



**WHEN IT COMES TO YOUR HEALTH,
WHO'S MORE DEMANDING THAN YOU?**

Pathway Network.

Coordinated care. Lower costs.

Helping you find health care that's right for you is all part of our plan

The provider network for your plan is the Pathway network. One of the keys to good health is finding the right doctor for you. Your primary care physician (PCP) will not only look after your routine medical needs, but help you find specialists and hospitals for more complex issues.

Pathway network doctors put your needs first

Many PCPs in the Pathway network are dedicated to patient-centered care, an approach that places you at the center of your health care.

Your PCP needs to know you, your medical history and your plan benefits to help coordinate care for you and your family. Because your health care should be unique to you.

What's the Pathway network?

A network of doctors and hospitals focused on offering good care at a competitive cost, to help lower cost and save time for you. The Pathway network has many participating PCPs throughout Empire's 28-county service area and our six contiguous New York counties.*

Here's how the Pathway network works with your HMO health plan:

- HMO stands for "health maintenance organization." That means a PCP is required. You start by choosing a PCP from the Pathway network to manage your primary care and refer you to a specialist when you need one. It also means you must receive your care from providers in the network located in our 28-county service area.*
- Specialist referrals from a PCP are required. Your PCP can help keep track of your care when referring you to one of the specialists in our network.
- There are no out-of-network benefits, except for emergency and out-of-area urgent care situations or when we authorize care. It's up to you to make sure you pick in-network doctors and hospitals and get referrals to in-network providers — **or you could end up paying much more for care.**



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 **in the 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 to provide services at discounted prices. Our 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 a Pathway network doctor can save you a lot

Staying in the Pathway network is a big deal!

To find a doctor or medical facility near you:

1. Log in or register at empireblue.com and select **Find a Doctor**.
2. Select:
 - Insurance type — **Through my employer**
 - Your state — **New York**
 - Plan/Network — Select your specific **HMO Pathway Network**. For example, "Empire Gold Pathway HMO."
 - **Select and Continue**
3. Choose what kind of doctor or medical professional you want to find (for example **Doctors/Medical Professionals**).
4. Enter your location: Specify where you're looking: **City + State + ZIP code**.
5. Select **Search**.

Empireblue.com gives you great online tools and resources

Go on our website to do the following and much more:

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

In the Pathway network:

- Emergency care services are covered.
- In-network preventive care is covered at 100%.
- There are no out-of-network benefits, except if authorized and in emergency care situations.
- Online tools like empireblue.com, health management programs and SpecialOffersSM can help you get and stay healthy.



An Anthem Company

* Empire's 28-county service area: Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Fulton, Green, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington and Westchester.

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.

EBSPATHHMO0916