

## EMPIRE MEDICARE-RELATED COVERAGE



Empire Medicare-related coverage offers Medicare-eligible retirees protection from costly health care by filling the gaps in Medicare coverage.

At a Glance	
<b>Plan Type:</b>	Medicare Supplemental Plan
<b>Geographic Service Area</b>	Nationwide
<b>Contact Information</b>	Call 1-800-767-8672 (Monday through Friday, 8:30 a.m. to 5:00 p.m.) or write: Empire BlueCross BlueShield City of New York Dedicated Service Center P.O. Box 1407 Church Street Station N.Y., NY 10008-3598
<b>Web Site</b>	<a href="http://www.empireblue.com/nyc">www.empireblue.com/nyc</a>

While Medicare Parts A and B cover hospital and medical care, most benefits are subject to deductibles or coinsurance. This Medicare Supplement plan helps retirees with Medicare Parts A and B avoid out-of-pocket costs by reimbursing the deductible and coinsurance amounts.

For example, if you are hospitalized because you need surgery, the plan's hospital coverage, combined with Medicare Part A, provides benefits for room, board, general nursing, and other hospital services. The plan's medical coverage, with Medicare Part B, provides benefits for physician services and supplies.

### PRESCRIPTION DRUG COVERAGE

Retiree must purchase the Optional Rider in order to receive the following prescription drug benefit.

**Retail:** \$10/\$25/\$50 and 25% for biologicals up to 30-day supply.

**Mail:** \$20/\$50/\$100 and 25% for biologicals up to 30-day supply.

Member pays copays up to \$2,960. After member reaches \$2,960 member pays 50% of the cost of prescription drugs up to \$4,700. After \$4,700 in out-of-pocket costs, member pays either \$2.65/\$6.60 copay or 5% coinsurance whichever is greater. (Specialty limited to 30 day supply.)