

GHI Senior Care

Key Plan Features

If you are a retiree with Medicare Parts A and B, you can enroll in our GHI Senior Care program. This plan supplements your Medicare benefits. **You will have a deductible to pay before your plan starts to pay.**

With this plan, GHI will cover the services below:

- Office visits
- In-home nursing services
- In-hospital physician services
- Laboratory tests
- Outpatient hospital services
- Radiation therapy
- Specialist visits
- Speech therapy
- Surgery and anesthesia
- X-rays

Benefits Summary: GHI Senior Care	
Medical Care	Your Cost
Office visits (PCPs and specialists)	After you have met your annual Medicare Part B deductible and your annual GHI deductible, Medicare will cover 80% of your Medicare-approved costs. GHI will pay the remaining 20%.
Diagnostic lab/X-ray	
Specialist consultations	
In-home nursing services	
Outpatient hospital services	
Radiation therapy	
In-hospital physician services	
Speech therapy	
Surgery and anesthesia	
Cost-sharing	
Annual GHI deductible*	\$50

*After meeting Medicare Part B deductible.

Please note: if you are enrolled in Medicare Part A only, you will be enrolled in our Alternate Benefit Plan. Under this Plan, your reimbursement will be significantly reduced. For questions, please call the Customer Service number on the back of your member ID card.

Optional Coverage

You can choose to add the following coverage to your Senior Care Program.

- Enhanced Medicare Part D benefits for prescription drugs from network pharmacies and home delivery service. **This is only available to members who do not get drugs through their union.**
- Increased inpatient hospital benefit to 365 days (underwritten and provided by Empire BlueCross BlueShield). Please call BlueCross BlueShield at **800-433-9592** for more information.

Have questions? Call us at **800-624-2414 (TTY: 711)**. If you are thinking about becoming a member, call us at **800-447-6929 (TTY:711)**. Our hours are 8 am to 6 pm, Monday to Friday. A Customer Service representative will be happy to help. You can also visit **emblemhealth.com/city**.