



# GHI Senior Care

## Key Plan Features

If you are a retiree in our service area 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, Senior Care will cover the services below. Preventive services are fully covered, with no cost to you.\*

### HAVE QUESTIONS?

Call us at **800-624-2414** (TTY: **711**), 8 a.m. to 8 p.m., seven days a week (excluding major holidays). A Customer Service representative will be happy to help. You can also visit [emblemhealth.com/city](http://emblemhealth.com/city).

Benefits Summary: GHI Senior Care	
Medical Care	Your Cost
Office visits (primary care providers (PCPs) and specialists)	After you have met your Medicare Part B deductible, Medicare Part B will pay 80% of your covered medical expenses. For EmblemHealth to pay the remaining 20%, you must pay your \$50 Senior Care deductible.
Diagnostic lab/x-ray	
Allergy testing/injections	
Chiropractic services (Medicare-covered)	
Podiatry (Medicare-covered)	
Radiation therapy	
Mental health or substance use disorder outpatient	
Physical, occupational, and speech therapy	
Cardiac rehabilitation services	
Pulmonary rehabilitation services	
Urgent care	
Vision care (Medicare-covered)	
Durable medical equipment (DME)	These items will each have a \$25 combined deductible. In addition, PDN will have a 20% coinsurance. Your maximum annual benefit for all three services is \$2,500. An annual benefit is the maximum dollar amount a plan will pay toward cost.
Private duty nursing (PDN)	
Ambulance services	
Cost-sharing	Your Cost
Annual Senior Care deductible**	\$50

\* Some preventative care may lead to additional tests or services that may cost extra. Speak with your provider at the time of your service.

\*\*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 your member ID card.

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## 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 Blue Cross Blue Shield at **800-433-9592** for more information.