



GHI Senior Care

Key Plan Features

If you are a retiree with Medicare Parts A and B, you can enroll in our GHI Senior Care program. This plan supplements your Medicare benefits. **You will have a deductible to pay before your plan starts to pay.**

With this plan, Senior Care will cover the services below. Preventive services are fully covered, with no out-of-pocket cost.

HAVE QUESTIONS?

Call us at **800-624-2414 (TTY: 711)**. If you are thinking about becoming a member, call us at **800-447-6929 (TTY:711)**. Our hours are 8 a.m. to 6 p.m., Monday to Friday. A Customer Service representative will be happy to help. You can also visit emblemhealth.com/city.

Benefits Summary: GHI Senior Care	
Medical Care	Your Cost
Office visits (PCPs and specialists)	After you have met your Medicare Part B deductible, Medicare Part B will pay 80% of your covered medical expenses. For EmblemHealth to pay the remaining 20%, you must pay your \$50 Senior Care deductible. Once your deductibles are met, a \$15 copay will apply.
Diagnostic lab/X-ray	
Allergy testing/injections	
Chiropractic services (Medicare-covered)	
Podiatry (Medicare-covered)	
Radiation therapy	
Mental Health or Substance Abuse Outpatient	
Physical, Occupational, and Speech therapy	
Cardiac Rehabilitation Services	
Pulmonary Rehabilitation Services	
Urgent Care	
Vision Care (Medicare-Covered)	These items will each have a \$25 deductible. In addition, PDN will have a 20% coinsurance. Your maximum annual benefit for all three services is \$2,500. An annual benefit is the maximum dollar amount a plan will pay toward cost.
Durable Medical Equipment (DME)	
Private Duty Nursing (PDN)	
Ambulance Services	
Cost-sharing	Your Cost
Annual Senior Care deductible*	\$50

*After meeting Medicare Part B deductible.

Please note: if you are enrolled in Medicare Part A only, you will be enrolled in our Alternate Benefit Plan. **Under this plan, your reimbursement will be significantly reduced.** For questions, please call the Customer Service number on your member ID card.

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Optional Coverage

You can choose to add the following coverage to your Senior Care program.

- Enhanced Medicare Part D benefits for prescription drugs from network pharmacies and home delivery service. **This is only available to members who do not get drugs through their union.**
- Increased inpatient hospital benefit to 365 days (underwritten and provided by Empire BlueCross BlueShield). Please call Blue Cross Blue Shield at **800-433-9592** for more information.