

GHI HMO MEDICARE SENIOR SUPPLEMENT



Retirees with both Medicare Parts A and B and age 65 and older are eligible for GHI HMO Medicare Senior Supplement.



At a Glance	
Plan Type:	Medicare Coordination of Benefits Plan
Geographic Service Area	The counties of Albany, Bronx, Broome, Columbia, Delaware, Dutchess, Fulton, Greene, Kings, Montgomery, New York, Orange, Otsego, Putnam, Queens, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, Washington, and Westchester in New York
Contact Information	GHI HMO PO Box 4181 Kingston, NY 12402 Attn: Customer Service 1-877- 244-4466 or 1-877-208- 7920 (TDD only)Monday through Friday, 8:00 a.m. to 6:00 p.m.
Web Site	www.emblemhealth.com/city

This plan provides the same comprehensive benefits of the standard GHI HMO program, and includes coverage for deductibles, coinsurance, and services not covered by Medicare Parts A and B, but not to exceed the standard coverage provided through GHI HMO's program. To be covered in full, Medicare-eligibles must use GHI HMO's participating physicians. If a non-participating physician is used, only Medicare coverage is applicable and treatment is subject to deductibles, copayments and exclusions.

PRESCRIPTION DRUG COVERAGE

For the first \$400 in eligible prescription drug expenses incurred in each calendar year, the plan pays nothing---this is known as the yearly deductible (this \$400 counts towards true-out-of-pocket costs). The member pays 25% of eligible prescription drug expenses between \$400 and \$3,700 up to true-out-of-pocket costs of \$825 in this phase of coverage. The member then pays 40% Brand/51% Generic of eligible prescription drug expenses up to true-out-of-pocket costs of \$3,725 in this phase of coverage. After the member has reached in total, \$4,950 towards true out-of-pocket costs, the member pays the greater of 5% or \$3.30 for Generics/\$8.25 for Brand.