

DC 37 MED-TEAM



The DC 37 Med-Team health insurance plan is offered to DC 37 Med-Team active employees and non-Medicare eligible retirees living in the states of New York and New Jersey. You may choose in-network or out-of-network providers. There is no payroll deduction for this plan.

SOME ADVANTAGES OF THE DC 37 MED-TEAM HEALTH INSURANCE PLAN:

- You can get care with participating providers using the Bridge network, (This includes Qualcare, as well as access to the FHN network).
- You can receive benefits for covered services even when you choose out-of-network doctors. Remember that your out-of-pocket costs are lowest when you receive care in-network.
- You never need a physician referral to see a specialist.
- No copays are required for in-network office visits and diagnostic tests like X-rays or lab work for unmarried dependent children through the end of the month in which they reach age 26.
- There are educational programs for eligible members to learn to manage chronic conditions such as asthma and diabetes.
- Through the personalized my GHI section of GHI's website, www.emblemhealth.com/city, you can find a doctor, check your benefits and claim status, order ID cards, keep an online personal health record and more.
- There are discounts on health care products and services and the latest news on consumer health and medical issues on GHI's website www.emblemhealth.com/city.
- Vision Plan- exams/eyeglasses

Hospitals: The DC 37 Med-Team Program also provides in-network benefits utilizing the Bridge network (this includes QualCare, as well as access to the FHN network).

At a Glance	
Plan Type:	PPO
Geographic Service Area	The DC 37 Med-Team health insurance plan is offered to DC 37 Med-Team active employees and non-Medicare eligible retirees.
Does this plan use a network of providers?	Yes. Visit the Web site www.emblemhealth.com/city or call 1-800-624-2414 for a list of participating providers.
Do I need a referral to see a specialist?	No
Contact Information	D.C. 37 Med Team 55 Water Street - 23 rd Floor New York, NY 10041 1-800-624-2414 (Representatives are available Monday through Friday, 8:00 a.m. to 8:00 p.m. (Please identify yourself as a DC 37 member.)
Web Site	Emblemhealth.com/city

WHAT ARE THE COSTS IF YOU NEED HELP RECOVERING OR HAVE OTHER SPECIAL HEALTH NEEDS?

Service	Cost
Home health care	<ul style="list-style-type: none">• No charge• After deductible is met 30%co-insurnace for non-participating provider• Coverage limited to 200 visits/year• Prior approval required
Skilled nursing care	<ul style="list-style-type: none">• No charge• After deductible is met 30% co-insurance for non-participating provider• Coverage limited to 60 days/year• Prior approval required
Durable medical equipment (DME)	<ul style="list-style-type: none">• No charge• Not covered for non-participating provider• Prior approval required for over \$2,000
Hospice service	<ul style="list-style-type: none">• No charge• Not covered for non-participating provider• Coverage limited to 210 days lifetime• Prior approval required

PRESCRIPTION DRUGS

WHAT IS THE COST IF YOU NEED DRUGS TO TREAT YOUR ILLNESS OR CONDITION?

The DC 37 Health and Security Plan provides prescription drug benefits.

Please refer to the Summary of Benefits and Coverage (SBC) for additional information and to see what this plan covers and any cost-sharing responsibilities.