance for covered services.)

**Cost Sharing**
A term for your out-of-pocket health expenses (deductibles, coinsurance, copays, etc.).

**Covered Service**
A service that your plan pays for if it is needed. Depending on the service, there may be out-of-pocket costs.

**Deductible**
The yearly out-of-pocket amount that needs to be paid for some plans before the health plan pays for covered services. This is separate from monthly premium payments.

**Emergency**
A severe, painful, or traumatic medical or mental condition that occurs suddenly and requires the immediate attention of a doctor. Emergencies are things like uncontrollable bleeding, poisoning, loss of consciousness, chest pain, severe allergic reaction, mental health issues, or substance abuse-related overdose. You do not need to get prior authorization if you need immediate care for an emergency. Call 911.

**Explanation of Benefits (EOB)**
A statement that you will receive after a claim has been filed. It explains the treatments that took place, the portion of the cost that is covered under your plan, and the amount left that you may have to pay directly to your provider.

**Formulary**
See Comprehensive Drug List.

**Health Maintenance Organization (HMO)**
A type of health insurance plan that allows you to go only to the hospitals, doctors, and other healthcare providers that have agreements with the plan (except in an emergency).

**In-Network Providers**
These are doctors, hospitals, labs, and other healthcare providers that are covered under your health plan. You can find participating doctors and hospitals at HFDocFinder.org.

**Maximum Out-of-Pocket (MOOP)**
The most you will have to pay out of your own pocket each year for medical services (deductibles, copays, and coinsurance).
Medically Necessary
Healthfirst will cover all services that we determine are "medically necessary." This means that the service must be:
- Needed to prevent or treat an illness, injury, disease, or condition
- Provided in a safe setting
- No more expensive than any equally effective service

Healthfirst uses accepted standards and guidelines to determine if a service is medically necessary. To learn more about what Healthfirst considers medically necessary, please review your Subscriber Contract.

Premium
Some health plans require a monthly payment to keep the health insurance active. To activate the health plan, an initial payment, called a binder payment, must be made.

Primary Care Provider (PCP)
Your primary doctor (also known as a primary care provider, or PCP) is the doctor who provides you with basic healthcare and preventive services to help make sure you stay healthy. Your PCP coordinates most of your care, authorizes treatment, and may refer you to specialists. Your primary care is covered only when you see your PCP, but you may change your PCP at any time by calling Member Services.

Referral
A recommendation (electronic note) that some health plans require from a PCP before you can see a specialist. Please note: referrals are not necessary for Healthfirst Essential Plan members.

Retail Health Clinics
Generally located inside retail pharmacy stores, retail health clinics provide a way for members to access immediate walk-in care (without an appointment) for non-emergency conditions, even during evenings and weekends.

Urgent Care Centers
Medical facilities that can provide immediate care to people with urgent, but not serious, health problems. These include illnesses, injuries, and other non-life-threatening conditions that do not require emergency room care. You can go to an in-network urgent care center when your PCP is not available.
To access your Healthfirst account, visit MyHFNY.org or use our Healthfirst NY Mobile App.

Follow us on social media @HealthfirstNY

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-305-0408 (TTY 1-888-867-4132).

注意：如果您使用繁體中文·您可以免費獲得語言援助服務。請致電1-866-305-0408 (TTY 1-888-542-3821)。

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-305-0408 (телетайп 1-888-542-3821).

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