

EMPIRE MEDIBLUE FREEDOM PPO



With Empire MediBlue Freedom PPO, you will receive all the coverage provided by Medicare and most Medicare supplement plans combined, plus important extra coverage. You have National Access Plus, which allows you to see any doctor who accepts Medicare and our plan. You're not tied to a provider network and, if applicable, you pay the same copay or coinsurance percentage whether your provider is in- or out-of-network.

At a Glance

Plan Type:	Medicare PPO
Geographic Service Area	The Empire Mediblu e Freedom PPO plan offers coverage in our CMS-defined geographic service area of all 50 states, Washington, D.C., and all U.S. territories.
Contact Information	1-833-848-8730 if you have any questions or to reserve a place at an information meeting in your community. Please identify yourself as a City of New York retiree.
Web Site	www.empireblue.com/nyc

The Empire MediBlue Freedom (PPO) plan offers a wealth of benefits designed to help you take advantage of many health resources while keeping expenses down. See some of the key plan highlights and services below.

- \$0 copay for an annual routine physical
- Freedom to choose providers who accept Medicare and the plan, nationwide, without a referral
- Access to emergency care both inside and outside of the U.S.
- Doctors available anytime, anywhere with Live Health Online
- Silver Sneakers[®], free membership to a participating gym
- 24-Hour Nurse Information Line, a toll-free health information hotline available to members 24 hours a day, 7 days a week.
- Many preventive care services are covered at 100% - using preventive care services helps you stay healthier.
- Many routine services are included at no cost: Annual wellness visits, flu and pneumonia shots, smoking cessation counseling, mammograms, screenings for prostate cancer, diabetes, colorectal cancer and cardiovascular disease
- The House Call program offers a personalized visit in your home or other appropriate health care setting that can lead to a treatment plan tailored just for you. The House Call program is available at no additional cost for members who qualify, based on their health needs.
- MyHealth Advantage is a program that helps to find and suggest ways to both improve your health and help save you money, including: regular reminders about needed care, tests or preventive health steps you can take, prescription drug cost-cutting tips and access to health specialists ready to answer your questions, at no additional cost.

There is a \$0 co-payment for primary care providers and specialists; \$50 copayment for emergency room visits; and \$300 co-payment per admission for inpatient hospital care. The plan has a \$235 deductible with a \$985 out-of-pocket maximum combined in-and-out of network.

Prescription Drugs - Retirees who receive prescription drugs through their union welfare fund do not have prescription coverage through Empire BCBS. Retirees who do not receive prescription drugs through their union welfare fund will automatically receive the following prescription drug benefit:

Copay or Coinsurance - \$0 Select/25% Generic/25% Preferred/25% Non-Preferred for 30-day supply

Member is responsible for 25% of the drug price until your costs reaches \$6,550. After the members out-of-pocket costs reach \$6,550, then the member pays 5% of the drug price or \$3.70 for generics and \$9.20 for brands, whichever is greater.

\$0 copay for Select Drugs - this plan gives you access to some of the most commonly prescribed and proven generic drugs — treating conditions like diabetes, hypertension and high cholesterol — with zero out-of-pocket expenses.

A comprehensive nationwide pharmacy network provides access to 66,000 locations that includes most national chains and many local pharmacies.