

## 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 \$4,130. After member reaches \$4,130 member pays a \$10 Generic copay, pays 25% coinsurance for preferred brand and non-preferred drug costs up to \$6,550. After \$6,550 in out-of-pocket costs, member pays for Generic drugs 5% coinsurance with a minimum copay of \$3.70 and a maximum copay of \$10, and for brand name drugs member pays 5% coinsurance with a minimum copay of \$9.20 and a maximum copay of \$25 (Specialty limited to 30-day supply).

\*\$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.