

NYC Employees PPO Plan

Helping you get familiar with your
new health benefits plan



New York City Employees PPO Plan (NYCE PPO)

New plan effective January 1, 2026

- Replaced the GHI-CBP Plan
- Provided by EmblemHealth and UnitedHealthcare
- Available through the City of New York Health Benefits Program to all:
 - City of New York employees
 - Pre-Medicare-eligible retirees
 - Eligible dependents



NYC Employees PPO Plan

A brief overview of the plan benefits



Premium-free health plan



Expanded national medical and behavioral health networks



Simplified member experience

- One ID card
- One member service phone number
- One online member portal
- One mobile app

Benefit	Copay(s)
Primary care provider (PCP) office visit	\$0 ACPNY*/NYC H+H** \$15 participating
Specialist office visit	\$0 ACPNY*/NYC H+H** \$30 participating
Urgent care	\$25 NYC H+H** \$50 participating \$100 nonpreferred***
Emergency care (waived if admitted)	\$150
Hospital	\$300
Teladoc Health® telemedicine	\$10 per visit

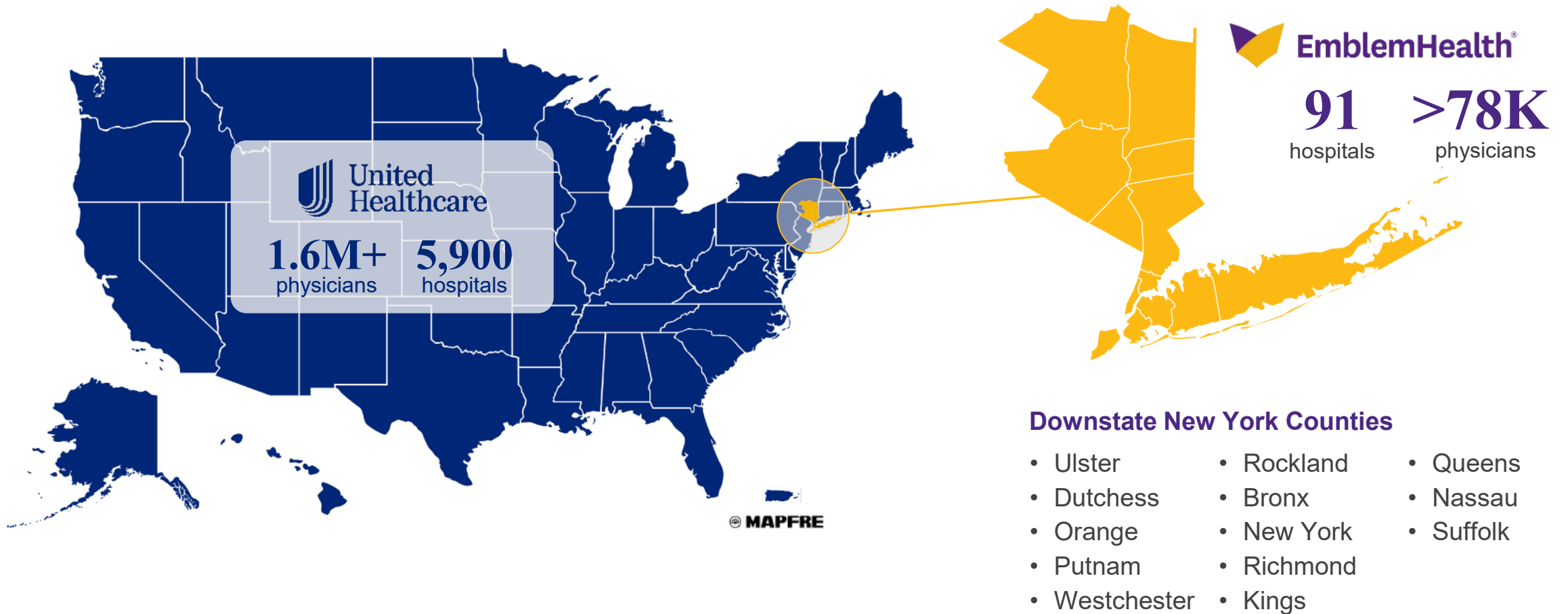
*AdvantageCare Physicians New York

**New York City Health + Hospitals locations

***CityMD and ProHealth Urgent Care within the EmblemHealth service area

Medical health network

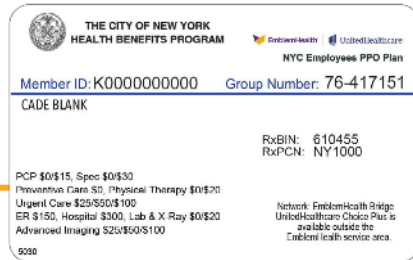
Enhanced network in downstate New York + a national network of health care providers





Meet Cade

Cade is a college student who is covered under NYCE PPO as a dependent. He resides with his parents in Long Island and attends college in Colorado.



Before going back to college in Colorado, Cade visits his primary care physician (PCP) to get his annual physical.

Cade presents his own NYCE PPO Plan member ID card at his PCP visit.

While at college, Cade hurts his ankle playing football with friends. He uses the NYCE PPO mobile app to search for an in-network urgent care center near the university.

Cade presents his NYCE PPO Plan member ID card to the urgent care center in Colorado.

Cade receives mobile app notifications that his EOBs for both the PCP and urgent care visits are ready to view.

Cade logs into the online member portal at nyceppo.com with the same username and password as the mobile app to view both the urgent care and PCP visit EOBs and claim details.

Behavioral health network

Helping you manage your mental health where you are

39,000

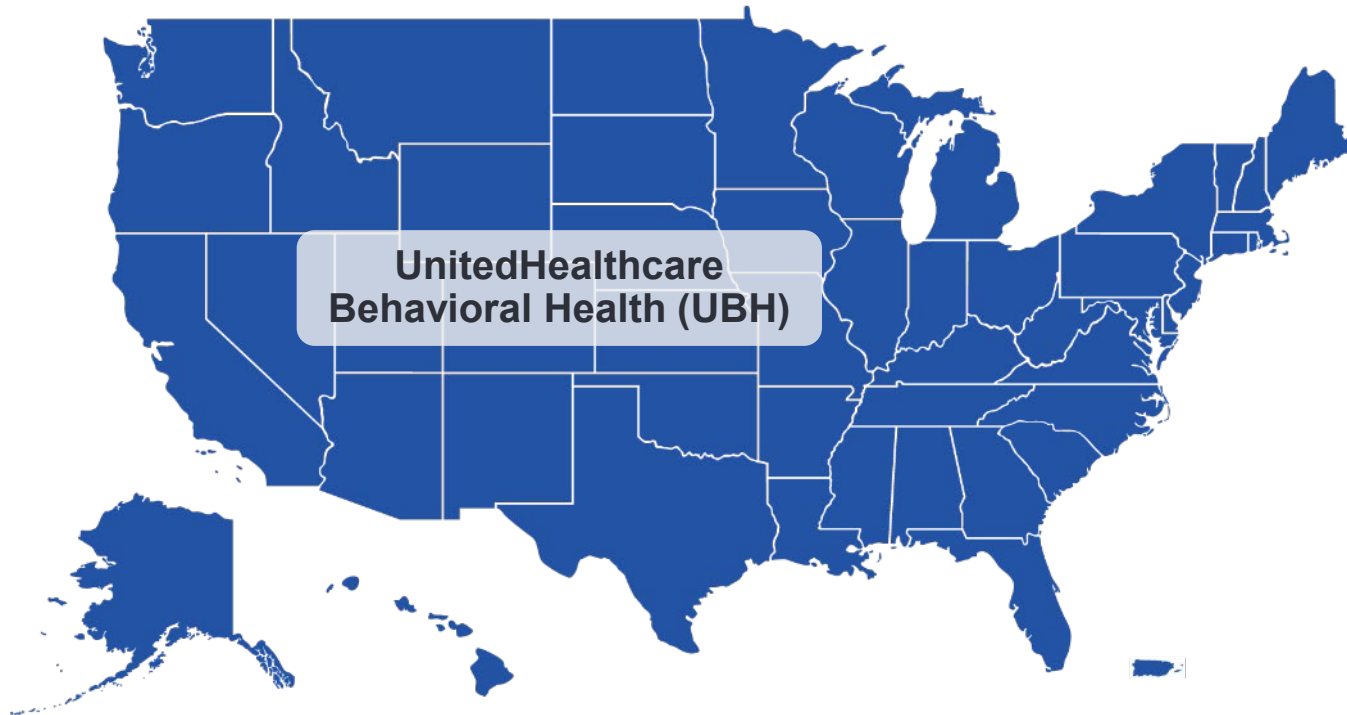
New York state mental health providers

418,000

national mental health providers

22

specialty mental health organizations




Meet Tony and Cecilia

Tony and Cecilia are pre-Medicare retirees who spend the summer at their home in Staten Island and the winter in Arizona.

Tony is a former first responder and regularly sees a therapist in Staten Island. When he selected the NYCE PPO plan, Tony searched the UBH provider directory at nyceppo.com to confirm that his therapist is in the UBH network.

[Find medical providers](#) 

[Find behavioral health providers](#) 

While in Arizona, Cecilia is upset when she finds out her sister is very ill. She opens the **NYCE PPO** mobile app to find a UBH in-network therapist in Arizona to help her deal with this upsetting news.

EmblemHealth has a new pharmacy benefits manager

Prime Therapeutics



Retail Prescriptions

- Walgreens, Duane Reade, CVS
- Other retail pharmacies in Prime Therapeutics network

90-day supply prescriptions

- Walgreens, Wal-Mart, Costco, Rite-Aid
- Other retail pharmacies in the Prime Therapeutics network
- **CVS is not included**



Home Delivery Prescriptions

- Must use Amazon Pharmacy
- Up to 90-day supply medications
- Amazon Prime membership is **not** required

What's not changing?

- Prescription drug benefits through your union
- PICA specialty prescription drug coverage through Express Scripts® (ESI)
- Affordable Care Act (ACA) and New York State-mandated prescription drug coverage (e.g., diabetes medications)
- Coverage remains available for state-mandated ACA drugs through Prime Therapeutics
- **Accredo** will continue to provide specialty medications not covered by PICA

Health management support

Helping members throughout their health journey



Behavioral Health

Help members who have behavioral health or substance use challenges, offering information and support, including access to personal CARE nurses



Complex Conditions

Expanded support, including an assigned CARE nurse manager, to help members and/or their families navigating complex conditions such as transplants and cancer



Emerging Care

Advocacy and support for at-risk members such as those who frequently visit the emergency room, take specialty medications or undergo procedures with high readmission rates to help avoid serious health conditions



Maternity

Guidance to help reduce the risk of complications and prepare you to have a successful, full-term pregnancy and a healthy baby



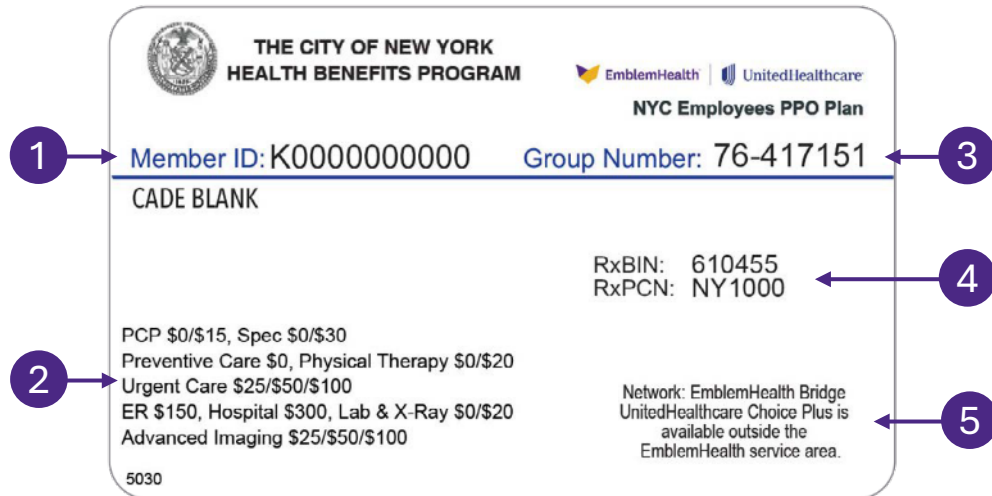
Wellness

Help members identify health risks, set goals, and develop strategies to improve their health and well-being

To learn more about, or enroll in, NYCE PPO health management programs, call Member Services at **212-501-4444**.

Understanding your new, single ID card

ID card front



1. **Member ID** assigned specifically to you and any covered dependents to track all your benefits and claims information.
2. **Copay amounts** for health care visits and services with in-network and out-of-network providers.
3. **Group number** assigned to identify your NYCE PPO plan.
4. **Pharmacy benefits** information based on your plan type.
5. **Medical networks** with access to EmblemHealth network providers in downstate New York and UnitedHealthcare Choice Plus network providers across the rest of the country.

Understanding your new, single ID card

ID card back



- 6. Plan details** show your in-network and out-of-network medical individual and family deductibles and out-of-pocket maximums (OOP Max) information.
- 7. Member services** phone number to reach your same customer service team that is available to assist you.
- 8. MAPFRE** network of providers available in Puerto Rico. If you are traveling or live in Puerto Rico, you have access to in-network coverage through MAPFRE.

Accessing your benefit and claim information

HealthSafe ID provides secure sign-in access to your digital member account

1

Username and password

Choose one username and one password to access nearly all your health benefits information



2

Multi-factor authentication

Select a preferred method by which the system will identify you:



E-mail



Text message



Phone call

3

Secure login

The first time you log in with your HealthSafe ID, you'll be asked to:



- Provide other insurance information
- Select your communication preferences

You may have a HealthSafe ID if you previously had an online account with a UnitedHealthcare health plan or Optum Rx pharmacy benefits.

Member center and portal

Benefit and claim information at your fingertips

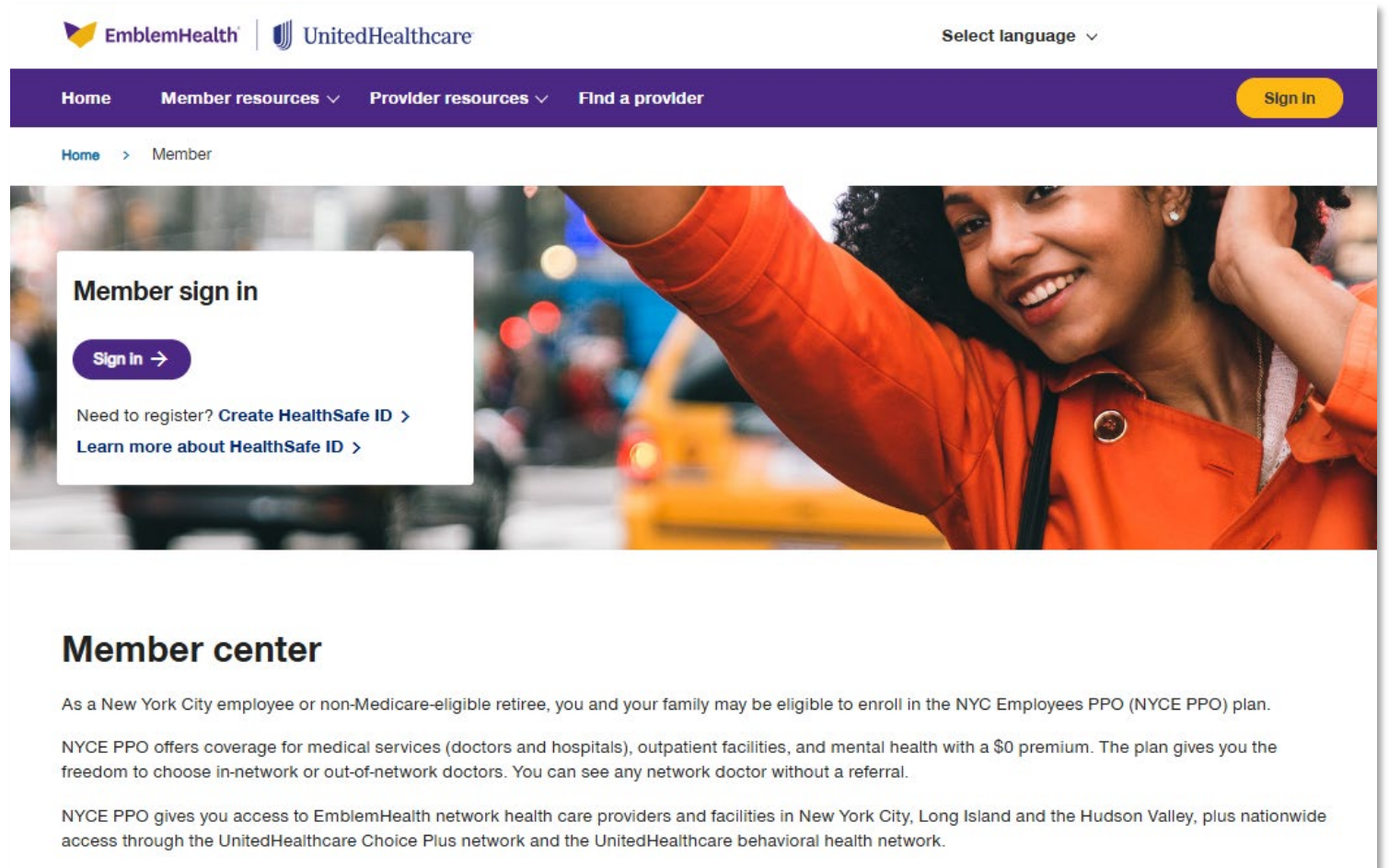
Find network providers

View claims and benefits

Send secure messages

Chat with member services

Access your digital ID card



EmblemHealth | UnitedHealthcare Select language ▾

Home Member resources ▾ Provider resources ▾ Find a provider Sign In

Home > Member

Member sign in

[Sign in →](#)

Need to register? [Create HealthSafe ID >](#)

[Learn more about HealthSafe ID >](#)

Member center

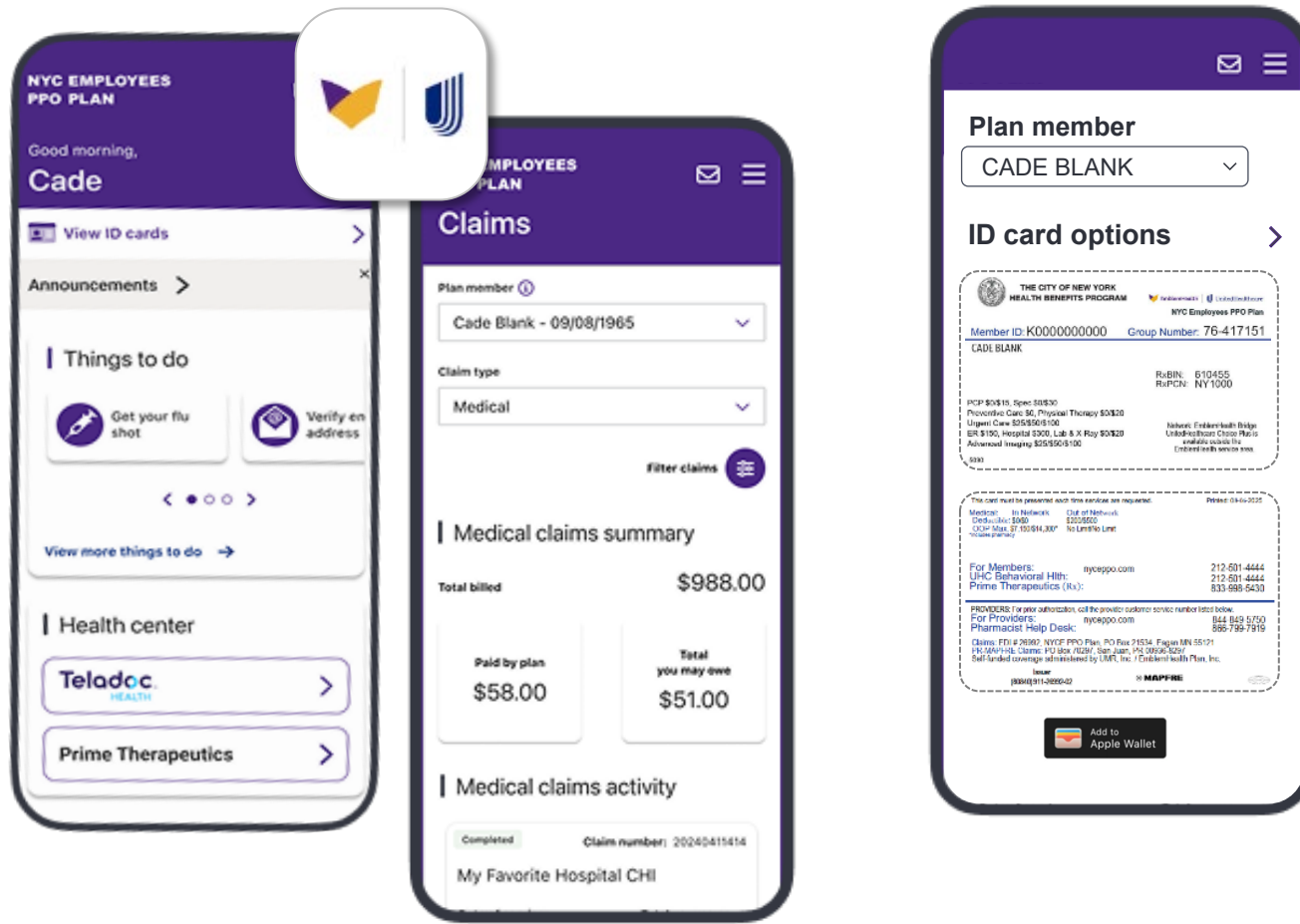
As a New York City employee or non-Medicare-eligible retiree, you and your family may be eligible to enroll in the NYC Employees PPO (NYCE PPO) plan.

NYCE PPO offers coverage for medical services (doctors and hospitals), outpatient facilities, and mental health with a \$0 premium. The plan gives you the freedom to choose in-network or out-of-network doctors. You can see any network doctor without a referral.

NYCE PPO gives you access to EmblemHealth network health care providers and facilities in New York City, Long Island and the Hudson Valley, plus nationwide access through the UnitedHealthcare Choice Plus network and the UnitedHealthcare behavioral health network.

NYCE PPO mobile app

Information on the go



Digital ID card

Order a replacement ID card

Print a temporary ID card until your replacement ID card arrives

Send a fax copy of your member ID card to your doctor's office

Share your ID card with providers via Airdrop, message, e-mail, etc.

Add your ID card to your **Apple Wallet**

Thank you!

Visit nyceppo.com for more information and resources. You can also call Member Services at 212-501-4444 if you have questions.

